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An Analysis of the Effects of the Number of HAU, Type of Audit Opinion, Size of the Public Accounting Firm, ROA, and DER on Audit Delay in Banking Companies Listed on the Indonesian Stock Exchange

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Abstract
This research aims to examine the influence of KAM, type of audit opinion, size of PAF, ROA, and DER on Audit Delay. The research uses a quantitative approach. The sample is selected using purposive sampling method, resulting in 96 banking companies that meet the research criteria. The data is analyzed using the OLS method with Eviews 13 software. The findings show that KAM and type of audit opinion have no significant effect on Audit Delay. This means these two variables do not determine whether audit process becomes faster or slower. In contrast, ROA has a significant negative effect, indicating that higher profitability makes the audit process completed faster because companies with better performance tend to be more prepared in financial reporting. Furthermore, DER also shows a significant negative effect on Audit Delay, implying that highly leveraged firms tend to accelerate the audit process in order to meet creditors' demands for timely financial information. Simultaneously, all five independent variables significantly influence Audit Delay. However, the R-squared value of 28.19% indicates that the model can only explain part of the variation in Audit Delay, while the rest is influenced by other factors outside the model.

INTRODUCTION

Advanced global conditions and business developments that adapt to the demands of the times must be carried out by companies in order to survive. The developments and innovations implemented by companies ultimately make business activities more complex. Financial statements, as a reflection of a company's condition, automatically become more complex (Amiram et al., 2018; Osadchy et al., 2018). Due to the increasing complexity of financial statements, there has been growing demand from various users of financial statements for audit reports to also adapt to contemporary needs. Audits also provide more informative value in helping users of financial statements make business decisions (Osadchy et al., 2018; Toumeh et al., 2018; Voinea et al., 2022).

To respond to this demand, in 2021 the IAPI finally issued Audit Standard (SA) 701 on HAU Communication. This standard requires auditors to disclose additional information in the form of HAUs, i.e., significant issues identified during the audit process, which are presented in separate paragraphs in the audit report. By requiring auditors to disclose HAUs, it is expected that transparency and the quality of information in audit reports will increase. However, along with the issuance of the new audit standard, questions have arisen regarding whether the HAUs that auditors are required to disclose can affect the time required to complete the audit. Specifically, the question arises as to whether the greater the number of significant issues

reported in the HAU, the greater the complexity of the audit process, thereby affecting audit delay (Horsu, 2022; Van Hau et al., 2023).

Previous research on audit delay has produced mixed findings. For instance, Abdullatif et al. (2023) and Pratama & Lusiani (2024) found that KAM disclosure did not significantly affect audit delay, suggesting that KAM is more of an output of the audit process rather than a factor influencing its duration. In contrast, other studies have shown that profitability and leverage have a significant impact on audit delay. Abdillah et al. (2019) and Pratama & Lusiani (2024) reported that companies with higher ROA tend to have shorter audit delays due to better preparedness and motivation to disclose positive results. Regarding leverage, Devi (2016) found that companies with high DER levels still strive to minimize audit delay, often because of pressure from creditors who require timely audited financial statements. Meanwhile, Sunarsih et al. (2021) highlighted that audit opinion type is not always a determining factor; companies receiving modified opinions do not necessarily experience longer audit delays compared to those receiving unmodified opinions.

Many other factors are suspected to affect audit delay. This research attempts to examine the company's internal factors, such as profitability (measured using Return on Assets [ROA]). There is an assumption that companies with good performance are generally accompanied by strong profitability. Another factor, namely leverage (measured using the Debt-to-Equity Ratio [DER]), is also suspected to have an effect. When DER is higher, it indicates that the company has greater debt and higher financial risk to bear. Therefore, auditors require more time to examine and collect audit evidence, causing audit delay to become longer (Abernathy et al., 2017; Christensen et al., 2021; Daneshfar & Moonaghi, 2025).

