

Exploring How Professional Skepticism and Religiosity Influence Audit Quality Through Internal and External Traits

Ni Putu Danis Amara Santi¹
Dodik Ariyanto²

^{1,2} Faculty of Economics and Business, Universitas Udayana, Indonesia

*Correspondences : danis.amara20@student.unud.ac.id

ABSTRACT

Users of financial statements are more likely to trust that the reports are free from misstatements and manipulation when audit quality is high. This research aims to examine the role of professional skepticism and religiosity in moderating the effects of independence and time budget pressure on audit quality at public accounting firms in Bali Province. Data were collected using questionnaires distributed to 74 auditors employed at these firms, selected through a saturated sampling approach. The data analysis was conducted using the PLS-SEM approach with SmartPLS software. The results of the bootstrapping analysis, or hypothesis testing, indicate that independence positively influences audit quality, while time budget pressure negatively affects it. The moderation effect test reveals that professional skepticism strengthens the negative impact of time budget pressure on audit quality but does not moderate the effect of independence. On the other hand, religiosity does not moderate the influence of either independence or time budget pressure.

Keywords: Independence; Time Budget Pressure; Professional Skepticism; Religiosity; Audit Quality

Skeptisisme Profesional dan Religiusitas Memoderasi Pengaruh Karakteristik Internal dan Eksternal pada Kualitas Audit

ABSTRAK

Pengguna laporan keuangan akan merasa lebih yakin bahwa laporan bebas dari kesalahan dan manipulasi jika kualitas auditnya baik. Penelitian ini bertujuan untuk menguji bagaimana pengaruh skeptisisme profesional dan religiusitas dalam memoderasi dampak independensi dan time budget pressure pada kualitas audit di Kantor Akuntan Publik Provinsi Bali. Kuesioner digunakan sebagai media pengumpulan data. Dengan menggunakan pendekatan sampel jenuh, 74 auditor dari KAP Provinsi Bali disurvei. Teknik analisis data menggunakan pendekatan PLS-SEM dengan software SmartPLS. Hasil analisis bootstrapping atau uji hipotesis menemukan bahwa independensi memiliki pengaruh positif terhadap kualitas audit. Sedangkan, time budget pressure berpengaruh negatif. Hasil uji efek moderasi menyatakan skeptisisme profesional memperkuat pengaruh negatif time budget pressure pada kualitas audit. Namun, tidak memoderasi pengaruh independensi. Sedangkan, religiusitas tidak memoderasi pengaruh independensi dan time budget pressure.

Kata Kunci: Independensi; Time Budget Pressure; Skeptisisme Profesional; Religiusitas; Kualitas Audit

Artikel dapat diakses : <https://ejournal1.unud.ac.id/index.php/akuntansi/index>



e-ISSN 2302-8556

Vol. 36 No. 2
Denpasar, 28 Februari 2026
Hal. 293-305

DOI:
10.24843/EJA.2026.v36.i02.p02

PENGUTIPAN:
Santi, N.P.D.A., & Ariyanto, D. (2026). Exploring How Professional Skepticism and Religiosity Influence Audit Quality Through Internal and External Traits. *E-Jurnal Akuntansi*, 36(2), 293-305

RIWAYAT ARTIKEL:
Artikel Masuk:
12 Desember 2025
Artikel Diterima:
2 Februari 2026

INTRODUCTION

The fairness of a financial statement is more likely to be trusted by users if it has been audited. This trust places a responsibility on auditors to ensure high audit quality. Gul et al. (2013) argue that audit quality is determined by the auditor's ability to detect violations of accounting standards and their willingness to report these violations. Public attention on audit quality has intensified following several financial scandals that have harmed many stakeholders. For example, PT Asuransi Adi Sarana Wanaartha (Wana Artha Life), audited by the Public Accounting Firm Kosasih, Nurdiyaman, Mulyadi Tjahjo & Partners, involving Public Accountants Nunu Nurdiyaman and Jenly Hendrawan, failed to detect financial statement manipulation in their audits of the 2014–2019 financial statements. Similarly, violations were found in the 2018 financial statement audit of PT Garuda Indonesia Tbk by the Public Accounting Firm Tanubrata, Sutanto, Fahmi, Bambang & Partners and Public Accountant Kasner Sinurapea. Another case involved PT Hanson International Tbk, where breaches in the 2016 financial statements were revealed in 2019. The audit failures were attributed to Ernst & Young Global Limited (EY) personnel, including Public Accounting Firm Purwantono Sungkoro Surja and Public Accountant Sherly Jokom. These cases highlight ongoing issues with low audit quality in Indonesian public accounting firms. Consequently, the Institut Akuntan Publik Indonesia (IAPI) issued decision No. 4 of 2018, which includes Audit Quality Indicator Guidelines at the Public Accounting Firm Level, to help maintain public trust in the profession. These guidelines emphasize auditor independence, as outlined in paragraphs 15-17, as a fundamental and crucial factor in conducting audit engagements. Additionally, the guidelines address the importance of adequate engagement time, as described in paragraphs 18-19, noting that insufficient time allocated by key engagement personnel can lead to substandard audit work.

