

## **The Effect of Independence, Competence, Budget Pressure Time towards Audit Judgment in Accounting Firm the Public of Malang Greater with Religiosity as Moderation Variables**



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**ABSTRACT:** The purpose of this study was to determine the effect of independence, competence and time budget pressure on audit judgment with religiosity as a moderating variable at the Public Accounting Firm SE-Malang Raya. This study used a quantitative method. The sample determination was done using a purposive sampling technique so that a research sample of 75 auditors was obtained. The data collection technique used by the researcher used a questionnaire. The data analysis method used was moderation regression. The results of the study proved that independence had a significant effect on audit judgment, competence had a significant effect on audit judgment, time budget pressure had a significant effect on audit judgment, religiosity supported the effect of independence on audit judgment, religiosity supports the influence of competence on audit judgment and religiosity supports the influence of time budget pressure on audit judgment. The results of the study show that the role of religiosity is able to strengthen the influence between independence, competence and time budget pressure on audit judgment at the SE Malang Raya Public Accounting Firm.

**KEYWORDS:** Audit Judgment, Independence, Competence, Religiosity, Time Budget Pressure.

### **I. INTRODUCTION**

Financial reports are a medium used by companies to show investors the condition of their company. External auditors from Public Accounting Firms (KAP) must audit the company's financial statements to ensure the credibility and accuracy of the financial information presented by the company. Stakeholders such as investors, creditors and tax authorities use these reports to make better decisions, based on relevant information. Decisions made by users of financial statements can be influenced by this information. This is because "financial statements are a summary of the recording process of financial transactions that occurred during the current period" Yulistina & K horina (2023 : 78-82 ).

Audit judgment is an objective assessment made by the auditor based on audit evidence obtained during the audit process. It involves professional interpretation of the facts and evidence available to reach a conclusion or decision regarding the fairness of the financial statements (Pratiwi, N., 2020). Audit judgment is part of the audit process to achieve optimal performance. Better audit judgment results will improve audit performance. If auditors do not obtain sufficient and appropriate evidence to support audit conclusions, they may draw inaccurate conclusions about the fairness of the financial statements. To make a decision, auditors must consider relevant evidence about the organization or company in the past, present and future.

Case example: Occurred in the Malang Raya Public Accounting Office (KAP) because there were several cases of fraud that occurred in the area. One of the cases discussed in MalangPost.com is PT. Sapta Tunggal Surya Abadi (PT.STSA), where Nanik, known as Suparmie SE, was accused of embezzling Rp. 2 billion from the mark-up of PT.STSA's release money. In this case, three people testified, namely, Yakobus as the company driver and the second Joko Susilo as the company's internal auditor and the third Suprihadi, a public accounting expert (external auditor). The company's internal auditor, Joko Susilo said that Nanik made the payment, calculated the price per meter and the amount of money to be paid. Gunadi Handoko opposed Joko's statement and stated that the residents involved in the land sale were not interviewed by internal or external auditors. However, Suprihadi, a public accountant, provided expert testimony before the judge and mentioned three of his audit findings, namely, differences in area, price and payment. Suprihadi's audit was conducted in accordance with the procedures agreed upon by the company and the accountant was only allowed to provide audit findings. In the end, Nanik was sentenced to a minimum of four years in prison under Article 374 of the Criminal Code in conjunction with Article 55 paragraph 1 to 1,

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Subsidiary Article 374 of the Criminal Code in conjunction with Article 56 of the Criminal Code, or Article 378 of the Criminal Code in conjunction with Article 55 paragraph 1 to 1. (<https://Malanqpost.com> 2018).

There are several factors that can influence audit judgment, one of which is independence. This is proven by research stating that independence has a positive and significant effect on audit judgment. Widiastoeti (2021) and Muawanah, Kohar (2023). This means that the more independent an auditor is, the more accurate and better his audit judgment is. However, Pratiwi (2020) stated that independence has a negative impact on audit judgment.

Second, the factor suspected of influencing Audit Judgment is competence. The results conducted by Hendar & Harahap (2023: 376-387) found that auditor competence has a positive and significant effect on audit judgment. This study is in line with the study conducted by Nurcaliana & Pangaribuan (2023), which found that auditor competence has a positive effect on audit judgment. However, it is different from that conducted by Pratiwi (2020) who found that competence has a negative effect on audit judgment.

Third, the factor that is suspected of influencing Audit Judgment is time budget pressure. According to research conducted by Widiastoeti & Murwato, (2021:153-164) which states that time budget pressure has a positive and significant effect on audit judgment. Meanwhile, in the research conducted by Agustawan & Nugraheni, (2023), stated that time budget pressure has a negative influence on audit judgment.

Inconsistent research results from both the independence variables, competence and time budget pressure variables. Therefore, the researcher added the religiosity variable as a moderating variable for the influence of independence, competence and budget pressure on Audit Judgment. This is because with the existence of religiosity in public accountants, it will encourage public accountants maintain their professional integrity and ethics, even when faced with pressure. Religious values can serve as a guide in decision making, helping auditors to adhere to ethical principles and integrity.