The type of audit opinion is also thought to have an effect because unmodified opinions are usually issued faster than modified opinions (Chrostowska, 2025; Sultanoglu et al., 2018). Big Four KAPs are expected to complete audits faster than non-Big Four KAPs because Big Four KAPs are considered to have more adequate resources and greater experience in handling clients (Aini et al., 2024; Angkasa, 2021; Pham et al., 2025).

Despite these existing studies, a research gap remains. Most prior studies have examined audit delay in general industrial sectors, whereas the banking sector has unique characteristics, including strict regulations, high complexity, and a critical need for timely financial reporting to maintain public trust and comply with OJK requirements. Moreover, limited research has simultaneously tested the influence of KAM, audit opinion type, KAP size, ROA, and DER on audit delay specifically in Indonesian banking companies listed on the Indonesia Stock Exchange (IDX). Therefore, this study aims to fill that gap.

This study specifically focuses on audit delay in banking companies in Indonesia because the banking sector is highly regulated, complex, and subject to strict supervisory requirements; therefore, timely reporting is extremely important. The longer audit delay occurs, the more it reduces the timeliness of completed financial statements. This can diminish the usefulness of the information contained within them and make financial statements less relevant for users (Henderson, 2019; Lev, 2018). Therefore, this study aims to determine the effect of the number of HAUs, types of audit opinions, KAP size, ROA, and DER on audit delay in banking companies in Indonesia. The benefits of this research are both theoretical and practical. Theoretically, this study contributes to the auditing literature by providing empirical evidence on the determinants of audit delay in a highly regulated sector (banking) and by testing the

applicability of SA 701 in the Indonesian context. Practically, the findings can assist auditors, company management, regulators (such as OJK and IAPI), and investors in understanding which factors significantly influence audit timeliness, thereby enabling better planning, supervision, and decision-making. Specifically, banking companies can improve their internal reporting systems, auditors can allocate resources more efficiently, and regulators can design more targeted policies to reduce audit delay.

RESEARCH METHOD

This study used a quantitative method with a causal research design. The independent variables used were the number of HAUs, type of audit opinion, KAP size, ROA, and DER. Meanwhile, the dependent variable was audit delay. This study aimed to determine whether the number of HAUs, type of audit opinion, KAP size, ROA, and DER affected audit delay.

The sample was selected based on several criteria, namely: banking companies listed on the IDX during the study period, banking companies that used rupiah as the reporting currency, and companies that continuously published complete financial statements with a reporting period ending on December 31. Based on these criteria, there were ninety-six samples that met the requirements.

HAU was measured based on the total number of subheadings disclosed in the audit report in accordance with SA 701. The type of audit opinion and KAP size were measured using dummy variables, where WTM was assigned a value of one and other opinions were assigned a value of zero. ROA was calculated as the ratio of profit after tax to total assets to measure a company's ability to generate profit. DER was used to determine the ratio between total debt and shareholders' equity.

Descriptive statistical tests were also used to describe the characteristics of the data, such as the mean, standard deviation, variance, maximum value, and minimum value. The data were processed using the OLS method through EViews version 13 software. The OLS method was chosen because the dependent variable, namely audit delay, consisted of numerical data in the form of total days.

The normality test was conducted using the JB, skewness, and kurtosis tests with a significance level of 5%. The data were considered normally distributed if the probability value met the required criteria. In addition, a multicollinearity test was conducted, and the regression model was considered good if there was no multicollinearity, meaning that the VIF value was less than 10.

Furthermore, hypothesis testing was conducted using the t-statistical test. To address the weakness of R-squared, which is biased toward the number of independent variables, Adjusted R-squared was used because it had been adjusted for the number of variables in the model, thereby providing more accurate results.

RESULTS AND DISCUSSION

Normality test

In a linear regression model, this residual must be distributed normally. If the residual is not distributed normally, then the impact can make the results of the T test wrong, the F test biased, so that the results of the research in accepting or rejecting the hypothesis become wrong.

