ANALYSIS OF FACTORS AFFECTING AUDIT QUALITY OF BANKING USING DIGITAL BANKING (EMPIRICAL STUDY ON BANKING COMPANIES IN THE FINANCE SECTOR REGISTERED IN INDONESIA STOCK EXCHANGE)

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Abstract - This study aims to determine factors that affect audit quality, especially audit tenure factors, *audit fee,* and the size of the client's company. The methodology used in this research is quantitative using logistic regression and SPSS version 24 statistical tools. The population in this study are all banking companies in the finance sector listed on the Indonesia Stock Exchange (IDX) during the 2017-2019 period. Furthermore, companies that are registered continuously, and present audited financial reports regularly in the 2017-2019 period are sampled in this study. The total sample size is 42 banks, so that the total sample during the 2017-2019 period is 126. From the results of the study it can be concluded that audit tenure and client company size have a significant positive effect on audit quality, while *fee* audit is not

has a significant effect on audit quality.

Keywords: audit quality, audit tenure, audit fees, client company size, banking, digital banking

I.   PRELIMINARY

Changes in the early stages to the technological revolution are always marked by the appearance of new equipment or hardware. But the change that we are currently experiencing is not the emergence of new equipment but a new way and concept, one of which is banking technology, otherwise known as *Digital Banking (* Syam, 2004: 2). With the rapid development of information technology today, the audit process has also improved from the traditional manual audit of an accounting system with paper documentation to the currently used audit method, namely *Around the computers* and *Auditing Through Computers,* and with the advent of information technology is moving towards the CA methodology (*Continuous Auditing)*

which is *paperless, electronic, on-line, real-time (* Abdul Halim, 2004).

Financial reports and audits have a close relationship because the audit functions to provide an independent opinion on the financial statements, whether the financial statements of an entity or organization present fair operating results and whether the financial information is presented in a form in accordance with the criteria or rules that have been

determined so as to ensure the accountability and integrity of financial statements (Hardiningsih, 2010; Nicolin & Sabeni, 2013). The quality of the audit will affect the audit report issued by the auditor. Therefore, the quality of the audit is important and the main thing to ensure the accuracy of the audit of financial statements.

In the current era, the results of WTP (fair without exception) are still considered a valuable achievement for ministerial / institutional or management officials of an entity that give a positive perception that their finances have been managed in an accountable, transparent and free from corruption. In addition, obtaining a WTP (unqualified) opinion reflects the successful achievement of the performance and achievements of management in an entity so as to allow management to retain their position for the next period (Suwanda, 2014). However, the essence of giving a WTP (unqualified) opinion is whether the financial statements that have been prepared by company management are presented fairly and comply with established accounting standards (Teri & Darmawan, 2017; Zarmaili, 2017).

Currently, in addition to internal factors, there are external factors that also affect audit quality, including: *tenure audit*. Kurniasih and Rohman (2014) state that audit quality can be seen from the length of time *tenure audit* between the client and the auditor. The long tenure is considered as income by the auditors, but it can cause an emotional relationship between the client and the auditor which results in a decrease in auditor independence.

Apart from that the second factor is the influence of *Audit fee*. Ianm (2013) in kurniasih and Rohman (2014) states that high quality auditors will install *audit fee* high too, because quality auditors will represent the information owned by the owner of the company.

The third factor that can affect audit quality is the size of the client company. According to O'Brien and Bhushan, 1990 in Fernando et al., 2010, it is stated that small companies tend to have weak information and supervisory systems, so that small companies will produce higher quality audits. On the other hand, if the company gets bigger, the higher it will be *agency cost* that happens, so that large companies will prefer to use the services of large auditors who are professional, independent, and reputable to produce better audit quality (Watts and Zimmema, 1986 and Nasser, Wahid, Nazri, and Hudaib (2006).

In this study, researchers used empirical studies on the banking sector because the role of banks is very large in encouraging the economic growth of a region. All business sectors, including industry, trade, agriculture, plantation, housing services, and others, really need a bank as a partner in developing their business. For a country, the role of banks can also be said to be the blood of a country's economy. Therefore, the role of banking greatly affects the economic activity of a country, in other words the progress of a bank in a country can be used as a measure of the progress of that country. The more advanced a country is, the greater the role of banking in controlling the country, meaning that the existence of the banking world is increasingly needed by the government and its people (Kasmir, 2004: 8).

II.   LITERATURE REVIEW
2.1   Research Review

Research conducted by Marwanto (2010) states that technological advances affect accounting development, IT development also affects the development of the audit process which can be seen from 3 points of view, namely audit procedures and internal control as well as audit techniques using information technology, advances in information technology provide new opportunities for the accounting profession such as computer-based information systems consultants, CISA (*Certified Information Systems Auditor),* and *web trust audit.*

Research conducted by Nugroho (2018) states that data analysis of KAP size variables and time budget pressure has no effect on audit quality because in carrying out his duties an auditor must be based on predetermined competencies and standards so that the size of KAP cannot describe the larger the KAP. the better the audit quality. Time and budget limitations are to motivate them to work effectively and based on the scope of work of the audit agreed between the client and the auditor. Meanwhile, the audit tenure variable has a positive and significant effect on audit quality in manufacturing companies listed on the IDX for the 2014-2016 period.

