

INFLUENCE OF INTERNAL AUDIT, GOOD CORPORATE GOVERNANCE, AND CORPORATE SOCIAL RESPONSIBILITY ON THE FINANCIAL PERFORMANCE OF SHARIA BANKING IN INDONESIA FOR THE 2016-2020 PERIOD

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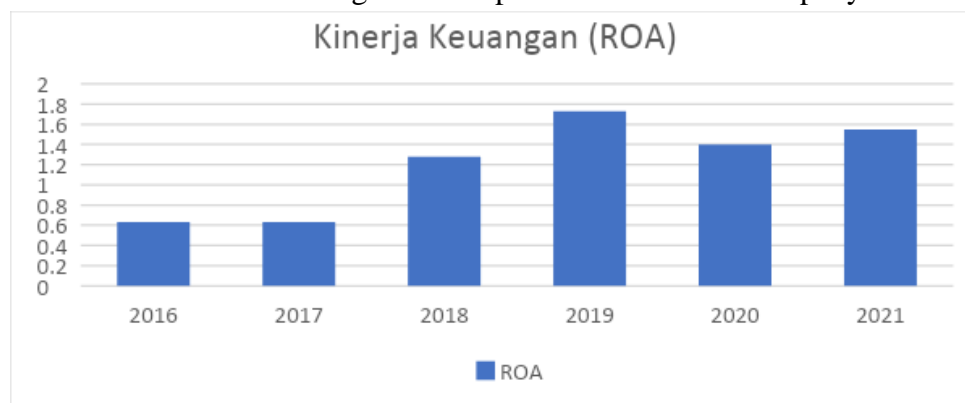
Abstract

This study aims to determine the effect of Internal Audit, Good Corporate Governance as measured by the Board of Commissioners, Board of Directors, and Sharia Supervisory Board and Corporate Social Responsibility on Financial Performance as measured by Return on Asset (ROA) of Islamic Banking listed in Indonesia for the 2016-2020 period. This research is included in the type of causality quantitative research. The data used is secondary data in the form of financial reports published by Islamic banking companies in Indonesia for the period 2016-2020. The population used is Islamic banking companies in Indonesia as many as 14 Islamic banks, then with sampling techniques using purposive sampling method so as to get a selected sample of 10 Islamic banks. The data analysis method used is panel data multiple linear regression. The results showed that the independent variables of Internal Audit, Board of Commissioners, Board of Directors have a significant effect as measured by Return on Asset (ROA). While the independent variables of the Sharia Supervisory Board and Corporate Social Responsibility have a negative, and insignificant effect on financial performance as measured by Return on Asset (ROA). Simultaneously, the independent variables of Internal Audit, Board of Commissioners, Board of Directors, Sharia Supervisory Board, and Corporate Social Responsibility have a significant effect and are able to explain ROA by 62.66% and the rest is explained by other factors not examined in this thesis.

Keywords: Internal Audit, Board of Commissioners, Board of Directors, Sharia Supervisory Board, Corporate Social Responsibility (CSR), Return on Asset (ROA).

INTRODUCTION

Financial performance is a description of financial audits and results carried out over a certain period of time to create benefits properly and correctly and is also reflected in the company's financial reports (Marlianita, et al. 2021). In this research, the ROA ratio was chosen to be used in measuring financial performance in the company.



Source: www.ojk.go.id, 2023

Graph 2 BUS Financial Performance (ROA) 2016-2021

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Figure 2 above shows that the profitability of Islamic banking in Indonesia has changed according to data from the official website of the Financial Services Authority (OJK). From 2016 to 2017, ROA remained constant at 0.63, as shown in the graph above. After that, ROA increased, reaching 1.28 and 1.73 respectively in 2018 and 2019. However, ROA decreased to 1.40 in 2020. At the end of 2021 it increased to 1.55. This shows that there are various factors that can influence the ROA of Islamic banks and can affect their financial performance.