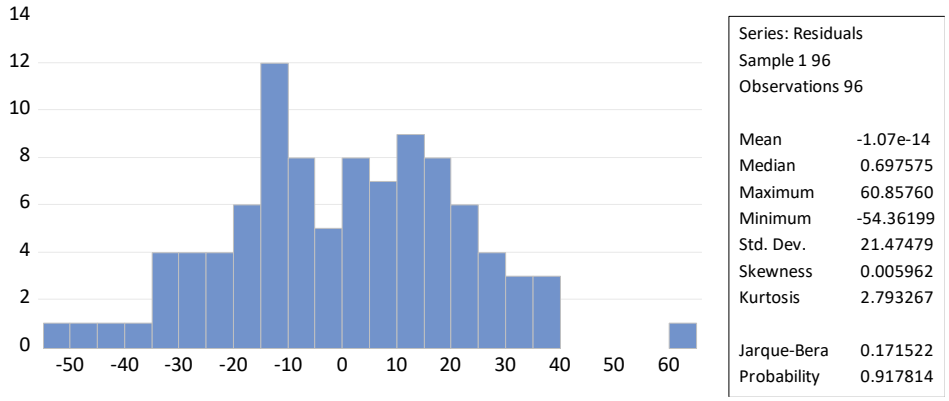

Figure 1. Normality test results

Source: E-views 13 program by the researcher

In this study, normality test was conducted by using Jarque-Bera (JB) test. From the table above, the probability value of JB obtained from test result is 0.917814, where this number is far above 0.05. Based on the criteria, if probability value 0.917814 > 0.05, then the residual can be stated as normally distributed and the regression model in this research is considered good.

Judging from the shape of the histogram, it does not show an extreme peak and the form of residual value distribution can be said to be normal. This is also supported by the skewness number which is only around 0.005962. The skewness number is 0.005962 < 0.05, which means the distribution is said to be symmetrical or normal. So it can be said that there is no tendency to tilt to the right or to the left.

Meanwhile, judging from the kurtosis value of 2.79 which was also obtained from the test results. Based on the criteria, the kurtosis number with a value of 2.79 > 0.05 indicates that the data can also be said to be still at the normal distribution.

Based on all of these normality test indicators, such as the JB probability value, skewness, kurtosis, and histogram shape display. Therefore, subsequent statistical tests, such as the T test and the F test, can be carried out without any concern of bias and the test results can be scientifically accounted for.

Multicollinearity test

Table 1. Multicollinearity test result

	Coefficient Variance	Uncentered VIF	Centered VIF
C	114.8478	22.64931	ON
TOTAL HAU	7.282682	4.069315	1.014835
OPINION TYPE	79.36999	14.34828	1.195690
KAP SIZE	25.20266	2.795768	1.223148
ROA	17475.93	1.472267	1.130816
DER	0.899130	3.841584	1.185039

Source: The results of data processing using the E-views 13 program by the researcher.

If multicollinearity exists, the regression result may become biased. Multicollinearity testing was done by using Centered VIF value. From the table above, the test results show that every independent variable has Centered VIF value under ten. Based on the criteria, when the

VIF value is less than ten, it means multicollinearity does not exist.

Descriptive statistical test

Table 2. Descriptive statistical test result

	HAU Amount	Opinion Type	KAP Size	DER	Audit Delay
Mean	1.458333	0.916667	0.562500	3.870627	63.62500
Median	1.000000	1.000000	1.000000	3.355953	63.00000
Maximum	5.000000	1.000000	1.000000	11.18818	141.0000
Minimum	1.000000	0.000000	0.000000	0.138652	15.00000
Std. Dev.	0.845006	0.277836	0.498682	2.598739	25.34239
Skewness	2.235804	-3.015113	-0.251976	0.552733	0.083902
Kurtosis	8.356640	10.09091	1.063492	2.748045	2.537053
Jarque-Bera	194.7555	346.5785	16.01612	5.142149	0.969914
Probability	0.000000	0.000000	0.000333	0.076453	0.615724
Sum	140.0000	88.00000	54.00000	371.5802	6108.000
Sum Sq. Dev.	67.83333	7.333333	23.62500	641.5773	61012.50
Observations	96	96	96	96	96