Research conducted by Prasetia and Rozali (2016) states that data analysis of audit tenure variables and audit rotation has a negative effect on audit quality in manufacturing companies. While the reputation of KAP has a positive effect on audit quality in manufacturing companies, which means that the higher the reputation value of KAP, the higher the audit quality of a company.

Research conducted by Halim et al (2014) aims to determine the effect of competence and independence on audit quality, knowing the time budget and professional commitment can moderate the effect of auditor competence and independence on audit quality. According to the results of data analysis, competence and auditor independence have a positive effect on audit quality, audit budget weakens the influence of auditor competence and independence on audit quality, professional commitment strengthens the influence of auditor competence and independence on audit quality.

Research conducted by Shafie (2009) aims to examine the relationship between tenure of audit firms and the quality of auditor reporting in Malaysia. This study uses a model *going concern* from logistic regression. According to the data analysis, tenure of audit firms has a significant positive relationship with the quality of auditor reporting.

Research conducted by Nugroho et al (2018) aims to determine the effect of financial distress, profitability, leverage, liquidity and company size on audit opinion. *going concern* conducted on the Indonesia Stock Exchange (IDX). According to the results of data analysis, financial distress and leverage have a negative effect on going concern audit opinion, while profitability, liquidity and company size have no significant effect on going concern audit opinion.

Research conducted by Kurniawan et al (2019) aims to examine the influence of factors that affect audit quality. The results showed that the audit fee, independence, and competence have an effect on audit quality. Meanwhile, time pressure has no effect on audit quality. This indicates that auditors tend to maintain audit quality even under time pressure conditions.

Research conducted by Darya and Puspitasari (2017) aims to determine whether the reputation of KAP, auditing period, and size of client companies are related to audit quality by using company discretionary accrual proxies in LQ 45 companies listed on the Indonesia Stock Exchange during 2011 - 2014. The result shows that KAP's reputation has a negative effect on audit quality, audit tenure and firm client size have a positive effect on audit quality.

Research conducted by Bagherpour et al (2014) aims to determine how auditor turnover is influenced by government influence, the mismatch between types of auditors (government vs private) and types of controlling shareholders (government vs private) and the mismatch between auditors in power and manager preferences in Iran. The results of this study indicate that auditor turnover by firms listed on the TSE is consistent with predictions of inconsistent incentives, facilitated by increased competition, but generally limited by the presence of significant government influence.

Research conducted by Onou and Paul (2018) states that there is conflicting evidence about the relationship between audit firms and financial reporting quality. Period

Short audit times provide high financial reporting quality while longer audit periods result in lower financial reporting quality. The period of the audit has a direct impact on fraud commissions and the quality of financial reporting. From these studies, it was observed that the longer the relationship with management and clients the longer it became irrelevant and this situation could damage the independence of auditors and would damage objectivity and integrity which would increase fraud.

2.2   Theoretical basis
2.2.1 Digital Banking
        According to the Financial Services Authority (OJK) regulation number 12 / POJK.03 / 2018 concerning the implementation of digital banking services by Commercial Banks, the definition of *digital banking* is an electronic banking service developed by optimizing the use of customer data in order to serve customers faster, easier, and according to their needs (*customer experience),* and it can be done completely independently by customers, with due regard to the security aspect. Service *digital banking* include: *internet banking, phone banking, sms banking, virtual banking* and *mobile banking. Digital Banking* appears along with changes in the lifestyle of society which is currently dominated by users of information technology the demands of a fast paced life. With FinTech, problems in buying and selling transactions and payments such as not having time to go to a bank / ATM to transfer funds, reluctance to visit a bank due to unpleasant services can be minimized.

2.2.2 Audit Quality
        Audit is very important in the company because it has a big influence on company activities. Audit is the process of providing accurate information about a company's economic activities. Audits are carried out by parties who are professional, competent, and independent or cannot be influenced by other parties, which are commonly referred to as auditors. In the basis of making audit decisions, auditors have a very important role (Kurnia, Khomsiyah and Sofie, 2014).

2.2.3 Audit Tenure
        According to Junaidi and Jogiyanto (2010) in Susanti (2013), the definition of audit tenure is the length of the relationship between the auditor and the client as measured by the number of years. KAP tenure is measured by calculating the years in which the same KAP has engaged with the auditee within the regulatory limits set by the government (Johnson, 2002). One of the characteristics of the length of the audit period (audit tenure) is that the involvement of the first year of the audit (short tenure) considered less comprehensive (less in-depth) because it takes some time to identify all potential audit risks for new clients, thereby reducing audit quality. " (Rick Hayes et al., 2005: 51).