## II. THEORETICAL REVIEW

### Attribution Theory

Attribution Theory was pioneered by Bernard Weiner and Fritz Heider. This theory provides an understanding of how individuals draw conclusions about the causes of behavior, whether it is their own behavior or the behavior of other individuals, including in an organizational context. This theory explains how individuals try to understand the causes of their own or other people's behavior, by determining whether the behavior is caused by internal (dispositional) or external (situational) factors (Darwati, 2015). Thus, it can be seen that each person's internal conditions and characteristics can be different and influenced by various factors such as parenting, environment and personal experiences. These internal factors play an important role in shaping an individual's behavior and interactions with others. While external conditions are represented by the pressure of a person's condition (Luthans 2005). Attribution theory is related to a person's knowledge and understanding of an event that occurs around them including themselves. To understand the reasons for an event, it is important to consider various factors that can influence a person's understanding and perspective of the event. Each individual has unique experiences and backgrounds. and which can influence how they understand and respond to an event (Pratiwi et al 2020). This theory is relevant in terms of people's attitudes and characteristics that can be used to predict their behavior in meeting certain circumstances. In the field of communication psychology, attribution theory is very important. Individuals often try to understand and conclude the reasons behind the behavior of others when communicating. By understanding attribution theory, individuals can better understand and interpret the behavior of others. Therefore, attribution theory is the basis of this study to assess independence, ability, and time budget pressure on audit decisions based on behavior and knowledge obtained according to internal and external situations. Atri process Busi is a cognitive process in which individuals try to understand and interpret the causes behind a person's behavior or an event. In this process, a person determines whether the behavior or event is more influenced by internal factors (such as the individual's nature or characteristics) or external factors (such as the situation or environment) . Internal factors include the individual's abilities or motivations, while external factors include lack of resources, the influence of others or luck. (Wibowo, 2014: 63).

### Cognitive Theory

Cognitive Theory Cognitive theory is a theoretical framework that focuses on how thinking, understanding, and processing information play a role in human learning and development. Cognitive theory, developed by Jean Piaget between 1896 and 1980, emphasizes that human thinking develops through a series of stages based on experience and knowledge gained from the environment. So this theory implies that auditors will utilize past knowledge and experience in carrying out audit tasks they face in the future. Auditors do not only rely on currently available information, but also integrate past experiences and knowledge to

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make better decisions. Meanwhile, according to Rahim (2024), the application of cognitive theory in auditing shows that auditors who have more experience and broader knowledge will be better able to deal with various complex situations and make more accurate judgments. Thus, the auditor's experience and learning from previous tasks are important factors that help them complete audit tasks more effectively in the future.

### **Audit Judgment**

Audit judgment is the auditor's decision-making based on ideas, views, or estimates related to information derived from audit evidence so that the auditor is able to state the fairness of the auditor's opinion on the audited company's report t Rumondang et al. (2022). According to (Yustrianthe, 2022) is the most important thing. the auditor's approach to forming an opinion on the audit results and indicating the discovery of ideas, opinions or conclusions about objects, events, conditions or other types of events.

### **Independence**

Independence is an important attitude for auditors, which means not being influenced by personal interests or pressure from other parties. In carrying out their duties, auditors must maintain an independent attitude so as not to conflict with the principles of integrity and objectivity, as explained by Kristianto & Hermanto (2018). By maintaining an independent attitude, auditors can carry out their duties honestly and professionally without being influenced by the interests of external parties. This helps ensure that auditors can provide a fair and accurate assessment of the financial statements or information being audited, as well as maintain the credibility of the audit process.

### **Competence**

Competence is skills, basic attitudes, knowledge and the values that exist within a person are reflected in the ability to act and think consistently. Therefore, competence is not only about the ability or knowledge that a person has, but the willingness to do what is known and can produce benefits. According to Agustinah & Mulyono, (2020: 30-40), Competence is defined as *an individual's ability to carry out a job correctly and superiorly based on three main aspects, namely knowledge, skills and attitude*. Competencies include individual characteristics that enable them to perform work effectively and efficiently, thereby achieving organizational goals. This shows that competence is not only related to technical understanding or practical ability, but also includes how a person behaves professionally in certain situations. The right combination of knowledge, skills, and attitudes is essential to produce superior and sustainable performance. The competency standards according to Halim (2008:49) and Pinto, Rosidi, R., & Baridwan (2020). states that the first standard requires the technical competence of an auditor who carries out an audit. This competence is determined by three factors namely, formal education at accounting field in college including audit professional exams, practical training and experience in auditing, continuing professional education while pursuing a career as a professional auditor.