One of the most significant audit quality issues identified by the Financial Reporting Council (FRC) in recent years is the inconsistent application of professional skepticism. In June 2022, the FRC issued its "Professional Judgement Guidance," which highlighted professional skepticism as a crucial aspect of the auditor's mindset, essential for making sound judgments during audits. The professional skepticism variable is considered a potential moderating factor influencing audit quality, as supported by the findings of Wulan & Budiarta (2020) and Rahayu & Suryanawa (2020), who found a positive relationship between professional skepticism and audit quality. In addition to professional skepticism, auditor religiosity is also hypothesized to moderate the relationship between audit quality and its influencing factors. Hasugian (2022) found a link between religiosity and audit quality, and Dewi & Gayatri (2020) showed that religiosity positively impacts auditor performance, which in turn enhances audit quality. The people of Bali Province are known for their strong religiosity, as evidenced by their devout participation in religious ceremonies (Riasmini et al., 2018). In support of this, Prof. Dr. Drs. I Gusti Ngurah Sudiana, a noted professor of sociology in the field of religion and chairman of the Parisada Hindu Dharma Indonesia (PHDI) of Bali Province, stated that religious activities remain deeply ingrained in Balinese life, even as they engage with the international community. According to Wiguna & Ariyanto (2023), auditors with a strong ethical orientation,

often rooted in religious values, are better equipped to avoid dysfunctional behavior. This ethical orientation, related to values derived from religious teachings, influences how Balinese auditors conduct their work.

Building on previous research by Rizal & Liyundira (2016), which examined the impact of independence and time budget pressure on audit quality at KAP Malang Region, this study introduces professional skepticism, as informed by Kusumawati & Syamsuddin (2018), and religiosity, based on the work of Ocak et al. (2023), as moderating variables. This research is driven by two primary motivations. First, it responds to the FRC's statement that inconsistent application of professional skepticism is the most significant issue affecting audit quality in recent years. Second, it considers religiosity as a moderating factor because this study focuses on public accounting firms in Bali Province, where religiosity is deeply embedded in the local culture, as previously noted by (Riasmini et al., 2018). In line with Ocak et al. (2023), who suggested that geographical location plays a crucial role in shaping an individual's identity, cognition, behavior, and decision-making, this study explores how these factors influence audit quality in Bali.

Attribution theory, developed by Fritz Heider, explains individual behavior by attributing it to either internal factors, such as character, traits, and attitudes, or external factors, such as situational pressures, that influence behavior (Karnia & Haryanto, 2015). Audit quality is closely tied to the auditor's behavior throughout the audit process. Independence is an internal factor that significantly affects audit quality. It is defined as objectivity, being free from external influences, and avoiding conflicts of interest that could compromise professional judgment (Abbott et al., 2015). Studies by Santoso et al. (2020), Mahdi et al. (2023), Lonto et al. (2023), Santhi & Ratnadi (2017), and Rizal & Liyundira (2016) have found that independence positively influences audit quality. An auditor's independent attitude fosters neutrality and impartiality in decision-making, leading to the reporting of misstatements (findings) in audited financial statements and, consequently, higher audit quality. Therefore, enhancing auditor independence is associated with improving audit quality. Based on these theoretical explanations and previous research findings, the following hypothesis is proposed:

H₁: Independence has a positive influence on audit quality.

Attribution theory also explains how auditor behavior is influenced by external factors, such as time budget constraints, in producing audit reports. Time budget pressure occurs when auditors feel constrained by the limited time available to complete an audit. Broberg et al. (2016) described time budget pressure as a critical aspect of audit practice, not only during audit planning but also in the auditor's daily activities, where the ability to balance reporting time with various tasks and set priorities is essential. Time budget pressure is a common occurrence in the work environment and is necessary for auditors to meet client demands in a timely manner (Wiguna & Ariyanto, 2023). However, when auditors are faced with tight deadlines, they may pay less attention to audit procedures that contribute to audit quality (Santhi & Ratnadi, 2017). Research by Broberg et al. (2016), Akbar (2017) Ariningsih & Mertha (2017) and Ningsih & Yaniartha (2013) found that time budget pressure negatively influences audit quality. Therefore, auditors tend to perform less effectively under time pressure. Based on these

theoretical explanations and previous research findings, the following hypothesis is proposed:

H₂: Time budget pressure has a negative influence on audit quality.

Attribution theory is also employed to explain the effect of internal auditor characteristics, such as professional skepticism, on auditor behavior in producing audit reports. Nelson (2009) describes professional skepticism as an auditor's judgment and decision-making that reflects a heightened risk assessment of improper assertions, based on the information available to the auditor. Chiang (2016) noted that an auditor's independent mindset is a crucial antecedent to professional skepticism. Research by Rahayuningsih & Widhiyani (2019) and Santoso *et al.* (2020) revealed that professional skepticism strengthens the positive influence of independence on audit quality. Thus, it can be assumed that the level of skepticism demonstrated by the auditor correlates with the impact of auditor independence on audit quality. Professional skepticism helps auditors maintain their independence, leading to higher audit quality. Based on these theoretical explanations and previous research findings, the following hypothesis is proposed:

H₃: Professional skepticism strengthens the positive influence of independence on audit quality.

