The relationship between auditor's credibility, income and capital management in the banking sector

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Abstract

This research seeks to examine and test the relationship between the type of auditor and the profit management in the banking industry. Profit management is an important interference in the external reporting process with the aim of obtaining some personal benefits from managers or shareholders. This study examines the credibility of the audit firm, the income and capital management, the auditor's report, and the amount of income and management Capital, as well as between granting of loans and facilities from the managers of the bank with the auditor's report and the credibility of the audit firm. After analyzing the information obtained from the questionnaire, it was determined that all three hypotheses were confirmed. In other words, the audit authority's role played an important role in the management of capital Bank has Dara.

Keywords: Audit quality, Accredited, Independent Audit, Capital Management, Income

1. Introduction

Today, the trust found as the basis for the success of financial and credit systems is widely accepted, in such a way that creditors and holders of financial resources, loans and facilities are conditioned on conditionality's in order to obtain the original and the cost (fee) of their financial resources , To achieve a trusted confidence. Hence, corporate financial statements and, more generally, audited financial reports are considered as reliable sources of information to meet the needs of creditors. But is the mere existence of an independent audit entity high on the headings of the corporate financial statements, regardless of the name and credibility of the audit firm, and the kind of independent auditor's opinion on the financial statements, is enough to build trustworthiness. [1]

2-Research Method

Research has different goals that can be considered in two aspects: one of its work or external objective of research, and the other to diversify the research into research based on the purpose of the research are divided into three categories: fundamental, applied, research and development

1. Basic research: The main purpose of this type of research in the theory test is to explain the relationship between phenomena and to add to the set of knowledge in the particular field.

2. Applied research: The purpose of applied research is to develop applied knowledge in a particular context. In other words, these research studies are used by the cognitive background and information provided by basic research to meet the requirements.

3. R & D: A process is being developed to determine the suitability of a product. Scientific research based on how to obtain the required data (research plan) can be divided into two categories: descriptive research and experimental research

A pilot study is used to create a causal relationship between two or more variables from experimental designs. The characteristic of this type of research is that:

1. The independent variable is manipulated.

2. Other variables, except the dependent variable, are kept constant and controlled.

3- The effects of direct variables are observed on the dependent variable.

For this purpose, the test and control groups are targeted and through them the differences between the subjects are controlled.

Descriptive research includes a set of methods whose purpose is to describe the conditions or phenomena under investigation. Descriptive research components can be used only to better understand the existing conditions or to assist in the decision-making process.

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1- Surveying 2- Solidarity 3- Research Action 4- Case 5- Post-Event (Comparative Ali)

3. Statistical community

The statistical population is a set of individuals or units that have at least one common trait. A common attribute is an attribute that is among all the elements of a common statistical society and distinguishes statistical society from other societies [2]

In this research, we used 150 people to measure the impact of these variables on the population.

4. Information Collection Method
In this research, the following methods and tools are used to collect information:
- In the theoretical foundations of the research, library and internet resources including Persian and English books and articles have been used.
- Questionnaires have been used to determine the desirable indicators of creativity and knowledge management.

5. Measuring tool

As with many readiness assessment methods, a questionnaire has been used in this research. In this regard, two questionnaires have been designed according to which the first page along with its indicators for the interviewee has been explained.
6.ompilation tool
In this research, by nature, the most important tool for data collection, was a questionnaire, which was answered by staff and directors and auditors and bank experts. The questionnaire is the most common tool for data mining in field research. With the help of data collection tools, the data collection capabilities of the population (statistical sample) were analyzed, analyzed and processed, and responded to information hypotheses. Choosing the type of tool is the result of a variety of factors, including the nature of the research.
This questionnaire consists of two sections. The first part consists of individual questions and demographic information of Nawirsan's answer, education, and ... The second part of the questionnaire contains questions that are appropriate to the variables of the research from different sources. The questionnaire used includes 29 questions, which are cited with the resources used in the table. All questions are based on the Likert Five-Spectrum range, and I totally disagree to fully agree with the following:

كاملاً موافقم	موافقم	تاحدودى	مخالفم	كاملاً مخالفم
5	4	3	2	1

This scale involves a series of cases where the value or the value of all are almost equal. The Gomaghsian answer, which is in line with the severity of its attitude, is between the two parties, such as, agreeing-opposing, hobbies, and acceptance-

7. Statistical population:

7.1 Examination:

In this research, simple random sampling method was used [4] In this research, based on the Cochran formula for a limited population at the level of 5-hundred-point error, and a 7-hundred-point estimate of the estimated 5-hundredth figure for the 117-sample sample size success rate, it was obtained:

Finally, according to the surveys conducted by the supervisors and supervisors, out of a total of 117 employees, 89 of the staff were selected as their sample and their questionnaire was distributed, and in the end, all the questionnaires were returned and necessary analyzes were carried out [11, 12].

8-Test of reliability

The reliability of the tool, which is also interpreted as credibility, accuracy and reliability, is that if a measurement device used to measure a trait variable in the same condition at another time or place has similar results. In other words, a reliable or valid tool is a tool that has the same results from its repeatability and reliability [5]

In other words, "reliability means that if we re-measure the measured property with the same device under the same conditions, the results are similar, accurate and reliable, and more simply, the instrument of measurement under the same conditions. To the extent that it yields the same results "[6]

The methods for determining reliability are varied and are categorized as follows:

Reliability method of sculptors, method of re-examination, equivalence form method, internal consistency methods, dualization method, Kooder-Richard method and Cronbach's alpha method [7]

In this research, Cronbach's alpha method was used to assess the reliability of the questionnaire, which is the most important method for ranking scales. The Cronbach's Alpha coefficient indicates the overlapping of the questions and the accuracy of the answers given by the respondents indicates that for calculating the Cronbach's alpha the following formula is used: [8]

$$\alpha = \frac{K}{K-1}\left(1 - \frac{\sum S_i^2}{S_t^2}\right)$$

α : Reliability questionnaire

K : Questionnaire question number

S_i^2 : The variance of the answers given to the question i

S_t^2 : Total variance of questionnaire responses

9-Validity test

Validity means correct and correct. The purpose of the validity is that the measuring device can measure the desired object; the significance of the validity is that inappropriate and inadequate measurements can make any scientific research worthless and unfair. To make In principle, validity is the accuracy and accuracy of the researcher's measurement [9]

To confirm the validity of the questionnaire, the questionnaire was provided to the supervisors, advisers and informers in this field. They would like to present their questions regarding comprehensiveness, considering all aspects of the subject and the question of the relationship between the questions and the logical relation between them and the suitability of the questions. Then, the necessary amendments were made, and the validity of it was confirmed using the expert opinion.

10-Research findings

This analysis is divided into two parts:

Part I Descriptive Findings: To illustrate the general and general information of the samples and describe the characteristics of the sample.

The second part of the findings from the hypothesis test is to determine the current state of the society according to the findings of the questionnaire regarding the research variables.