So the company must transfer some of its roles and responsibilities to other parties. The existence of internal audit is really needed with the aim of improving company performance. Internal audit contributes significantly to achieving company goals and implementing strategies to achieve them (Asih, et al. 2018). It can be concluded that the greater the role of internal audit in the company, the better the quality of financial performance produced by the company. Because internal auditors have extensive knowledge about various aspects of the company, also known as internal control, they can effectively detect fraudulent financial reporting. Internal audit participation in the financial reporting process increases the transparency of company activities.

Other factors that can influence financial performance are: Good Corporate Governance (GCG). Good corporate governance is a process and structure aimed at maximizing responsibility and success used by the company to realize long-term shareholder value without ignoring the interests of other stakeholders based on applicable ethical and legal values. Sharia banking applies GCG principles. The existence of a board of directors, board of commissioners, audit committee and sharia supervisory board is very important. There is no process self assessment and the non-compliance of some management with PBI provisions is the root cause of weakening control over financial performance.

Another factor that influences financial performance is CSR, which has been talked about a lot lately corporate social responsibility (CSR). In recent years, companies have increasingly realized the importance of implementing programs corporate social responsibility as part of the implemented business strategy (Adnyani, et al. 2020). The relationship between CSR with financial performance proven by looking at the current situation. Companies must pay attention to the role of stakeholders, so that companies can balance between the company and stakeholders by using programs corporate social responsibility in resolving problems of the social and environmental impacts of the company's economic activity processes on society as a whole.

LIBRARY REVIEW

Audit Internal

The definition of internal audit stated by The institute of Internal Auditor (IIA) according to Zamzami, et al (2018) is a consulting activity carried out factually and independently which aims to produce added value and maximize company operations. It can be concluded that internal audit is a procedure that is followed methodically and

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regularly. Information that must be collected and adapted to the situation or information that must be evaluated in accordance with established rules or policies and communicated to the parties concerned to achieve company development goals.

Good Corporate Governance (GCG)

Forum for Corporate Governance in Indonesia (FGCI) in Abdullah, (2019) good corporate governance is defined as a system that controls the company. Good corporate governance Above, it can be concluded that the structure regulates the relationship between the board of commissioners, board of directors, shareholders and shareholders stakeholders as a measure of authority based on how the organization is run, clarifying how goals are set, and how well the company is performing financially.

Corporate Social Responsibility

Definition corporate social responsibility according to Mardikanto (MS et al., 2020) is a company mechanism that allows businesses to prioritize environmental and social concerns in their operations and interactions with stakeholder thus exceeding the company's legal responsibilities. It can be concluded from the definition above that the definition of corporate social responsibility is that companies have both internal and external responsibilities in making decisions and running a business, not just focusing on shareholders and stakeholders.

Financial performance

According to Laila, et al (2022), financial performance is a formal effort to measure a company's effectiveness and efficiency when generating a number of profits. As a subjective measure of a company's financial performance, it is used to describe how effectively assets are used to run its main business and increase turnover. It can be concluded that financial performance is the result of examining various aspects (liquidity, activity, solvency, leverage and profitability) which show the company's capacity to achieve its goals with the resources managed. This is supported by the definition of financial performance described above.

METHOD

This research is included in the quantitative research section with a causality approach to provide classification for each variable. Causality research is a type of research that aims to investigate the possibility of a causal relationship between variables. This research is categorized as quantitative research based on the type and method of data collection presented numerically (Sugiyono, 2019). To determine the financial performance of sharia banking companies in Indonesia, this research will look at the influence of the independent variables internal audit, good corporate governance with indicators of the board of commissioners, board of directors, sharia supervisory board, and corporate social responsibility.

RESULTS AND DISCUSSION

1. Determination of the Estimation Model

a. Test Chow

Effects test	Statistic	d.f.	Prob.
Cross-section F	8.417185	(7,27)	0.0000
Cross-section Chi-square	46.303327	7	0.0000

Table 14. Chow Test Results

The critical significance limit for the data in this study has a standard of 0.05. from the results output above using the application Eviews, obtained in the form of the value of Cross-section Chi-square of 0.0000 is less than the standard significance level of 0.05, so the model chosen is Fixed effect model (FIVE).

b. Test Hausman

Table 15. Hausman Test Results

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	58.858317	5	0.0000

Source: Data Processed by Eviews 12, 2023

In accordance with the above test, the value of Cross-section random of 0.0000, which means the value is less than the significance value, namely 0.05, then the selected model is Fixed Effect Model (FIVE).

