SURAT TUGAS
Nomor: 600-R/UNTAR/PENELITIAN/II/2026

Rektor Universitas Tarumanagara, dengan ini menugaskan kepada saudara:

HENDRO LUKMAN, Dr. SE,MM,Akt,CPMA, CA,CPA (Aust.)

Untuk melaksanakan kegiatan penelitian/publikasi ilmiah dengan data sebagai berikut:

Judul	:	Exploration of the Role of Professional Ethics in Enhancing Internal Audit Quality in the Banking Sector
Nama Media	:	Indonesian Journal of Accounting and Financial Technology
Penerbit	:	Formusa Publisher
Volume/Tahun	:	Vol 4 No 2
URL Repository	:	https://traformosapublisher.org/index.php/crypto

Demikian Surat Tugas ini dibuat, untuk dilaksanakan dengan sebaik-baiknya dan melaporkan hasil penugasan tersebut kepada Rektor Universitas Tarumanagara

05 Februari 2026
Rektor

Prof. Dr. Amad Sudiro,S.H., M.H., M.Kn., M.M.

Print Security : 05938677b78f7dffea271a3468a2bfe5

OFFICE
Jl. Letjen S. Parman No 1, Jakarta Barat 11440
PHONE
+62 21-5671 747 (Hunting)
+62 21-5695 8723 (Admission)
EMAIL
humas@untar.ac.id
WEBSITE
untar.ac.id
Untar Jakarta

CRYPTO

Indonesian Journal of Accounting and Financial Technology

Publishes articles in November & May

Editor in Chief

PROF JEN PENG HUANG

Managing Editor

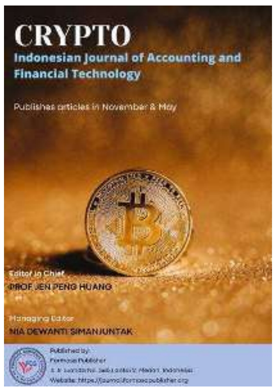
NIA DEWANTI SIMANJUNTAK

Published by:
Formosa Publisher
Jl. Ir Juanda No. 56b Lantai 2. Medan. Indonesia
Website: https://journal.formosapublisher.org

ICI World of Journals (/search/form) / **Indonesian Journal of Accounting and Financial Technology (CRYPTO)**

Back

Indonesian Journal of Accounting and Financial Technology (CRYPTO)



English title: Indonesian Journal of Accounting and Financial Technology (CRYPTO)
ISSN: 2964-5573 (online)
DOI: 10.55927
Website: https://journal.formosapublisher.org/index.php/cry… (https://journal.formosapublisher.org/index.php/cr…
Publisher: Formosa Publisher
Country: ID
Language of publication: EN ID

Deposited publications: 40 › Full text: 95% | Abstract: 100% | Keywords: 100% | References: 100%

Issues and contents

Journal description () **Details ()** **Scientific profile ()** **Editorial office ()**

Publisher () Indonesian Journal of Accounting and Financial Technology (CRYPTO) is a peer-reviewed journal published by Formosa Publisher. CRYPTO Journal aims to publish articles in the fields of accounting, financial technology, and management that produce a significant contribution to the development of accounting and financial technology practices in Indonesia and the world. Consistent with its objectives, CRYPTO Journal provides cutting-edge research results in accounting and financial technology. CRYPTO Journal invites academics, practitioners, researchers, regulators, students, and other parties who are interested in developing accounting, financial technology, and management practices. CRYPTO Journal accepts quantitative or qualitative research texts, written in Indonesian or English. CRYPTO Journal publishes articles in November and May.

Indexed in the ICI Journals Master List 2024

ICV 2024: 87.24

Archival ratings

MSHE points: n/d

Archival ratings

Home / Editorial Team

Editorial Team

Assistant Editor

Supported by

UNIVERSITAS
MTU
MAHKOTA TRICOM UNGGUL

IACR

International Association of Contemporary Researchers

Submissions | Journal of Business Application

MENU

Editorial team

Reviewer

Focus and Scope

Publication Ethics

Open Access Policy

Online Submission

Peer Review Process

Copyright Notice

Publication Fee

Author Guideline

Archiving Policy

Plagiarism Policy

Forthcoming Articles

TEMPLATE (ENGLISH)

DOCX Article Template

Ada Pertanyaan?
Chat Via WhatsApp
silakan klik logo WA

ISSN 2964-5573
9 772964 557005


KLINIK Jurnal
Jasa edit Jurnal
1.Cek Turnitin 30K per artikel
2.Parafrase 200K per artikel
3.Terjemah Indonesia-
Inggris 200K per artikel
WHATSAPP: +62 877 1388 1007
Email: admin@formosapublisher.org
https://journal.formosapublisher.org/

https://wa.me/6287869502631

Formosa Publisher collaborates with:

Indexed By:

Office:

PT. FORMOSA CENDEKIA GLOBAL

Jl. Sutomo Ujung No.28 D, Durian, Kecamatan Medan Timur, Kota Medan, Sumatera Utara 20235, Indonesia.

Website: http://formosapublisher.org

Phone: +62 877-1388-1007

Email: admin@formosapublisher.org

Exploration of the Role of Professional Ethics in Enhancing Internal Audit Quality in the Banking Sector

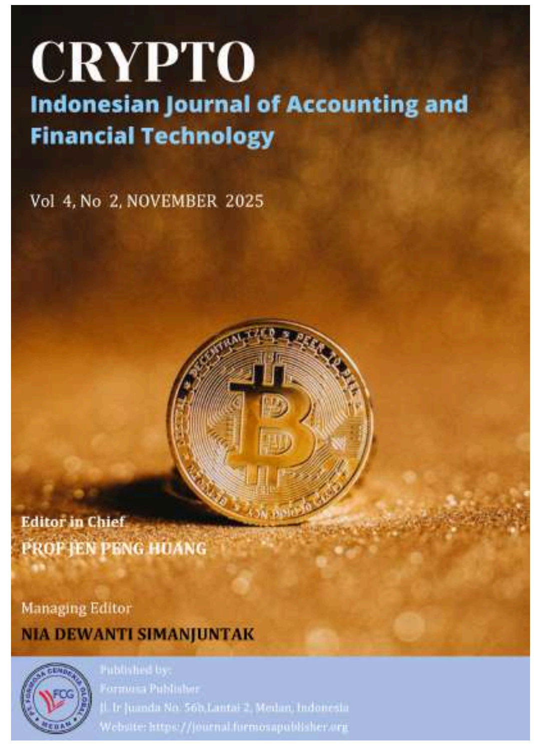
Hendro Lukman
Universitas Tarumanagara

Amatus Venantius Sabubun
Universitas Terbuka

Subur Harahap
Institut Bisnis Nusantara

DOI: https://doi.org/10.55927/crypto.v4i2.266

Keywords: Professional Ethics, Internal Audit Quality, Banking Sector



DOWNLOAD PDF XML EPUB

Abstract

This study examines the crucial role of professional ethics—integrity, objectivity, independence, and competence—in enhancing internal audit quality in Indonesia's banking sector. Using a mixed methods approach, quantitative data were collected from 80 internal auditors and analyzed through multiple regression, while qualitative insights were obtained from interviews with 15 audit managers and audit committee members. The findings show that professional ethics significantly improve audit quality, with integrity and independence being the strongest determinants of audit credibility, and competence reinforcing the reliability of audit recommendations. The qualitative results further highlight that an ethical organizational culture supports effective audit functions, strengthens governance, and helps prevent fraud. Overall, the study concludes that strong professional ethics not only elevate internal audit quality but also contribute to theoretical understanding and policy development for improving regulation and oversight in the banking industry.

