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THIS ARTICLE IS AVAILABLE IN: <https://e-journal.umc.ac.id/index.php/JPK>

DOI: [10.32534/jpk.v12i1.6886](https://doi.org/10.32534/jpk.v12i1.6886)

CITATION:

Dibyani, S. B., & Januarti, I. . (2025). Audit Quality: Auditor's Characteristics and Time Budget Pressure. Jurnal Proaksi, 12(1), 35–58.
<https://doi.org/10.32534/jpk.v12i1.6886>

ARTICLE HISTORY:**Received:**

3 January 2025

Reviewed:

8 January 2025

Revised:

21 January 2025

Accepted:

17 February 2025

Audit Quality: Auditor's Characteristics and Time Budget Pressure

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Abstract

Main Purpose - This research aims to examine the influence of professional skepticism, moral reasoning, religiosity, and time budget pressure on audit quality.

Method - This study uses a quantitative method with the sampling technique determined through census sampling. The analytical tool used is regression, processed with SmartPLS version 4.

Main Findings - The phenomenon of the increasing number of fraud cases is supported by the high volume of corruption complaints from the public, with the DKI Jakarta Province ranking first for the most complaints and becoming one of the regions with the largest amount of regional financial recovery. The research results show that Professional Skepticism and Religiosity have a positive effect on audit quality. Meanwhile, Moral Reasoning has no positive effect on audit quality and Time Budget Pressure has no negative effect on audit quality.

Theory and Practical Implications - The implications of the results of this research show that auditors who have religiosity and professional skepticism can produce good audit quality, because it needs to be maintained and if possible, always improve it. This research provides an important contribution to expanding existing theory in the fields of auditing, ethics, and decision making in improving audit quality. The novelty of this research is in the religiosity variable and the object of research is the government auditor (BPKP).

Novelty - The novelty of this research lies in the research object and the independent variables (moral reasoning, religiosity, and time budget pressure).

Keywords: Audit Quality, Moral Reasoning, Religiosity, Skepticism, Time Budget Pressure

Abstrak

Tujuan Utama - Penelitian ini bertujuan menguji pengaruh skeptisisme profesional, moral reasoning, religiusitas, dan time budget pressure terhadap kualitas audit.

Metode - Penelitian ini menggunakan metode kuantitatif dengan teknik penentuan sampel pada penelitian ini menggunakan teknik sensus sampling. Alat analisis menggunakan regresi yang diolah dengan SmartPLS versi 4.

Temuan Utama - Fenomena maraknya kasus fraud yang terjadi didukung dengan banyaknya aduan korupsi dari masyarakat, dimana Provinsi DKI Jakarta menduduki peringkat pertama dengan jumlah aduan terbanyak dan menjadi salah satu wilayah dengan jumlah penyelamatan keuangan daerah terbesar. Hasil penelitian menunjukkan bahwa Skeptisisme Profesional dan Religiusitas berpengaruh positif terhadap kualitas audit. Sedangkan Moral Reasoning tidak berpengaruh positif terhadap kualitas audit dan Time Budget Pressure tidak berpengaruh negative terhadap kualitas audit.

Implikasi Teori dan Kebijakan - Implikasi hasil penelitian ini menunjukkan bahwa auditor yang mempunyai religiusitas dan skeptisisme profesional dapat menghasilkan kualitas audit yang baik, oleh sebab perlu untuk dipertahankan dan kalau memungkinkan untuk selalu meningkatkan hal tersebut. Penelitian ini memberikan kontribusi penting untuk memperluas teori yang ada di bidang auditing, etika, dan pengambilan keputusan dalam meningkatkan kualitas audit.

Kebaruan Penelitian - Kebaruan dari penelitian ini adalah pada objek penelitian dan variabel independent (moral reasoning, religiusitas dan time budget pressure).

Kata Kunci: Kualitas Audit, Penalaran Moral, Religiusitas, Skeptisisme, Tekanan Anggaran Waktu

INTRODUCTION

Many financial scandals occur in companies listed on stock exchanges and in the government sector, causing accounting and audit regulatory bodies in developed and developing countries to re-emphasize the importance of high-quality audits ([Meuwissen & Quick, 2019](#)). Audits play an important role in ensuring compliance with laws, regulations and accounting standards. An audit is said to be of quality if the auditor always carries out audits that meet predetermined audit standards ([Samagaio & Felício, 2022](#)). Low quality public sector audits can provide opportunities for irregularities in budget management. Another risk is that it also has the potential to result in lawsuits against the government officials involved. Therefore, audit quality is an interesting issue to research because good government financial management must be supported by public sector auditors who can produce quality audits.

The Financial and Development Supervisory Agency (BPKP) is the government's internal control unit tasked with supervising state and/or regional financial accountability. The role of BPKP is very important in saving state assets from possible misuse, so that it can create a clean and efficient government. Considering the roles and tasks given, BPKP should have quality human resources. However, a series of audit failures has raised serious questions regarding their quality and the effectiveness of the judgments made by auditors in producing audit reports. Audit quality is influenced by the auditor's ability as an internal factor and other external factors, including professional skepticism, moral reasoning, religiosity and time budget pressure.

The number of fraud modes discovered by BPKP is increasingly complex, planned and carried out jointly. According to the Asia-Pacific Occupational Fraud 2024: A Report to the Nations report released by the Association of Certified Fraud Examiners ([ACFE, 2024](#)), During the period January 2022 to September 2023, Indonesia is ranked third as the country with the highest number of frauds in Asia Pacific. Indonesia Corruption Watch (ICW) also stated that there were 791 corruption cases that had been prosecuted in Indonesia throughout 2023. Compared to 2022 with a total of 579 cases, this number actually increased by 36.61% ([Anandya & Ramdhana, 2023](#)).