Skeptical auditors are more likely to detect misstatements in reports, which can enhance audit quality (Brazel *et al.*, 2019). Kusumawati & Syamsuddin (2018) explained that committed auditors maintain their professional skepticism to produce higher-quality audit reports. Sari & Putra (2017) found that professional skepticism moderates the relationship between time budget pressure and auditor performance at public accounting firms in Bali Province. This suggests that auditors with a skeptical attitude will strive to perform their audit tasks well, even under tight time constraints. A skeptical mindset motivates auditors to produce high-quality work to maintain their professional reputation. Salsabil (2020) further revealed that professional skepticism can strengthen the negative impact of time budget pressure on an auditor's ability to detect fraud. Auditors with high skepticism are more likely to plan and manage the time allocated for audit assignments effectively. Based on these theoretical explanations and previous research findings, the following hypothesis is proposed:

H₄: Professional skepticism strengthens the negative influence of time budget pressure on audit quality.

Attribution theory is also used to explain the effect of individual characteristics, particularly religiosity, on auditor behavior in producing audit quality. Religiosity refers to religious values or principles derived from a belief in God (Wiguna & Ariyanto, 2023). Nasirpour *et al.* (2023) stated that behaviors contrary to the principles and concepts of the audit profession can be mitigated through religious beliefs and adherence to professional and ethical standards. Mostafa *et al.* (2020) found a significant relationship between the level of religiosity and auditor independence, with highly religious auditors demonstrating greater independence, even when clients offer favorable economic conditions. Research by Sulistiyo & Ghozali (2017), Nasirpour *et al.* (2023), and Tianingsih *et al.* (2022) also revealed that auditors with high levels of religiosity tend to have strong self-control, which helps them avoid behavior that deviates from their religious values.

An auditor’s religiosity can therefore reinforce their commitment to maintaining an independent attitude during audits. Based on these theoretical explanations and previous research findings, the following hypothesis is proposed:

H₅: Religiosity strengthens the positive influence of independence on audit quality.

Ocak et al. (2023) found that auditors from religious backgrounds tend to produce higher-quality audits. However, stress from time constraints or deadlines can exacerbate the pressure felt by auditors. Time pressure is identified as a major factor affecting audit quality (Yan & Xie, 2016). Utama & Surya (2019) stated that religiosity plays an important role in managing work stress, as religious beliefs can provide hope, support, and guidance. Employees with higher levels of religiosity tend to experience less work-related stress. Pamungkas (2014) revealed that even under pressure, auditors with strong religiosity are more likely to adhere to the truth, thereby improving audit quality. It can be predicted that religious auditors will be guided by their beliefs to maintain ethical conduct, which may help reduce work stress due to tight time pressures. Based on these theoretical explanations and previous research findings, the following hypothesis is proposed:

H₆: Religiosity strengthens the negative influence of time budget pressure on audit quality.

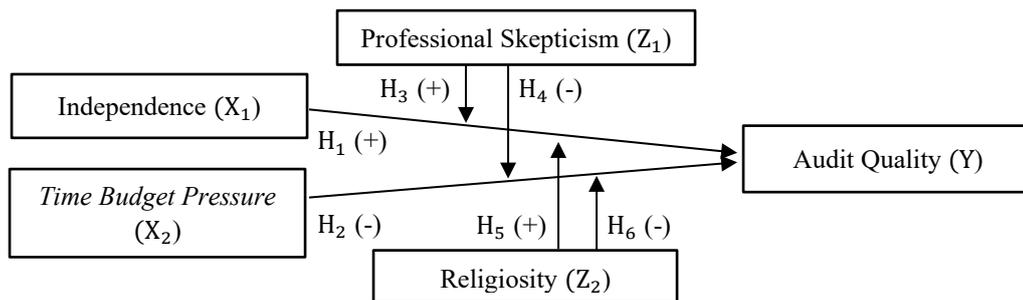


Figure 1. Research Model

Source: Research Data, 2024

RESEARCH METHODS

This research focuses on public accounting firms in Bali Province, as listed in the 2023 IAPI directory. The study examines the audit quality of these firms, evaluating it through the variables of independence, time budget pressure, professional skepticism, and religiosity. The research population consists of auditors working at public accounting firms in Bali, with a sample size of 74 auditors selected using the nonprobability sampling method, specifically the saturated sampling technique. Data for the study were collected via questionnaires distributed to these auditors, with responses evaluated using a four-point Likert scale.

Audit quality, defined as an auditor's ability to identify and report violations within accounting systems, serves as the dependent variable (Y) in this study. The assessment of audit quality is based on five indicators adopted from Kusumawati & Syamsuddin (2018): auditor ethics, organizational commitment, auditor independence, auditor competence, and auditor experience.

Independence and time budget pressure are the independent variables examined. Independence (X_1) is characterized by an auditor's ability to maintain a

neutral and impartial stance, making decisions without external influence. This variable is measured using three indicators developed by Ahmad & Taylor (2009), with five statement items: two unfavorable items related to strong beliefs and adherence to the professional code of ethics, and three favorable items focused on the commitment to uphold the principles of the profession and a strong desire to remain independent. Time budget pressure (X2) refers to the stress auditors experience due to tight audit completion deadlines. This variable is assessed based on research by Broberg et al. (2016) using two indicators: perceived time budget pressure and the inability to meet the time budget.