References

Alqahtani, F. (2023). Internal audit quality and ethical compliance in Middle Eastern banks. Journal of Accounting and Finance Research, 12(3), 88–102.

Astuti, D. W., & Dewi, R. (2024). Auditor competence and ethical integration in ensuring audit quality. Jurnal Akuntansi Multiparadigma, 15(1), 55–70.

Bennett, M., & Parker, J. (2022). Whistleblowing systems and auditor independence: Evidence from European firms. International Journal of Auditing, 26(4), 765–781.

Published

2025-11-28

Issue

Vol. 4 No. 2 (2025): November 2025

Section

Articles

Braun, V., & Clarke, V. (2021). To saturate or not to saturate? Questioning data saturation as a useful concept for thematic analysis and sample-size rationales. Qualitative Research in Sport, Exercise and Health, 13(2), 201–216.

Braun, V., & Clarke, V. (2022). Thematic analysis: A practical guide. London: SAGE.

Castleberry, A., & Nolen, A. (2022). Thematic analysis of qualitative research data: Is it as easy as it sounds? Currents in Pharmacy Teaching and Learning, 14(6), 954–960.

Creswell, J. W., & Creswell, J. D. (2021). Research design: Qualitative, quantitative, and mixed methods approaches (5th ed.). Thousand Oaks, CA: SAGE.

Doyle, L., McCabe, C., Keogh, B., Brady, A., & McCann, M. (2022). An overview of mixed methods research. Journal of Research in Nursing, 27(4), 314–325.

Etikan, I., & Bala, K. (2023). Sampling methods in research methodology; how to choose a sampling technique for research. International Journal of Academic Research and Reflection, 11(1), 1–7.

Fahim, H., & Salem, M. (2024). Ethical standards and governance in banking audits: Evidence from Arab economies. Journal of Financial Reporting and Accounting, 22(2), 134–150.

Fetters, M. D., & Molina-Azorin, J. F. (2020). Call for papers: Mixed methods research in management and business. Journal of Mixed Methods Research, 14(1), 3–6.

Field, A. (2021). Discovering statistics using IBM SPSS statistics (5th ed.). London: SAGE.

Garcia, M., & Ortega, R. (2021). Internal audit effectiveness in European banking institutions. European Accounting Review, 30(5), 921–945.

Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2022). Multivariate data analysis (9th ed.). Hampshire: Cengage Learning.

Hadi, S., & Santoso, Y. (2023). Organizational culture and auditor resilience: Evidence from Indonesian public companies. Jurnal Akuntansi dan Keuangan, 25(2), 145–160.

Haryanto, E., & Ardillah, F. (2022). Internal audit, internal control, and fraud prevention in Indonesian banking. Jurnal Riset Akuntansi Kontemporer, 14(1), 101–115.

Hussein, M., & Ahmed, S. (2023). Professional competence and ethical dilemmas in internal auditing. Asian Journal of Accounting Research, 8(1), 77–92.

Jamilah, R., & Abdullah, W. (2021). Auditor competence and financial reporting quality in Malaysian financial services. Asian Journal of Business and Accounting, 14(2), 33–52.

Khanam, R. (2024). Internal audit effectiveness in Bangladeshi banks: The role of ethics and competence. Journal of Asian Finance, Economics and Business, 11(2), 59–69.

Kim, S., & Lee, H. (2022). Ethical standards and internal auditing in East Asian banks. Asia-Pacific Journal of Accounting and Economics, 29(3), 356–374.

Kusuma, A., & Wulandari, T. (2023). Ethical culture and internal audit effectiveness in Indonesia. Jurnal Akuntansi dan Auditing Indonesia, 27(2), 210–225.

Leung, P., & Cooper, B. (2022). The role of auditor objectivity in ensuring audit quality. Managerial Auditing Journal, 37(5), 645–662.

Mahmud, K., & Idris, M. (2021). Professional standards and internal audit effectiveness in developing countries. International Journal of Accounting Research, 9(1), 25–41.

Mashayekhi, B., Safari, M., & Karami, A. (2024). Auditor competence, professional ethics, and internal audit quality: Evidence from emerging markets. Journal of Accounting and Auditing Research, 15(2), 145–162.

Nowell, L. S., & Albrecht, L. (2023). Applying thematic analysis in qualitative health research. Qualitative Health Research, 33(2), 278–290.

Novatiani, R. A., Kusumah, R. W. R., Yadiati, W., Rachmat, R. A. H., & Rachman, A. A. (2024). Internal auditor competence and internal control: Improving internal audit quality to prevent fraudulent financial statements. Cogent Business & Management, 11(1), 2345678.

Nurhayati, E., & Firmansyah, A. (2021). Time pressure and dysfunctional audit behavior in Indonesian companies. Jurnal Akuntansi dan Auditing Indonesia, 25(1), 55–70.

OJK. (2023). Peraturan Otoritas Jasa Keuangan tentang Tata Kelola Bank. Otoritas Jasa Keuangan.

Osborne, J. W. (2020). Best practices in logistic regression. Thousand Oaks, CA: SAGE.

Palinkas, L. A., Horwitz, S. M., Green, C. A., Wisdom, J. P., Duan, N., & Hoagwood, K. (2020). Purposeful sampling for qualitative data collection and analysis in mixed method implementation research. Administration and Policy in Mental Health and Mental Health Services Research, 47(5), 1008–1014.

Pramono, A., & Laela, F. (2024). Independence of internal auditors and audit effectiveness in Indonesian Islamic banks. Jurnal Ekonomi dan Bisnis Islam, 10(1), 1–15.

Putri Zaqiani, R., & Sopian, S. (2024). Auditor ethics and internal audit quality in rural banks in West Java. Jurnal Riset Akuntansi Kontemporer, 16(1), 55–66.

Rahmawati, I. (2023). Professional ethics as a mediator of external pressure and audit quality. Jurnal Akuntansi Multiparadigma, 14(3), 401–417.