Source: The results of data processing using the E-views 13 program by the researcher

The test results show that the company reveals the amount of HAU in the range of 1 to 5 HAU. There are companies that disclose the least amount of HAU and the most HAU of 5. Indicates that most companies disclose only 1 HAU. When compared with the results of the research on the Implementation of the First Year of SA 701 on HAU disclosed by the company ranging from 0 to 6 HAU maximum value.

The audit opinion type variable, an average of 0.91 with a median of 1.00, indicates that the majority of companies obtain a fair opinion without modification (WTM). This is natural because this variable is dummy.

The KAP size variable had an average of 0.56 with a median of 1.00, which means that about 56% of the company's sample. The SD of 0.49 indicates considerable variation between companies.

A minimum score of 13%, indicating that the lowest sample has the ability to meet its obligations of 13%. Meanwhile, the maximum value achieved by the sample company to demonstrate the ability to pay all its debts is 1118%. A high standard deviation (2.59) indicates a significant diversity of DER between companies.

Finally, the Audit Delay variable has an average of 63.62 days with a median of 63.60 days, which shows that in general the company submits its financial statements in a relatively balanced time around the average figure. Today's number also shows a fairly wide variation between companies with a standard deviation of 25.34 confirming the existence of this diversity.

Statistical test T

The results obtained from T statistical test are as follows.

Table 3. Results of statistical test T

Dependent Variable: AUDIT DELAY
Method: Least Squares
Date: 03/10/26
Time: 14:35
Sample: 1 96
Included observations: 96

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	90.03226	10.71671	8.401111	0.0000
JUMLAH HAU	-2.714272	2.698645	-1.005791	0.3172
TIPE OPINI	-1.208425	8.908983	-0.135641	0.8924
UKURAN KAP	-11.51229	5.020225	-2.293182	0.0242
LENGTH	-615.2474	132.1966	-4.654035	0.0000
THE	-2.258462	0.948225	-2.381780	0.0193

R-squared	0.281937	Mean dependent var	63.62500
Adjusted R-squared	0.242044	S.D. dependent var	25.34239
S.E. of regression	22.06325	Akaike info criterion	9.086165
Sum squared resid	43810.83	Schwarz criterion	9.246437
Log likelihood	-430.1359	Hannan-Quinn criter.	9.150950
F-statistic	7.067430	Durbin-Watson stat	1.388960
Prob(F-statistic)	0.000013		

Source: The results of data processing using the E-views 13 program by the researcher

Y = 90 – 2.71 total HAU – 1.21 opinion type – 11.51 KAP size - 615.25 LONG – 2.26 DER

The constant value (C) is 90.03 with a probability value (p-value) of 0.000, which means the constant is statistically significant. This indicates that when all independent variables are assumed to be zero, the estimated Audit Delay of the company is around 90 days. This value represents the baseline level of audit completion time in the model. In other words, the constant shows the expected Audit Delay under normal condition without the influence of other independent variables such as KAM, audit opinion type, size of PAF, ROA, and DER. It can be interpreted as the starting point of audit duration before considering any specific company characteristics included in the model. Therefore, this result suggests that even without the effect of explanatory variables, audit process still requires a certain amount of time, which is approximately 90 days. The significant p-value also confirms that this baseline value is reliable in explaining Audit Delay within the regression model.

