

Analysis of the Implementation of International Standards on Auditing (ISA) in Internal Audit Practice at the Puskopdit Swadaya Utama with the Agency Theory Approach

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ABSTRACT

This research aims to analyze the implementation of International Standards on Auditing (ISA) in internal audit practices at Puskopdit Swadaya Utama Maumere using the Agency Theory approach. This approach is used to understand the relationship between cooperative management as agents and cooperative members as principals in ensuring transparency and accountability. This research uses a qualitative method with a case study approach, where data is obtained through interviews, observation and document analysis. The research results show that Puskopdit Swadaya Utama has not fully implemented ISA standards. Some implementation indicators, such as internal control and documentation of audit procedures, have been implemented partially. However, there are obstacles in terms of limited human resources who understand the ISA standards in depth, as well as a lack of adequate technological support. In conclusion, although there are initial steps towards implementing ISA, greater efforts are needed to increase the capacity of internal auditors, strengthen oversight policies, and integrate technology that supports audit practices. It is hoped that the recommendations provided will help Puskopdit achieve more optimal audit standards in order to increase member trust and make cooperative management more transparent.

Keywords: International Standards on Auditing, Internal Audit, Agency Theory, Credit Cooperatives.

1. INTRODUCTION

The rapid development of the economy has caused strong competition in the business world. Several existing business factors experience many obstacles in maintaining their continuity, which sometimes kills these business activities. Therefore, a business entity is needed that plays a role in realizing an advanced, just, and prosperous society that prioritizes common welfare for businesses that are by it, namely cooperatives.

According to Herdi & Subu (2022), Cooperatives are legal entities established in Indonesia, the purpose of establishing cooperatives is to prosper members and the surrounding community. In carrying out its business and achieving the success of a

cooperative, it cannot be separated from internal factors. A cooperative is a business entity with its main activity, namely providing storage and lending services to cooperative members to advance the welfare of members in particular and the community in general. The existence of cooperatives as a pillar of the people's economy, cooperatives have a big role as a financial institution proven to be able to provide benefits for everyone who joins it. Cooperatives as an alternative to many options to achieve a better economic situation (Konstantinus Pati Sanga, 2022).

Internal audit is one of the important functions in organizational management to ensure that operational activities run by the set standards and organizational goals are achieved. In cooperatives, the internal audit function not only plays a role in increasing accountability and transparency but also in maintaining members' trust in the management of cooperatives.

Internal audit is an evaluation function that is developed independently in an organization, whose purpose is to evaluate performance as a form of corporate organizational service. Internal audit, as an independent, objective, and systematic function, makes a significant contribution to the evaluation and improvement of the effectiveness of risk management, internal control, and overall business processes (Bangun et al., 2024).

One of the standards used to improve the quality of internal audits is the International Standards on Auditing (ISA). Internal audits improve the accuracy of financial reporting by conducting internal audits and organizational assessments. An efficient internal audit function in a company has a direct influence on management performance so that it affects the quality of the Company's financial reporting (Sukandani, Yuni, 2024).

Arens, Beasley, (2014) in a study on Auditing and Assurance Service-An Integrated Approach stated that auditing standards are guidelines for auditors in carrying out their professional responsibilities. Auditing standards are built on basic concepts. Basic concepts are indispensable as they are the basis for making useful standards to provide direction and quality measurement from which audit procedures can be derived.

However, the implementation of ISA in Indonesia, especially in credit cooperatives, still faces various challenges. In its activities as a secondary Kopdit, the Main Independent Credit Cooperative Center also collects all financial reports of the Primary Kopdit which is a tool to monitor the running of the primary Kopdit that they are fostered (Tarisa, Yulianti Valentina Nona, Konstantinus Pati Sanga, 2024).

The internal audit at the Maumere Swadaya Utama Puskopdit has not implemented the audit standard, because of several factors related to readiness and understanding of the standard such as Resource Readiness, Differences in Applicable Standards, and Adaptation to the Local Context. This is also in line with the data collected from the results of interviews that the management at the main independent center does not understand what ISA is and its indicators that are a reference in the audit process, so this study aims to analyze how the implementation of the ISA in the internal audit of the Maumere Independent Center as a credit cooperative center in the Sikka district area.

This study focuses on the analysis of the implementation of ISA in internal audit practices at the Puskopdit Swadaya Utama Maumere, a cooperative that plays an important role in the financial sector for its members. Through the Agency Theory approach, this study seeks to explain the relationship between cooperative management as agents and cooperative members as principals, which is expected to increase the effectiveness of internal audits and support the transparency of cooperative management.