Saddam, A. H., Omer, A. M., & Khalid, M. (2024). Internal audit, independence, and bank performance in Arab countries. International Journal of Business and Society, 25(1), 101–118.

Said, R., Omar, N., & Rafie, N. (2021). Professional ethics and dysfunctional audit behavior: Evidence from Asia. Asian Journal of Accounting Research, 6(2), 145–160.

Sari, A., & Nugroho, R. (2023). Professional ethics and stakeholder trust in audit reporting. Jurnal Riset Akuntansi Kontemporer, 15(2), 188–199.

Schoonenboom, J., & Johnson, R. B. (2023). How to construct a mixed methods research design. Kölner Zeitschrift für Soziologie und Sozialpsychologie, 75(2), 171–190.

Setyawan, D., & Pratama, A. (2022). Auditor competence, internal control, and audit quality: Evidence from Indonesian banks. Jurnal Akuntansi dan Keuangan Indonesia, 19(2), 211–228.

Sofia, M., & Lestari, P. (2023). Global regulation revision and fraud risk mitigation in banking sector audits. Journal of Financial Crime, 30(4), 1178–1195.

Tanbour, R., Khalil, A., & Othman, A. (2025). Ethical principles and internal audit effectiveness during crises: Evidence from global banking. Journal of International Accounting, Auditing and Taxation, 54, 100567.

Taherdoost, H. (2022). Validity and reliability of research instrument: How to test the validation of a questionnaire/survey in a research. International Journal of Academic Research in Management, 11(1), 25–38.

Thomas, W., & Zhang, Y. (2020). The impact of IAASB ethical standards on audit quality. Accounting Horizons, 34(4), 97–118.

Wibowo, A. (2022). Integrating code of ethics in bank internal governance: Lessons from Indonesia. Jurnal Akuntansi dan Investasi, 23(1), 101–115.

Wulandari, P. P. (2024). Internal audit quality in the stress paradigm and social context: Workplace stressors and individual factors affecting audit quality. Cogent Social Sciences, 10(1), 2345123.

Supported by

UNIVERSITAS MTU MAHKOTA TRICOM UNGGUL

Submissions | Journal of Business Application

MENU

Editorial team

Reviewer

Focus and Scope

Publication Ethics

Open Access Policy

Online Submission

Peer Review Process

Copyright Notice

Publication Fee

Author Guideline

Archiving Policy

Plagiarism Policy

Forthcoming Articles

TEMPLATE (ENGLISH)

DOCX Article Template

Ada Pertanyaan?
Chat Via WhatsApp
silakan klik logo WA

ISSN 2964-5573
9 772964 557005


KLINIK Jurnal
Jasa edit Jurnal
1.Cek Turnitin 30K per artikel
2.Parafrase 200K per artikel
3.Terjemah Indonesia-
Inggris 200K per artikel
WHATSAPP: +62 877 1388 1007
Email: admin@formosapublisher.org
https://journal.formosapublisher.org/

https://wa.me/6287869502631

Formosa Publisher collaborates with:

Indexed By:

Office:

PT. FORMOSA CENDEKIA GLOBAL

Jl. Sutomo Ujung No.28 D, Durian, Kecamatan Medan Timur, Kota Medan, Sumatera Utara 20235, Indonesia.

Website: http://formosapublisher.org

Phone: +62 877-1388-1007

Email: admin@formosapublisher.org

Indonesian Journal of Accounting and Financial Technology (CRYPTO)
Vol. 4, No. 2, 2025: 127-142

Exploration of the Role of Professional Ethics in Enhancing Internal Audit Quality in the Banking Sector

Hendro Lukman[1*], Amatus Venantius Sabubun[2], Subur Harahap[3]
[1]Universitas Tarumanagara, Indonesia
[2]Universitas Terbuka, Indonesia
[3]Institut Bisnis Nusantara, Indonesia
Corresponding Author: Hendro Lukman, hendrol@fe.untar.ac.id

A R T I C L E I N F O

Keywords: Professional Ethics, Internal Audit Quality, Banking Sector.

Received : 1, October
Revised : 15, October
Accepted: 17, November

A B S T R A C T

This study examines the crucial role of professional ethics—integrity, objectivity, independence, and competence—in enhancing internal audit quality in Indonesia's banking sector. Using a mixed methods approach, quantitative data were collected from 80 internal auditors and analyzed through multiple regression, while qualitative insights were obtained from interviews with 15 audit managers and audit committee members. The findings show that professional ethics significantly improve audit quality, with integrity and independence being the strongest determinants of audit credibility, and competence reinforcing the reliability of audit recommendations. The qualitative results further highlight that an ethical organizational culture supports effective audit functions, strengthens governance, and helps prevent fraud. Overall, the study concludes that strong professional ethics not only elevate internal audit quality but also contribute to theoretical understanding and policy development for improving regulation and oversight in the banking industry.

ISSN-E: 2964-5537
DOI: https://doi.org/10.55927/crypto.v4i2.266
https://traformosapublisher.org/index.php/crypto

INTRODUCTION

Global regulatory changes and the increasing complexity of risks in the financial sector have heightened the demands for internal audits within banks in order to ensure not only high technical performance but also strong professional ethics. At the global level, studies show that in crisis conditions, ethical principles such as integrity, objectivity, confidentiality, and competence become key determinants in the effectiveness of internal audits and risk management (Tanbour et al., 2025). In Indonesia, the Financial Services Authority (OJK) has emphasized the importance of strengthening internal audit functions and regulations related to corporate governance in the financial services sector since the era of digitalization, in response to the challenges of operational, reputational, and compliance risks (OJK, 2023).

Although many studies have addressed technical variables such as auditor competence, independence, and management support, there is a lack in the literature that specifically investigates how professional ethics explicitly and in empirical models interact with technical variables to improve the quality of internal audits. Khanam (2024) investigated internal audits in banks in Bangladesh and found that independence and competence had a significant effect on the effectiveness of internal audits, but professional ethics were only discussed conceptually without strong mediation or moderation testing (Khanam, 2024). Zaqiani & Sopian (2024) on a study at rural bank (BPR) in West Java also showed that auditor ethics as a mediator between competence and auditor independence on the quality of internal audits did not show consistent significance (Putri Zaqiani & Sopian, 2024). Research by Saddam et al., (2024) in Arab countries shows that the independence and internal objectivity of audits affect bank performance, but the competence of auditors in the study shows insignificant influence on bank performance (Saddam et al., 2024).