So it can be concluded that the FEM model approach is the best method for formulating panel data regression. Output which shows the results of the FEM method regression as follows:

Table 16. Fixed Effect Model (FEM) Test Results

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.019900	0.048485	0.410444	0.6847
AI	0.000831	0.000319	2.607713	0.0147
DK	0.006819	0.002400	2.840757	0.0085
DD	0.012833	0.002340	5.483322	0.0000
DPS	-0.011251	0.006876	-1.636276	0.1134
CSR	-0.101682	0.050923	-1.996790	0.0560

Effects Specification

R-squared	0.734609	Mean dependent var	0.009532
Adjusted R-squared	0.616658	S.D dependent var	0.011321
S.E. of regression	0.007009	Akaike info criterion	-6.826219
Sum squared resid	0.001326	Schwarz criterion	-6.277333
Log likelihood	149.5244	Hannan-Quinn criterion	
-6.627759			
F-statistic	6.228069	Durbin-Watson stat	2.112700

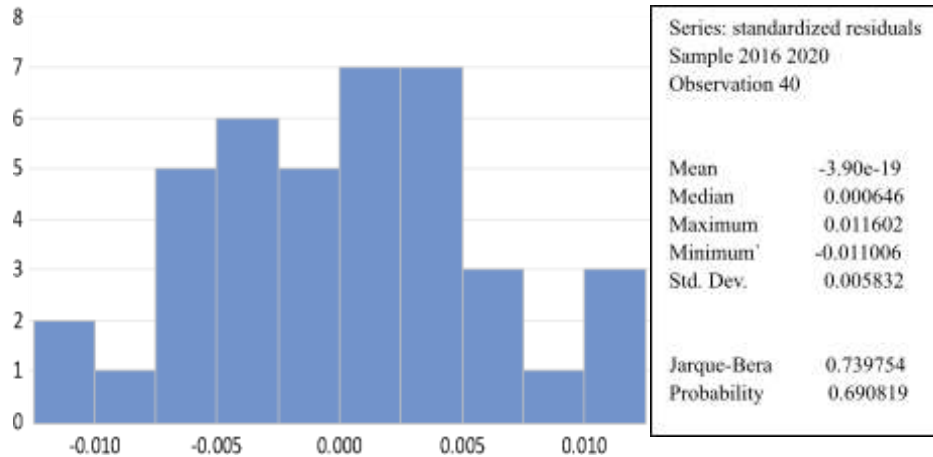
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Prob(F-statistic) 0.000041

Source: Data Processed by Eviews 12, 2023

c. Classic assumption test

1) Normality test



Source: Data by Eviews 12, 2023

Figure 2. Normality Test

obtain results, namely value Jarque-Bera amounting to 0.739754 with value probability 0.690819, where this value exceeds the critical value of 0.05, then in the normality test above the research data is normally distributed and has been distributed naturally.

2) Multicollinearity Test

Table 17. Multicollinearity Test Results

	AI	DK	DD	DPS	CSR
AI	1.000000	0.220498	0.243840	-0.032908	0.526229
DK	0.220498	1.000000	0.637134	0.512944	0.355978
DD	0.243840	0.637134	1.000000	0.553000	0.311704
DPS	-0.032908	0.512944	0.553000	1.000000	-0.118771
CSR	0.526229	0.355978	0.311704	-0.118771	1.000000

Source: Data Processed by Eviews 12, 2023

Each variable has a coefficient value smaller than 0.85, so it can be concluded that the variables do not experience multicollinearity problems.

3) Uji Heteroskedastisitas

Table 18. Heteroscedasticity Test Results

F-statistic	2.598039	Prob. F(5,34)	0.0429
Obs*R-squared	11.05779	Prob. Chi-Square(5)	0.0502
Scaled explained SS	26.73790	Prob. Chi-Square (5)	0.0001

Source: Data Processed by Eviews 12, 2023

In accordance with the results of the heteroscedasticity test with the method Breusch-Pagan-Godfrey above, the value of prob. The chi-square for all research

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variables shows results that exceed 0.05, so the conclusion is that there are no symptoms of heteroscedasticity in all research variables.