        In Indonesia itself, the regulation that regulates audit tenure is Government Regulation of the Republic of Indonesia Number 20 of 2015, which stipulates that the provision of audit services on financial information of an entity can be performed by a public accountant for a maximum of 5 (five) consecutive financial years. .

2.2.4 Audit Fees
        Sukrisno Agoes (2012: 56) states that *audit fee* is compensation in the form of money or goods or other forms given to or received from a client or other party to obtain an engagement from a client or other party. *Audit fee* it is stated that it has an effect on the quality of the audit, namely as a member of KAP is not allowed to get clients by offering fees which can result in independence

2.2.5 Client Company Size

The size of the client company is the size of a company which can be expressed in total assets, sales and market capitalization. If the total assets, sales, and market capitalization, the size of the company will increase. The more invested capital the larger the total assets, the more the circulation of money if the sales increase and the company will be increasingly recognized in the community if the market capitalization is bigger (Wijayani and Januarti, 2011).

2.3   Relationship Between Variables
2.3.1 Effect of Audit Tenure on Audit Quality

The concept of audit tenure with audit quality can be interpreted, if there is a previous engagement between the auditor and his client, the auditor will find it easier to understand the presentation and recording made by the client so that it can help the audit process that can improve audit quality (Velte & Stigbauer, 2012).

An engagement period that is too short in time can cause specific knowledge of the client to be insufficient, resulting in low audit quality. If it is too long it can cause a decrease in independence and objectivity due to excessive intimacy between the two parties (Permana, 2012). Auditor independence can be lost because the auditors are involved in personal relationships with clients, this can affect their mental attitudes and opinions.

H1: *Tenure Audit* has a positive effect on Audit Quality

2.3.2 Effect of Audit Fees on Audit Quality

Agency theory is related to transaction cost theory where both there is an emphasis that agency theory emphasizes a contract process while transaction cost theory emphasizes the contract between public accountants and clients (Hartadi, 2012).

Yuniarti (2011) proved that audit costs have a significant effect on audit quality. Higher costs will improve the quality of the audit, because the audit fees obtained in one year and the estimated operating costs required to carry out the audit process can improve audit quality.

. Gammal (2012) proves that multinational companies and banks are charged with preferring to pay large audit fees on the grounds that they are looking for auditors who can produce quality audit reports.

H2: *Audit fee* has a positive effect on Audit Quality

2.3.3 Effect of Client Company Size on Audit Quality

Firm size has a significant effect on audit quality. This is because if a company grows bigger, the company will determine a good quality audit (Hartadi, 2013). Research according to Myers et al. (2003) found that large companies usually have a role as broader stakeholders.

Dechow and Dichew, (2002) in Chih-Ying et al. (2010) found that large clients tend to have more stable accruals and cash flow compared to small companies. Then, the size of the company will have an impact on high audit quality and reflect high company performance, because the company is able to stabilize its profits without manipulating it. Based on this description, the hypothesis in this study is as follows:

H3: The size of the client company has a positive effect on Audit Quality

2.4   Research Conceptual Framework

Based on the relationship between the independent variable and the dependent variable that has been stated above, it can be illustrated as follows:
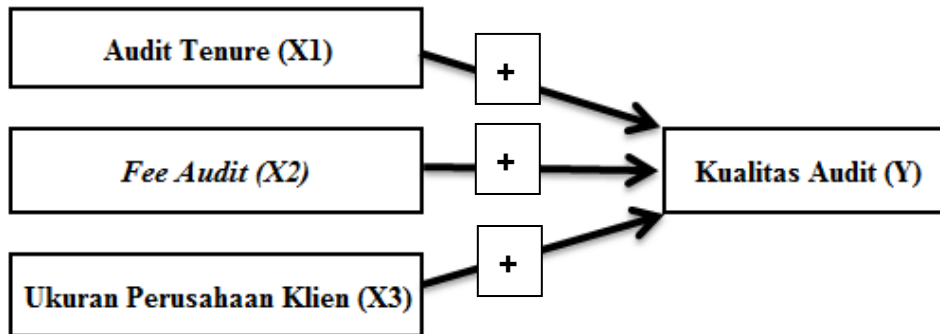
Figure 2. 1 Framework

III.   RESEARCH METHOD

3.1   Research Strategy

A research strategy is basically a scientific way of obtaining data for specific purposes and uses. To achieve these goals, a method that is relevant to the objectives is needed. Based on the type of data used, the research strategy used is quantitative methods because it uses data in the form of numbers. Quantitative research methods can be defined as research methods based on the philosophy of positivism, which are used to research on a particular population or sample.

3.2   Population and Sample

3.2.1   Research Population

1. General Population

Population is a generalization area consisting of objects / subjects that have certain qualities and characteristics that are determined to be studied and then drawn conclusions. The general population in this study were all sector banking companies *Finance* throughout Indonesia. Target Population

2.