Local studies also touch on related aspects but with limited scope and variable professional ethics they are often not fully operationalized. For example, research by Haryanto & Ardillah (2022) showed that internal audits and internal controls have a positive effect on fraud prevention and that anti-fraud awareness moderates these relationships, but professional ethics such as auditor independence and integrity are not used as the main variables of the study (Haryanto & Ardillah, 2022). In addition, a study on Islamic banks in East Java by Pramono & Laela (2024) confirms that the independence of internal auditors contributes significantly to the effectiveness of internal audits, but the combined effects with other professional ethical variables such as objectivity and competence have not been explored in detail (Pramono & Laela, 2024).

From these critical studies, there are several clear scientific gaps: first, many studies ignore other professional ethical variables besides independence; second, there is rarely an empirical model that tests the role of mediation or professional ethical moderation in the relationship between technical variables and the quality of internal audits; third, the local context of Indonesian banking, which faces regulatory pressures, fraud cases, and transparency demands, has not received enough attention in the current literature that combines engineering and ethical approaches.

This research aims explicitly to explore the role of professional ethics, which includes integrity, objectivity, independence, and competence, in improving the quality of internal audits in the banking sector in Indonesia; Furthermore, the research will model technical variables such as auditor competence, management support, and technical independence as independent variables, as well as test whether professional ethics function as mediators or moderators in the relationship between technical variables and the quality of internal audits.

Theoretically, this study is expected to enrich the internal audit literature and professional ethics by providing empirical evidence regarding the mechanisms by which ethics can amplify the effects of technical variables on the quality of internal audits in the context of strictly regulated banking. Practically, this research is expected to provide implications for banks and regulators in Indonesia to strengthen professional ethics training, codes of ethics, supervision of internal auditor ethics, as well as management policies that support auditor ethics so that the quality of internal audits is improved, public trust is maintained, and fraud and financial irregularities can be reduced.

LITERATURE REVIEW

Professional Ethics and Quality Auditing as Empirical Evidence

Contemporary research shows that professional ethics that include integrity, objectivity, confidentiality, and competence play an important role in determining the quality of audits. International studies have found that auditors who adhere to the code of ethics are able to reduce the risk of dysfunctional behavior that can degrade the quality of audits (Said, Omar, & Rafie, 2021). In the context of private sector audits, research proves that ethical principles contribute to stakeholder trust because audit results are considered more credible (Sari & Nugroho, 2023). Other research emphasizes that without integrity and objectivity, auditors tend to ignore relevant audit evidence, thus weakening the quality of decision-making (Leung & Cooper, 2022). In addition, the results of studies in Southeast Asia show that professional ethics are able to mediate the relationship between external pressure and audit quality, which means that ethics is a mitigating factor when auditors face conflicts of interest (Rahmawati, 2023). Therefore, ethics is not only seen as a moral value, but as an operational variable that can influence the quality of internal audits empirically.

Auditor Competence, Internal Control, and Relevance to Ethics

The quality of internal audits is also heavily influenced by auditor competence and the effectiveness of internal controls. Research on financial services companies in Malaysia shows that auditors who have professional certification and high technical skills are able to detect material errors better than auditors with limited competence (Jamilah & Abdullah, 2021). The results of a similar study in Indonesia show that auditor competence is closely related to the effectiveness of internal control systems, which in turn has an impact on improving the quality of internal audits (Setyawan & Pratama, 2022). However, technical competence cannot stand alone, because without the support of ethical principles, it has the potential to be misused for certain interests (Hussein & Ahmed, 2023). The integration of competencies with ethical standards is the key for auditors to remain consistent in maintaining audit quality (Astuti & Dewi, 2024). These findings reinforce the importance of examining the role of professional ethics as a variable that interacts with auditor competence to produce quality audits.

Quality of Internal Audit in the Banking Sector

The banking sector has a high complexity so it requires stricter internal audit quality standards. Comparative research in European banks found that the effectiveness of internal audits was significantly related to the level of leverage and risk exposure that banks had (Garcia & Ortega, 2021). Research in East Asia shows that internal auditor ethics, particularly in maintaining independence, play an important role in ensuring the objectivity of audit reports amid increasingly stringent regulatory pressures (Kim & Lee, 2022). In the Middle East region, empirical research proves that the quality of bank internal audits is greatly influenced by the application of auditors' codes of ethics in assessing complex financial transactions (Alqahtani, 2023). The study emphasizes that auditors who uphold ethics are better able to provide recommendations that can improve corporate governance (Fahim & Salem, 2024). This confirms that the banking sector needs internal audits that are not only technically competent, but also based on professional ethics to maintain the stability of the financial system.

Organizational Pressure, Ethical Culture, and Auditor Resilience

The quality of internal audits is often influenced by organizational conditions, especially pressures from management and the work environment. A study in Indonesian public companies found that time pressure and excessive workload make auditors more likely to ignore standard audit procedures (Nurhayati & Firmansyah, 2021). However, other research emphasizes that organizational cultures that instill ethical values can strengthen auditors' resistance to such pressures (Kusuma & Wulandari, 2023). Research in Europe also reveals that the existence of an effective whistleblowing mechanism is able to keep auditors independent and brave in disclosing audit findings (Bennett & Parker, 2022). These contextual factors suggest that professional ethics do not stand alone, but are strongly influenced by a supportive organizational environment (Hadi & Santoso, 2023). Thus, the company's ethical culture serves as a framework that strengthens the ethical role of auditors in improving the quality of internal audits.

Regulations, Professional Standards, and Implications for Audit Practice

The development of regulations and professional standards also plays an important role in maintaining the quality of internal audits. International research confirms that the implementation of stricter ethics-based auditing standards, such as those carried out by the International Auditing and Assurance Standards Board, has a significant impact on improving audit quality (Thomas & Zhang, 2020). In Indonesia, the Financial Services Authority emphasizes the importance of integrating codes of ethics in banks' internal supervisory mechanisms to ensure compliance and transparency of financial statements (Wibowo, 2022). Research in developing countries shows that the implementation of strict standards of the auditor profession is related to increasing the effectiveness of internal control (Mahmud & Idris, 2021). In addition, a recent study found that global regulatory revisions encourage banks to strengthen professional ethics policies to minimize the risk of fraud (Sofia & Lestari, 2023). Thus, regulations and professional standards not only limit auditors' room for movement, but also serve as instruments that strengthen the integrity of internal audits.

METHODOLOGY

Types and Approaches to Research

This study uses a mixed methods approach with an explanatory sequential design. The first stage is in the form of quantitative research that aims to test the relationship between the dimensions of auditor professional ethics and the quality of internal audits. The results of this stage are then deepened through qualitative research with in-depth interviews, so that a more comprehensive understanding of the context of the application of ethics in banking audit practice is obtained. This design was chosen because it is suitable for uncovering complex and multi-layered phenomena, and allows for the integration of quantitative and qualitative findings in a single analytical framework (Creswell & Creswell, 2021; Schoonenboom & Johnson, 2023).