The main purpose of this study is to find out the extent of the application of ISA standards in internal audit practices at the Maumere Swadaya Swadaya Center, as well as

to analyze the factors that affect the implementation. This study also seeks to provide recommendations related to the steps that need to be taken by the Puskopdit to be more optimal in implementing ISA standards, with the hope of improving a more transparent and accountable cooperative management system. With a focus on the role of internal audit in credit cooperatives, this study contributes to the development of literature related to the implementation of international audit standards in the Indonesian context, especially in the cooperative sector.

2. LITERATURE REVIEW

Agency Theory

Agency Theory is a theory that emerges when business activities are not always directly managed by the owner of the entity and management is handed over to the agent. Agency theory is increasingly important in line with the growth of the capital market, agents are increasingly required to be financially responsible, among others, as illustrated by the Budget Realization Report and the acquisition of the WTP Opinion on the Audited Financial Statement. According to Jensen and Meckling (1976), agency theory is a design that explains the contextual relationship between the principal and the agent, that is, between two or more people, a group, or an organization.

Agency theory is based on 3 assumptions, namely assumptions related to human character, organizational structure, and information. These three elements are the basis of agency theory in explaining the relationship between principal and agent. This is quite relevant to several issues in the field of accounting, such as fraud, corporate governance, company value, and auditing (Eisendhardt, 1989). Agency Theory is one of the important theories in accounting and auditing science because it can help explain the relationships between related parties in an organization and how financial information should be audited to ensure that it is transparent and accountable.

In the agency theory, International Auditing Standards (AIS) are expected to protect the interests of cooperative members as principals by ensuring that financial reports are presented fairly, transparently, and accountable. So that in this study the implications of agency theory want to explain and analyze further related to the application of international audit standards which are the basis or foundation in the process of examining a financial report that is accountable, and transparent so that it can protect the interests of cooperative members as agents or users of financial reports and also management, especially audits as principals.

The principal in the application of International Auditing Standards to the components of financial statements encounters mistakes or awkwardness where this may occur due to a lack of different understanding of SAI and also the quality of adequate information so that it has an impact on uncollectible receivables. Not only from the principal side, from the side of the Agent who is the user of the financial statements, there are also problems in terms of saving and installments, which can occur due to the lack of understanding/human resources from the members to the financial statements so that they become doubtful about the health of the cooperative which in essence they are the cause of bad loans.

Cooperation

In general, cooperatives are understood as associations of people who voluntarily unite themselves to fight for the improvement of their economic welfare, through the formation of a business entity that is managed democratically. The definition of Indonesian cooperatives juridically can be seen in Cooperative Law No. 12 of 1967 article 3 which emphasizes the definition of cooperatives as an economic organization, social in character,

and managed based on family (legal definition). From this understanding, it is clear that cooperatives should be made members as a strength (core), so it is the members who actively participate in cooperative activities.

Sitio and Tamba (2001:17) stated that "a cooperative is an association consisting of people or legal entities, which gives freedom to members to enter and exit, cooperate in a familial manner to run a business for the welfare of its members". So cooperatives allow several people or entities to cooperate voluntarily to carry out a job to improve the lives of their members.

Based on the above opinion, it can be assumed that a cooperative is a social forum consisting of many people engaged in the economic field where a person or legal entity is free to enter and exit. Cooperative businesses are run based on cooperative principles as well as a people's economic movement based on the principle of kinship which aims to prosper its members. The principles in cooperatives are voluntary, independent, democratic, open, cooperation, and individuality.

Audit

The audit is a systematic process that is carried out to collect and evaluate evidence regarding an entity's financial or operational information. The goal is to determine and report the level of conformity between the information and the criteria that have been set. Audits are usually conducted by an independent and competent party, called an auditor. Auditing in accounting science is a complex and systematic process that requires a deep understanding of professional standards, procedures, and practices. The success of an audit depends on a combination of technical competence, professional integrity, and a good understanding of the client's business.

According to Alvin Arens (2015), stated that an audit is a collection and evaluation of evidence about information to determine and report the degree of conformity between the information and the set criteria. Auditing must also be done by a competent and independent person. According to the Professional Standards for Public Accountants (2019), it states that an audit is a process of collecting and evaluating evidence about measurable information about an economic entity carried out by a competent and independent person to be able to determine and report the suitability of information with predetermined criteria.

