

The Effect of Audit Tenure, Profitability, and Solvency on Audit Delay in Banking Companies Listed on the Indonesia Stock Exchange

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ABSTRACT: This study aims to analyze the effect of audit tenure, profitability, and solvency on audit delay in banking companies listed on the IDX for the period 2020–2024. The research method uses a quantitative approach with secondary data obtained from financial statements published on the IDX official website. Audit delay is measured based on the difference between the financial statement date and the audit report date. Audit tenure is measured by the length of the auditor-client relationship, profitability using Return on Assets, and solvency using the Debt to Asset Ratio. Data analysis was conducted using multiple linear regression with the assistance of SPSS version 27. The results of the study indicate that audit tenure and solvency do not significantly affect audit delay. This suggests that the length of the auditor-client relationship or the level of solvency does not always influence the timeliness of audit reporting. Conversely, profitability significantly affects audit delay because high or low profitability levels do not directly determine the complexity or duration of the audit. Simultaneously, the three variables do not significantly affect audit delay. These findings are consistent with compliance theory and signaling theory, which emphasize the importance of timeliness in financial reporting.

KEYWORDS: Audit Delay, Audit Tenure, ROA, DAR, Banking

I. INTRODUCTION

Law No. 10 of 1998 concerning Banking defines a bank as a business entity that collects funds from the public in the form of deposits and distributes them to the public in the form of credit and/or other forms in order to improve the standard of living of the people. This is evident in the core activities of banks, which receive deposits from the public in the form of savings, checking accounts, time deposits, and provide loans to those in need of funds.

The performance of a bank is always under the scrutiny of the public, investors, and the government due to its role in collecting public funds. Banking performance can be assessed through the financial reporting process. Banking financial statements represent the achievements made during a specific period. According to PSAK 1 (IAI, 2009), the purpose of financial statements is to provide information about the financial position, financial performance, and cash flows of an entity that is useful to most users of such statements in making economic decisions.

According to Agoes (2017), financial reports that are submitted on time ensure that the information contained in the reports is still relevant and can be used by stakeholders. The timely submission of financial reports also increases the transparency and accountability of the company, thereby helping the company to build trust with investors, creditors, and other stakeholders. In addition to timely financial reporting, it is important that financial statements are published with an audit opinion on the financial statements.

Financial statement audits are conducted to provide assurance to the public and interested parties that the financial statements presented by the company are accurate and have been prepared in accordance with applicable financial accounting standards. Delays in reporting are indirectly interpreted by investors as a negative signal for the company (Sejati, 2017).

Financial audits play a very important role in providing assurance that the financial statements presented by the company reflect the actual financial condition. However, even though the company has conducted an audit, there are often delays in the audit process, known as audit delays. This problem can affect investment decisions and create uncertainty among investors (Sari & Indria, 2020).

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Law No. 8 of 1995 concerning Capital Markets and further regulated in a copy of Financial Services Authority Regulation No. 29/PJOK.04/2016 concerning Annual Reports of Issuers or Public Companies, in Chapter III Article 7, concerning the submission of annual reports. The content of Chapter III, Article 7, Paragraph 1 states that "issuers or public companies are required to submit their Annual Reports to the Financial Services Authority no later than the end of the fourth month after the fiscal year ends." Therefore, companies, whether listed or unlisted on the Indonesia Stock Exchange (IDX), must undergo an audit process to ensure the integrity and reliability of the financial statements presented.

Publicly listed companies in Indonesia are required to submit annual reports to the Financial Services Authority. However, in recent years, there have been delays in the issuance of financial reports. The government and relevant authorities typically impose sanctions in the form of written warnings or fines on companies that fail to meet reporting deadlines. According to Putri (2015), every public company is required to publish financial reports prepared in accordance with Financial Accounting Standards and audited by public accountants registered with the Financial Services Authority, which was previously the Capital Market Supervisory Agency. Thus, one of the indicators used to assess a company's performance is the accuracy or speed of the company in reporting its annual financial statements (Citra et al., 2021; Fulliani et al., 2022).