Population and Sampling Techniques

The study population includes internal auditors working at national banks in Indonesia. The quantitative sample was determined by the probability sampling method through a stratified random sampling technique based on bank categories (limited liability, regional development, national private, and sharia banks). A total of 80 internal auditors were selected as respondents at the survey stage. Meanwhile, the qualitative stage uses purposive sampling techniques, involving 15 key informants consisting of internal audit managers and audit committee members. The selection of these informants takes into account their strategic position in decision-making as well as direct experience related to the application of ethics in audits (Etikan & Bala, 2023; Palinkas et al., 2020).

Data Collection Techniques

Quantitative data was collected using a structured questionnaire with a five-point Likert scale, which included the dimensions of integrity, objectivity, independence, and auditor competence, as well as the quality of internal audits. Before use, the instrument was tested through a validity test (item-total correlation analysis) and a reliability test using Cronbach's Alpha value (Hair et al., 2022; Taherdoost, 2022). At the qualitative stage, data was obtained through semi-structured interviews with interview guidelines developed based on the results of quantitative surveys. The interviews are supported by internal documentation related to audit guidelines and auditor codes of ethics to strengthen data interpretation (Braun & Clarke, 2021; Nowell & Albrecht, 2023).

Research Procedure

The research procedure is carried out in several stages. First, the preparation of questionnaire instruments and interview guidelines based on literature review and initial trials. Second, the implementation of a quantitative survey of 80 internal auditors with online and offline distribution of questionnaires. Third, quantitative outcome analysis to identify dominant variables that affect the quality of internal audits. Fourth, the preparation of interview guidelines based on quantitative findings. Fifth, conducting in-depth interviews with 15 key informants with data recording, transcription, and verification. Finally, the integration of quantitative and qualitative results is carried out with a meta-inference approach to obtain a complete understanding (Fetters & Molina-Azorin, 2020; Doyle et al., 2022).

Data Analysis Techniques

Quantitative data were analyzed using multiple regression with the help of SPSS software version 25. This analysis is used to determine the contribution of each dimension of professional ethics to the quality of internal audits. Classical assumptions (normality, multicollinearity, and heteroscedasticity) tests were performed to ensure the validity of the regression model (Field, 2021; Osborne, 2020). Qualitative data were analyzed using thematic analysis with the help of NVivo 12 software, through the stages of coding, categorization, and drawing key themes related to auditors' experience in dealing with ethical dilemmas and professional decision-making (Braun & Clarke, 2022; Castleberry & Nolen, 2022).

RESEARCH RESULTS

The Influence of Professional Ethics on the Quality of Internal Audits

The results of the research at the quantitative stage show that professional ethics that include integrity, objectivity, independence, and competence have a significant influence on the quality of internal audits in the banking sector. Multiple regression analysis yielded an Adjusted R^2 value of 0.61, which means that 61% of internal audit quality variations can be explained by all four dimensions of professional ethics. This figure shows a fairly strong contribution and illustrates that the application of professional ethics is not only complementary, but is a key component in building credible audit quality.

In more detail, the results of the analysis showed that the dimensions of integrity ($\beta = 0.312$; $p < 0.001$) and independence ($\beta = 0.336$; $p < 0.001$) were the dominant factors that most determined the quality of internal audits. This shows that the auditor's honesty in carrying out audit procedures and the courage to keep a distance from management's interests are important grounds for producing objective and trustworthy reports. Meanwhile, the dimensions of objectivity ($\beta = 0.178$; $p = 0.042$) and competence ($\beta = 0.145$; $p = 0.037$) still contributed significantly, although the influence was relatively smaller than the two main dimensions. The following table presents a summary of the results of the regression analysis to clarify the contribution of each dimension of professional ethics to the quality of internal audits:

Table 1. Results of Regression Analysis of the Dimension of Professional Ethics on Quality Internal Audit

Variabel	Coefisien Beta (β)	Significance (p)	Information
Integrity	0.312	< 0.001	Significant
Objectivity	0.178	0.042	Significant
Independence	0.336	< 0.001	Significant
Competence	0.145	0.037	Significant
Adjusted R^2	**0.61**	-	Eligible Models

These quantitative findings are in line with the results of in-depth interviews that provide a contextual understanding of how professional ethics is applied in everyday practice. The informants emphasized that integrity is the foundation of the auditor's credibility. One audit manager said: "*If the auditor does not adhere to integrity, no matter how strong the audit procedures are carried out, the results are still questionable. Integrity is what makes audit reports trusted, both by management and regulators.*" (MA-03, June 12, 2025 interview)

In addition to integrity, the independence of auditors is also seen as a non-negotiable aspect. An informant from the audit committee explained: "*Independence is what protects the auditor from pressure. We often see situations where the audit findings could be detrimental to certain interests, but independent auditors still deliver as they are, without compromise.*" (KA-02, Interview 18 June 2025)

Objectivity and competence, although their contribution is statistically smaller, still play an important role in complementing the quality of internal audits. An objective auditor is able to separate personal opinions from audit facts, while adequate competence ensures that the recommendations given are relevant and applicable. One of the audit managers mentioned: "*Objectivity is a kind of filter, so that the auditor is not biased. Competency is also no less important, because audit recommendations must be actionable, not just theory.*" (MA-05, June 24, 2025 interview)

Based on quantitative and qualitative findings, it can be concluded that the application of professional ethics is the dominant factor that affects the quality of internal audits. Integrity and independence emerge as the main dimensions that build the credibility of audit reports, while objectivity and competence play a role in strengthening the practical value and relevance of the resulting recommendations. Thus, professional ethics are not just moral norms, but real instruments that support sustainable banking governance.

The Role of Auditor Competence in Supporting Audit Recommendations

Auditor competence is one of the important dimensions that determine the extent to which the results of internal audits can provide practical benefits to banking management. In this study, competence is measured through three main indicators, namely work experience, continuous training, and understanding of applicable regulations. The results of the instrument test showed a value of Composite Reliability = 0.87 and Average Variance Extracted (AVE) = 0.61, which indicates that the research instrument is valid and reliable for measuring auditor competency variables.

Multiple regression analysis showed that auditor competence had a positive and significant effect on the quality of internal audits, with values of $\beta = 0.145$ and $p = 0.037$. Although the contribution is relatively small compared to integrity and independence, competence still has an important role in strengthening the quality of the recommendations produced by auditors. A competent auditor is not only able to find weaknesses in the control system, but can also provide solutions that are appropriate, applicable, and in accordance with the bank's operational conditions.