Professional skepticism and religiosity are considered moderating variables in this study. Professional skepticism (Z1) is defined as an auditor's tendency to question, critically evaluate, and not readily accept evidence during the audit process. Seven indicators from Mat et al. (2021) are used to measure skepticism: the propensity to reject unsupported statements, the habit of questioning what is observed or heard, the tendency to delay decisions until sufficient information is available, the reluctance to decide without considering all information, the effort to ensure most available information is considered, the time taken to make decisions, and the ability to detect inconsistencies in explanations. Religiosity (Z2) reflects an individual's religious values or the strength of their religious beliefs. This variable is measured using five indicators adopted from Glock (1962): ideological beliefs, religious practices, religious experiences, religious knowledge, and the consequences of religious adherence.

RESULT AND DISCUSSION

This study utilizes both descriptive and inferential statistical analysis techniques, conducted through SmartPLS software. The analysis includes the evaluation of both the outer model and the inner model.

Table 1. Respondent Characteristics

Characteristics	Category	Total	
		People	Percentage (%)
Gender	Male	27	36
	Female	47	64
Position	Junior Auditor	44	60
	Senior Auditor	26	35
	Supervisor	4	5
	Manager	0	0
	Partner	0	0
Work Experience	1-5 years	60	81
	6-10 years	11	15
	> 10 years	3	4
Age	20-30 years old	67	91
	31-40 years old	5	7
	> 40 years old	2	3
Education	D3	2	3
	D4/S1	59	80
	S2	13	17
	S3	0	0

Source: Research Data, 2024

Table 1 provides an overview of the characteristics of the 74 auditors who participated as respondents in the research. It's known that the respondent pool is predominantly female. Respondents are categorized into five different positions, with the majority being junior auditors. In terms of tenure, auditors were divided into three categories, with most having one to five years of experience. The age distribution of respondents is also divided into three categories, with the majority being between 20 and 30 years old. Regarding educational attainment, auditors are classified into four categories, with the largest group holding D4 or S1 degrees.

Tables 2 and 3 present the results of the descriptive analysis and the outer model test. Descriptive statistical measurements were conducted to examine the distribution of respondent's answers to the statements associated with each variable. A higher average score reflects a predominantly affirmative response from the respondents. The descriptive analysis results in Table 2 reveal that for the independence variable, indicator X1.2 has the highest average score. For the time budget pressure variable, indicator X2.1 shows the highest average. In the case of the professional skepticism variable, indicator Z1.5 has the highest average score. For the religiosity variable, indicators Z2.2 and Z2.4 both record the highest averages. Lastly, for the audit quality variable, indicator Y3 has the highest average score.

Table 2. Results of Descriptive Statistics and Outer Model Test

Variable	Indicator	Mean	Outer Loading	Cronbach's Alpha	Construct Reliability	AVE
Independence (X ₁)	X _{1.1}	3,43	0,67	0,76	0,84	0,51
	X _{1.2}	3,45	0,69			
	X _{1.3}	3,18	0,73			
	X _{1.4}	3,18	0,72			
	X _{1.5}	3,30	0,74			
<i>Time Budget Pressure</i> (X ₂)	X _{2.1}	2,62	0,84	0,76	0,89	0,80
	X _{2.2}	2,58	0,94			
Professional Skepticism (Z ₁)	Z _{1.1}	3,53	0,62	0,87	0,89	0,54
	Z _{1.2}	3,57	0,70			
	Z _{1.3}	3,50	0,78			
	Z _{1.4}	3,53	0,80			
	Z _{1.5}	3,58	0,74			
	Z _{1.6}	3,50	0,69			
	Z _{1.7}	3,50	0,79			
Religiosity (Z ₂)	Z _{2.1}	3,62	0,83	0,83	0,88	0,59
	Z _{2.2}	3,66	0,76			
	Z _{2.3}	3,55	0,75			
	Z _{2.4}	3,66	0,70			
	Z _{2.5}	3,54	0,80			
Audit Quality (Y)	Y ₁	3,60	0,66	0,82	0,87	0,52
	Y ₂	3,55	0,75			
	Y ₃	3,62	0,69			
	Y ₄	3,57	0,76			
	Y ₅	3,58	0,69			
	Y ₆	3,58	0,76			

Source: Research Data, 2024

The outer model test is conducted to determine the validity and reliability of the research model (Hair et al., 2021). This evaluation includes several key assessments: an indicator reliability test, where an outer loading value greater than 0.60 is considered acceptable; an internal consistency reliability test, which requires composite reliability and Cronbach's alpha values to exceed 0.7; a convergent validity test, with the Average Variance Extracted (AVE) value needing to be greater than 0.5; and a discriminant validity test, where the Heterotrait-Monotrait Ratio (HTMT) should be below 0.90.