Several cases of fraud in BUMDs belonging to the DKI Jakarta Provincial Government, namely Bank DKI, manipulated creditor data to disburse credit facilities for apartment ownership during the 2011-2017 period with total state losses incurred reaching IDR 39,151,059,341 ([Yulia Medistiara, 2022](#)). Another fraud phenomenon also occurred in the land acquisition case in Ujung Menteng, East Jakarta, which was carried out by Perumda Pembangunan Sarana Jaya and involved Yoory Corneles Pinontoan, former President Director (Dirut). The Financial and Development Supervisory Agency (BPKP RI) has conducted an audit of the 2018-2019 budget, the total state financial loss reached IDR 155.4 billion ([Mulia Budi, 2023](#)). The phenomenon that occurs involves high-ranking state officials, so that it becomes a public demand for the government's internal monitoring and control function in running a government that is free from corruption, collusion and nepotism. This phenomenon makes the government's integrity increasingly questionable.

The high number of corruption complaints from the public throughout 2023, with the majority of reports coming from five provinces, places DKI Jakarta at the top, recording the highest number of complaints at 759 ([Nabilah, 2024](#)). In addition, DKI Jakarta is also one of the regions with the largest amount of regional financial recovery from unlawful acts, amounting to an impressive IDR 63.7 trillion ([Tim Laporan Tahunan KPK, 2024](#)). This indicates that DKI Jakarta has a significant influence on fraudulent activities occurring in Indonesia. Audit findings related to fraud remain very high, as highlighted in the 2023 BPKP performance report, which recorded a national financial recovery of IDR 21,895,393.43. Furthermore, the targets for monitoring development and effectiveness in controlling corruption in state-owned enterprises and local governments have not been achieved, with achievements of only 38.89% and 28.85%, respectively.

One of the causes of auditor failure in detecting fraud is the level of professional skepticism. Professional skepticism can be seen from a "questioning mind" or a mindset that is always

questioning (Janssen et al., 2020). There is a relationship between professional skepticism and audit quality (Balboula & Elfar, 2024). Skeptical auditors tend to have a greater incentive to deepen their search for information related to symptoms of fraud (Fullerton & Durtschi, 2004). This is different from other research which states the opposite, that professional skepticism has no influence on audit quality (Yulanda et al., 2021).

Moral reasoning is one of many factors that is also considered to have an influence on audit quality. Moral reasoning (moral judgment/moral thinking) means moral awareness. A process that a person experiences in a situation when determining right or wrong in making an ethical decision (Januarti & Faisal, 2010). Auditors with good moral reasoning will maintain their professionalism values, so they are able to provide good audit quality (Sari et al., 2021). Januarti & Faisal (2010) states that moral reasoning has a negative effect on audit quality. However, other research actually states that moral reasoning has no effect on audit quality (Merawati & Ariska, 2018).

Another factor that influences audit quality is the religiosity of the auditor. Religion influences the control of attitudes or actions (Adeel et al., 2022). Religion refers to the extent to which a person adheres to spiritual values, believes in them, and applies them to everyday life (Worthington et al., 2003). Religiosity has a significant influence on audit quality (Hasugian, 2022). However, the research results Nainggolan et al., (2019) providing religiosity results has no effect on audit quality.

Another important factor in the audit profession that influences auditor behavior and ethical decision making is time budget pressure (Braun, 2000). Time budget pressure is a condition where auditors are required to optimize the use of time in accordance with a predetermined budget. In general, time budget pressure has a detrimental impact on the decision making process (Gundry & Liyanarachchi, 2007), which can ultimately affect the quality of the resulting audit. Time budget pressure influences audit quality (Meidawati & Assidiqi, 2019). However, the research results Hutagaol & Rahayu (2022) provides evidence that time budget pressure has no effect on audit quality.

In fact, much research has been conducted on auditor characteristics, but previous research tends to use variables such as competency (Meidawati & Assidiqi, 2019; Sembel & Mulya, 2022; Hasugian, 2022), Etika Auditor (Kusumawati et al., 2017; Suphachin & Chuaychoo, 2021; Farida, 2021), auditor experience (Mulyani & Munthe, 2018; Agustina et al., 2021; Raodah & Hafsa, 2023) and Locus of control (Hariani, 2019; Saragih, 2020; Putri et al., 2022; Yulianti et al., 2024). In previous research, the object tended to be auditors at Public Accounting Firms (Mardijuwono & Subianto, 2018a; Mulyani & Munthe, 2018; Biri, 2019; Saragih, 2020) so it is less comprehensive in providing an overview of the government sector. In this study, BPKP auditors were used as the object and added moral reasoning, religiosity, and time budget pressure variables to the research variables.

The novelty of this study lies in its research object and independent variables, namely religiosity, moral reasoning, and time budget pressure. This study is a modification of the research conducted by (Mardijuwono & Subianto, 2018a). The research object in Mardijuwono & Subianto (2018) consisted of 45 public accounting firms (KAP) in Surabaya and Sidorejo, while in this study, the object is the Financial and Development Supervisory Agency (BPKP) in DKI Jakarta. Furthermore, the independent variables in Mardijuwono & Subianto (2018) included independence, professionalism, and professional skepticism. However, in this study, the independent variables are professional skepticism, moral reasoning, auditor religiosity, and time budget pressure.

This research aims to examine the extent to which BPKP carries out its duties as an internal auditor properly in accordance with existing regulations. Based on the phenomena and inconsistent research results from the various studies above, the factors that influence audit quality are very interesting to study further. This research uses attribution theory. Attribution theory explains various auditor behavioral factors that contribute to audit quality, with the main focus on the auditor's personal characteristics (skepticism, moral reasoning, religiosity) as well as external factors in the time budget pressure variable in achieving optimal audit quality. It is hoped that the contribution of this research can enrich auditors' insight to improve audit quality.