The target population is the population that is the final target of implementing the research results or referred to as the target population (Sugiyono, 2017: 80). Industrial growth *digital banking* in Indonesia the day is getting faster. The target population in this study are all banking companies in the finance sector that use *digital banking* listed on the Indonesia Stock Exchange. The scope of this research is limited to being listed on the Indonesia Stock Exchange because of the ease in retrieving data to conduct research. The reason researchers choose banking companies is because they affect the economic growth of a country.

3.2.2   Research Samples

The sample is part of the number and characteristics of the population (Sugiyono, 2017: 80). The sampling technique used was purposive sampling method, which is a non-random sample selection technique whose information is obtained using certain criteria which are usually tailored to the objectives or research problem. The criteria in this study are as follows:

• Companies registered in the banking sector company *finance* which uses *digital banking* on the Indonesia Stock Exchange in a row in 2017-2019;

• Sector banking companies *finance* which uses *digital banking* who submit annual financial reports and have been audited by an independent auditor;

Table 3. 1 Research Sample Selection Mechanism

No.	Information	amount
1	The number of companies registered in the banking sub-sector companies that use digital banking on the Indonesia Stock Exchange in a row in 2017-2019	43
2	companies that do not present audited financial statements in 2017-2019	0
3	Suspended company	- 1
4	The number of banking samples that meet the research criteria	42

Based on the above criteria, the finance sector banking companies are using *digital banking* There are 42 banks listed on the Indonesia Stock Exchange. The time period in this study is for 3 times the publication of annual financial reports (2017, 2018, and 2019) so that the total data used is 126 research data.

3.3 Data and Data Collection Methods

The data collection technique in this research is done by using documentation method. The method of documentation is done by collecting secondary data published by *Indonesia Stock Exchange (* IDX) regarding banking using

digital banking on the sector *finance* listed on the Indonesia Stock Exchange for the period of year 2017, 2018, and 2019. Secondary data is data obtained from notes, books, magazines in the form of company publication financial reports, articles, and books as theory (Sujarweni, 2014: 74).

3.4 Data analysis method

In this study, the data analysis method used quantitative analysis techniques. Quantitative analysis is done by analyzing a problem that is manifested quantitatively. In this research, quantitative analysis is carried out by quantifying research data in order to obtain the information needed in the analysis.

In this study, the analysis tool used is the logit model analysis or logistic regression (*logistic regresision)* with the help of the IBM program *Statistical Package for Social Scienes (* SPSS) version 24. Assumptions *normal distribution* cannot be fulfilled because the independent variable is a mixture of continuous (metric) and

categorical (non-metric). In this case it can be analyzed by logistic regression (*logistic regression)* because there is no need to assure the normality of the data on the independent variable.

1. Definition of Logistic Regression

According to Winarno (2011) the logit model (*logistic regression)* is a regression model used to analyze the dependent variable with a probability between 0 and 1.

2. Logistic Regression Stages

The stages in testing using the logistic regression test can be explained as follows (Ghozali, 2011):

a. Descriptive statistics

Descriptive statistics are the simplest analysis in statistics (Winarno, 2011). Descriptive statistics are used to obtain a description of the data seen on average

(mean), standard deviation (*standard deviation),* variant, maximum, minimum, sum, range, kurtosis, and skewness (Ghozali, 2011). *Mean* is the average data, obtained by adding up all data and dividing by data count (Winarno, 2011). *Mean*

used to estimate the average size of the estimated population from the sample. Standard deviation is used to assess the mean disperse of the sample. Maximum and minimum are the largest and smallest values of the data used to see the minimum and maximum values of the population. This is done to see an overview of all samples that have been collected and have met the requirements to be used as research samples (Ghozali, 2011).

b. Assessing the Overall Model (*Overall Model Fit)*

The first step is to assess *overall fit* model against data. Several statistical tests were given to assess this. Hypothesis to assess *fit model* are:

H0: Hypothesized model *fit* with HA data: The hypothesized

model is not *fit* with data

From this hypothesis it is clear that we will not reject the null hypothesis for the model *fit*

with data. The statistics used are based on the function *likelihood. Likelihood* L of the model is the probability that the hypothesized model describes the input data. To test the null and alternative hypotheses, L is transformed into 2LogL. Likelihood reduction (-2LL) indicates a better regression model or in other words a hypothesized model *fit* with data.

c. Coefficient of Determination (Nagelkerke R Square)

Cox and *Snell's* R *Square* is a measure that tries to mimic size • 2 on

multiple regression which is based on estimation techniques *likelihood*   with value the maximum is less than 1 (one) so it is difficult to interpret. *Nagelkerke's R Square*
is a modification of the coefficient *Cox* and *Snell* to ensure that the value varies from 0 (zero) to 1 (one). This is done by dividing the value *Cox* and *Snell's*
 • 2 with the maximum value.