4) Autocorrelation Test

Table 19. Autocorrelation Test

Cross-section fixed (dummy variables)		
R-squared	0.218286	Mean dependent var -1.95E-17
Adjusted R-squared	0.047286	S.D dependent var 0.010404
S.E. of regression	0.010155	Akaike info criterion -6.164902
Sum squared resid	0.003300	Schwarz criterion -5.827126
Log likelihood -6.042773	131.2980	Hannan-Quinn criterion
F-statistic	1.276529	Durbin-Watson stat 2.009317
Prob(F-statistic)	0.292964	

Source: Data Processed by Eviews 12, 2023

From the table above it can be seen that the value of Durbin-Watson is 2.009317. In this study, a sample of 40 (n) was used and 5 (k) independent variables were used, so the dL value was 1.5070 and the dU value was 1.7716. To find out the table value, it will be a comparison of DW using the method, namely the value $4 - dU$ which gets a value of 2.2284 and the value $4 - dL$ which gets a result of 2.4930. Based on the calculations that have been explained, a comparison table of DW values is obtained as follows:

Table 20. Comparison of DW Values

dL value	dU	DW value	Nilai $4 - dU$	$4 - dL$ value
1.5070	1.7716	2.0093	2.2284	2.4930

Source: Data Processed by Eviews 12, 2023

5) Panel Data Multiple Regression Test Results

Table 21. Panel Data Regression Test Results

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.019900	0.048485	0.410444	0.6847
AI	0.000831	0.000319	2.607713	0.0147
DK	0.006819	0.002400	2.840757	0.0085
DD	0.012833	0.002340	5.483322	0.0000
DPS	-0.011251	0.006876	-1.636276	0.1134
CSR	-0.101682	0.050923	-1.996790	0.0560

Effects Specification

Cross-section fixed (dummy variables)		
R-squared	0.734609	Mean dependent var 0.009532
Adjusted R-squared	0.616658	S.D dependent var 0.011321
S.E. of regression	0.007009	Akaike info criterion -6.826219

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Sum squared resid	0.001326	Schwarz criterion	-6.277333
Log likelihood	149.5244	Hannan-Quinn criterion	
			-6.627759
F-statistic	6.228069	Durbin-Watson stat	2.112700
Prob(F-statistic)	0.000041		

Source: Data Processed by Eviews 12, 2023

Based on table 21 above, the multiple linear regression equation can be prepared using the following formula:

$$\text{ANDit} = 0.019900 + 0.000831 \cdot \text{AI} + 0.006819 \cdot \text{DK} + 0.012833 \cdot \text{DD} - 0.011251 \cdot \text{DPS} - 0.101682 \cdot \text{CSR}$$

Based on the regression equation, several things can be concluded as follows:

- A constant value of 0.019900 means that without the variables AI (X1), DK (X2), DD (X3), DPS (X4), and CSR (X5), the variable ROA (Y) will increase by 1.99%.
- The beta coefficient value of the internal audit variable is 0.000831. If the values of other variables are constant and the internal audit variable increases by 1%, then the ROA variable will increase by 0.08%. The coefficient is positive, meaning that internal audit has a unidirectional influence on ROA, the more internal audit increases, the ROA increases and conversely, the more internal audit decreases, the more ROA decreases.
- The beta coefficient value of the board of commissioners variable is 0.006819, if the values of other variables are constant and the board of commissioners variable increases by 1%, then the roa variable will increase by 0.68%. The coefficient is positive, meaning that the board of commissioners has a unidirectional influence on ROA, the more the board of commissioners increases, the more ROA increases and conversely, the lower the board of commissioners, the more the ROA decreases.
- The beta coefficient value of the board of directors variable is 0.012833. If the values of other variables are constant and the board of directors variable increases by 1%, then the roa variable will increase by 1.28%. The coefficient is positive, meaning that the board of directors has a unidirectional influence on ROA, the more the board of directors increases, the more ROA increases and conversely, the lower the board of directors, the more the ROA decreases.
- The beta coefficient value of the sharia supervisory board variable is -0.011251, if the values of other variables are constant and the dps variable increases by 1%, then the roa variable will increase by 1.12%, then the roa variable will decrease. Vice versa, if the values of other variables are constant and the dps variable decreases by 1%, then the roa variable will increase by 1.12%. The coefficient is negative, meaning that DPS has the opposite effect on ROA.
- Variable beta coefficient value corporate social responsibility equal to -0.101682, if the values of other variables are constant and the CSR variable increases by 1%, then the ROA variable will increase by 10%, then the ROA