10-1 Typical Descriptive Characteristics

In this section, first, a brief description of the demographic data of the respondent and its related charts are presented and then described using the relevant tables of the data. Distribution of respondents by age
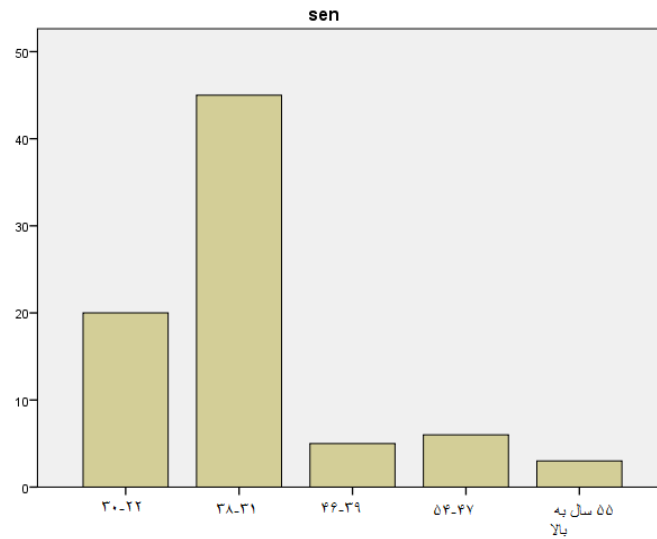
درصد فراوانی	فراوانی	سن	ردیف
19	17	30-22	1
25.3	22	38-31	2

24.1	21	46-39	3
16.5	15	54-47	4
15.2	14	55 سال به بالا	5
100	79	جمـع	

Source: Research findings

Distribution of respondents by gender

درصد فراوانی	فراوانی	وضعیت تأهل	ردیف
100	89	مرد	1
0	0	زن	2
100	89	جمـع	

Source: Research findings

A total of 89 people were female and 89 were men.

Relative distribution of respondents by sex

Source: Research findings

Frequency distribution of respondents according to work experience

درصد فراوانی	فراوانی	دامنه سابقه خدمت	ردیف
19	17	5سال وکمتر	1
25.3	22	6تا 10سال	2
24.1	21	15-11	3
16.5	15	20-16	4
15.2	14	21 سال و بالاتر	5
100	89	جمـع	

Source: Research findings

Out of 89 people, 17 were 5 years old and younger, 22 were 10-6 years old, 21 were 15-15 years old, 15 were 20- 16 years old and 14 were 21 years and older.

sabeghe
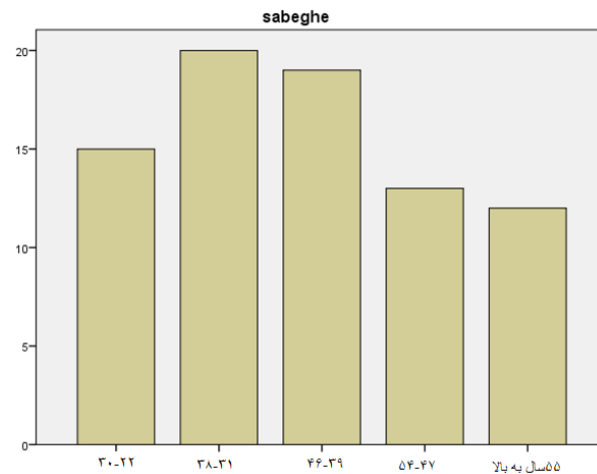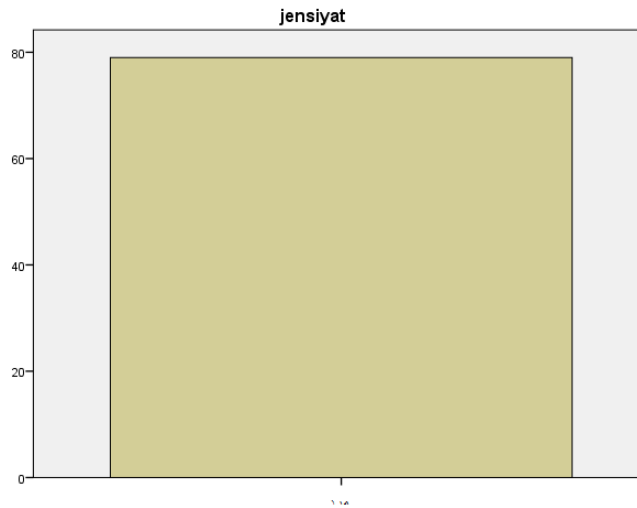
10-2. Inferential analysis of research hypotheses

The data for the present study was collected through a questionnaire. The method of data analysis and hypothesis testing is that the initial data are collected and the research variables are calculated.