### **Time Budget Pressure**

Time budget pressure is a situation where auditors are required to work efficiently within a set time limit. This limitation is usually tight and often requires auditors to complete their work within a limited time without compromising audit quality. In a study conducted by Rosadi & Waluyo (2019), time budget pressure is explained as a certain time limit that must be adhered to by auditors in completing their audit tasks. This pressure can pose a challenge for auditors to maintain the integrity and quality of their work even when working under tight time pressure. If auditors are under time budget pressure, they are required to complete audit tasks in a short time. Auditors often face limited time constraints because listed companies must submit financial statements that have been approved by the auditor within a certain period of time (Lee, 2012). Based on the definition, time budget pressure can be described as a situation where the auditor is faced with a tight deadline, which has the potential to affect the quality and results of the audit. This condition requires the auditor to work efficiently, but still maintain the integrity and accuracy of the audit results even under limited time pressure.

### **Religiosity**

Religiosity includes symbols, beliefs, and practices that allow a person to feel close to their God. Thus, religiosity is not only limited to belief alone, but also to how a person practices his faith in everyday life, including in decision making and moral behavior. This certainly becomes a direction for a person's attitude in doing something (Souiden & Rani, 2015). Attribution theory is used to understand how auditors process information and make judgments in various audit situations. In this case, attribution theory suggests that auditor behavior, including their ability to detect fraud, is more influenced by internal traits, such as their competence, integrity, and personal experience. This means that audit decisions are not only based on existing external information, but also on intrinsic factors possessed by the auditor himself. Ability can be formed through one's efforts,

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for example by seeking knowledge and experience, maintaining independence, and increasing professional skepticism (Kartikarini and Sugiarto, 2016).

### **III. RESEARCH METHODS**

The type of research used is quantitative using an associative approach. Associative is a form of statement that explains the correlation of 2 or more variables either explicitly or implicitly (Ghozali, 2018:72). Research planning is a very important initial stage from the beginning to the end of the research process. This planning includes making hypotheses, determining methodology, data collection, data analysis, conclusions and making suggestions.

#### **Research Locus**

This study was conducted in 12 Public Accounting Firms (KAP) throughout Malang Raya, involving 75 auditors as respondents. The selection of participating KAP was based on their availability and willingness, as some firms were no longer active, had merged with other partners, or declined to participate. Data collected through questionnaires included auditor characteristics such as age, gender, highest education level, and length of service as an auditor. Each KAP contributed relevant data, providing a comprehensive overview of auditor participation and perspectives in this study.

#### **Data Collection Technique and Triangulation**

Data Collection Data collection in this study was conducted using a questionnaire containing a questionnaire. The questionnaire was distributed to auditors working in Public Accounting Firms (KAP) throughout Malang Raya. Then the respondents will fill it in according to the opinions and thoughts of the respondents. The questionnaires that have been filled in by the respondents are first selected so that incomplete questionnaires are not included in the data analysis. This technique makes the respondents who are the subjects of the study responsible for choosing and answering questions or statements. This method was chosen by the researcher considering the survey method, namely the method of collecting primary data obtained directly from the original source through a questionnaire, which is more effective and efficient to be carried out on a large number of subjects. In addition, with primary data, researchers can collect data according to what is desired, because data that is not relevant to the research objectives can be reduced.