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variable will decrease. Vice versa, if the values of other variables are constant and the CSR variable decreases by 1%, then the ROA variable will increase by 10%. The coefficient is negative, meaning that CSR has the opposite effect on ROA.

d. Hypothesis testing

1) Simultaneous Test (F Test)

From the FEM test results in table 21, F_{count} is 6.228069 while the F_{table} with $df_1: (k-1)$, $(n-k)$ or 0.05, 5-1), (40-5) the result is 2.641465 which means the value of $F_{count} > F_{table}$ and probability F-statistic obtained is still less than the critical limit of 0.05, namely 0.000041, so the conclusion is that H_0 is rejected and H_1 is accepted, then the variables Internal Audit, Board of Commissioners, Board of Directors, Sharia Supervisory Board, and Corporate Social Responsibility together they have a simultaneous effect on the ROA variable in Sharia Commercial Banks in 2016-2020.

2) Uji T

a) Audit Internal

Based on table 21, information on the test results for the Internal Audit variable (X_1) shows the T_{value} count equal to 2.607713 $> T_{table}$ 2.024394 and the probability value of 0.0147 is smaller than 0.05, this means that internal audit has a positive and significant influence on financial performance (ROA).

b) board of Commissioners

According to table 21 above, the board of commissioners variable gets a T_{value} count equal to 2.840757 $> T_{table}$ 2.024394 and the probability value of 0.0085 is smaller than 0.05, so it can be concluded that the board of commissioners has a positive and significant influence on financial performance (ROA).

c) Board of Directors

Based on table 21, we get information that the board of directors variable has a T_{value} count equal to 5.483322 $> T_{table}$ 2.024394 and the probability value of 0.0000 is smaller than 0.05, so it can be concluded that the board of directors has a positive and significant effect on financial performance (ROA).

d) Sharia Supervisory Board

In table 21 above, the sharia supervisory board variable obtains a coefficient value of -1.636276, which means the T_{value} count equal to 1.636276 $< T_{table}$ 2.024394 with a probability value of 0.1134 greater than 0.05, this indicates that the sharia supervisory board has a negative and insignificant influence on financial performance (ROA).

e) Corporate Social Responsibility

In accordance with table 21, information obtained from the t test results for the CSR variable obtained a coefficient value of -1.996790, which means the T_{value} count equal to 1.996790 $< T_{table}$ 2.024394 with a probability value of 0.0560 which

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is greater than the value of 0.05, so it can be concluded that CSR has a negative and insignificant influence on financial performance (ROA).

3) Coefficient of Determination Test (R²)

The results of the regression test, based on table 21 above, obtained the coefficient of determination value Adjusted R-Square amounting to 0.626658, this shows that 62.66% of ROA in Sharia Commercial Banks can be explained by variations, namely Internal Audit, Board of Commissioners, Board of Directors, Sharia Supervisory Board, and Corporate Social Responsibility. Meanwhile, 37.34% can be explained by other independent variations not included in this observation.

DISCUSSION

1. The Influence of Internal Audit on Return on Assets

In this research, internal audit is measured by looking at the number of meetings between the internal audit committee and the audit committee. An assessment needs to be carried out by the audit committee on audit results from internal and external auditors to prevent implementation and reporting that does not comply with standards so that the intensity of audit committee meetings will further increase the audit committee's supervision of the company's internal audit. Thus, internal audit has a positive influence on banking financial performance by showing that the more audit committee meetings held with internal audit, the more intense they will be in discussing and evaluating the performance of the internal audit unit so that it can increase the potential for growth in the company's financial performance.