1. The Influence of HAU on Audit Delay

Therefore, the first hypothesis in this research is rejected. The number of HAU variable has a negative coefficient, which means that if the number of HAU increases, Audit Delay tends to decrease. It looks like there is a relationship between them, but only in direction, not in strength. However, when we look at the p-value, it is higher than the significance level. This means the effect is not statistically significant. So, even though the coefficient shows negative

direction, we cannot conclude that HAU really affects Audit Delay in a reliable way. In conclusion, the number of HAU does not have significant influence on Audit Delay. The result only shows tendency, but not strong enough evidence to support the hypothesis in this research. Therefore, the amount or the lack of HAU disclosed by the auditor is not proven to affect the length of audit completion. This is in line with previous research conducted by (Abdullatif et al., 2023) and (Pratama and Lusiani, 2024) whose research results showed that Audit Delay was not affected by HAU disclosure.

HAU is indeed one of the things that must be disclosed in the audit report which aims to increase transparency and informative for its users. However, the HAU is more of a means of communication for auditors in audit reports, not a factor that affects the course of the audit procedure. This shows that HAU is part of the output of reporting the final results of the audit, HAU is not a factor that affects the audit implementation process itself. Thus, the HAU is not directly related to the length and short completion time of the audit. The auditor still completes all audit procedures according to applicable standards, then determines an opinion, and only after that the HAU is communicated in the audit financial statement. Therefore, although HAU is important as a form of transparency and provides added value.

2. The effect of audit opinion types on audit delay

Audit opinions are basically the output or final result of the entire audit process, so their existence has no direct relationship with the length. The audit process is carried out first thoroughly to obtain adequate audit evidence, then the auditor compiles an opinion based on these findings. Thus, the opinion does not participate in the audit process, but is only determined. This means that the auditor who will give an opinion with certain modifications, but by the complexity of the audit and significant evidence found during the audit process. If the evidence is sufficient, the auditor can immediately complete his work and express his opinion, both WTM and non-WTM, without affecting the length of the audit completion.

Therefore, the second hypothesis in this research is rejected. The audit opinion type variable shows a negative coefficient, with a p-value higher than the significance level. These results indicate that the type of audit opinion, both unmodified and non-WTM. Companies that receive both WTM and non-WTM opinions can complete the audit in relatively similar time period.

Sunarsih et al., (2021) who stated that not all companies receiving opinions will experience a longer audit process compared to companies receiving unqualified opinions. This indicates that the type of audit opinion is not always the main factor determining whether the audit is completed quickly or slowly. The duration of the audit process may also document readiness, transaction complexity, the quality of internal control systems, and coordination between auditors and company management. Zebriyanti and Subardjo (2016), which explained that the issuance of an audit opinion is the final stage of the audit process. Because the opinion is only determined after all audit procedures have been completed. This means that audit timeliness is more influenced by the effectiveness of audit procedures and the sufficiency of audit evidence rather than by the form of opinion eventually issued.

3. The effect of KAP size on Audit Delay

The Big Four KAP is generally considered to have large, more experienced, competent and professional resources to carry out its audit process. By using large and quality resources, the audit process should be able to run smoothly and faster as well. In addition, KAP Big Four

also always maintains its reputation in the eyes of its clients and users of its audited financial statements by producing quality and fast audit financial statements as well. These arguments were successfully proven by the results of the tests in this study. This shows that the reputation and quality of large KAP have more adequate resources so that the audit process can be carried out more efficiently.

A KAP can maintain its reputation if it is able to provide high-quality audit results along with timely audit completion. In general, KAPs classified as Big Four firms have more adequate resources, both in terms of professional competence and experience, as well as better facilities, systems, and audit methods. These advantages enable Big Four KAPs to conduct audit work more efficiently and systematically. As a result, Big Four KAPs tend to complete the audit process faster. Their larger workforce, advanced technology, standardized procedures, and broader industry expertise allow them to manage complex audit assignments more effectively. Therefore, the size and capability of a KAP can be an important factor influencing audit timeliness.