Audit delay can be influenced by several factors such as audit tenure, audit opinion, profitability, and solvency. Audit tenure refers to the length of time a company has worked with a particular auditor. A long working relationship can provide benefits in the form of a better understanding by the auditor of the client company's operations, risks, and specific characteristics. Previous research has shown varying results regarding the effect of audit tenure on audit delay. Audit tenure can influence audit delay because a long-term relationship between independent auditors and clients allows independent auditors to gain knowledge about the characteristics of the client's business, which can reduce the likelihood of audit errors, improve audit efficiency, and reduce audit delays (Annisa, 2018).

Research conducted by Arvilia (2023) shows that the audit tenure variable has a negative effect, because the longer the assignment period between the CPA firm and the client company that assigns the task, the more likely the auditor is to recognize the client's industry, and a longer assignment will increase audit efficiency for the auditor, thereby shortening the audit completion period and enabling the timely completion of the audited financial statements. This is contrary to the research conducted by Tantama (2018), which shows that audit tenure has a positive influence, because companies that never change their KAP services will provide auditors with additional insight and knowledge about the client's business. Thus, the scope of the audit can be understood. This can also create auditor readiness to conduct audits effectively and efficiently..

The next factor relates to factors that can be seen from the company's financial ratios, such as profitability and solvency. Financial ratio analysis is a process of comparing various financial ratios of a company with similar ratios in the same industry or with the company's historical ratios. Financial ratio analysis provides information that can help identify the strengths and weaknesses in a company's financial performance (Sunaryono et al., 2023:70).

In line with Spence's (1973) theory, known as Signaling Theory, which states that signals of management success or failure (agents) should be communicated to owners (principals). Signaling theory assumes that companies with superior performance (or good companies) use financial information to send signals to the market (Spence, 1973). Thus, information is an important element for investors and business actors because it essentially provides explanations, records, or descriptions of past, present, and future conditions for the survival of a company and how it affects the market.

According to Fahmi (2012), high profitability indicates that a company is earning higher profits. Meanwhile, according to Saemargani and Mustikawati (2015), companies with high profitability will promptly publish and report their financial statements because this can increase the company's value for stakeholders. Conversely, companies with low profitability may face more operational and financial challenges, which can prolong the audit process and result in delays in the publication of financial reports. Sasmita and Sari (2024) revealed that profitability has a significant negative effect on audit delays.

Tantama's research (2018) shows that profitability and solvency affect audit delay because the results indicate that if there is an increase or decrease in a company's profitability, it will affect the audit delay in that company. As for solvency, companies with high DAR will give the impression of bad news from creditors. This is because they have a high risk of bankruptcy. DAR in this measurement indicates that a portion of a company's total assets is financed by debt. In this case, companies with high DAR will prolong audit delays. Meanwhile, according to the results of research conducted by Arvilla (2023), the profitability variable does not affect audit delays. High profitability does not guarantee that a company is efficient in its management. Some companies often fail to take business strategy steps that are in line with the company's main objectives, resulting in the company's profit targets not being achieved. However, Arvila's (2023) research also states that the solvency variable affects audit delay because high solvency indicates poor company health and increases the likelihood of management fraud, so that the higher the solvency, the greater the risk of loss.

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The various results from previous studies have created a research gap, where different research outcomes are observed despite similar variables. This has motivated the author to conduct further research.

II. THEORETICAL BASIS AND HYPOTHESIS

A. Signal Theory

In this study, a good company is one that submits its financial reports on time, because the timeliness of financial report publication is a good news signal for the company that must be communicated immediately due to the presence of useful information for stakeholders. The longer the audit delay, the greater the uncertainty regarding stock price movements, so investors will assume that the company has bad news and is therefore late in publishing its financial reports (Eka Wulan Pratika, 2018).

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B. Signal Theory

Compliance theory is a theory that explains a person's behavior in complying with established orders or rules. This theory was proposed by Stanley Milgram in 1963. In the context of companies, compliance theory states that companies must implement rules made by legal authorities. In the context of compliance, every company must always strive to fulfill its obligations to submit financial reports on time because this will be beneficial for financial report users or interested parties.