2. Influence of the Board of Commissioners on Return on Assets

Based on agency theory, the board of commissioners is expected to be able to help minimize problems that arise between the board of directors and investors or between agent and principal. The board of commissioners has a very big role in the development of a sharia banking industry which is in line with the development of the quality of financial performance. The board of commissioners determines steps and programs for sharia banking development in order to improve financial performance so as to show that the sharia bank is healthy, growing and developing and worthy of customers' trust (Effendi, 2020).

3. Influence of the Board of Directors on Return on Assets

The research results show that the board of directors variable has a coefficient value of 0.012833, which means positive with a probability value of 0.0000, which is still small than the critical level of 0.05. so it can be interpreted that the board of directors variable has a positive and significant influence on ROA. So the third hypothesis in this observation is accepted.

4. The influence of the Sharia Supervisory Board on Return on Assets

The fourth hypothesis obtained regression test results with the sharia supervisory board variable producing a coefficient value of -0.011251 which means negative with a probability value of 0.1134 which is greater than the critical level of 0.05. Thus, it can be concluded that the sharia supervisory board variable does not have a negative and insignificant effect on financial performance. So the fourth hypothesis in this observation is rejected.

5. Influence Corporate Social Responsibility To Return on Assets

Based on the research results, variable regression was tested corporate social responsibility obtained a coefficient value of -0.101682 which means negative with a probability value of 0.0560 which is still greater than the critical level of 0.05. Thus it can be explained that the variable corporate social responsibility does not have a negative and insignificant effect on ROA. So the fifth hypothesis in this observation is rejected.

The results of this research support several studies, namely research by Ilmi, et al (2020), Fitriya, et al (2019), and Lestari, et al (2019) which shows that CSR has a negative effect on financial performance as measured by ROA. This indicates that the greater the CSR value that has been disclosed, the lower the influence on ROA.

6. Influence of Internal Audit, Board of Commissioners, Board of Directors, Sharia Supervisory Board, and Corporate Social Responsibility To Return on Assets

Overall, based on the statistical results of calculating five independent variables on one dependent variable, the F value is obtained table amounting to 2.641465. From the regression results of the influence of Internal Audit, Board of Commissioners, Board of Directors, Sharia Supervisory Board, and Corporate Social Responsibility on financial performance, an F value is obtained count 6.228069 which means F value count > F table and probability F-statistic obtained is still less than the critical limit of 0.05, namely 0.000041, it can be concluded that H₀ is rejected and H₁ is accepted, then the variables Internal Audit, Board of Commissioners, Board of Directors, Sharia Supervisory Board, and Corporate Social Responsibility together they have a significant effect on the ROA variable in Sharia Commercial Banks in 2016-2020.

CLOSING

1. Internal audit partially has a significant positive effect on ROA in Islamic banks in Indonesia in 2016-2020. Based on the results of this research, it is known that the more audit committee meetings held with internal audit will have a positive effect on the financial performance of sharia banks because assessments need to be carried out by the audit committee on audit results from internal auditors to prevent implementation and reporting that does not comply with standards so that the intensity

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- of meetings This audit committee will further increase the audit committee's supervision of internal audits of Islamic banks.
2. The board of commissioners partially has a significant positive effect on ROA in Islamic banks in Indonesia for the 2016-2020 period. The number of members of the board of commissioners in Islamic banks greatly influences the financial performance of Islamic banks in Indonesia, which means that the more commissioners there are, the more effective the monitoring of directors' policies will be, so the possibility of the company experiencing financial problems is lower.
 3. The board of directors partially has a significant positive effect on ROA in Islamic banks in Indonesia for the 2016-2020 period. The number of members of the board of directors also contributes to the research results.
 4. The sharia supervisory board partially has no negative and insignificant effect on ROA in sharia banks in Indonesia for the 2016-2020 period. This can be caused by the DPS in a bank having the same position as DPS in other banks which results in poor DPS performance in supervising a bank.
 5. Corporate social responsibility partially, it has no negative and insignificant effect on ROA in Islamic banks in Indonesia for the 2016-2020 period. It can be concluded that the size of the company's assets will not affect the disclosure of corporate social responsibility that has been determined by the company.

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