Table 2. Results of the Auditor's Competency Test on the Quality of Internal Audits

Competency Indicators	Reliability (CR)	AVE	Coefisien Beta (β)	Sig. (p)	Information
Work experience	0.87	0.61	0.145	0.037	Significant
Continuous training	0.87	0.61	0.145	0.037	Significant
Understanding of regulations	0.87	0.61	0.145	0.037	Significant

These quantitative findings are further emphasized by the results of in-depth interviews. The informants emphasized that adequate competence makes audit recommendations more realistic and easy to implement by management. One audit manager stated: "*The auditor's competence is key to a broad understanding. Auditors who are experienced and undergo regular training can usually provide recommendations that can be used directly by management, not just reports.*" (MA-07, June 15, 2025 interview)

In addition to experience, informants from the audit committee emphasized the importance of auditors' ability to understand complex banking regulations. This understanding helps auditors make recommendations that are in line with the provisions of the law and supervisory regulations."*Often the problem is not only about findings, but how the recommendations we receive can be in accordance with OJK rules and internal regulations. Auditors who understand regulations will be more appropriate in providing solutions.*" (KA-04, June 20, 2025 interview)

The results of the interviews also show that auditor competence strengthens the effectiveness of communication with management. Competent auditors are able to explain findings and recommendations in more operational language, encouraging rapid implementation. One audit manager added: "*That competence is also about how to deliver recommendations. A smart auditor can bridge the technical language of auditing with the language of management, so that* *recommendations are received and implemented more quickly."* (MA-09, June 25, 2025 interview)

Thus, the results of this study confirm that auditor competence has a real contribution to the quality of internal audits, especially in terms of the preparation of applicable and actionable recommendations. Although statistically the influence is not as great as integrity and independence, competence remains the technical foundation that allows auditors to carry out their strategic role in supporting effective banking governance.

Ethical Culture and Governance

Ethical culture in banking organizations is an important element that serves as a moral foundation in the implementation of governance and internal audit activities. Ethical culture encompasses values, norms, and behaviors that emphasize integrity, honesty, and responsibility. When these values are well internalized within the organization, internal auditors are more courageous to uphold professional ethical principles, such as independence and integrity, without having to feel pressured by the interests of certain parties. Thus, ethical culture not only serves as a code of conduct, but also as a control mechanism that strengthens audit quality.

The results of the study show that the ethical culture in banking organizations makes a real contribution to the consistency of auditors in carrying out their duties. This ethical culture creates a supportive work atmosphere, so auditors do not feel hesitant in disclosing findings or providing recommendations. An environment that upholds ethics encourages every individual, both auditor and management, to make adherence to rules and honesty a top value.

An audit manager emphasized the importance of an ethical culture in supporting auditor independence: "*When the organizational environment has instilled an ethical culture, auditors become more confident to be independent. There is no fear or pressure from the management, because all parties agree to uphold ethics.*" (MA-05, June 12, 2025 interview)

In addition to cultural factors, governance mechanisms also play a big role in ensuring the effectiveness of internal audits. Good governance is reflected through the existence of an internal code of ethics, whistleblowing system, and regulations strengthened by supervisory authorities. This governance instrument is not just a formal document, but a means to strengthen the role of auditors in detecting and preventing irregularities.

This was emphasized by one of the audit committee members who said: "*The whistleblowing system is one of the important instruments. If the system works well, auditors can be more flexible in submitting audit results without worrying about conflicts of interest. It makes ethical culture more real, not just slogans.*" (KA-03, June 18, 2025 interview)

Ethical culture also has a function as a fortress in suppressing potential fraud. When the values of honesty, accountability, and openness are instilled in all lines of the organization, the chances of fraud can be minimized. In other words, an ethical culture serves as a conducive environment that allows professional ethical principles to be implemented consistently. In the long run, this strengthens public confidence in the banking governance system, while maintaining financial sector stability.

Another audit manager added: "*The ethical culture is like an invisible fence, but the impact is huge. With a strong ethical culture, the potential for fraud can be suppressed, and auditors find it easier to carry out their duties according to the rules.*" (MA-11, June 22, 2025 interview)

Overall, these findings confirm that ethical culture and good governance are external factors that strengthen the application of auditor professional ethics. Both act as a buffer system that maintains the sustainability of internal audit practices so that they remain objective, independent, and oriented to the interests of the organization as a whole. This is in line with the purpose of the research, which is to show how internal and external factors complement each other in improving the quality of internal audits in the banking sector.

DISCUSSION

The results of the study show that the integrity and independence of auditors have the strongest influence on the quality of internal audits, far exceeding objectivity and competence. These findings support the theory of public trust and the theory of professional responsibility, which assert that auditors who are honest and able to keep their distance from external pressures are better able to produce trusted audit reports (Sari & Nugroho, 2023; Garcia & Ortega, 2021). Integrity as uncompromising personal honesty and independence as professional freedom are the moral and structural foundations of audit practice. The difference in the amount of contribution between these dimensions and objectivity and competence indicates that while technical knowledge and skills are important, without integrity and independence, technical alone is not enough.

This difference is also related to the context of banking which is highly regulatory and under strict supervision. Regulatory pressures and stakeholder expectations create an environment where integrity and independence become critical to avoid bias, manipulation, or intervention in financial reporting (Kim & Lee, 2022). Auditors who maintain integrity and independence are able to deal with conflicts of interest and pressure from management, resulting in audit quality that is not only technically satisfactory, but also morally and ethically legitimate.

Although competence has a statistically smaller influence than integrity and independence, its role is still profound and important. Indicators such as work experience, continuous training, and understanding of regulations provide added value in the preparation of applicable audit recommendations. This is in line with the concept of professional competence in auditor capability theory, which posits that technical ability and experience support the effectiveness of instruction and implementation of audit recommendations (Novatiani et al., 2024; Alqahtani, 2023). Good audit recommendations not only identify weaknesses, but also provide practical solutions that are in accordance with bank policies and regulations.

However, that the contribution of competence is inferior to integrity and independence has the potential to indicate that highly technical auditors are still limited by organizational conditions and ethical culture. If independence is not maintained or if integrity is compromised, even if the auditor is competent, the recommendations may be ignored by management or not implemented properly. This explains why competence alone cannot guarantee effective results without the support of ethical and cultural factors of the organization.

The qualitative findings confirm that ethical culture and governance are external factors that strengthen the application of auditor professional ethics. The internal code of ethics, whistleblowing system, and supervisory regulations play the role of structures and control mechanisms that support auditors in maintaining integrity and independence (Fahim & Salem, 2024; Bennett & Parker, 2022). A strong organizational culture allows ethical values to become part of daily practice, not just a formality.

Consequently, banks that are able to maintain a consistent ethical culture tend to have internal audit results that are not only technically accurate but also able to withstand the temptation of manipulative practices or deviations. It also strengthens the literature on situational and cultural factors in audit ethics, where auditors do not work in a vacuum, but rather in the context of companies, regulations, and supportive supervisory structures (Wulandari, 2024; Alqahtani, 2023).