Audit

An audit is a systematic process used to evaluate evidence related to activities or events and then communicate it to interested parties. Quoted from the book Financial Statement Auditing (2021), the definition of audit according to Boynton, Johnson, and Kell is a systematic process for obtaining and evaluating objective evidence regarding assertions about economic activities and events, with the aim of determining the conformity of such assertions with pre-established criteria and communicating the results to interested parties.

Audit Tenure

According to Annisa (2018) and Tantama and Lia (2018), long-term relationships between independent auditors and clients enable independent auditors to learn more about their clients' businesses. This can reduce audit errors, improve audit efficiency, and reduce audit delays.

Profitability

Profitability is a company's ability to earn profits within a certain period. In addition, company profits enable the company to improve its quality and welfare, as well as that of its employees. Sufficient profits can influence product quality, enable the creation of new products, facilitate investment, and so on.

Solvency

Solvency is the Company's ability to pay its long-term debts. Meanwhile, according to Sunyoto (2014), solvency is the ability of a company to fulfill all of its obligations, including short-term and long-term debts.

Audit Delay

Audit delay is the period of time between the completion of the audit, which can be measured from the end of the fiscal year on December 31, and the issuance of the audit report. If the financial statements are not submitted on time, they will affect the level of uncertainty in decision-making for interested parties.

The research hypothesis are:

H1 : Audit tenure affects audit delay in banking companies listed on the Indonesia Stock Exchange for the period 2020-2024.

H2 : Profitability affects audit delay in banking companies listed on the Indonesia Stock Exchange for the period 2020-2024.

H3 : Solvency affects audit delay in banking companies listed on the Indonesia Stock Exchange for the period 2020-2024.

III. RESEARCH METHOD

All paragraphs must be indented. All paragraphs must be justified. This research was conducted at the Indonesia Stock Exchange (IDX), which provides financial report information for companies for the 5-year period from 2020 to 2024, accessible via the website <http://www.idx.co.id>. The IDX was chosen as the research location because it is the first stock exchange in Indonesia, considered to have complete and well-organized data. The objects used in this study are Audit Tenure, Profitability, and

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Solvency as independent variables and audit delay as a dependent variable in banking companies on the Indonesia Stock Exchange for the period 2020-2024.

The sampling technique used by the author in this study is Purposive Sampling. The sample in this study consists of 110 banking companies.

The type of data used in this study is quantitative data. This quantitative data was obtained from the financial reports of banking companies listed on the Indonesia Stock Exchange (IDX) for the period 2020-2024.

The data source used by the author is secondary data, which is data obtained from sources other than the author's research object. The secondary data obtained by the author comes from literature studies, namely by reading and studying literature related to the author's research, such as the annual financial reports of banking companies listed on the IDX for the period 2020-2024 and obtained from the official website of the Indonesia Stock Exchange. (www.idx.co.id).

The data collection method used by the author in this study is the documentation method, which involves collecting data from documents issued by the Company, such as financial reports, annual reports, and the Company's official website.

This study employs multiple linear regression analysis techniques and uses the SPSS 27 software program to test the influence of the independent variables of audit tenure, profitability, and solvency on the dependent variable of audit delay. In the use of multiple linear regression analysis techniques, there are several tests, including classical assumption tests consisting of normality tests, multicollinearity tests, heteroskedasticity tests, and autocorrelation tests, as well as hypothesis testing consisting of t-tests, F-tests, and the coefficient of determination (R²). Therefore, the analysis model in this study can be described using the following formula:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

Explanation:

Y = Audit delay

a = Costant

b_{1...4} = Regression Coefficients

X_{1...4} = variabels

ε = Error

IV. RESULTS AND DISCUSSION

MULTIPLE LINEAR REGRESSION ANALYSIS

Multiple linear regression analysis is used to determine the linear effect or relationship between an independent variable and a dependent variable. The formula for multiple regression analysis is as follows:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

The results of the simple linear regression test conducted using SPSS 25 can be seen in the figure below:

Multiple Linear Regression Analysis

		Coefficients ^a					Collinearity Statistics	
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Tolerance	VIF
Model	B	Std. Error	Beta					
1	(Constant)	7.569	1.664		4.549	.000		
	Audit Tenure	-.118	.508	-.022	-.233	.816	.994	1.006
	Profitabilitas	.780	.344	.215	2.266	.025	.988	1.013
	Solvabilitas	-.205	.140	-.139	-1.464	.146	.982	1.018

$$Y = 7.569 + 0.118 + 0.780 + 0.205 + e$$

1. The regression coefficient for the Audit Tenure variable (X1) is -0.118. This means that if the values of other independent variables remain constant and Audit Tenure increases by one unit, Audit Delay will decrease by 0.118.
2. The regression coefficient for the Profitability variable (X2) is 0.780. This indicates that if all other independent variables are held constant and Profitability increases by one unit, Audit Delay will increase by 0.780.

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3. The regression coefficient for the Solvency variable (X3) is -0.205 . This means that if other independent variables are held constant and Solvency increases by one unit, it will be followed by a decrease in Audit Delay of 0.205

Hypothesis Testing

The t-test aims to determine the effect of each independent variable individually on the dependent variable. Meanwhile, the f-test shows whether all independent variables included in the model have a combined effect on the dependent variable, and the coefficient of determination aims to measure the extent of the contribution of audit tenure, profitability, and solvency to audit delay by analyzing the coefficient of determination (R^2) value. The results of the t-test, F-test, and coefficient of determination (R^2) can be seen in Table 2 below.

T Test

Model		Coefficients ^a					Collinearity Statistics	
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Tolerance	VIF
		B	Std. Error	Beta				
1	(Constant)	7.569	1.664		4.549	.000		
	Audit Tenure	-.118	.508	-.022	-.233	.816	.994	1.006
	Profitabilitas	.780	.344	.215	2.266	.025	.988	1.013
	Solvabilitas	-.205	.140	-.139	-1.464	.146	.982	1.018

Table 2 shows that the t-value for each variable is:

1. Audit tenure has a positive effect on audit delay. Based on the t-test results, the t-value is -0.233 , while the t-table value is 1.985. Thus, the t-value is smaller than the t-table value ($0.233 < 1.985$). Additionally, the significance value obtained is 0.816, indicating that the significance value is greater than 0.05 ($0.816 > 0.05$). Therefore, it can be concluded that the hypothesis is rejected, meaning that audit tenure does not have a significant effect on audit delay.
2. The second hypothesis in this study is that profitability has a positive effect on audit delay. Based on the results of the T-test, the calculated t-value is -0.203 , while the t-table value is 2.021. Thus, the calculated t-value is smaller than the t-table value ($0.203 < 2.021$). Additionally, the significance value is 0.840, indicating that the significance value is greater than 0.05 ($0.840 > 0.05$). Therefore, the hypothesis is accepted, meaning that profitability has a significant or positive effect on audit delay.

The third hypothesis in this study is that solvency has a positive effect on audit delay. Based on the t-test results, the calculated t-value is -1.464 , while the t-table value is 1.985. Thus, the calculated t-value is smaller than the t-table value ($1.464 < 1.985$). Additionally, the significance value obtained is 0.146, which indicates that the significance value is greater than 0.05 ($0.146 > 0.05$). Therefore, it can be concluded that the hypothesis is rejected, meaning that solvency does not have a significant effect on audit delay.

F Test

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	20.165	3	6.722	2.251	.087 ^b
	Residual	316.536	106	2.986		
	Total	336.701	109			

a. Dependent Variable: Audit Delay

b. Predictors: (Constant), Solvabilitas, Audit Tenure, Profitabilitas

Based on the ANOVA table above, the calculated F value is 2.251 with a significance value (Sig.) of 0.087. Since the significance value of $0.087 > 0.05$, it can be concluded that simultaneously, the variables of Solvency, Audit Tenure, and Profitability do not have a combined effect on Audit Delay.

Testing the Coefficient of Determination (R^2)

Model	R	R Square	Adjusted R Square
1	.686 ^a	.470	.450

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Based on the table, the R Square value obtained is 0.470 or 47%. This value indicates that the variables of Audit Tenure, Profitability, and Solvency together can explain or determine the magnitude of change in the Audit Delay variable by 47%. Meanwhile, the remaining 53% is influenced by other factors not included in this study.