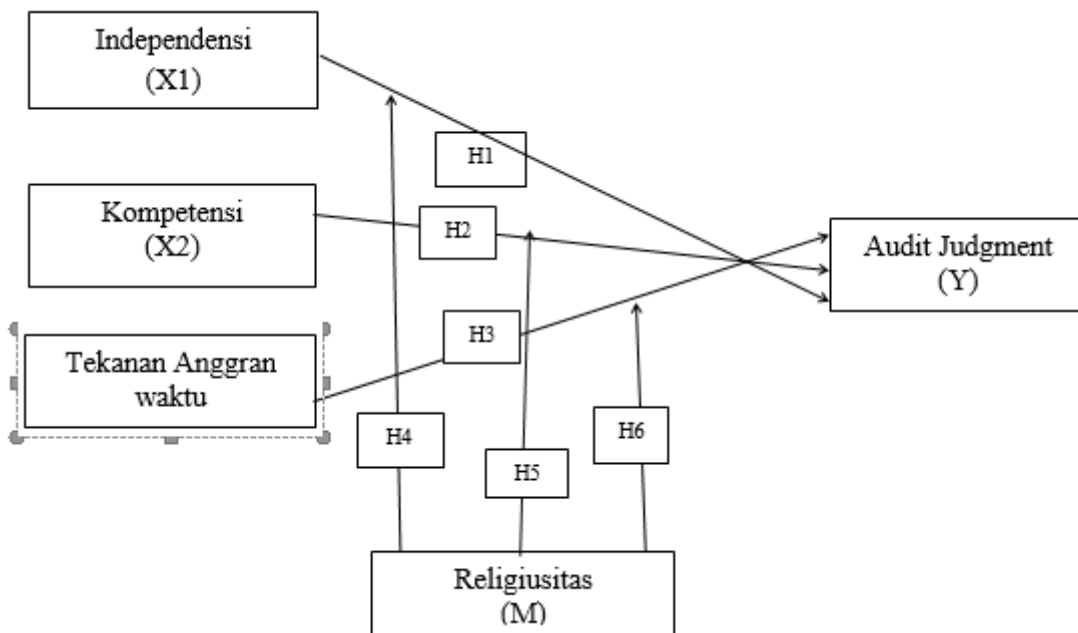
### **IV. DATA ANALYSIS TECHNIQUE**

Data analysis techniques use Descriptive Statistic analysis by describing or depicting data from one variable that will be included in the research model. This test is assisted by using SPSS (Statistica Product and Service Solutions) software. The stages of data analysis are as follows: a). Validity Test and Reliability Test which aim to test the level of validity of the questionnaire and the consistency of the questionnaire by measuring the stability of the questionnaire under conditions of long-term use of the questionnaire. b). The Classical Assumption Test is conducted to determine the relationship between the independent variables and the dependent variables before using the regression method which is conducted to test the hypothesis, using the normality test, Multicollinearity Test, Heteroscedasticity Test. c). Moderated Regression Analysis (MRA) Test Moderated Regression Analysis (MRA) is a special application of multiple linear, to determine the relationship of variables influenced by a third variable or moderating variable. d). Hypothesis Testing Hypothesis testing uses Partial Test (t-Test) and Coefficient of Determination Test (R<sup>2</sup>). Researchers use the t-test to test the partial effect for each variable. The Coefficient of Determination Test (R<sup>2</sup>) aims to determine the best level of accuracy in regression analysis represented by a certain value between 0 and 1.

#### **Research Line of Thought**

The framework of this research can be described as follows:

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Source: Researcher, (2024)

- H1: Independence has an effect on Audit Judgment
- H2: Competence influences Audit Judgment
- H3: Time budget pressure has an effect on audit judgment.
- H4: The interaction between independence and religiosity has an effect on audits.
- H5: The interaction between competence and religiosity has an effect on audits.
- H6: The interaction between time budget pressure and religiosity has an effect on audits.

**V. RESULTS AND DISCUSSION**

**VALIDITY TEST**

Validity testing is carried out to measure the validity of a questionnaire. Data is declared valid if the correlation value is  $(r_{hitung}) > (r_{table})$ . The following presents the results of the validity test instrument testing:

Validity Test Table

Var/No	r count					r table	Conclusion
	X <sub>1</sub>	X <sub>2</sub>	X <sub>3</sub>	Z	Y		
1	0.549	0.761	0.493	0.520	0.497	0.227	Valid
2	0.469	0.663	0.584	0.602	0.600		Valid
3	0.614	0.765	0.629	0.483	0.420		Valid
4	0.601	0.730	0.533	0.448	0.450		Valid
5	0.574	0.444	0.497	0.586	0.587		Valid

Source: Processed primary data (2024)

Based on table it can be seen that the instruments used in the study, namely the independence variable (X<sub>1</sub>) consists of 5 statements, the competency variable (X<sub>2</sub>) consists of 5 statements, the time budget pressure variable (X<sub>3</sub>) consists of 5 statements, the religiosity variable (Z) consists of 5 statements and the audit judgment variable (Y) also consists of 5 statements, from all statements the data is declared valid because the value  $(r_{count}) > (r_{table})$  is 0.227. According to Sugiyono (2017) explains that the calculated r value for 75 respondents is 0.227.

**Reliability Test**

This test was conducted to measure the consistency and reliability of the instruments used in the research, This reliability test uses the Cronbach alpha coefficient to determine whether the results of the data measurement obtained meet the reliability

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requirements or not. The reliability criteria using Cronbach alpha are if the alpha correlation result is greater than 0.6 then the instrument is said to be reliable and vice versa. The results of the reliability test are presented in the following table:

### Reliability Test

Variables	Cronbach's Alpha	Alpha	Information
(X <sub>1</sub> )	0.676	0.6	Reliable
(X <sub>2</sub> )	0.767		Reliable
(X <sub>3</sub> )	0, 696		Reliable
(Z)	0, 650		Reliable
(Y)	0.632		Reliable

Source: Processed primary data (2024)

Based on the table it can be concluded that all statement items from independence variable (X<sub>1</sub>), competency variable (X<sub>2</sub>), time budget pressure variable (X<sub>3</sub>), religiosity variable (Z) and audit judgment variable (Y) have *Alpha* coefficients greater than 0.6, thus the statement items for all variables are declared reliable. According to Sugiyono (2017), data is declared reliable if the *alpha* correlation value is greater than 0.6

### Classical Assumption Test Results

The results of the normality test aim to determine whether the data used is normally distributed or not. This states the significant level used is 5% (0.05). This means that if the p-value produced by the Kolmogorov-Smirnov test is less than 0.05, then the null hypothesis (that the data is normally distributed) is rejected and it can be concluded that the data is not normally distributed. Conversely, if the p-value is greater than 0.05, then there is insufficient evidence to reject the null hypothesis and the data can be considered normally distributed. The data are presented as follows.