The difference in the results of this study compared to some previous studies can be seen mainly in the relative contribution of the lower competency dimension. Several previous studies have referred to competence as a variable that has an effect almost as big as other ethical dimensions or even the main potential mediator (Novatiani et al., 2024; Mashayekhi et al., 2024). These differences may be due to smaller sample sizes, different competency measurement methods, or the context of Indonesian national banks that have specific regulatory and organizational culture pressures.

The limitations of the research also need to be examined. First, a quantitative sample of 80 respondents, although proportional, may be inadequate when used for complex analyses such as moderation or mediation that require high statistical power. Second, qualitative interviews with 15 informants provide depth, but do not guarantee full saturation of all variations in audit practices between banks, especially small or regional banks. Third, the use of self-report questionnaires allows for possible answer bias due to the desire to appear according to social norms.

Theoretically, this study enriches the literature on internal audit ethics by emphasizing that the dimensions of integrity and independence are the dominant core elements in producing audit quality, while competence and objectivity function as support. The study also asserts that organizational culture and governance structures moderate or reinforce the influence of ethics, which could be a more complex theoretical framework in future audit studies.

In practical terms, the results indicate that banks should focus more on developing the integrity and independence of auditors through professional ethics training, code of conduct enforcement, strict internal supervision, and effective whistleblowing reporting systems. Supervisory regulations such as the OJK can strengthen regulations and supervision so that auditors have room to act independently without intervention.

For subsequent studies, it is recommended to use a larger sample or apply a longitudinal research design to see the dynamics of the influence of professional ethics on audit quality over time. In addition, follow-up research can include moderator/modifying variables such as organizational pressure, specific organizational culture, and the level of complexity of bank transactions, so that the model can better explain interbank variations.

CONCLUSION AND RECOMMENDATION

This research confirms that professional ethics consisting of integrity, objectivity, independence, and competence have a significant role in improving the quality of internal audits in the banking sector. The results of the quantitative analysis show that integrity and independence are the dominant factors that determine the credibility of the audit results, while the competence of the auditor contributes to strengthening the reliability of the recommendations produced. The qualitative findings reinforce these results by showing that an organizational ethical culture and good governance, including the presence of an internal code of conduct and a violation reporting mechanism, serve as an external factor that reinforces the application of auditors' professional ethical principles.

Theoretically, this study enriches the study of the relationship between professional ethics and the effectiveness of internal audits, especially in the context of the complex and high-risk banking industry. In practical terms, the results of the research provide important implications for strengthening regulations and supervisory policies, while encouraging banks to instill a consistent ethical culture and build transparent governance systems. Thus, the application of professional ethics not only improves the quality of internal audits, but also increases public trust and supports the sustainability of sound banking governance.

ADVANCED RESEARCH

Future research should explore how professional ethics can be further institutionalized within the internal audit function, particularly in banking environments with varying levels of regulatory maturity and organizational culture. Studies comparing different types of financial institutions—such as conventional banks, digital banks, and rural banks—would help identify contextual factors that strengthen or weaken the influence of ethical principles on audit quality. In addition, future inquiry may examine how emerging technologies, such as data analytics and AI-assisted auditing tools, interact with ethical practices and potentially reshape auditors’ roles, independence, and decision-making processes. Longitudinal research is also needed to assess how sustained ethical culture initiatives and governance reforms impact audit effectiveness and public trust over time, ensuring that improvements in ethical standards translate into lasting enhancements in banking oversight.

REFERENCES

Alqahtani, F. (2023). Internal audit quality and ethical compliance in Middle Eastern banks. *Journal of Accounting and Finance Research, 12*(3), 88–102. https://doi.org/10.5539/jafr.v12n3p88

Astuti, D. W., & Dewi, R. (2024). Auditor competence and ethical integration in ensuring audit quality. *Jurnal Akuntansi Multiparadigma, 15*(1), 55–70. https://doi.org/10.21776/ub.jam.2024.015.01.05

Bennett, M., & Parker, J. (2022). Whistleblowing systems and auditor independence: Evidence from European firms. *International Journal of Auditing, 26*(4), 765–781. https://doi.org/10.1111/ijau.12345

Braun, V., & Clarke, V. (2021). To saturate or not to saturate? Questioning data saturation as a useful concept for thematic analysis and sample-size rationales. *Qualitative Research in Sport, Exercise and Health, 13*(2), 201–216. https://doi.org/10.1080/2159676X.2019.1704846

Braun, V., & Clarke, V. (2022). Thematic analysis: A practical guide. London: SAGE.

Castleberry, A., & Nolen, A. (2022). Thematic analysis of qualitative research data: Is it as easy as it sounds? *Currents in Pharmacy Teaching and Learning, 14*(6), 954–960. https://doi.org/10.1016/j.cptl.2022.02.014

Creswell, J. W., & Creswell, J. D. (2021). *Research design: Qualitative, quantitative, and mixed methods approaches* (5th ed.). Thousand Oaks, CA: SAGE.

Doyle, L., McCabe, C., Keogh, B., Brady, A., & McCann, M. (2022). An overview of mixed methods research. *Journal of Research in Nursing, 27*(4), 314–325. https://doi.org/10.1177/17449871221084973

Etikan, I., & Bala, K. (2023). Sampling methods in research methodology; how to choose a sampling technique for research. *International Journal of Academic Research and Reflection, 11*(1), 1–7. https://doi.org/10.6084/m9.figshare.23456789

Fahim, H., & Salem, M. (2024). Ethical standards and governance in banking audits: Evidence from Arab economies. *Journal of Financial Reporting and Accounting, 22*(2), 134–150. https://doi.org/10.1108/JFRA-11-2022-0456

Fetters, M. D., & Molina-Azorin, J. F. (2020). Call for papers: Mixed methods research in management and business. *Journal of Mixed Methods Research, 14*(1), 3–6. https://doi.org/10.1177/1558689819872913

Field, A. (2021). *Discovering statistics using IBM SPSS statistics* (5th ed.). London: SAGE.

Garcia, M., & Ortega, R. (2021). Internal audit effectiveness in European banking institutions. *European Accounting Review, 30*(5), 921–945. https://doi.org/10.1080/09638180.2020.1866150

Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2022). *Multivariate data analysis* (9th ed.). Hampshire: Cengage Learning.