LITERATURE REVIEW

Attribution Theory

Attribution theory focuses on how individuals identify the causes of their own or other people's behavior, which is influenced by internal and external factors (Heider, 1958). This understanding then influences behavior in the context of social perception, known as dispositional attributions and situational attributions. Behavior that originates from internal factors (dispositional attributions) is an action that is controlled by the individual consciously, for example based on personality, awareness, or ability. On the other hand, behavior that is influenced by external factors (situational attributions) comes from environmental conditions, where individuals are encouraged to behave in certain ways due to situations or social pressure, such as influence from other people. Internal factors (dispositional attributions) in this research are seen from the variables of professional skepticism, moral reasoning, and religiosity. Meanwhile, external factors (situational attributes) from the time budget pressure faced.

Attribution theory in the audit context has been widely applied by previous researchers (Ermawati & Meliana Rorong, 2022; Srimindarti et al., 2022; Liu et al., 2023; Mongkito, 2024) in explaining auditor judgment, performance evaluation and decision making by auditors. Personal characteristics are considered the main factor in determining good audit quality, because these internal factors encourage individuals to carry out their activities. Therefore, the nature or characteristics of auditors are the main determinant in assessing whether their behavior is ethical or not when carrying out their duties as auditors.

Audit Quality

Audit quality is the auditor's ability to identify and report misstatements (Liu et al., 2023). Audit quality can also be defined as the extent to which an auditor is capable of identifying violations in the financial statements prepared by their client company, as well as the ability to disclose such fraud (Aqmarina & Yendrawati, 2019; Lin & Kong Tepalagul, 2015). In general, audit quality is important in ensuring the quality of financial reporting information (Clinch et al., 2012). The criteria that determine a quality and adequate audit are the compliance and professional attitude of auditors in adhering to applicable regulations and conducting the audit program in accordance with established procedures.

Professional Skepticism

Professional skepticism is crucial for audit quality and serves as a foundational characteristic of a good auditor (Adikaram & Higgs, 2024). Professional skepticism can be understood as a "mindset and attitude" (Nolder & Kadous, 2018). It can be seen as the driving force that encourages auditors to recognize the potential for errors and irregularities and to investigate misstatements if they exist (Nolder & Kadous, 2018). Auditors' professional skepticism means having a questioning mindset and critically evaluating audit evidence. Without a professional skepticism attitude, auditors will only detect misstatements caused by errors and will find it challenging to uncover misstatements resulting from fraud.

Moral Reasoning

Moral reasoning aims to explain the process an individual undergoes in making ethical decisions or to describe the process of forming behavior based on individual moral judgment (the cognitive judgment action process). Moral reasoning serves as a foundation for one's actions or as a basis for criticizing or justifying an action (Sari et al., 2021). An individual's effectiveness in developing and enhancing the application of a code of ethics, including values of accountability, is influenced by their moral reasoning (Anwar, 2017).

Religiosity

Religiosity is defined as the manifestation of how deeply an individual believes in, understands, internalizes, and practices the teachings of their religion in daily life, in all aspects of life that guide one's existence and relationship with God, providing the individual with happiness and inner peace (Winman & Soetjiningsih, 2022). Religious experiences, rituals, ideologies, intellectuality, beliefs, communication, and doctrines are closely related to an individual's thoughts and personal attributes (Barhem et al., 2009). According to audit research, religiosity encourages auditors to self-regulate their ethics in behavior (McCullough & Willoughby, 2009).

Time Budget Pressure

Time Budget Pressure refers to an intense situation or demand placed on auditors to perform planned audit procedures to meet predetermined deadlines. Time pressure is a common environmental characteristic experienced by auditors (Suryo, 2017). Time budget pressure is a condition where auditors are expected to efficiently manage their time or face very tight time and budget constraints. The pressure faced by auditors can lead to stress, resulting from an imbalance between the available time and the tasks that must be completed. Ultimately, this affects auditors' professional ethics through their values, attitudes, and behaviors (Sanjaya et al., 2019).

HYPOTHESIS DEVELOPMENT

The Influence of Auditors' Professional Skepticism on Audit Quality

Professional skepticism is an important component of audit quality and plays an important role in the audit field of International Auditing Standards (ISA) 200. Auditors who have high skepticism are more likely to have better professional judgment (Hughes et al., 2009). Based on attribution theory, auditors' professional skepticism is an attitude or behavior that originates from internal factors, where the auditor controls his actions consciously (dispositional attributions). This means that the auditor realizes that as a professional, he must be critical in evaluating evidence and have more curiosity, so as to reduce the possibility of errors or fraud. On the other hand, low professional skepticism can blunt real or potential sensitivity to symptoms that indicate fraud and accounting errors (Tuanakotta, 2011). The high quality of the resulting audit depends on the high level of skepticism the auditor has. This statement is supported by previous research, which shows that professional skepticism has a positive influence on audit quality (Kusumawati & Syamsuddin, 2018; Mardijuwono & Subianto, 2018b).

H1: Professional skepticism has a positive effect on audit quality

The Influence of Moral Reasoning on Audit Quality

One way for auditors to maintain the values of professionalism and code of ethics is to rely on moral reasoning (Gaffinki & Lindawati, 2002). Moral reasoning has a significant impact on audit quality, which means that the greater the auditor's consideration in moral reasoning, the better the resulting audit quality (Naibaho et al., 2014). In attribution theory, moral reasoning is behavior that is caused by internal factors owned by the individual. This means that the behavior carried out is under personal control and is carried out with full awareness. Auditors with good moral reasoning can be more careful in the decision-making process, ensuring that the audit decisions taken are in accordance with moral principles. Auditors who have good moral reasoning will also realize the importance of ethics as a responsibility to the public, including honorable behavior. This statement is strengthened by previous research, which stated that moral reasoning has a positive influence on audit quality (Siregar et al., 2019; Apdaresena, 2021; Sari et al., 2021).