### Normality Test Table

#### One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		75
Normal Parameters <sup>a,b</sup>	Mean	00000000
	Std. Deviation	0.36876478
Most Extreme Differences	Absolute	0.292
	Positive	0.252
	Negative	-0.092
Test Statistics		0.092
Asymp. Sig. (2-tailed)		.200 <sup>c,d</sup>

Source: Processed primary data (2024)

The results of the normality test using *the Kolmogorov Smirnov Test* prove that the data used for the independence variable (X<sub>1</sub>), competency variable (X<sub>2</sub>), time budget pressure variable (X<sub>3</sub>), religiosity variable (Z) and audit judgment variable (Y) are stated to be normally distributed because the significance value of 0.200 is greater than 0.05.

### Multicollinearity Test

Multicollinearity test is conducted to determine deviations from the regression model such as the presence of a linear relationship between dependent variables. A good regression model should not have a correlation between independent variables. Multicollinearity detection is known from the *tolerance and VIF values*, if the *tolerance* value > 0.1 and VIF <10 then the data is declared not to have symptoms of multicollinearity. The results of the multicollinearity test are presented as follows.

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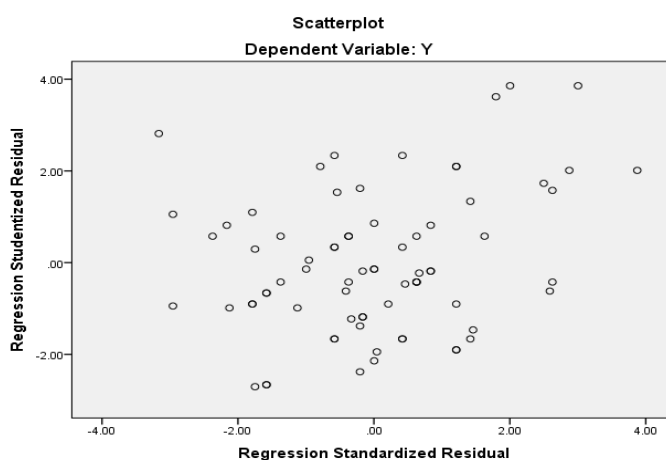
## Multicollinearity Test

Variables	Tolerance	VIF	Information
(X <sub>1</sub> )	0.790	1,266	There are no symptoms of multicollinearity
(X <sub>2</sub> )	0.777	1,287	There are no symptoms of multicollinearity
(X <sub>3</sub> )	0.757	1,045	There are no symptoms of multicollinearity
(Z)	0.745	1,342	There are no symptoms of multicollinearity

Source: Processed primary data (2024)

Based on table it can be it is concluded that. The independence variable (X<sub>1</sub>), competence variable (X<sub>2</sub>), time budget pressure variable (X<sub>3</sub>) and religiosity variable (Z) do not show symptoms of multicollinearity. With shown a *tolerance value* of 0.1 and VIF of less than 10,000, which means that the data does not show any disturbing symptoms from each independent variable.

Heteroscedasticity Based on Figure 4, it shows that the points are spread without any clear pattern at the top and bottom or around the number 0 so that the regression model does not show symptoms of heteroscedasticity. Classic Heteroscedasticity Heteroscedasticity Test



Source: Processed primary data (2024)

## Moderation Regression Test

Moderation regression test can be shown by using the results of data analysis on the influence of independence, competence and time budget pressure on audit judgment with religiosity as a moderating variable at the Public Accounting Firm of SE-Malang Raya. Shown in table as follows.

## Multiple Linear Regression Test

<b>Coefficients<sup>a</sup></b>						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error			
1	(Constant)	13,557	2,795		4,850	0,000
	X1	0.720	0.169	0.712	4,260	0,000
	X2	0.288	0.099	0.428	2,909	0.002
	X3	0.279	0.097	0.348	2,876	0.004
	X1*Z	0.335	0.088	0.541	3,807	0,000
	X2*Z	0.309	0.108	0.433	2,861	0.005
	X3*Z	0.223	0.082	0.400	2,719	0.007

a. Dependent Variable: Y

Source: Processed primary data (2024)

From the direct influence test, the results of the multiple linear regression equation can be shown as follows:

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$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 |X_1 * Z| + \beta_5 |X_2 * Z| + \beta_6 |X_3 * Z| + e$$

$$Y = 13.557 + 0.720 X_1 + 0.288 X_2 + 0.279 X_3 + 0.335 X_1 * Z + 0.309 X_2 * Z + 0.223 X_3 * Z + e$$

Based on the regression equation, it can be interpreted that, for the audit judgment variable value of a constant value of 13.557, it means that the audit judgment is high before being influenced by other variables. If the value of the variables  $X_1$ ,  $X_2$ ,  $X_3$ ,  $X_1 * Z$ ,  $X_2 * Z$  and  $X_3 * Z$  of 2.154, then the total influence value is 15.711. This means that overall there is a high influence between independence, competence and time budget pressure. Moderated by religiosity on audit judgment. Based on this equation, each influence between variables can be explained as follows.