4. The Effect of ROA on Audit Delay

Profit is the main reflection of company financial performance. When a company gets positive profit, it shows that the company is in healthy financial condition. On the other hand, negative profit shows problems in company performance and unstable financial condition. This situation can raise the risk of fraud, because management has the potential to manipulate financial statements to cover up the company's poor performance. In addition, if a company suffers consecutive losses, the company's going concern aspect needs special attention from the auditor. In such conditions, the risk of audits becomes higher, including conducting additional testing and presented and the ability of the company's business continuity. Increased auditor prudence in this audit process can ultimately extend the audit completion time, which has an impact on the occurrence of longer Audit Delays. And vice versa, when the company's profits are good.

This situation occurs because companies with strong profitability and good financial performance are generally better prepared in presenting their financial statements and tend to be eager to quickly disclose their positive results to the public. This finding is consistent with previous studies conducted by (Abdillah et al., 2019) and (Pratama and Lusiani, 2024), which also indicate that financially well-performing companies are more likely to accelerate financial reporting and disclosure.

5. The Effect of DER on Audit Delay

A high DER indicates a company's dependence on debt. Companies with high DERs have a high liability burden thus incurring greater financial risks as well. The higher the risk faced, the more additional audit procedures are required, thus prolonging the Audit Delay.

When the DER is high, the Audit Delay is even lower, this is due to pressure from the financial report users who need faster audited financial statements as a form of accountability for the company's financial condition and also to help them in making decisions. Especially from the creditor side wants to know if the company is still able to pay its debts. Even to apply for or extend credit, there are usually audited financial statement requirements requested by creditors. In order for this process to run smoothly, companies tend to encourage auditors to immediately complete their audit reports. In line with the opinion (Devi, 2016), companies with high and low leverage levels still strive to minimize Audit Delay.

Statistical test F

From the result of test, F-statistic value and Probability F-statistic show that model is significant because probability value is lower than significance level. This mean the model is good for explain relationship between variables. Based on result, which are number of HAUs, type of audit opinion, size of KAP, ROA, and DER, simultaneously give effect to Audit Delay. So, it is not only one variable that important, but all variables together have role in affecting audit delay.

R-Squared Test

A higher R-Squared means better explanation of the model. Although in this study the R-Squared value is relatively low, this condition is still normal especially in socio-economic research. This is because socio-economic data usually influenced by many external factors that are not included in the model. So, it is very difficult for one model to explain all variation perfectly. Therefore, even if the R-Squared is not high, the model can still be considered useful and meaningful.

Adjusted R-Squared Test

From the test results, the Adjusted R-Squared value shows that after considering and correcting the number of variables in the model, the real ability of the independent variables in explaining Audit Delay becomes smaller compared to the ordinary R-Squared value. This indicates that some variables in the model may not contribute strongly to explain the variation of Audit Delay. Adjusted R-Squared is more accurate measure than R-Squared. Therefore, Adjusted R-Squared gives more realistic picture about model performance. In this case, the decrease from R-Squared to Adjusted R-Squared shows that the explanatory power of the model is limited after adjustment. It means that although the model still has ability to explain Audit Delay, there are still other external factors outside the model that have stronger influence.

CONCLUSION

The results of this study indicate that the number of HAUs and the type of audit opinion did not significantly affect audit delay, meaning that these variables were not determining factors in the timeliness of audit completion. In contrast, KAP size had a significant negative effect on audit delay, as Big Four KAPs generally possessed more adequate resources, more experienced auditors, and more efficient audit systems that enabled faster audit completion. DER also had a significant negative effect, suggesting that companies with higher debt levels tended to accelerate the audit process to meet creditors' demands for timely financial information. Simultaneously, all variables in the model significantly influenced audit delay; however, the relatively limited R-squared value indicated that the model had not fully explained the variation in audit completion time. Therefore, future research is recommended to include additional variables, such as the number of subsidiaries and the number of overseas operations, in order to develop a more comprehensive model. In addition, future studies may combine quantitative and qualitative approaches, such as surveys or interviews with auditors and company management, to gain deeper insights into the practical factors contributing to audit delay.

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