H2: Moral reasoning has a positive effect on audit quality.

The Influence of Religiosity on Audit Quality

Religiosity is a factor that can mitigate fraud (Bloodgood et al., 2008; Wijayanti et al., 2024). Conceptually, the relationship between religiosity and audit quality can be explained by the higher a person's level of religiosity, the lower the level of rationalization they have towards unethical behavior. This is caused by the habit of applying religious values in everyday life. Before taking a potentially unlawful action or committing accounting fraud, individuals will face a cognitive dilemma that affects their ability to seek justification. With a lower level of rationalization, the tendency to commit accounting fraud also becomes smaller. The link between religiosity and attribution theory lies in how a person's religious beliefs and values influence the way they understand the causes of a behavior or event. Religiosity is included in the dispositional attributes, where behavior that arises due to internal factors is controlled personally by the individual in a conscious condition. Religiosity influences auditor judgment; they do not accept evidence of clients who have low reliability (Adeel et al., 2022). Religiosity also has an impact on the moral development of auditors, they are more likely to show independence by resisting client pressure or are more skeptical of inaccuracies in financial reports (Mostafa et al., 2020). In this way, religiosity influences a person's intention to carry out a behavior. Religiosity has a positive effect on audit quality (Hasugian, 2022).

H3: Auditor religiosity has a positive effect on audit quality.

The Effect of Time Budget Pressure on Audit Quality

Time budget pressure is the pressure experienced by auditors to complete audit tasks within a certain time limit (Said & Munandar, 2018). A limited time budget or a large amount of work that must be completed in almost the same time can cause the auditor to reduce the quality of performance to a lower quality or a smaller quantity of audit tests than should be carried out (Braun, 2000). Based on attribution theory, time budget pressure is a situational attribute due to external or environmental influences. This means that individuals will behave because of a compelling situation. A tight time budget can limit the auditor's ability to examine evidence carefully, ignoring some standard audit procedures, thereby impacting the quality of the resulting audit (Coram et al., 2004). The smaller the time budget given to the auditor the less testing is performed. So the greater the possibility of undetected misstatements, which can cause a decrease in the quality of the resulting audit. This statement is in line with previous research, that time budget pressure has a negative effect on audit quality (Ningsih & Yaniartha, 2013; Broberg et al., 2017; Arman et al., 2020;).

H4: Time budget pressure has a negative effect on audit quality

RESEARCH METHOD

This research uses a quantitative approach using primary data. The respondents were all 86 BPKP DKI Jakarta auditors. The sampling technique used in this study is census sampling, which is a technique where all members of the population are used as the sample. The questionnaire is divided into 2 sections: Section A contains questions regarding the demographic characteristics of the respondents, while Section B asks respondents to evaluate their level of agreement with various measures of the designed variables. The questionnaire has undergone a pilot test to determine whether the statements in the questionnaire are accurate and clear. After the pilot test has passed, the next step is to distribute the questionnaire widely. Questionnaires were distributed by meeting directly where respondents worked, and using an electronic questionnaire (Google form) to reach all respondents.

Table 1. Questionnaire Return Rate

Information	Amount	Percentage
Questionnaires distributed	86	100%
Unreturned questionnaires	(21)	24,42%
Questionnaires are returned and can be processed	65	75,58%

Source: Primary data processed, 2024

Based on Table 1, the total number of questionnaires distributed to functional auditor officials at BPKP Representative Office in DKI Jakarta was 86 questionnaires. A total of 21 questionnaires, or 24.42%, were not returned. The non-return of these questionnaires was due to the respondents' lack of interest in the research questionnaire, leading them not to fill it out or return it to the researcher. Meanwhile, the number of questionnaires that were returned was 65. Based on this, the response rate was 75.58%. The questionnaires that met the criteria were then tabulated for data processing and interpretation of the results. Table 2 shows the operational definitions of variables and measurements as well as the questionnaire used in this research.

Table 2. Operational Definition and Variable Measurement

Variable	Definition	Questionnaire	Measurement
Audit quality	The probability of an auditor finding and reporting fraud or irregularities that occur in the government accounting system in accordance with established accounting and audit standards (Putri et al., 2024).	Conformity with applicable general standards (SPAP), Detection of misstatements, Professionalism or Compliance with SOPs and Prudential Principles (Elen et al., 2021; Panggabean & Pangaribuan, 2022; Setiawan & Wahyudi, 2022)	5-point Likert scale
Professional Skepticism	An attitude that involves a critical mindset and always questions and carefully evaluates the audit evidence obtained (Mongkito, 2024).	Questioning mind, Search for knowledge, Self-determination, Interpersonal understanding, Suspension of judgment, and Self-confidence (Noviyanti, 2008; Sayed Hussin & Iskandar, 2015; Agustina et al., 2021)	5-point Likert scale

Moral Reasoning	The thought process of determining whether an action is right or wrong as a determining factor for ethical decision making (Jasmine & Susilawati, 2019)	Egoism, Justice atau moral equity, Deontology atau contractual Relativism, and Utilitarianism (Faisal, 2007; Hermawan & Sari, 2010; Landarica & Arizqi, 2018; Januarti & Faisal, 2020; Dewi et al., 2021; Nofrizaldi & Helmayunita, 2023)	5-point Likert scale
Religiosity	The manifestation of religious views and awareness of the existence of God in a person's behavior which refers to various behaviors and actions (Krauss & Hamzah, 2007).	Ideological or belief, Consequential or application and Experiential or experience (Nainggolan et al., 2019; Saputri & Nur, 2020; Sayyidah et al., 2022)	5-point Likert scale
Time Budget Pressure	A condition that forces an auditor to face very tight and rigid time restrictions to use that time efficiently (Suprpta & Setiawan, 2017)	Completing audit procedures with a time budget as a constraint and completing audit procedures with a time budget as a responsibility (Meidawati & Assidiqi, 2019).	5-point Likert scale

Source: Various Articles

Every step is stated, all the research technique/procedure are stated (location, population, sampling method & number of sample or respondent, distribution technique, using observation or interview or questionnaire, variable or construct definition and measurement, method of analysis). Describe the benchmark, common methods need not be described in detail, referring it is adequate.