Score *Nagelkerke's* • 2 can be interpreted like a value • 2 on *multiple*
regression. A small value means that the ability of the independent variables to explain the variation in the dependent variable is very limited. A value close to one means that the independent variables provide almost all the information needed to predict the dependent variation.

d. Testing the Eligibility of the Regression Model

The feasibility of the regression model was assessed using *Hosmer and Lemeshow's goodness of Fit Test.*
Hosmer and Lemeshow's goodness of Fit Test testing the null hypothesis that the empirical data fits or fits the
model (there is no difference between the model and the data so that the model can be said *fit).* If the statistical
value *Hosmer and*
Lemeshow's goodness of Fit Test greater than 0.05, then the null hypothesis cannot

rejected and it means that the model is able to predict its observation value or it can be said that the model can be accepted by matching the observation data.

e. Classification Matrix

The classification matrix shows the predictive power of the regression model to estimate the likelihood of firms making decisions *audit quality* from KAP *big 4* and *Non-big 4.*

f. The Formed Logistic Regression Model

In this study the analysis used was logistic regression analysis (*logistic regression)* namely by looking at the effect of audit tenure, *audit fee ,,* and the size of the client firm on audit quality in the financial sector. The hypothesis testing using the Logistic regression model (*logistic regression)* in this study are as follows:

$$K\_AUD = B + \beta_1 LNfee + \beta_2 Tenure + \beta_3 SIZE + \varepsilon$$

Information :

K_AUD	: Quality Audit, +1 for *Big 4,* 0 for *Non Big 4*
B	: Constants
B1 - β3	: Independent Variable Coefficient:
LN *fee*	Natural logarithm of *audit fee*
Tenure	: number of years of engagement between the sample companies and the auditor
SIZE	: Firm size (logarithm of total assets): Coefficient of
ε	error

g. Hypothesis test

Parameter estimation using *Maximum Likelihood Estimation (MLE).*

Ho = b1 = b2 = b3 =… = bi = 0 Ho ≠ b1

≠ b2 ≠ b3 ≠… ≠ bi ≠ 0

The null hypothesis states that the independent variable (X) has no effect on the response variable that is considered (in the population). Hypothesis testing is carried out using α = 5%. The rules for making decisions are:

1. If the probability value (sig.) <A = 5% then the alternative hypothesis is supported.
2. If the probability value (sig.)> A = 5% then the alternative hypothesis is not supported.

IV.   Research Results and Discussion of Data

4.1   Quality Test

4.1.1 Descriptive Statistical Analysis

Descriptive statistics in this study present the amount of data, minimum value, maximum value, average value (*mean)* and standard deviation (*standard deviation)* of the independent variable and the dependent variable whose values   can be seen in Appendix 3. The results of descriptive statistics are shown in Table 4.2 below:

Table 4. 1 Descriptive Statistics

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Audit Quality	126	0.00000	1,00000	. 5952381	. 49280538
Tenure Audit	126	1,00000	5.00000	2.7460317	1.30804592
Audit Fee	126	4,81220	9,61830	7.2966214	1.02671449
Size Company	126	6.35490	9.15130	7.5703778	. 74505632
Valid N (listwise)	126				

Source: Results of SPSS 24.0 (2020)

Based on table 4.2 above, the N value shows the amount of data used in the study, namely 126 data, which is the number of samples during the study period 2017 to 2019.

The results of the analysis using descriptive statistics on the audit quality variable show that the average value is 0.60 with a standard deviation of 0.50. This average value means that the number of companies using KAP *Big4* is at 60%. The standard deviation value means that the size level of the audit quality variable data distribution is 0.50. The minimum value of audit quality is 0, which means that the company does not use KAP *Big4,* while the maximum value of audit quality is 1 which means the company uses KAP *Big4.*

The results of the analysis using descriptive statistics on the variables *tenure audit* (TENURE) shows that the average value is 2.75 with a standard deviation of 1.31. Average value *tenure audit* amounting to 2.75 which means that the audit tenure of the sample companies is 2.75 years. The standard deviation value is smaller than the average value, it can be concluded that the variable data *tenure audit* homogeneous. Minimum value *tenure audit* amounting to 1.00 obtained by Bank IBK Indonesia Tbk which means that the company has *tenure audit* the lowest while the maximum value of 5.00 obtained by Bank Rakyat Indonesia Agroniaga Tbk means that the company owns *tenure* highest among sample firms.

The results of the analysis using descriptive statistics on the variables *audit fee (*FEE) shows that the average value is 7.30 with a standard deviation of 1.03. Average value *audit fee* amounted to 7.30 which means that the amount of costs incurred for *audit fee* amounting to 2.6 billion rupiah. The standard deviation value of 1.03 is smaller than the average value, it can be concluded that the data is variable *audit fee* homogeneous. Minimum value *audit fee* amounting to 4.81 obtained by Bank of India Indonesia Tbk which means that the company owns *audit fee* the lowest, while the maximum value of 9.62 obtained by Bank CIMB Niaga Tbk, which means that the company owns *audit fee* highest among sample firms.