Table 3. Outer Model Test Results (HTMT Value)

	X ₁	Y	Z ₂	Z ₁	X ₂	Z ₁ *X ₁	Z ₁ *X ₂	Z ₂ *X ₁	Z ₂ *X ₂
X ₁									
Y	0,77								
Z ₂	0,44	0,59							
Z ₁	0,56	0,52	0,50						
X ₂	0,25	0,52	0,10	0,25					
Z ₁ *X ₁	0,15	0,20	0,13	0,38	0,21				
Z ₁ *X ₂	0,18	0,29	0,25	0,12	0,07	0,10			
Z ₂ *X ₁	0,19	0,17	0,27	0,12	0,29	0,45	0,11		
Z ₂ *X ₂	0,24	0,25	0,07	0,25	0,09	0,15	0,21	0,09	

Source: Research Data, 2024

Table 2 demonstrates that the outer loading values for each indicator exceed 0.6, Cronbach's alpha and composite reliability values are above 0.7, and the AVE values surpass 0.5. Table 3 further indicates that the HTMT values for each indicator are below 0.9. These findings confirm that all the indicators and variables used in the study are both valid and reliable.

Bootstrapping analysis was conducted with a significance level of 0.05. A t-statistic value greater than 1.64 and a p-value less than 0.05 suggest that the hypothesis is supported. The original sample values obtained from hypothesis testing (bootstrapping) are used to determine the direction of the relationship – positive or negative – between variables. The results of the hypothesis testing and the inner model assessment (R² and Q²) are presented in Table 4.

Table 4. Hypothesis Test Results

Hypothesis	Original sample (O)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values	R ²	Q ²	Description
X ₁ → Y	0,27	0,10	2,88	0,00			H ₁ accepted
X ₂ → Y	-0,35	0,09	3,96	0,00			H ₂ accepted
Z ₁ *X ₁ → Y	0,10	0,09	1,16	0,12	0,68	0,30	H ₃ rejected
Z ₁ *X ₂ → Y	-0,17	0,08	2,06	0,02			H ₄ accepted
Z ₂ *X ₁ → Y	0,10	0,10	0,98	0,17			H ₅ rejected
Z ₂ *X ₂ → Y	-0,04	0,08	0,57	0,28			H ₆ rejected

Source: Research Data, 2024

The inner model examines the predictive capability of the research model and the interactions between constructs. The coefficient of determination (R²) test, which ranges from 0 to 1, indicates the proportion of variance in the dependent variable explained by the independent variables. According to (Hair et al., 2021), an R-squared value of 0.25 indicates low influence, 0.50 indicates medium influence, and 0.75 indicates large influence. As shown in Table 4, the R² value of

0.68 suggests that the variables of independence, time budget pressure, and their interactions with professional skepticism and religiosity account for 68% of the variation in audit quality, while the remaining 32% is explained by variables not included in this study.

To assess the model's predictive relevance, the Q-squared (Q^2) value measures the proportion of predictive accuracy, serving as a form of validation in PLS. According to the rule of thumb, $Q^2 > 0$ indicates predictive relevance (Hair et al., 2021). As shown in Table 1, the Q^2 value of 0.30, which is greater than 0, confirms that this research model has significant predictive relevance.

Table 4 also presents the results of the hypothesis testing. The effect of independence on audit quality shows a p-value of 0.00 ($0.00 < 0.05$), a t-statistic of 2.88 ($2.88 > 1.64$), and an original sample value of 0.27. These results support the first hypothesis (H1), that independence positively influences audit quality. This finding aligns with prior research by Santhi & Ratnadi (2017) Santoso et al. (2020), Rizal & Liyundira (2016), Mahdi et al. (2023), and Lonto et al. (2023), all of which suggest a positive relationship between independence and audit quality. As indicated in Table 2, the independence variable's highest average score is found in indicator X1.2, with a value of 3.45, indicating that most respondents maintain their independence even under pressure. The next highest mean, 3.43, is for indicator X1.1, which shows respondents' willingness to make extra efforts to ensure independence. These results highlight auditors' strong commitment to maintaining independence, supporting attribution theory, which suggests that internal factors, such as independence, influence auditor behavior during the audit process. Independent auditors are more likely to be objective and honest in their evaluations.

The hypothesis test on the effect of time budget pressure on audit quality reveals a p-value of 0.00 ($0.00 < 0.05$), a t-statistic of 3.96 ($3.96 > 1.64$), and an original sample value of -0.35. These results support the second hypothesis (H2), that time budget pressure negatively impacts audit quality. This finding is consistent with research by Akbar (2017), Ningsih & Yaniartha (2013), Broberg et al. (2016), and Ariningsih & Mertha (2017), all of which found that time budget pressure negatively affects audit quality. The findings also align with attribution theory, which posits that external factors can influence individual behavior. Table 2 shows that the highest mean score for the time budget pressure variable is 2.62 for indicator X2.1, indicating that respondents generally feel pressured by time constraints during audits. However, the overall time budget pressure mean of 2.60, compared to the audit quality mean of 3.58, suggests that the perceived time pressure is relatively low. This indicates that public accounting firms in Bali Province prioritize adequate engagement time, contributing to a robust quality control system. The low time budget pressure experienced by auditors is associated with improved audit quality.