1. Coefficient ( $X_1$ ) is 0.720, meaning that there is a positive influence between the independence variable ( $X_1$ ) and the audit judgment variable (Y), meaning that the higher the independence value, the greater the audit judgment.
2. coefficient ( $X_2$ ) is 0.288, meaning that there is a positive influence between the competency variable ( $X_2$ ) and the audit judgment variable (Y), meaning that the higher the competency, the higher the audit judgment.
3. coefficient ( $X_3$ ) is 0.279, meaning that there is a positive influence between the time budget pressure variable ( $X_3$ ) and the audit judgment variable (Y), meaning that the presence of time budget pressure can increase audit judgment.
4. coefficient ( $X_1 * Z$ ) is 0.335, meaning that there is a positive influence between independence and ( $X_1$ ) is moderated by religiosity (Z) on the audit judgment variable (Y), meaning independence which is moderated by religiosity is able to increase audit judgment.
5. regression coefficient ( $X_2 * Z$ ) is 0.309, meaning that there is a positive influence between competence ( $X_2$ ) is moderated by religiosity (Z) on the audit judgment variable (Y), meaning competence which is moderated by religiosity is able to increase audit judgment.
6. regression coefficient ( $X_3 * Z$ ) is 0.223, meaning that there is a positive influence between Time budget pressure ( $X_3$ ) is moderated by religiosity (Z) on the audit judgment variable (Y), meaning that time budget pressure moderated by religiosity is able to increase audit judgment.

### Hypothesis Test Results (t-test / Partial)

The t-test was conducted to determine the magnitude of the influence of independence, competence and time budget pressure on audit judgment at the Public Accounting Firm of SE-Malang Raya with religiosity as a partial moderating variable (each), which can be seen in the following table.

Tablet-test

Variables	t count	t table	Sig t	Information
X1	4,260	1,993	0,000	Significant
X2	2,909	1,993	0.002	Significant
X3	2,876	1,993	0.004	Significant
X1 * Z → Y	3,807	1,993	0,000	Significant
X2 * Z → Y	2,861	1,993	0.005	Significant
X3 * Z → Y	2,719	1,993	0.007	Significant

Source: Processed primary data (2024)

Based on the calculation results in table 4.10, the influence of each research variable can be explained as follows.

1. The independence variable ( $X_1$ ) has a significant influence on audit judgment at the Public Accounting Firm of SE-Malang Raya (Y) with  $t_{count} = 4.260$  (greater than  $t_{table} = 1.993$ ) and the significant value = 0.000 (less than 0.05), so hypothesis 1 can be accepted. This means that a high independence value can increase audit judgment.
2. The competency variable ( $X_2$ ) has a significant influence on audit judgment at the Public Accounting Office of SE-Malang Raya (Y) with  $t_{count} = 2.909$  (greater than  $t_{table} = 1.993$ ) and the significant value = 0.002 (less than 0.05), so hypothesis 2 can be accepted. This means the value high competence able to me increase audit judgment.
3. The time budget pressure variable ( $X_3$ ) has a significant influence on audit judgment at the Public Accounting Firm of SE-Malang Raya (Y) with  $t_{count} = 2.876$  (greater than  $t_{table} = 1.993$ ) and the significant value = 0.004 (less than 0.05), so hypothesis 3 can be accepted. This means that there is time budget pressure. able to improve audit judgment.
4. Independent variable ( $X_1$ ) moderated by religiosity (Z) has a significant influence on audit judgment at the Public Accounting Office of SE-Malang Raya (Y) with  $t_{count} = 3.807$  (greater than  $t_{table} = 1.993$ ) and the significant value = 0.000 (less than 0.05), so hypothesis 4 can be accepted. This means religiosity able to support the influence of independence on audit judgment at the Public Accounting Office of SE-Malang Raya.



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5. The competency variable ( $X_2$ ) moderated by religiosity ( $Z$ ) has a significant influence on audit judgment at the Public Accounting Firm of SE-Malang Raya. ( $Y$ ) with  $t_{count} = 2.861$  (greater than  $t_{table} = 1.993$ ) and the significant value = 0.005 (less than 0.05), so hypothesis 5 can be accepted. This means religiosity able to support the influence of competence on audit judgment.
6. The time budget pressure variable ( $X_3$ ) moderated by religiosity ( $Z$ ) has a significant effect on audit judgment at the Public Accounting Firm of SE-Malang Raya. ( $Y$ ) with  $t_{count} = 2.719$  (greater than  $t_{table} = 1.993$ ) and the significant value = 0.007 (less than 0.05), so hypothesis 6 can be accepted. This means religiosity able to support the influence of time budget pressure on audit judgment.

### Coefficient of Determination ( $R^2$ )

The coefficient of determination ( $R^2$ ) essentially measures how far the model's ability to explain the variation of the dependent variable. The results of the determination coefficient ( $R^2$ ) test are presented in the following table:

### Determination Coefficient Test ( $R^2$ )

Model	R Square	Adjusted R Square
1	0.959	0.955

Source: Processed primary data (2024)

The results of the analysis obtained an  $r$  square value of 0.959, meaning independence, competence and time budget pressure. Which is moderated by religiosity has a contribution to audit judgment at the Public Accounting Office of SE-Malang Raya of 95.9 % and the remaining 0.041 or 4.1 % by other variables not studied such as experience, auditor knowledge and seniority.