Based on the description above, the author concludes that an Audit is an activity or process carried out in collecting and systematically evaluating every form of findings or evidence about information to determine and measure an entity carried out by a competent and independent person and report by the criteria and standards that have been set. According to Ardianingsih (2018), Audits can be divided into three types, namely financial statement audits, compliance audits, and operational or performance audits. The following will explain the types of audits:

a. Audit of Financial Statements

This audit is carried out to assess and determine whether the financial statements that have been presented by the company's management are by accounting principles (consisting of income statements, capital change statements, financial position statements, and cash flow statements). As well as determining the level of conformity with the criteria or provisions that have been set and ensuring that the financial statements do not contain material misstatements that affect the overall financial statements.

b. Compliance Audit

This audit is a systematic examination of the activities of the organization's programs and all or part of its activities, aiming to assess and report on whether resources and funds are being used efficiently.

c. Operational or Performance Audit

This audit usually conducts objective, systematic, and organized testing of a company to assess the utilization of resources in providing public services efficiently and effectively. In meeting stakeholder expectations and providing recommendations for improving company performance, in carrying out performance audits, auditors must have adequate knowledge about strategic planning, annual performance planning, performance-based budgets, performance indicator systems, analysis, and reporting of performance achievements (Arum Ardianingsih, 2021).

International Standards On Auditing (ISA)

It is the latest audit standard adopted by Indonesia which is realized through the revision of the Public Accountant Professional Standards (SPAP) and quoting from the www.feb.ugm.ac.id page (accessed on September 4, 2018, at 14.06 WIB), public accountants are required to audit the issuer's financial statements based on this new standard as of January 1, 2013. International Standards on Auditing (ISA) is issued by IAASB (International Auditing and Assurance Standards Board) which is an independent standard-setting body that sets standards for the public interest by setting high-quality international standards, in the field of auditing, assurance, and other related standards.

ISAs are issued in the context of audits of financial statements by independent auditors. ISAs need to be adapted or adopted according to the needs to be applied to audits of historical financial statements. The ISA contains the standards required in the work of the auditor which are none other than to meet the objectives of the audit of financial statements. The purpose in question is the formulation of the auditor's opinion or opinion regarding the financial statements that are prepared, in all material matters, by (not by) the applicable financial reporting framework (IAASB preface, 2015:3).

Indonesia has adopted the ISA as a form of state commitment as a member of the G-20 which encourages each member to use international professional standards. The adoption of ISA is also part of the process to fulfill one of the items of the Statement of Membership Obligation (SMO) number 3, which is to comply with quality control, auditing, and insurance standards for members (in this case the Indonesian Institute of Public Accountants). In addition, the adoption of this ISA is a response to the recommendations of the World Bank and is also one of the ways to carry out the mandate of law number 5 of 2011 concerning public accountants.

3. RESEARCH METHOD

In this study, qualitative data is used, namely data in the form of words or non-numbers (Sulyinanto, 2011). This data usually describes a characteristic or trait. The qualitative data used in this study were obtained through interviews and observations. The qualitative research method is used to research the natural condition of the object. Data is all the information about matters related to research. The data source is the subject from which the data is obtained. Data collection measures include efforts to limit research, collect information through observation and interviews both structured and unstructured, documentation, visual materials, and efforts to design protocols for recording/recording information (Creswell, 2016: 253).

The primary data used in this study is sourced from the results of observations and interviews conducted on the research object. This research focuses on internal audit practices at the Swadaya Utama Puskopdit and how to implement International Standards for auditing. This interview was conducted directly with the Audit Staff. The author immediately went to the field to observe the behavior and activities of members or primary Kopdit who became Kopdit fostered from the Puskopdit at the research site in this observation, the author recorded/recorded both in a structured and semi-structured way (Burhan, 2006).

Data analysis is carried out by organizing data, describing it into units, synthesizing, organizing it into patterns, choosing which ones are important and what will be studied, and making conclusions that can be told to others (Sugiyono, 2007:224). In this study, the data analysis technique used by the researcher used the Miles and Huberman model. Data analysis in qualitative research is carried out at the time of data collection and after the completion of data collection in a certain period. At the time of the interview, the researcher had analyzed the answers interviewed. Miles and Huberman (1984), stated that activities in qualitative data analysis are carried out interactively and take place continuously until they are complete so that the data is saturated. Activities in data analysis, namely, data reduction, data display, and conclusion drawing/verification (Sugiyono, 2007:246).