The results of the analysis using descriptive statistics on the firm size variable (SIZE) show that the average value is 7.57 with a standard deviation of 0.74. The average value implies that the size of the sample companies is 7.57 or 155 trillion rupiah. The standard deviation value is smaller than the average value, it can be concluded that the level of data distribution of the company size variable is 0.74. Minimum value *Size* amounting to 6.35 which means that the company has the lowest size as obtained by Bank Harda Internasional Tbk while the maximum value is 9.15 which means that the company has the highest size as obtained by Bank Central Asia Tbk.

The client company size variable that uses a ratio measurement scale has an average value greater than the standard deviation value. This shows that the data quality of these variables is quite good, because the average value which is greater than the standard deviation value indicates that the standard *error* of these variables is small. As for audit quality using a nominal measurement scale, it is not properly used as a data analysis tool, because the numeric codes used on the nominal measurement scale function only as category labels without intrinsic value and have no influence on variables (Ghozali, 2011: 4).

4.2.2 Goodness of Fit Test

According to Ghozali (2012), data analysis using logistic regression is to assess *overall fit model* against data. The method used in deep logistic regression

This study is the enter method with a significance level of 5%. In logistic regression there are several statistical tests to assess model fit, these tests are as follows:

A.   Value Test - *2 Log Likelihood*

In logistic regression before analyzing the processing results, first look at the fit of the data by doing a data fit test. This test is carried out based on the value - *2 Log Likelihood* namely by comparing between the values - *2 Log Likelihood* initial namely on *block*

0 with the value - *2 Log Likelihood* the end which is on *block* 1. If the value - *2 Log Likelihood* end (*block number =* 1) less than the value - *2 Log Likelihood* early (*block number =* 0) then it shows a good regression model. Thus there is a decrease *Log Likelihood* means that the regression model is getting better. The results of the data fit test are presented in the Table

4.3 as follows:

Table 4.2 Value Test Results -2 *Log Likelihood*

- *2 Log Likelihood*	Score
Initial (*Block* 0)	170,074
End (*Block* 1)	115,653

Source: Results of SPSS 24.0 (2020)

Table 4.3 above shows that the value - *2 Log Likelihood* early on *block* 0 is equal to 170.074 and the value - *2 Log Likelihood* end on *block* 1 is equal to 115,653. So it can be seen that the value - *2 Log Likelihood* end less than value - *2 Log Likelihood* early with a decrease of 54,420 which indicates that the model is fit with the data or model is acceptable because it matches the observation data.

B.   Test *Omnibust Test of Model Coefficient*

This test is conducted to test simultaneously whether the independent variable has an influence on the dependent variable. This test is carried out based on the significance value while the value *Chi-square* represents impairment - *2 Log Likelihood.*

If the significance value is smaller than the significance level of 5%, it can be concluded that the use of independent variables in the research model can simultaneously predict the dependent variable. Results of *Omnibust Test* presented in Table 4.4 below:

Table 4. 3 Test Results *Omnibust Test of Model Coefficient*

Omnibus Tests of Model Coefficients

		Chi-square	df	Sig.
Step 1	Step	54,420	3	. 000
	Block	54,420	3	. 000
	Model	54,420	3	. 000

Source: Results of SPSS 24.0 (2020)

Based on the results *Omnibust Test of Model Coefficient* which is presented in Table 4.4 obtained a significance value of 0.000. If the significance value of the results *Omnibust Test of Model Coefficient* Compared with the significance level used, which is 5%, of course the value of 0.000 is smaller than 0.05, thus indicating that the data in this study are suitable for use and the use of independent variables in this research model can simultaneously predict the dependent variable.

C.　Determination Coefficient Test (*Nagelkerke's R Square)*

To test the extent to which the dependent variable can be explained by the independent variable, the coefficient of determination is used. This test is carried out based on value *Nagelkerke R Square.* *Nagelkerke R Square* is a modification of the coefficient *Cox and Snell R Square* which is to ensure that the value is varying from 0 (zero) to 1 (one). The test of the coefficient of determination is explained by the value *Nagelkerke R Square* in Table 4.5 as follows:

Table 4. 4 Results of the determination coefficient test

Model Summary

Step	- 2 Logs likelihood	Cox & Snell R Square	Nagelkerke R Square
1	115,653 a	. 351	. 474

a. Estimation terminated at iteration number 6 because parameter estimates changed by less than .001. Source: Results of SPSS 24.0 (2020)

Table 4.5 above shows the Nagelkerke R Square value of 0.474. This implies that the dependent variable, namely audit quality, is influenced by 47.4% by the independent variables, namely audit tenure, audit fees, and company size, while the remaining 52.6% is explained by other variables not included in the study.