RESULTS

Table 3. The characteristics of the respondents

Gender	Number of respondents	Presentation
Men	38	58%
Women	27	42%
Educational background		
D3	6	9%
S1	48	74%
S2	11	17%
Age range		

26 – 35 years	21	32%
36 - 45 years	13	20%
46 - 55 years	21	32%
≥ 56 years	10	15%

Source: Processed data, 2024

From the 65 respondents in table 1, the following general description of the respondents was obtained. Respondents were 38 men (58%) and 27 women (42%). The educational background of Strata 1 respondents was 74% or 48 people, Strata 2 respondents were 11 people (17%) and the remaining 6 people were Diploma graduates (9%). Respondents with an age range of 26 - 35 years were 21 people (32%), ages 36 - 45 years were 13 people (20%), ages 46 - 55 years were 21 people (32%) and ages equal to 56 years or above as many as 10 people (15%).

Table 4. Descriptive Statistics

	N	Theoretical Range			Empirical Range			Standard deviation (STDEV)
		Min	Max	Average	Min	Max	Average	
KA	65	7	35	21	7	18	10.5	0.67
SPA	65	6	30	18	6	14	10.1	0.54
MR	65	6	30	18	6	18	11.5	0.89
R	65	7	35	21	7	21	9.9	0.61
TBP	65	2	10	6	2	7	3.2	0.68

Source: Processed data, 2024

Based on table 4, it can be seen that all variables, namely audit quality, professional skepticism, moral reasoning, religiosity and time budget pressure have a low average empirical range. This can be seen from the average value of the empirical range which is all below the average value of the theoretical range.

Measurement Model Analysis (Outer Model)

Validity Test

There are several indicators that are invalid. There are 3 indicators for audit quality, 1 indicator for professional skepticism, 7 indicators for moral reasoning, 1 indicator for religiosity and 2 indicators for time budget pressure. Convergent validity is evaluated by observing the extent to which the indicators of a construct are highly correlated with each other. The convergent validity value is said to be good if the AVE value is >0.5 (Hair et al., 2021). Table 5 shows that all variables are valid because the AVE value is > 0.5%.

Table 5. Average variance extracted (AVE)

	Average variance extracted (AVE)	Conclusion
Audit Quality	0.60	Valid
Auditor's Professional Skepticism	0.69	Valid
Moral Reasoning	0.59	Valid
Religiosity	0.71	Valid
Time Budget Pressure	0.79	Valid

Source: Data processed 2024

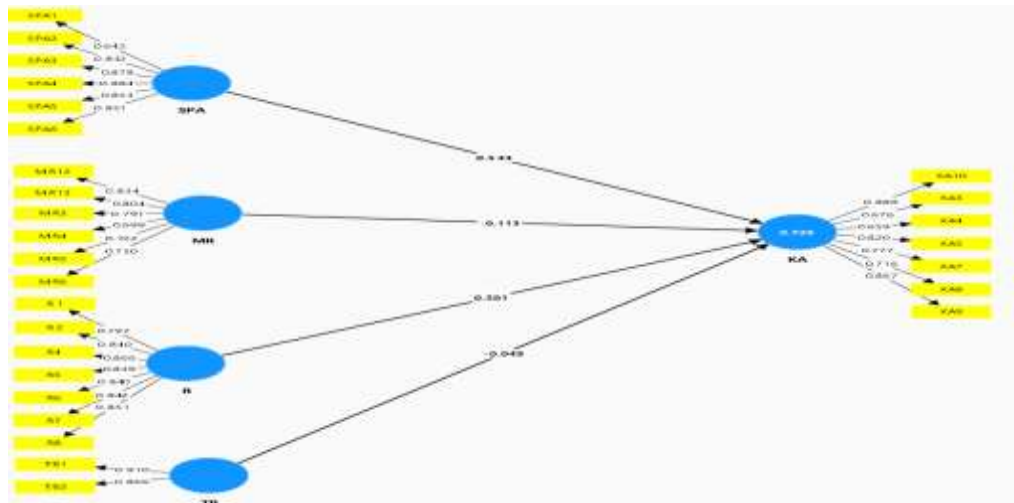


Figure 1. Factor Loading Test Results (Outer Loading)

Source: Smart PLS 4 output

Outer loading refers to the correlation or factor loading between a latent variable (construct) and its indicators (observed variables) in a structural equation model (SEM). It shows how strongly each indicator is related to its underlying latent variable. Higher outer loading values (typically above 0.60) suggest that the indicator is a good representation of the latent construct. Figure 1 and Table 5 show the outer loading value > 0.6 and AVE > 0.5 , so it can be interpreted that all question items are declared valid. So it can be continued to the next stage.

Table 6. Construct reliability

	Cronbach's alpha	Composite reliability	Conclusion
Audit Quality	0.89	0.91	Reliable
Auditor's Professional Skepticism	0.91	0.93	Reliable
Moral Reasoning	0.87	0.89	Reliable
Religiosity	0.93	0.94	Reliable
Time Budget Pressure	0.74	0.88	Reliable

Source: Data processed 2024

One method for assessing the internal consistency of a construct or indicator in a model is by examining the Cronbach alpha and composite reliability values, the values must be > 0.70 to be said to be reliable. Based on table 6 Composite Reliability value > 0.70 so it can be concluded that all variables are reliable.