## DISCUSSION

### The Influence of Independence on Audit Judgment

First hypothesis is accepted because the research results show that independence has a positive and significant effect on audit judgment. This means that the level of auditor independence is related to the quality or accuracy of the audit judgment performed. Thus, higher auditor independence will tend to produce better audit judgments. Independence is one of the key principles in the auditing profession. As an auditor, independence ensures that the decisions and judgments made are not influenced by external pressures or personal interests. This is important to maintain integrity and objectivity in the audit process, so that the audit results can be considered reliable and unbiased. This shows that with existence Independence can improve audit judgment. Independence is a fundamental principle in auditing that ensures that auditors can perform their duties objectively and without bias. By not having personal interests or being influenced by other parties, auditors can provide accurate and reliable assessments. This is an important basis for ensuring that the audit report reflects the actual situation and is not influenced by external pressure or conflicts of interest. The results of this study support the research Widiastuti & Murwanto (2022) and Suhesti & Muawanah, Kohar (2023) & Pramuki (2024), proved that Independence has a positive and significant effect on audit judgment, where independence makes financial reports trustworthy, honest and correct so that it can improve audit judgment. Independence is very necessary for auditors to apply so that they are not easily influenced in carrying out their duties. A high level of independence will produce a high-quality audit, thus supporting optimal audit judgment. Independence reflects an impartial attitude and is not under the influence or pressure of certain parties in making decisions and actions. Independence is one component of ethics that must always be maintained by auditors. In carrying out their duties, an auditor must not side with anyone's interests. Independence shows the auditor's honesty in considering facts without taking sides in stating his opinion. However, the results of this study differ from those conducted by Pratiwi (2023), stating that independence has no effect on audit judgment.

### Influence Competence Against Audit Judgment

Second hypothesis is accepted because the results of the study indicate a positive and significant influence between competence and audit judgment. This means that the higher the level of competence, the better the quality of the resulting audit decision. Auditor competence such as having good knowledge of auditing and having auditor certification. Auditor competence can be measured by the auditor's education level, training activities, professional development in the workplace and auditor experience. Good auditor competence can reflect the quality of audit reports produced professionally. This shows that with the existence of competence able to improve audit judgment. Auditor competence such as having good knowledge of auditing and having auditor certification. Auditor competence can be measured by the auditor's education level, training activities, professional development

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in the workplace and auditor experience. Good auditor competence can reflect the quality of audit reports produced professionally. These results support the research conducted by Dilla (2021) and Suhesti & Pramuki (2024), states that competence has a positive effect on audit judgment, where the auditor's competence is able to support quality audit judgment. Competence is an important factor in delivering good quality audit judgment because of the amount of audit experience. Competence that auditors need to have such as following auditing training (trade and manufacturing), having a bachelor's degree in accounting and having a public accountant certification. Auditors will use their knowledge and experience in carrying out their duties, so that the auditor's expertise and knowledge will always develop and support the auditor's ability to make audit judgments. The judgment made by the auditor is the auditor's policy in determining an opinion regarding the audit results that are in accordance with the findings honestly.

### **Religiosity Moderates the Effect of Independence on Audit Judgment**

The results of the study showed that religiosity strengthens the influence of independence on audit judgment. Religiosity is the auditor's obedience in worship so as to prioritize honesty in working. Religiosity auditors such as not routine in carrying out religious worship and not carrying out religious orders, so that it will implement independence to provide honest audit judgment. These results support the research Muawanah and Khohar (2023) explained that religiosity strengthens the influence of independence. towards audit judgment, meaning that religiosity is able to strengthen independence in providing correct audit judgment. Independence is one of the fundamental principles in the auditor profession that ensures that auditors can perform their duties without being influenced by personal interests or other parties. Auditors who apply an independent attitude are not easily influenced by other parties in carrying out their duties, especially in correct audit judgment. Auditor independence must maintain honesty, objectivity and impartiality in formulating and expressing opinions, independent auditors can ensure that the audit results submitted are the result of careful and honest analysis. This research is different from that conducted by Pratiwi (2023), who stated that competence does not influence audit judgment.

### **Influence Time Budget Pressure on Audit Judgment**

third hypothesis is accepted because the research results show that Time budget pressure has a positive and significant effect on audit judgment, meaning that there is time budget pressure. able to improve audit judgment. The application of time budget pressure makes auditors more enthusiastic in working so that they are able to complete tasks on time in providing good audit judgment. This shows that time budget pressure able to improve audit judgment. The application of time budget pressure makes auditors more enthusiastic in working so that they are able to complete tasks on time in providing good audit judgment. These results support the research of Abdillah *et al.*, (2022) and Alam *et al.* (2021), proving that time budget pressure has a positive effect on audit judgment, meaning that the presence of time budget pressure provides enthusiasm for auditors in working. Time budget is a condition that indicates that auditors are required to be efficient with the time that has been set (Nadirsyah, *et al.*, 2011). Audit time budget pressure occurs when the audit work unit allocates a certain amount of audit time used by the auditor to complete the audit procedure (Margheim, 2005). However, this study is different from the study conducted by Agustawan & Nurgraheni (2023), which revealed that time budget pressure has a negative effect on audit judgment.