D.　Hosmer and Lemeshow Test

The Hosmer and Lemeshow Test is used to test whether the empirical data fits or fits the model, i.e. there is no difference between the model and the data so that the model can be said to be fit. If the significance value of Hosmer and Lemeshows goodness of fit statistic ≥ 0.05 means that the model can predict the value of the observation or it can be said that the model is acceptable because it matches the observation data, whereas if the significance value of Hosmer and Lemeshows goodness of fit statistic <0.05 means that there is a difference. which is significant between the model and its observation value so that the goodness fit of the model is not good because the model cannot be used to predict. Model feasibility test results with *Homser and Lemeshow test* described by table 4.6 as follows:

Table 4. 5 Test Results *Hosmers and Lemeshow Test*

Hosmer and Lem eshow Test

Step	Chi-square	df	Sig.
1	5,304	8	. 725

Source: Results of SPSS 24.0 (2020)

Based on testing *Hosmer and Lemeshow Test* To test the feasibility of the model presented in Table 4.6, a value was found *Chi-Square* amounted to 5,304 with a significance value 0.725 which is a value well above 0.05. Thus it can be concluded that the regression model is acceptable and feasible to use to continue testing in this study because it fits the observational data.

E. Multicollinearity Test (*Corellation Matrix)*

Multicollinearity testing is a test that has the aim of seeing whether or not there is a correlation between the independent variables. This test can be seen in the correlation coefficient value in the table *Correlation Matrix,* which is if the correlation coefficient>

0.90, so there is multicollinearity so that the results obtained are not biased, the variable must be immediately removed from the regression model (Yuanita, 2010). The results of the multicollinearity test are described in Table 4.7 as follows:

Table 4. 6 Multicolonierity Test Results

Correlation Matrix

	Constant audit_tenure		fee_audit	size
Step 1 Constant	1,000	-. 505	. 065	-. 985
audit_tenure	-. 505	1,000	-. 057	. 364
fee_audit	. 065	-. 057	1,000	-. 092
Size	-. 985	. 364	-. 092	1,000

Source: Results of SPSS 24.0 (2020)

Based on Table 4.7, it can be seen that there is no correlation between the independent variables whose value is greater than 0.90, so it can be concluded that there is no multicollinearity.

F. Test Data Model Accuracy This test is seen from the results *Classification Table. Classification Table* used to clarify the accuracy of the logistic regression model with research data which shows the prediction results with the results of the study. The results from the classification table are described by the table

4.11. as follows:

Table 4. 7 Data Model Accuracy Test Results

Classification Table ₐ

Observe d		Predicted		
		K_Aud		Percentage Correct
		HOOD *Non-Big4*	HOOD *Big4*	
Step 1 Y	HOOD *Non Big4*	36	15	70.6
	KAP Big4	14	61	81.3
Overall Percentage				77.0

a. The cut value is .500

Source: Results of SPSS 24.0 (2020)

The predictive power of the regression model is to predict the probability that firms will use KAP *Bigfour* amounted to 81.3%. This shows that by using the regression model used, there are as many as 61 companies (81.3%) that are predicted to use KAP *Bigfour* from a total of 76 companies that use KAP

Bigfour. The predictive power of company models using KAP *non-Bigfour* amounted to 70.6%., which means that with the regression model used there were 36 banking companies (70.6%) that are predicted to use KAP. *non-Bigfour* from a total of 50 banking companies that use KAP *non-Bigfour.* It can be concluded that the predictive power or model accuracy in classifying its observations is 77%.

4.3   Logistic Regression Test Results

Hypothesis testing is conducted to determine whether there is a significant effect of each independent variable on the dependent variable. Hypothesis testing in this study used logistic regression because the dependent variable used in this study was a variable *dummy* which is worth 0 for KAP *non-Bigfour* and is worth 1 for KAP
Bigfour.

The logistic regression method used in this study was the enter method and was tested at a significance level (α) of 5%. Hypothesis testing with logistic regression in this study was carried out with the help of a computer program *IBM SPSS Statistics Version 24*. The criteria for acceptance or rejection of a hypothesis are based on a significant value. If the significant value t <α then the hypothesis is accepted and vice versa, if the significant value t> α then the hypothesis is rejected. Table 4.12. The following presents the results of the hypothesis testing that has been done:

Table 4. 8 Logistic Regression Test Results 2017-2019

Variable		B	Sig.
Step 1 [a]	audit_tenure	. 903	. 000
	fee_audit	. 002	. 876
	Size	1,888	. 000
	Constant	- 16,105	. 000

Source: Results of SPSS 24.0 (2020)

Based on Table 4.9 the results obtained from the calculation of logistic regression that have been carried out produce the following logistic regression equation:

$$\bullet\,\cdots\,= -16.105 + 0.903\,(\bullet\bullet\bullet\bullet\;\bullet\bullet\bullet\bullet\bullet) + 0.002\,(\bullet\bullet\bullet\;\bullet\bullet\bullet\bullet\bullet) + 1.89\,(\bullet\bullet\bullet\bullet) + \bullet$$

4.2   **Interpretation of Research Results**

4.2.1   **Effect of Audit Tenure on Audit Quality**

The logistic regression coefficient test results in Table 4.9 show that the variable *audit tenure* obtained a significance level of 0.00 <0.05. This indicates that *audit tenure* has a positive effect on audit quality, which means that the long tenure of KAP can increase the ability of auditors to prevent and indicate earnings management practices or other fraud in the company by management so that audit quality is high.