4. RESULTS AND ANALYSIS

In this study, the results were obtained through qualitative data collection techniques, namely interviews and observations. In-depth interviews were used to test the perspective, understanding, and experience of research subjects related to the implementation of International Standards On Auditing (ISA) in Internal Audit practice with the Agency Theory Approach. Meanwhile, observation aims to directly explore the processes and dynamics that occur in the field to allow empirical data verification and triangulation validation to check the accuracy of data from interviews by comparing it with what is seen directly in the field, to increase the validity of the overall research.

The data from the results of this study was obtained through in-depth interviews conducted by the researcher, based on the results of this interview, the researcher analyzed the Implementation of International Standards On Auditing (ISA) in Internal Audit Practice at the main Maumere Self-Help Center which includes:

a. Internal Audit Practice at the Maumere Main Self-Help Center

Internal audit is a systematic process carried out to evaluate to increase the effectiveness of important components in organizational management such as risk management, internal control, and organizational governance included in savings and loan cooperatives (Kopdit). In the context of the internal audit center, it serves to ensure that the fostered Kopdit complies with the regulations and policies that have been set, this is related to financial performance, which refers to how an organization uses existing resources to generate revenue and profit.

The internal audit that occurs at the KSP Puskopdit Swadaya Utama Maumere is an independent activity carried out to assure confidence and consultation for the primary so that the financial statements presented by the primary cooperative are reasonable by applicable accounting standards. According to Nona Melan et al. (2022) to achieve this goal, the Maumere Main Self-Help Center as an internal auditor plays an important role in the activities, namely; Examine and see the goodness, adequacy, and implementation of the management control system, internal control structure and other operational controls.

At Puskopdit Swadaya Utama Maumere, internal audit practices include financial audits, compliance with cooperative policies, and operational risk assessments. However, the results of the study show that the internal audit process includes various aspects related to cooperative governance including, Legal Aspects, Organizational Aspects, Financial Aspects, Management Aspects, and Capital Aspects.

1) Legal Aspects

The Puskopdit conducts audits from a legal aspect, to ensure primary compliance with the regulations, laws, and internal policies of the cooperative.

2) Organizational Aspects

The Puskopdit conducts an audit from an organizational perspective to assess the effectiveness of the organizational structure and the role of management and employees in carrying out cooperative operations and adjusting to internal and external environmental conditions.

3) Financial Aspects

Puskopdit conducts audits reviewed from the financial aspect to ensure the accuracy, reliability, and transparency of cooperative financial statements by emphasizing the importance of applying generally accepted accounting principles (SAK ETAP) in the preparation of financial statements.

4) Management Aspects

The audit process reviewed from this management aspect aims to measure the effectiveness of managerial functions in running cooperatives including planning, organizing, implementing, and supervising.

5) Capital Aspect

The purpose of the audit of the capital aspect is to assess the health of the cooperative's capital and ensure that the available funds are sufficient to support cooperative activities and long-term growth.

b. Implementation of ISA in Internal Audit Practice at the Maumere Swadaya Main Center

The International Standards on Auditing (ISA) is designed to provide structured and comprehensive guidance in the implementation of audits, starting from the planning, and implementation, to reporting stages of audit results. The ISA emphasizes aspects of auditor independence, objectivity, and a deep understanding of the risks faced by audited entities.

This standard is not limited to formalities but is the basis to ensure that cooperatives can grow and provide long-term benefits for all members. From this, of course, the standards used must also have accurate and relevant principles, and then they can also become cooperatives (Kopdit) with more accountability, transparency, and effectiveness. Based on the results of an interview with the informant, Mr. Yosepf Doddy who explained that the Puskopdit for standardization still applies the SAK ETAP accounting standards and has not yet implemented a new standard, namely the International Standards On Auditing (ISA). Although the International Standards On Auditing (ISA) has not yet been fully implemented, several elements or indicators of the standard have begun to be gradually adopted in the audit process.

1) Auditor's Understanding of International Standards on Auditing (ISA)

KSP Puskopdit Swadaya Utama said that the reason why Puskopdit has not implemented this ISA standard is due to the lack of understanding of ISA from members (Kopdit) and Puskopdit as auditors. This may be due to the lack of training for ISAs that has not been carried out regularly and has not adapted to ISAs so that the implementation of standards tends to be partial and still depends on SAK ETAP.

2) Audit Planning

According to Utami (Julianto et al., 2016) audit planning will determine the success of the implementation of procedures so that if there is a failure in audit planning, it will result in mistakes and mistakes in the implementation of the audit to provide conclusions and opinions.

Audit planning at the main independent KSP Puskopdit related to planning and audit procedures carried out is by the established regulations, but there needs to be an improvement related to audit planning by referring to ISA standards and looking at related principles and indicators.