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The results of this study do not support the first hypothesis, which states that “audit tenure affects audit delay in banking companies on the Indonesian stock exchange.” This is indicated by the calculated t-value $< t$ -table ($0.233 < 1.985$) with a significance value of 0.816 greater than 0.5, meaning that the regression coefficient value of -0.118 is not significant and has a negative direction, meaning that the higher the audit delay, the lower the audit tenure. Therefore, the results show that H1 is rejected. This may be due to the long tenure or assignment period of the CPA firm at a company, allowing auditors to better understand the industry or company, thereby shortening the audit completion period and enabling the timely completion of audited financial statements. A short audit tenure does not necessarily imply a good and deep understanding of the company being audited.

The results of this study are in line with the findings of Michella Arviani (2023), which indicate that audit tenure does not influence audit delay. The results of this study are contrary to the results of Hariadi Tantama's (2018) research, which shows that audit tenure has a significant effect on audit delay. Therefore, a specific time frame is needed for auditors to develop characteristics and approaches at the beginning of the audit engagement in order to better understand the company and its records.

The Effect of Profitability on Audit Delay in Banking Companies on the Indonesian Stock Exchange from 2020 to 2024

The results of the study support the first hypothesis, which states that “profitability affects audit delay in banking companies on the Indonesian stock exchange.” This is indicated by the calculated t-value $> t$ -table ($2.266 > 1.985$) with a significance value of 0.025, which is less than 0.5, meaning it is significant. The regression coefficient value of 0.780, which has a positive direction, indicates that every one-unit increase in profitability will increase audit delay by 0.780.

Profitability affects audit delay because both companies with high and low profitability still have the obligation to submit their financial statements on time. This study aligns with Fitrihriya Ruchana's (2020) research, which shows that profitability does not affect audit delay.

The Effect of Profitability on Audit Delay in Banking Companies on the Indonesian Stock Exchange in 2020-2024

The results of this study do not support the third hypothesis, which states that “solvency has an effect on audit delay in banking companies on the Indonesian stock exchange.” This is indicated by the calculated t-value $< t$ -table ($1.464 < 1.985$) with a significance level of 0.146 greater than 0.5, meaning that the effect of solvency on audit delay is not significant. The regression coefficient value is 0.205, which has a negative direction; if solvency increases by one unit, it will be followed by a decrease in audit delay of 0.205. Indriyani and Supriyadi (2012) state that even though companies have high debt levels, auditors still have the same examination procedures, so it does not affect the length of the audit process.

This study is inconsistent with Michella Arvilla's (2023) research, which shows that solvency has an effect on audit delay, and the results of this study are consistent with Siti Annisa Shofiani's (2021) research, which states that solvency does not affect audit delay.

The Effect of Profitability on Audit Delay in Banking Companies on the Indonesia Stock Exchange in 2020-2024

Based on the results of the simultaneous significance test (F test), it can be seen that the F test value is 2.251 with a significance of 0.087. This means that the probability of the F test is > 0.05 . This result indicates that audit tenure, profitability, and solvency listed in banking companies listed on the IDX in 2020-2023 do not simultaneously or collectively affect audit delay.

CONCLUSIONS

Based on the results of previous research and discussions, it can be concluded that:

1. Audit Tenure (X1) has a partial negative and insignificant effect on audit delay (Y) in banking companies listed on the IDX in 2020-2024. This means that the higher the audit tenure, the lower the audit delay.
2. Profitability (X2) partially has a positive and significant effect on audit delay (Y) in banking companies listed on the IDX from 2020 to 2024. This means that the higher the profitability, the higher the audit delay.
3. Solvency (X3) partially has a negative and insignificant effect on audit delay (Y) in banking companies listed on the IDX in 2020-2024. This means that the higher the solvency, the lower the audit delay.
4. The F-test results indicate that Audit Tenure, Profitability, and Solvency do not have a simultaneous effect on Audit Delay.

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