10.2.1 Kolmogorov-Smirnov test and Shapiro Wilk test

Kolmogorov-Smirnov and Shapiro Wilk tests. These tests are non-parametric. To assess the coherence of the rank variables in two (independent or independent) variables or to assimilate the distribution of a sample with the distribution that is assumed to society, they are going. These tests are used in cases where the variables are ranked and the distribution of the rank variable in the community can be determined. These tests are performed by comparing the distribution of the relative frequencies observed in the sample by distributing the relative abundances of the community. These tests are non-parametric and without distribution, but the distribution of variables in society for each of the rank-ranking scores in the community is to be considered relative, which is expected to be relative. If the data are normal, we use the Spearman correlation coefficient; otherwise, other tests will be used which, according to the table below, the dependent variable (employee performance) follows the normal distribution, which is followed by using Simple and multivariate linear regression examines the relationship between variables. It is worth mentioning that for the standardization test on samples between 3 and 2,000, Shapiro-Wilk test and for Kolmogorov and Smirnov tests are used for samples larger than 2000. Which in this research is the criterion of the Shapiro Wilk test [10]

H0: Variable Y (Credit Audit Institute) has a normal distribution.

H1: The variable Y (audit firm credibility) does not have normal distribution.

Kolmogorov Smirnov and Shapiro Wilk tests

نرمال/ غیرنرمال	شاپیرو ویلک			کولموگروف اسمیرنف			نام متغیر
	سطح معنی داری	درجه آزادی	آماره	سطح معنی داری	درجه آزادی	آماره	
نرمال	0.200	89	0.86	0.562	89	0.986	اعتبار موسسه حسابرسي

Source: (Research findings)

Due to the output of the image (0.05 <sig), then the assumption H0 will not be rejected, and the assumption of H1 will deny the normalization of the data.

H0: The variable Y (auditor's report) has a normal distribution.
H1: Variable Y (Auditor's Report) is not a normal distribution.

Kolmogorov Smirnov and Shapiro Wilk tests

نرمال/ غیرنرمال	شاپیرو ویلک			کولموگروف اسمیرنف			نام متغیر
	سطح معنی داری	درجه آزادی	آماره	سطح معنی داری	درجه آزادی	آماره	
نرمال	0.56	89	0.107	0.328	89	0.982	گزارش حسابرس

Source: (Research findings)

Due to the output of the image (0.05 <sig), then the assumption H0 will not be rejected, and the assumption of H1 will deny the normalization of the data.

H0: Variable Y (lending and capital management and capital management) has a normal distribution.
H1: The variable Y (lending and capital management and capital management) does not have a normal distribution.

Kolmogorov Smirnov and Shapiro Wilk tests

نرمال/ غیرنرمال	شاپیرو ویلک			کولموگروف اسمیرنف			نام متغیر
	معنی داری	درجه آزادی	آماره	سطح معنی داری	درجه آزادی	آماره	
نرمال	0.200	89	0.072	0.332	89	0.982	اعطای وام وتسهیلات و مدیریت سرمایه

Source: (Research findings)

Due to the output of the image (0.05 <sig), then the assumption H0 will not be rejected, and the assumption of H1 will deny the normalization of the data.

10-3. Inferential analysis of research hypotheses

10.3.1 First Assumption Test

Hypothesis 1: There is a fit between the credibility of the audit firm and the rate of return and capital management.

H0: There is no fit between the credibility of the audit firm and the rate of return and capital management.
H1: There is a fit between the credibility of the audit firm and the rate of return and capital management.

The rejection of the assumption H0 means acceptance of the H1 assumption.

A single-sample t-test table between the audit firm's credibility and the amount of income and capital management.