The results in this study are significant and in accordance with the logic of hypotheses due to the companies that do *tenure audit* has a positive effect on audit quality. The tendency of a longer tenure can lead to an increase in the ability of auditors to prevent and indicate actions of earnings management practices or other fraud in the company by management so that the audit quality is high.

4.2.2 The Effect of Audit Fees on Audit Quality

The logistic regression coefficient test results in Table 4.9 show that there is no effect of audit fees on audit quality with a significance value of 0.876> 0.05 (significance level). This indicates that *audit fee* has no effect on audit quality which means that *audit fee* cannot be a measure of audit quality. The results of this study are not in line with research conducted by Kurniasih and Rohman (2014).

The results in this study are not significant and are not in accordance with the researcher's hypothesis because companies that provide audit fees have no effect on audit quality, because audit fees cannot predict good or bad audit quality. Audit quality can be seen from whether an auditor has an independent attitude or not, not by size

audit fee given by the company.

4.2.3 Effect of Client Company Size on Audit Quality

The logistic regression coefficient test results in Table 4.9 show that there is an effect of company size on audit quality with a significance value of 0.000 <0.05 (significance level). This indicates that the size of the client company has a positive effect on audit quality, which means that if the size of a company is greater, the resulting audit quality will be higher. The results of this study are consistent with the research of Sinaga and Ghozali (2014), Sofyana and Nugroho (2012) and Febriyanti and Mertha (2014) where company size has a significant effect on audit quality.

The results in this study are significant and in accordance with the logic of hypothetical development because companies that perform client firm size have a positive effect on audit quality. Large companies tend to choose KAP that has quality to increase the credibility of the company so that it will improve audit quality.

V.   Conclusions, Implications and Limitations of Research Conclusions
5.1

This research examines the influence *audit tenure, audit fees,* and the size of the client company on audit quality in banking companies that use the digital banking sector

finance listed on the IDX during the 2017-2019 period. The company sample data used in this study were 126 observations. The analysis was performed using logistic regression test with the IBM program *Statistical Package for Social Sciences (* SPSS) version 24.

Based on the data collected and the results of tests that have been carried out using the logistic regression test and the discussion in the previous section, the researcher draws the following conclusions:

1. *Tenure audit* has a positive effect on audit quality. This means it's getting longer
   tenure audit, the better the quality of the company's audit. A longer engagement period can increase the auditor's ability to prevent and indicate actions of earnings management practices or other fraud in the company by management so that the audit quality is high.

2. *Audit fee* has no effect on audit quality. This means the size *audit fee*
   will not affect the quality of the company's audit because the audit fee cannot predict whether the audit quality is good or bad. Audit quality can be seen from the independent attitude of auditors, not by size *audit fee* given by the company. The size of the client company has a positive effect on audit quality. This
3. means that the larger the company size, the greater the quality of the company's audit. Large companies will prefer KAP that has quality to increase the credibility of the company so that it can improve audit quality.

5.2   Research implications
Some of the expectations expected from this research are:

1. Company
   This research is expected to be input for the company to evaluate auditors and to find out the effect of the audit rotation factor for both Public Accountants and their affiliates in order to improve audit quality.

2. Regulator

This research is expected to provide input for policy makers or regulations regarding auditor rotation, audit tenure, and disclosure *audit fee* in the company's annual report for decision making in the formation of regulations or policies to improve audit quality.

5.3   Limitations and Further Research Development
5.3.1 Research Limitations

Research conducted at this time still has many shortcomings and limitations, including the following:

1. This study only uses research objects from banking companies that use digital banking in the finance sector, so the results of this study may not be generalized to other corporate sectors.

2. Several companies did not disclose the size *audit fee*   to do measurement of variables, so that researchers have difficulty when inputting data.

3. In audit quality, the KAP size dummy is used. To measure quality, there are other proxies that can be used so that there may be different results when using these other proxies.

4. The research period used is only limited to three years, namely 2017-2019.

5.3.2   Further Research Development
The suggestions that can be given by the author regarding this research are as follows: Further
1. research is suggested to use a wider research sample or not only banking companies listed on the Indonesia Stock Exchange.
2. Further research is suggested to include control variables such as company ratios. Future studies
3. suggest using other proxies to measure audit quality such as auditor specialization, *going concern opinion, earning surprise benchmarks,* level
discretionary accruals as well as with primary data research.

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