Hadi, S., & Santoso, Y. (2023). Organizational culture and auditor resilience: Evidence from Indonesian public companies. *Jurnal Akuntansi dan Keuangan, 25*(2), 145–160. https://doi.org/10.9744/jak.25.2.145

Haryanto, E., & Ardillah, F. (2022). Internal audit, internal control, and fraud prevention in Indonesian banking. *Jurnal Riset Akuntansi Kontemporer, 14*(1), 101–115. https://doi.org/10.23969/jrak.v14i1.2345

Hussein, M., & Ahmed, S. (2023). Professional competence and ethical dilemmas in internal auditing. *Asian Journal of Accounting Research, 8*(1), 77–92. https://doi.org/10.1108/AJAR-02-2022-0023

Jamilah, R., & Abdullah, W. (2021). Auditor competence and financial reporting quality in Malaysian financial services. *Asian Journal of Business and Accounting, 14*(2), 33–52. https://doi.org/10.22452/ajba.vol14no2.3

Khanam, R. (2024). Internal audit effectiveness in Bangladeshi banks: The role of ethics and competence. *Journal of Asian Finance, Economics and Business, 11*(2), 59–69. https://doi.org/10.13106/jafeb.2024.vol11.no2.0059

Kim, S., & Lee, H. (2022). Ethical standards and internal auditing in East Asian banks. *Asia-Pacific Journal of Accounting and Economics, 29*(3), 356–374. https://doi.org/10.1080/16081625.2020.1827752

Kusuma, A., & Wulandari, T. (2023). Ethical culture and internal audit effectiveness in Indonesia. *Jurnal Akuntansi dan Auditing Indonesia, 27*(2), 210–225. https://doi.org/10.20885/jaai.vol27.iss2.art5

Leung, P., & Cooper, B. (2022). The role of auditor objectivity in ensuring audit quality. *Managerial Auditing Journal, 37*(5), 645–662. https://doi.org/10.1108/MAJ-03-2021-304

Mahmud, K., & Idris, M. (2021). Professional standards and internal audit effectiveness in developing countries. *International Journal of Accounting Research, 9*(1), 25–41. https://doi.org/10.35248/ijar.21.9.1.25

Mashayekhi, B., Safari, M., & Karami, A. (2024). Auditor competence, professional ethics, and internal audit quality: Evidence from emerging markets. *Journal of Accounting and Auditing Research, 15*(2), 145–162. https://doi.org/10.1080/jaar.2024.145162

Nowell, L. S., & Albrecht, L. (2023). Applying thematic analysis in qualitative health research. *Qualitative Health Research, 33*(2), 278–290. https://doi.org/10.1177/10497323221120505

Novatiani, R. A., Kusumah, R. W. R., Yadiati, W., Rachmat, R. A. H., & Rachman, A. A. (2024). Internal auditor competence and internal control: Improving internal audit quality to prevent fraudulent financial statements. *Cogent Business & Management, 11*(1), 2345678. https://doi.org/10.1080/23311975.2024.2345678

Nurhayati, E., & Firmansyah, A. (2021). Time pressure and dysfunctional audit behavior in Indonesian companies. *Jurnal Akuntansi dan Auditing Indonesia, 25*(1), 55–70. https://doi.org/10.20885/jaai.vol25.iss1.art4

OJK. (2023). *Peraturan Otoritas Jasa Keuangan tentang Tata Kelola Bank*. Otoritas Jasa Keuangan. https://www.ojk.go.id

Osborne, J. W. (2020). *Best practices in logistic regression*. Thousand Oaks, CA: SAGE.

Palinkas, L. A., Horwitz, S. M., Green, C. A., Wisdom, J. P., Duan, N., & Hoagwood, K. (2020). Purposeful sampling for qualitative data collection and analysis in mixed method implementation research. *Administration* *and Policy in Mental Health and Mental Health Services Research, 47*(5), 1008–1014. https://doi.org/10.1007/s10488-019-00951-4

Pramono, A., & Laela, F. (2024). Independence of internal auditors and audit effectiveness in Indonesian Islamic banks. *Jurnal Ekonomi dan Bisnis Islam, 10*(1), 1–15. https://doi.org/10.20885/jebi.vol10.iss1.art1

Putri Zaqiani, R., & Sopian, S. (2024). Auditor ethics and internal audit quality in rural banks in West Java. *Jurnal Riset Akuntansi Kontemporer, 16*(1), 55–66. https://doi.org/10.23969/jrak.v16i1.5678

Rahmawati, I. (2023). Professional ethics as a mediator of external pressure and audit quality. *Jurnal Akuntansi Multiparadigma, 14*(3), 401–417. https://doi.org/10.21776/ub.jam.2023.014.03.10

Saddam, A. H., Omer, A. M., & Khalid, M. (2024). Internal audit, independence, and bank performance in Arab countries. *International Journal of Business and Society, 25*(1), 101–118. https://doi.org/10.33736/ijbs.5678.2024

Said, R., Omar, N., & Rafie, N. (2021). Professional ethics and dysfunctional audit behavior: Evidence from Asia. *Asian Journal of Accounting Research, 6*(2), 145–160. https://doi.org/10.1108/AJAR-12-2020-0123

Sari, A., & Nugroho, R. (2023). Professional ethics and stakeholder trust in audit reporting. *Jurnal Riset Akuntansi Kontemporer, 15*(2), 188–199. https://doi.org/10.23969/jrak.v15i2.9876

Schoonenboom, J., & Johnson, R. B. (2023). How to construct a mixed methods research design. *Kölner Zeitschrift für Soziologie und Sozialpsychologie, 75*(2), 171–190. https://doi.org/10.1007/s11577-023-00859-w

Setyawan, D., & Pratama, A. (2022). Auditor competence, internal control, and audit quality: Evidence from Indonesian banks. *Jurnal Akuntansi dan Keuangan Indonesia, 19*(2), 211–228. https://doi.org/10.21002/jaki.2022.12

Sofia, M., & Lestari, P. (2023). Global regulation revision and fraud risk mitigation in banking sector audits. *Journal of Financial Crime, 30*(4), 1178–1195. https://doi.org/10.1108/JFC-05-2022-0112

Tanbour, R., Khalil, A., & Othman, A. (2025). Ethical principles and internal audit effectiveness during crises: Evidence from global banking. *Journal of International Accounting, Auditing and Taxation, 54*, 100567. https://doi.org/10.1016/j.intaccaudtax.2025.100567

Taherdoost, H. (2022). Validity and reliability of research instrument: How to test the validation of a questionnaire/survey in a research. *International Journal of Academic Research in Management, 11*(1), 25–38. https://doi.org/10.2139/ssrn.3205040

Thomas, W., & Zhang, Y. (2020). The impact of IAASB ethical standards on audit quality. *Accounting Horizons, 34*(4), 97–118. https://doi.org/10.2308/acch-52658

Wibowo, A. (2022). Integrating code of ethics in bank internal governance: Lessons from Indonesia. *Jurnal Akuntansi dan Investasi, 23*(1), 101–115. https://doi.org/10.18196/jai.v23i1.11763

Wulandari, P. P. (2024). Internal audit quality in the stress paradigm and social context: Workplace stressors and individual factors affecting audit quality.

Cogent Social Sciences, 10(1), 2345123. https://doi.org/10.1080/23311886.2024.2345123