Fornell Lacker test

Table 7. Discriminant Validity – Fornell – Larcker Criterion

	KA	MR	R	SPA	TBP
KA	0.78				
MR	0.39	0.77			
R	0.76	0.53	0.84		
SPA	0.78	0.48	0.64	0.83	
TBP	0.58	0.38	0.65	0.64	0.89

Source: Data processed 2024

The method used to evaluate discriminant validity is by comparing the correlation between variables with the root of AVE ($\sqrt{AVE}$). It is considered good if the $\sqrt{AVE}$ value for each variable is greater than the correlation between other variables. Table 9 shows the value of each square root of AVE in the variables Y (0.78), X1 (0.77), X2 (0.84), X3 (0.83) and X4 (0.89). This value is greater than other variables. It can be concluded that all constructs in the estimated model show adequate or quite good discriminant validity values (Hair et al., 2021).

Inner VIF (Variance Inflated Factor)

Inner VIF (Variance Inflated Factor) is measured to check that there is no multicollinearity between variables. Table 8 shows the output collinearity statistic ($VIF < 5$), it can be seen and concluded that the inner VIF value is < 5 , there is no multicollinearity between variables (Hair et al., 2021). These results strengthen the assumption that the parameter estimates in SEM PLS are robust (not biased).

Table 8. Output Collinearity Statistics (VIF) – Inner Model - Matrix

	Audit Quality
Auditor's Professional Skepticism	2.06
Moral Reasoning	1.45
Religiosity	2.24
Time Budget Pressure	2.03

Source: Data processed 2024

Structural Model Analysis (Inner Model)

Goodness of Fit Test

Structural model testing was carried out by looking at the coefficient of determination index (R^2) and the Standardized Root Mean Square Residual (SRMR) value. If an R-squares value of 0.19 means low or weak, an R-squares value of 0.33 means moderate or medium and an R-squares value of 0.67 means high or substantial (Chin, 1998). An SRMR value < 0.08 indicates good fit (the model has a good fit) (Hair et al., 2021). However, if the SRMR value is between 0.08-0.10 it still shows an acceptable fit model (Karin & Moosbrugger, 2003). The R-squares value and SRMR value of the smartPLS output are presented in table 8. According to Table 8, the R-square value is 0.710, which means it is in the high or substantial category. This value shows that 71% of the audit quality variable can be explained by professional skepticism, moral reasoning, religiosity and time budget pressure as independent variables. The remaining 29% is influenced by other variables not studied. The SRMR value is 0.09, which means the model meets the goodness of fit criteria, namely acceptable fit. This means that empirical data is still able to explain the influence between the variables in the model.

Table 9. R Square Test and SRMR Value

	R-square adjusted
Audit Quality	0.710
	Estimated model
SRMR	0.09

Source: Data processed 2024

F – Square

According to Hair et al., (2021) if the f square value is 0.02 low, 0.15 moderate, and 0.35 high. Based on table 10, it shows that the variables moral reasoning and time budget pressure have an influence on the structural level of low audit quality. Meanwhile, the variables of professional

skepticism and religiosity have a high structural level influence on audit quality because they are above 0.35.

Table 10. F Square Test

	f-square
SPA --> KA	0.53
MR ---> KA	0.03
R -----> KA	0.41
TPB ---> KA	0.01

Source: Data processed 2024

Hypothesis Testing

Table 13 shows the test results for each variable. From table 11 it can be concluded that the variables of auditor professional skepticism and religiosity have a positive effect on audit quality because the p-value is <5% (H1 and H3 are accepted). Meanwhile, moral reasoning has no positive effect on audit quality because the p-value is > 5% (H2 is rejected). Likewise, time budget pressure has no negative effect on audit quality because the p-value is > 5% (H4 is rejected).

Table 11. Path Coefficient

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values	Conclusion
SPA → KA	0.54	0.54	0.10	5.64	0.00	Accepted
MR → KA	-0.11	-0.12	0.08	1.37	0.09	Rejected
R → KA	0.50	0.51	0.10	4.99	0.00	Accepted
TBP → KA	-0.05	-0.04	0.12	0.42	0.34	Rejected

Source: Data processed 2024

DISCUSSION

The influence of auditors' professional skepticism on audit quality.

This hypothesis supports the theory used, namely the attribution theory, as seen from the variable of professional skepticism having an impact on audit quality with a significant value of 0.00 and coefficient value of 0.54. This is in accordance with attribution theory which explains that one thing that influences a person's behavior is internal (dispositional) factors that exist within a person, in this research namely professional skepticism. It can be concluded that the high level of skepticism possessed by auditors can result in better audit quality, and vice versa. This means that the auditor must have the confidence to question assumptions, evidence or information obtained from the auditee. It is important to always be alert, careful and critical of all evidence and not easily believe or be quickly satisfied with what is seen and presented so as to minimize errors or fraud. Apart from being critical in evaluating evidence, of course auditors must have more curiosity to seek additional information in assessing the reliability of the evidence obtained, so that the resulting audit results are more accurate and reliable. Thus, skepticism can be viewed as a force that encourages auditors to recognize potential errors and irregularities and investigate misstatements, if such errors exist. The results of this research are in line with previous research conducted by [Kusumawati & Syamsuddin \(2018\)](#), [Mardijuwono & Subianto \(2018a\)](#) who found that high professional skepticism will improve audit quality. However, contrary to research conducted by [Yulanda et al. \(2021\)](#) which states that professional skepticism has no influence on audit quality.