### **Religiosity Moderates the Effect of Competence on Audit Judgment**

The results of the study showed that religiosity strengthens the influence of competence on audit, meaning that religious auditors will prioritize competence in working to provide true audit judgment. Competence as an auditor characteristic includes knowledge, skills, and behaviors used to support the ability to work so as to be able to provide audit judgment that is in accordance with the facts. These results support the research Suhesti and Pramuki (2024) explained that religiosity can strengthen the influence of competence. on audit judgment, meaning that religiosity makes auditors prioritize competence in working to provide true audit judgment. Auditors need to rely on religious values as a source of morality in providing audit judgment. Competence includes the abilities and experience needed by an auditor to understand relevant standards and criteria and to gather sufficient evidence to support appropriate decisions.

### **Religiosity Moderates the Effect of Time Budget Pressure on Audit Judgment**

The results of the study showed that religiosity strengthens the influence of time budget pressure on audit judgment. Auditors who adhere to religious teachings are more likely to comply with audit procedures according to established standards. Religiosity is one of the factors that influences audit judgment, with a person's high religiosity it can prevent deviant auditor behavior when auditing. These results support the research Nugraheni (2023) explains that religiosity can strengthen the influence of time budget pressure on audit judgment. Religiousness regulates a person's behavior towards God, in this case it can be perceived that religiosity influences the results of audit judgment, because the more the auditor obeys religious commands, the more responsible he will be in completing the audit work according to the specified time and providing honest audit judgments according to the auditor's findings. Audit judgment is the auditor's decision-making based on ideas, views, or estimates related to

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information derived from audit evidence, so that they can convey the audit results honestly according to the audit findings obtained.

### **VI. CONCLUSION**

Based on the results of the analysis and discussion that have been carried out, the following conclusions can be drawn: 1) Independence has a positive and significant effect on audit judgment. This means that an auditor who works independently is not influenced by personal interests or external pressures, so that he is able to make audit judgments that are objective and in accordance with the facts. This attitude is very important to maintain public trust in the audit results. 2) Competence has a positive and significant effect on auditing, where competent auditors have in-depth knowledge of audit standards, regulations, and accounting principles. This allows them to make better decisions and provide accurate assessments. Therefore, formal education, ongoing training, and updates on the latest developments in accounting and auditing are essential in improving auditor competence. 3) Time budget pressure has a positive and significant effect on audit judgment. This means that there is time budget pressure. able to improve audit judgment. The application of time budget pressure makes auditors more enthusiastic in working so that they are able to complete tasks on time in providing good audit judgment. 4) Religiosity strengthens the influence of independence on audit judgment. Religiosity is obedience auditor in worship so that prioritizing auditor independence and honesty in providing audit judgment. 5) Religiosity strengthens the influence of competence on audit judgment. This states that religious auditors are able to prioritize competence in working to provide true audit judgment. Religiosity strengthens the influence of time budget pressure on audit judgment. Because auditors who have a high level of religiosity tend to be more disciplined and obedient to moral and ethical principles, they are more likely to continue to carry out audit procedures according to established standards, even under time pressure. Thus, religiosity can be a barrier for auditors to engage in deviant behavior, such as ignoring important procedures or shortening audit steps to save time.

### **SUGGESTION**

Based on research results, the suggestions that researchers can provide are as follows .1) For academics and further researchers This study can serve as an important literature reference for further researchers to deepen their understanding of audit judgment, such as adding other independent variables, for example, professional ethics variables, auditor work experience, audit technology, or organizational culture that can affect audit judgment and expanding the number of samples by involving auditors from various regions or other sectors, such as internal auditors and public sector auditors, so that the research results are more general and accurate and develop a more comprehensive research model, by considering more complex relationships between variables, so that the research results can provide deeper insight into the factors that influence audit judgment. 2) For companies Companies can take advantage of the findings related to the influence of independence, competence and time budget pressure on audit judgment. By understanding these factors, companies can work with auditors to create an environment that supports more objective and quality audit decisions. Companies must have strong capabilities in analyzing financial performance. With a good understanding of financial performance, companies can identify problems early and reduce dependence on external audits. This can also reduce the intensity of audits or even minimize the need for audits on some aspects of operations that are clearly measurable. When companies already have a strong internal control system and good financial analysis capabilities, the audit process can be limited to only certain areas. This can save the company time and resources, while ensuring that audits are only conducted for important interests. If religiosity is proven to have a positive influence as a moderating variable in this study, companies can adopt a stronger ethical approach in their daily operations. Encouraging ethical values and integrity, both at the managerial and employee levels, will improve the quality of internal decisions and overall company policy making.

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