The test of the moderating effect of professional skepticism on the relationship between independence and audit quality yields a p-value of 0.12 ($0.12 > 0.05$), a t-statistic of 1.16 ($1.16 < 1.64$), and an original sample value of 0.10. These results suggest that professional skepticism does not moderate the influence of independence on audit quality, leading to the rejection of the third hypothesis (H3), which proposed that professional skepticism strengthens the positive effect

of independence on audit quality. This finding contradicts Santoso et al. (2020), who found that professional skepticism enhances the impact of independence on audit quality. As shown in Table 2, the highest average value for the independence variable is 3.45 for indicator X1.2, reflecting respondents' commitment to maintaining independence under pressure. This indicates that auditors consider independence a fundamental principle that remains unaffected by their level of skepticism.

The test of the moderating effect of professional skepticism on the relationship between time budget pressure and audit quality reveals a p-value of 0.02 ($0.02 < 0.05$), a t-statistic of 2.06 ($2.06 > 1.64$), and an original sample value of -0.17. These results confirm the fourth hypothesis (H4), that professional skepticism strengthens the negative influence of time budget pressure on audit quality. This finding is consistent with research by Salsabil (2020), which indicates that professional skepticism can intensify the negative impact of time budget pressure on auditors' ability to detect fraud. Table 2 shows that the highest average score for the professional skepticism variable is 3.58 for indicator Z1.5, suggesting that auditors ensure they fully understand available information before making decisions. Auditors with high levels of skepticism are more deliberate and cautious, effectively managing their time to reduce stress from time constraints, thereby mitigating the adverse effects of time budget pressure on audit quality.

The results of the test for the moderating effect of religiosity on the relationship between independence and audit quality yielded a p-value of 0.17 ($0.17 > 0.05$) and a t-statistic of 0.98 ($0.98 < 1.64$), with an original sample value of 0.10. These findings indicate that religiosity does not moderate the influence of independence on audit quality, leading to the rejection of the fifth hypothesis (H5), which proposed that religiosity enhances the positive impact of independence on audit quality. This result contradicts Mostafa et al. (2020), who reported a significant relationship between religiosity and auditor independence. Table 2 shows that the highest average score for the independence variable is 3.45 for indicator X1.2, indicating that respondents generally agree on maintaining an independent stance under all forms of pressure. Therefore, the level of religiosity, whether high or low, does not appear to influence auditors' independence, as they view independence as a fundamental professional attitude.

Similarly, the test for the moderating effect of religiosity on the relationship between time budget pressure and audit quality resulted in a p-value of 0.28 ($0.28 > 0.05$) and a t-statistic of 0.57 ($0.57 < 1.64$), with an original sample value of -0.04. These findings indicate that religiosity does not moderate the influence of time budget pressure on audit quality, leading to the rejection of the sixth hypothesis (H6), which posited that religiosity would strengthen the negative impact of time budget pressure on audit quality. This finding contradicts Pamungkas (2014), who suggested that auditors with strong religiosity are more likely to uphold truthfulness even under pressure. According to Table 2, the highest average score for the time budget pressure variable is associated with indicator X2.1, reflecting respondents' awareness of deadlines for specific audits. Table 1 further indicates that the majority of auditors are junior, with 1–5 years of experience. This lack of familiarity with the time budgets might lead to stress. Religiosity, defined as the

set of religious values influencing a person's behavior, does not appear to impact how auditors perceive time budget pressures.

CONCLUSION

The data analysis results indicate that independence enhances audit quality, while time budget pressure negatively impacts it. The moderation effect test reveals that professional skepticism strengthens the negative impact of time budget pressure on audit quality but does not moderate the influence of independence. Similarly, religiosity does not moderate the effects of either independence or time budget pressure on audit quality. One limitation of this study is the use of the saturated sampling method. Future research should consider employing the purposive sampling method, which involves selecting participants based on specific criteria, such as having at least one year of auditing experience. This approach would ensure that respondents have a deeper understanding of the questionnaire statements, leading to more accurate and unbiased responses. Additionally, researchers should carefully consider the timing of questionnaire distribution to avoid periods of peak auditor workload, thereby improving the response rate.