تأثیرگذاری	رد یاقبول فرض	سطح معناداری	محاسبه T شده	درجه آزادی	انحراف میانگین	میانگین	تعداد	مولفه موثر بر کاهش بهره وری
موثر	قبول	0/042	-1.894	88	-0.1468	2.85	89	بین اعتبار موسسه حسابرسی و میزان در آمد و مدیریت سرمایه

Source: Research findings

According to the table, the significance level of this test is less than 0.05; it can be concluded that there is a correlation between the credibility of the audit firm and the rate of return and capital adequacy management.

Test 10.2.2 The second hypothesis test

Second hypothesis: There is a relationship between the auditor's report and the amount of income and capital management.

$H_0 : \mu \leq 3$

$H_1 : \mu > 3$

H0: There is no relationship between the auditor's report and the amount of income and capital management.

H1: There is a relationship between the auditor's report and the amount of income and capital management.

The rejection of the assumption H0 means acceptance of the H1 assumption

A single-sample t-test result table between the auditor's report and the amount of income and capital management

تأثیرگذاری	رد یاقبول فرض	سطح معناداری	T محاسبه شده	درجه آزادی	انحراف میانگین	میانگین	تعداد	مولفه موثر بر کاهش بهره وری
مؤثر	قبول	-2.719	2/84	78	0/744	2/77	162	بین گزارش حسابرس و میزان درآمد و مدیریت سرمایه

Source: Research findings

According to the table, the significance level of this test is less than 0.05; it can be concluded that there is a meaningful relationship between the auditor's report and the amount of income and capital management.

10.3.3 Third Test Assumption Test

Hypothesis 3: There is a relationship between the granting of loans and facilities by the managers of the bank with the auditor's report and the credibility of the audit firm.

$H_0 : \mu \leq 3$

$H_1 : \mu > 3$

H0: There is a relationship between the granting of loans and facilities by the managers of the bank with the auditor's report and the credibility of the audit firm.

H1: There is no relationship between the granting of loans and facilities by the bank's managers with the auditor's report and the credibility of the audit firm.

The rejection of the assumption H0 means acceptance of the H1 assumption.

A single-sample t-test result table between loan and facility management by the bank's managers with auditor's report and the credibility of the audit firm.

تأثیرگذاری	رد یاقبول فرض	سطح معناداری	محاسبه T شده	درجه آزادی	انحراف میانگین	میانگین	تعداد	مولفه موثر بر کاهش بهره وری
غیر موثر	رد	0.446	-0.766	78	0.70	2.93	79	دانش سازمانی با خلاقیت

Source: Research findings

Source: According to the table, the significance level of this test is not less than 0.05; it can be concluded that there is a relationship between the granting of loans and facilities by the managers of the bank with the auditor's report and the credibility of the audit firm. Research...

11. Introduction

In all his research, the research work should always be with ijtihad and the attitude of the end and the end of work and on the basis of the studies conducted, he definitely declares his opinion on the subject to help expand the knowledge domain of existing knowledge.

11.1 The result of the first hypothesis

Hypothesis 1: There is a fit between the credibility of the audit firm and the rate of return and capital   management.
According to the results obtained from this hypothesis, it was found that the "institution's credit"

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had an effective relationship with the "capital management" of the bank and this hypothesis was accepted.

11-2 The result of the second hypothesis

Second hypothesis: There is a relationship between the auditor's report and the amount of income and capital management. According to the results of this hypothesis, it was found that "between auditors' report" has a relationship with "capital management" and this hypothesis is accepted, that is, there is an effective relationship between audit report and organizational policies and capital management.

11.3 The result of the third hypothesis

Hypothesis 3: There is a relationship between the granting of loans and facilities by the managers of the bank with the auditor's report and the credibility of the audit firm.
According to the results of this hypothesis, it was revealed that "between granting loans and facilities by the managers of the bank" has a relationship with the "auditor's report and the credibility of the audit firm", and this hypothesis has been confirmed.

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