The influence of moral reasoning on audit quality

This hypothesis opposes the attribution theory because it does not observe a positive influence of the moral reasoning variable on audit quality. It can be concluded that the level of moral reasoning does not have an impact on the quality of the resulting audit. This can be caused by auditors working within the framework of predetermined professional standards. So audit quality depends more on compliance with standards than on an individual's level of moral reasoning. A strong work environment with strict supervision, internal control procedures and review of audit results by a senior team can reduce the impact of differences in moral reasoning. It can be seen from the high average response of respondents to the Deontology or contractual indicator, namely basing moral judgments or decisions on social rules or contracts in dealing with ethical dilemmas, especially in situations that do not have clear moral rules. Therefore, auditors will continue to carry out audits and maintain audit quality even though the auditor's moral reasoning is low. The results of this research are in line with previous research, which stated that moral reasoning has no effect on audit quality ([Merawati & Ariska, 2018](#); [Srimindarti et al., 2022](#)). However, the results of this study are different from research [Dewi et al., \(2021\)](#), [Siregar et al. \(2019\)](#) which actually states that moral reasoning has a positive effect on audit quality.

The influence of religiosity on audit quality

This hypothesis supports the attribution theory due to the positive influence of the religiosity variable on the audit quality produced, as seen from the significant value of 0.00 and coefficient value of 0.50. It can be concluded that the higher a person's level of religiosity, the higher the quality of the resulting audit, and vice versa. This means that the level of religiosity can encourage someone to think, act or behave in accordance with their beliefs. A good understanding of a person's (auditor) religion, both directly and indirectly, will keep a person (auditor) away from actions that are prohibited by regulations. This is because the auditor believes that all actions carried out are supervised and will be held accountable by God. In other words, a person's level of religiosity can be a filter to prevent someone from committing deviant actions. Apart from that, the level of religiosity can create other characters such as being able to behave honestly, have integrity and be consistent in decision making. This attitude is really needed in carrying out financial audits of company activities. This is in accordance with previous research where a good understanding of religion can have implications for individual attitudes and behavior ([Amaliah et al., 2013](#)). The results of this study support research [Hasugian \(2022\)](#), [Nazariyah & Ismayli \(2021\)](#) which proves that religiosity and spirituality have a positive influence on audit quality. However, the results of this study are different from research [Nainggolan et al. \(2019\)](#) which actually proves that religiosity has no effect on audit quality.

The influence of time budget pressure on audit quality

The hypothesis in this study does not support the theory used, namely the attribution theory, as there is no negative influence of the time budget pressure variable on audit quality. It can be concluded that the time budget given when carrying out the audit process does not affect the quality of the resulting audit. The time budget pressure given to professional and experienced auditors should not influence the auditor in carrying out the audit process and making decisions, so that the quality of the audit results produced remains good. The limited time budget can actually motivate auditors to work effectively and efficiently based on the scope of work that has been agreed between the auditor and the client. Even under pressure, auditors must maintain high audit quality by carrying out their work according to applicable standards. The results of this research are in line with research conducted by [Nusantoro & Ariyanti \(2020\)](#), [Hutagaol & Rahayu \(2022\)](#) which proves that time budget pressure has no influence on audit quality. However, the results of this study contradict research [Ningsih & Yaniartha \(2013\)](#), [Broberg et al. \(2017\)](#), [Arman et al. \(2020\)](#) which states that having a limited time budget has a negative impact on audit quality.

CONCLUSION

Based on research findings regarding the influence of auditor characteristics and time budget pressure on audit quality, it can be concluded that these four factors have a large role in influencing audit quality. The research results show that the variables of professional skepticism and auditor religiosity have a positive effect on audit quality. The moral reasoning variable has no positive effect on audit quality and time budget pressure has no negative effect on audit quality.

SUGGESTION

The suggestions are divided into two:

1. Practical advice: BPKP DKI Jakarta must strengthen effective monitoring by increasing their understanding and ability to assess and act ethically, so that high religiosity becomes a force to further strengthen their professionalism. This can be done by conducting training on ethics and moral values, which can help employees understand the importance of making ethical decisions in their work.
2. Theoretical Suggestions: The limitation of this research is that there were 21 questionnaires that were not sent back, thus making the sample size smaller. Apart from that, many indicators are invalid, thus affecting the measurement of each variable. Based on these limitations, it is recommended for future research to expand the sample by adding areas in other BPKPs or in KAPs with a larger number. Like the BPKP of Bangka Belitung Province for example, as is the phenomenon that occurred recently, such as the corruption case at PT Timah TBK from 2015 to 2022, which is estimated to have caused state losses of more than IDR 300 trillion. Corruption still occurred despite the assistance provided by BPKP Bangka Belitung Province since 2017, as evidenced by the Memorandum of Understanding (MoU) that was agreed upon and signed by both parties. Improve the questions from the questionnaire used. From the results, R^2 is 71%, so there are still 29% other variables that influence audit quality but have not been included in this research. Therefore, future research can add other variables, for example experience, level of education and so on. This is intended so that further research can be used widely.

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APPENDIX

KUALITAS AUDIT			
No	Indikator	Pertanyaan	Sumber
1	Deteksi salah saji	Dalam menjalankan profesi sebagai auditor, saya selalu mampu menemukan salah saji yang material.	(Nurrasyid, 2019)
2		Dalam menjalankan profesi sebagai auditor, saya selalu mampu menemukan kecurangan (<i>fraud</i>).	
3		Saya tidak pernah melakukan rekayasa, temuan apapun saya laporkan apa adanya	
4	Kesesuaian dengan SPAP	Saya menjadikan Standar Profesional Akuntan Publik (SPAP) sebagai pedoman dalam melaksanakan pekerjaan laporan.	
5		Setiap menerima penugasan, auditor menetapkan sasaran, ruang lingkup, dan metode pemeriksaan.	
6	Kepatuhan terhadap SOP	SOP menjadikan proses pemeriksaan audit menjadi teratur dan terarah.	
7		Dalam menjalankan profesi sebagai auditor, selalu mematuhi kode etik yang ditetapkan.	
8		Standar Operasional Prosedur (SOP) hanya menghambat saya dalam melakukan proses audit.	
9	Prinsip kehati-hatian	Saya selalu berusaha berhati-hati dalam pengambilan keputusan selama melakukan audit	
10		Saya mempertimbangkan berbagai aspek dalam pengambilan keputusan selama melakukan audit	