3) Implementation of Audit Procedures

In the audit process, procedures are always needed so that the audit process can be structured, one of which is the audit implementation procedure. The audit process at the main independent pushpit is by what is planned so that the implementation runs by the standardization provisions applicable in the Puskodit.

4) Risk Assessment and Control

KSP Puskopdit Swadaya Utama has started conducting risk assessments as part of the audit process, but its implementation is not yet comprehensive. Evaluation of primary cooperative internal control is often only carried out on the financial aspect, while the organizational and legal aspects are not paid attention to. This can happen because the lack of historical data and accurate documentation from primary cooperatives can make it difficult to make a comprehensive risk assessment.

5) Audit Report

The quality of an audit report refers to how well the audit process is completed compared to predetermined criteria. The audit report at the Puskopdit Swadaya Utama is prepared as a form of accountability for the audit process carried out on primary cooperatives under its auspices. This report contains the results of an examination of the legal, organizational, financial, capital, and management aspects of cooperatives.

6) Ethics and Independence

Based on ethical and professional theories, states that auditors must comply with ethical principles such as integrity, objectivity, and independence. Auditors at Puskopdit adhere to the professional code of ethics, although in some cases, pressure from the internal parties of the primary cooperative can affect the independence of the auditor.

7) Communication with related parties

In the ISA, it is explained that after the preparation of the final audit file is completed, the auditor must not delete or dispose of audit documentation of any nature before the end of the retention period. The retention period for audit engagements is usually not shorter than five years from the date of the auditor's report on the entity's financial statements or consolidation. It is explained in SA 260 paragraphs 13 and 17 that auditors must comply with relevant ethical requirements, including those relating to independence, about audit engagements on financial statements. These requirements are not contained in GAAS (Aset et al., 2017).

8) Monitoring and Evaluation

At Puskopdit Swadaya Utama, monitoring and evaluation (M&E) is an important element in maintaining the quality of internal audits of primary cooperatives. Monitoring and evaluation at the Puskopdit Swadaya Utama is an important element in maintaining audit quality and encouraging improvement in primary cooperative governance. While challenges remain, increasing auditor capacity, technology adoption, and strengthening collaboration with primary cooperatives can help create a more effective and efficient M&E system.

This phenomenon reflects the gap between operational practice and theoretical understanding of international audit standards. The gap can be caused by several factors, such as the lack of socialization or training related to international standards, the limitation of human resources who have special competencies in ISA-based audits, and the lack of management awareness of the importance of applying these standards to improve the quality of organizational governance and accountability.

This condition implies that although there are elements of ISA that have been implemented, the effectiveness of their implementation is less than optimal due to the absence of collective awareness and clear guidance. Therefore, strategic efforts are needed to improve auditors' understanding and capabilities through ongoing training, the preparation of ISA-based internal guidance, and the establishment of policies that support the overall adoption of this standard. Thus, the Puskopdit Swadaya Utama can strengthen its internal audit function, increase member trust, and meet higher governance standards through global practices.

5. CONCLUSION

Based on the description of the activities, the results of the analysis and discussion, the conclusion of this report is:

- 1) Internship activities at the Maumere Swadaya Utama Puskopdit provide very valuable practical insights related to the implementation of internal audits in the credit cooperative environment. During my internship, I learned how the internal audit process is conducted to evaluate legal, organizational, financial, capital, and management aspects. This process involves data collection, direct observation, and analysis of documents. In addition, this internship helped me understand the importance of the role of audit in supporting good cooperative governance. Interaction with the auditor team allows me to improve my analytical skills, critical thinking, as well as technical skills relevant to modern audit standards. This activity also opened up insights into the challenges faced by cooperatives in implementing international audit standards.
- 2) The results of the analysis of the implementation of the International Standards on Auditing (ISA) at the Puskopdit Swadaya Utama Maumere show that this standard has not been fully adopted in internal audit practices. While there is partial application in some aspects, such as audit evidence collection and reporting transparency, this is not enough to meet the comprehensive framework required by the ISA.
- 3) In the context of Agency Theory, this misalignment indicates the existence of a control gap between the principal (cooperative member) and the agent (cooperative management). Internal audit, which is supposed to function as a mechanism to reduce information asymmetry and mitigate conflicts of interest, has not been able to carry out its role optimally. This limitation is exacerbated by the lack of integration of risk-based auditing which is a key element of ISAs in ensuring the effectiveness of supervision of managerial activities.

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