REFERENCES

- Abbott, L. J., Daugherty, B., Parker, S., & Peters, G. F. (2015). Internal Audit Quality and Financial Reporting Quality: The Joint Importance of Independence and Competence. *Journal of Accounting Research*, 54(1).
- Ahmad, Z., & Taylor, D. (2009). Commitment to Independence by Internal Auditors: The Effects of Role Ambiguity and Role Conflict. *Managerial Auditing Journal*, 24(9), 899–925.
- Akbar, T. (2017). Pengaruh Time Budget Pressure, Tenor Audit, dan Rotasi Audit Terhadap Kualitas Audit. *Profita*, 10(3).
- Ariningsih, P. S., & Mertha, I. M. (2017). Pengaruh Independensi, Tekanan Anggaran Waktu, Risiko Audit, dan Gender Pada Kualitas Audit. *E-Jurnal Akuntansi Universitas Udayana*, 1545–1574.
- Brazel, J. F., Gimbar, C., Maksymov, E. M., & Schaefer, T. J. (2019). The Outcome Effect and Professional Skepticism: A Replication and a Failed Attempt at Mitigation. *Behavioral Research in Accounting*, 31(2), 135–143.
- Broberg, P., Tagesson, T., Argento, D., Gyllengahm, N., & Martensson, O. (2016). Explaining the influence of time budget pressure on audit quality in Sweden. *Springer Science + Business*.
- Chiang, C. (2016). Conceptualising The Linkage Between Professional Scepticism and Auditor Independence. *Pacific Accounting Review*, 28(2).
- Dewan Pengurus Institut Akuntan Publik Indonesia. Institut Akuntan Publik Indonesia No. 4 Tahun 2018 tentang Panduan Indikator Kualitas Audit pada Kantor Akuntan Publik. (2018). Indonesia.
- Dewi, I. A. C. U., & Gayatri. (2020). Love of Money, Machiavellian, Religiusitas dan Kinerja Auditor. *E-Jurnal Akuntansi Universitas Udayana*, 30(12), 2999–30009.
- Financial Reporting Council. (2021). What Makes a Good Audit?
- Financial Reporting Council. (2022). Professional Judgement Guidance.
- Financial Reporting Council. (2022). What Makes a Good Environment for Auditor Skepticism and Challenge.
- Glock, C. Y. (1962). On The Study of Religious Commitment. *Religious Education*, 57, 98–110.

- Gul, F. A., Wu, D., & Yang, Z. (2013). Do Individual Auditors Affect Audit Quality? Evidence from Archival Data. *American Accounting Association*.
- Hair, J. F., Hult, G. T., Ringle, C. M., Sarstedt, M., Danks, N. P., & Ray, S. (2021). Partial Least Squares Structural Equation Modeling (PLS-SEM) Using R. *Springer*.
- Hasugian, H. (2022). The Effect of Auditor Competence, Skepticism, Selfesteem, Role Conflict, and Religiosity on Audit Quality. *International Journal of Contemporary Accounting*, 4(1), 1–20.
- Karnia, N. D., & Haryanto. (2015). Pengaruh Kompetensi, Independensi, Motivasi, dan Akuntabilitas terhadap Kualitas Audit. *Diponegoro Journal of Accounting*, 4(4).
- Kusumawati, A., & Syamsuddin. (2018). The Effect of Auditor Quality to Professional Skepticism and Its Relationship to Audit Quality. *International Journal of Law and Management*. *International Journal of Law and Management*, 60(4), 998–1008.
- Lonto, M. P., Sukoharsono, E. G., Baridwan, Z., & Prihatiningtias, Y. W. (2023). The Effectiveness of Internal Audit for Fraud Prevention. *Australasian Accounting Business and Finance Journal*, 17(3).
- Mahdi, S. A. R., Nurkholis, Prihatiningtias, Y. W., & Baridwan, Z. (2023). Moderation of Political Pressure on the Determinants of Audit Quality in the Public Sector: A Study of BPK Auditors for the Maluku and North Sulawesi Regions. *Australasian Accounting Business and Finance Journal*, 17(4).
- Mat, S. A., Muhammad, K., Mohamed, N., Ghani, E. K., & Ali, M. M. (2021). The Influence of Auditor's Reputation, Auditor's Fee and Auditor's Scepticism Audit Quality in Earnings Management. *Academy of Accounting and Financial Studies Journal*, 25(6), 1–11.
- Mostafa, D., Hussain, M., & Mohamed, E. K. A. (2020). The Effect of Religiosity–Morality Interaction on Auditor Independence in Egypt. *Managerial Auditing Journal*.
- Nasirpour, A., Kangarloe, S. J., & Sales, J. B. (2023). Audit Quality Model Based on Moral Atmosphere and Spirituality in Iran. *Iranian Journal of Accounting, Auditing & Financ*, 7(2), 61–81.
- Nelson, M. W. (2009). A Model and Literature Review of Professional Skepticism in Auditing. *Auditing: A Journal of Practice & Theory*, 28(2), 1–34.
- Ningsih, A. A. P. R. C., & Yaniartha, P. D. (2013). Pengaruh Kompetensi, Independensi, dan Time Budget Pressure Terhadap Kualitas Audit. *E-Jurnal Akuntansi Universitas Udayana*, 4(1), 92–109.
- Ocak, M., Kurtulmus, B. E., & Arioglu, E. (2023). Do Individual Auditors from More Religious Hometowns Enhance Audit Quality? Evidence From an Islamic Country. *Journal of Business Ethics*.
- Otoritas Jasa Keuangan. Pengumuman No: Peng 3/PM.1/2019 Tentang Sanksi Administratif dan/atau Perintah Tertulis terhadap PT Hanson Internasional Tbk, Saudara Benny Tjokrosaputro, Saudara Adnan Tabrani, dan Saudari Sherly Jokom. (2019). Indonesia.
- Otoritas Jasa Keuangan. (2019, Juni 28). Siaran Pers: Otoritas Jasa Keuangan Berikan Sanksi Kasus PT Garuda Indonesia (Persero) Tbk.
- Otoritas Jasa Keuangan. (2023, Maret 7). Siaran Pers: OJK Beri Sanksi untuk AP dan KAP Terkait Wanaartha Life di Tengah Penanganan Likuidasi.
- Pamungkas, I. D. (2014). Pengaruh Religiusitas dan Rasionalisasi dalam Mencegah, dan Mendeteksi Kecenderungan Kecurangan Akuntansi. *Jurnal Ekonomi Dan Bisnis*, 15(2), 48–59.
- Pusat Pembinaan Profesi Keuangan. (2019, Juni 29). Ditemukan Pelanggaran pada Audit Laporan Keuangan Garuda, Izin AP Kasner Sirumapea Dibekukan.