SKEPTISISME PROFESIONAL AUDITOR			
No	Indikator	Pertanyaan	Sumber
1	Questioning mind	Sebagai auditor saya selalu membuat penaksiran yang kritis (<i>critical assessment</i>).	(Rizwanda, 2016)
2		Sebagai auditor, pikiran saya selalu mempertanyakan (<i>questioning mind</i>) terhadap validitas dari bukti audit yang saya peroleh.	
3	Suspension of Judgment	Sebagai auditor saya selalu waspada terhadap bukti audit yang bersifat kontradiksi atau	

		menimbulkan pertanyaan sehubungan dengan reliabilitas dari dokumen	
4	Self Determination	Sebagai auditor saya selalu memberikan tanggapan terhadap pertanyaan-pertanyaan dan informasi lain yang diperoleh dari manajemen dan pihak yang terkait.	
5		Sebagai auditor saya tidak mudah percaya dan cepat puas dengan apa yang telah terlihat dan tersajikan secara kasat mata	
6	Search Knowledge	Sebagai auditor saya akan terus mencari dan menggali bahan bukti yang ada sehingga cukup bagi saya untuk melaksanakan pekerjaan sesuai standar	
7	Self Confidence	Sebagai auditor saya melakukan pekerjaan dengan rasa tanggung jawab dan memiliki sikap obyektivitas dalam bekerja	

Kasus: Andi merupakan seorang auditor muda, diberikan tugas untuk mengevaluasi sistem pengendalian suatu instansi. Ia kemudian menemukan beberapa kelemahan signifikan dalam sistem tersebut. Namun, Basuki sebagai atasan Andi memerintahkan Andi untuk memodifikasi temuan tersebut karena ia ingin menghindari tekanan ketaatan dari klien. Tindakan Andi menuruti perintah atasannya dikarenakan ia tidak ingin dipindah tugaskan ke tempat lain.

MORAL REASONING			
No	Indikator	Pertanyaan	Sumber
1	<i>Justice</i> atau <i>moral equity</i>	Tindakan yang diambil Andi merupakan tindakan yang tidak adil	(Apdaresena, 2022)
2		Mengikuti perintah atasan merupakan tindakan yang wajar.	
3		Tindakan yang dilakukan Andi secara moral tidak benar	
4		Tindakan yang dilakukan Andi tidak dapat didukung keluarga.	
5	<i>Relativism</i>	Secara kultural tindakan tersebut tidak dapat didukung	
6		Secara tradisi tindakan tersebut tidak dapat didukung	
7	<i>Egoism</i>	Mengikuti perintah atasan dapat menunjang karir seorang pegawai.	
8		Tindakan yang diambil dapat memuaskan pelaku (Auditee)	
9	<i>Utilitarianism</i>	Keputusan tersebut memberikan manfaat terbesar bagi pelaku (Auditee)	
10		Keputusan tersebut menghasilkan keuntungan yang maksimal bagi pelaku (Auditee)	
11		Keputusan tersebut meminimalkan kerugian bagi pelaku (Auditee)	

12	<i>Deontology atau contractual</i>	Tindakan yang diambil melanggar kontrak tertulis	
13		Tindakan tersebut melanggar sumpah jabatan yang dibacakan.	

RELIGIUSITAS			
No	Indikator	Pertanyaan	Sumber
1	Ideologis atau keyakinan	Saya merasa segala perbuatan yang saya lakukan akan diminta pertanggung jawabannya oleh Tuhan yang Maha Kuasa.	(Muchlisun, 2021)
2		Saya percaya seseorang yang beragama memiliki pedoman untuk hidup yang lebih baik dan menghindari perbuatan yang menyimpang.	
3		Menurut saya, seseorang yang beragama akan terhindar dari perilaku tidak etis.	
4	Penerapan	Menurut saya, seseorang yang beragama akan terhindar dari perilaku tidak etis.	
5		Meskipun pekerjaan saya padat, saya tetap melakukan ibadah wajib sesuai ajaran agama saya.	
6		Instansi ini memberikan keleluasaan bagi karyawannya untuk beribadah.	
7	Pengalaman Religius	Saya merasa lebih tenang dan mampu bekerja lebih baik setelah melakukan ibadah sesuai ajaran agama saya	
8		Saya merasa Tuhan Yang Maha Esa mengawasi segala perbuatan saya.	
9		Saya merasa mendapat pertolongan dari Tuhan ketika saya taat dalam menjalankan peritahnya dan menjauhi larangannya.	

TIME BUDGET PRESSURE			
No	Indikator	Pertanyaan	Sumber
1	Menyelesaikan prosedur audit dengan anggaran waktu sebagai tanggung jawab	Auditor harus menyelesaikan pekerjaannya sesuai dengan waktu yang telah disepakati dengan klien.	(Meidawati & Assidiqi, 2019)
2		Jika alokasi waktu yang dianggarkan realistis dengan kompleksitas audit yang diterima dalam penugasan, maka kualitas audit akan semakin baik.	
3	Menyelesaikan prosedur audit dengan anggaran waktu sebagai kendala	Tekanan anggaran waktu yang sangat kaku dan ketat dapat menyebabkan auditor gagal dalam mendapatkan bukti yang relevan.	
4		Hasil laporan audit dengan kualitas rendah dapat terjadi ketika tekanan anggaran waktu yang tidak relevan dengan pekerjaan audit.	