- Rahayu, N. K. S., & Suryanawa, I. K. (2020). Pengaruh Independensi, Profesionalisme, Skeptisme Profesional, Etika Profesi, dan Gender Terhadap Kualitas Audit Pada KAP di Bali. *E-Jurnal Akuntansi Universitas Udayana*, 30(3), 686–698.
- Rahayuningsih, E. R., & Widhiyani, N. L. S. (2019). Moral Reasoning dan Skeptisisme Profesional Memoderasi Pengaruh Independensi Terhadap Kualitas Audit. *E-Jurnal Akuntansi Universitas Udayana*, 972–986.
- Riasmini, K., Herawati, N. T., & Kurniawan, P. S. (2018). Pengaruh Gender, Tingkat Religiusitas, dan Pemahaman Kode Etik Profesi Akuntan Terhadap Pembuatan Keputusan Etis Mahasiswa. *JIMAT: Jurnal Ilmiah Mahasiswa Akuntansi*, 9(1), 167–177.
- Rizal, N., & Liyundira, F. S. (2016). Pengaruh Tekanan Waktu dan Independensi Terhadap Kualitas Audit (Studi Pada Kantor Akuntan Publik di Wilayah Malang). *Jurnal Penelitian Ilmu Ekonomi*, 6(1), 45–52.
- Salsabil, A. (2020). Pengaruh Pengalaman Auditor, Independensi, Pendidikan Berkelanjutan, Tekanan Waktu Kerja Terhadap Pendeteksian Kecurangan oleh Auditor Eksternal dengan Skeptisisme Profesional Sebagai Variabel Moderasi. *Prosiding Seminar Nasional*.
- Sandria, F. (2021, Juli 27). Deretan Skandal Lapkeu di Pasar Saham RI, Indofarma Hanson. CNBC Indonesia.
- Santhi, L. G. M. W., & Ratnadi, N. M. D. (2017). Independensi Auditor Sebagai Pemediasi Pengaruh Audit Fee dan Time Budget Pressure pada Kualitas Audit. *E-Jurnal Akuntansi Universitas Udayana*, 19(3), 2059–2089.
- Santoso, R. D., Riharjo, I. B., & Kurnia. (2020). Independensi, Integritas, Serta Kompetensi Auditor Terhadap Kualitas Audit dengan Skeptisisme Profesional Sebagai Variabel Pemoderasi. *Journal of Accounting Science*, 15(1).
- Sari, T. P., & Putra, I. M. P. D. (2017). Kecerdasan Spiritual dan Skeptisme Profesional Sebagai Pemoderasi Pengaruh Time Budget Pressure Pada Kinerja Auditor. *E-Jurnal Akuntansi Universitas Udayana*, 19(2), 1606–1633.
- Sulistiyo, H., & Ghozali, I. (2017). The Role of Religious Control in Dysfunctional Audit Behavior: An Empirical Study of Auditors of Public Accounting Firm in Indonesia. *The Journal of Applied Business Research*, 33(5), 1047–1058.
- Sutika, I.K. (2015, April 13). Kehidupan Masyarakat Bali Kental dengan Aktivitas Religius. Antara Bali.
- Tianingsih, P., Rustiana, S. H., & Sarwoko, H. (2022). Pengaruh Kompetensi, Independensi dan Perilaku Disfungsional Auditor Terhadap Kualitas Audit di Moderasi oleh Religiusitas (Studi Empiris Pada Kantor Akuntan Publik di Wilayah Jakarta Selatan). *JEMBA: Jurnal Ekonomi Pembangunan, Manajemen dan Bisnis, Akuntansi*, 2(1).
- Utama, I. K. A. B., & Surya, I. B. K. (2019). Pengaruh Religiusitas, Adversity Quotient dan Lingkungan Kerja Non Fisik Terhadap Stres Kerja. *E-Jurnal Manajemen Universitas Udayana*, 8(5), 3138–3165.
- Wiguna, I. G. M. J., & Ariyanto, D. (2023). Religiusitas Memoderasi Pengaruh Karakteristik Internal dan Eksternal Perilaku Dysfunctional Audit di Kantor Akuntan Publik. *E-Jurnal Akuntansi Universitas Udayana*, 33(11), 2902–2918.
- Wulan, N. P. A. N. S., & Budiarta, I. K. (2020). Pengaruh Skeptisisme Profesional, Due Professional Care, dan Tekanan Anggaran Waktu pada Kualitas Audit. *E-Jurnal Akuntansi Universitas Udayana*, 30(3), 624–635.
- Yan, H., & Xie, S. (2016). How Does Auditors' Work Stress Affect Audit Quality? Empirical Evidence from the Chinese Stock Market. *China Journal of Accounting Research*, 9, 305–319.