

The Determination of Audit Consideration at Public Accounting Firm's in Palembang City: Job Stress as a Mediation Variable

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— *Review of* —
**Integrative
 Business &
 Economics**
 — *Research* —

ABSTRACT

Audit consideration is a mental process that involves decision-making and selection behavior. Consideration is a constant process of gathering information that includes feedback on previous acts, as well as decisions about whether or not to act. The psychological aspects of an auditor in the audit process are directly tied to audit considerations. There are many aspects that have an impact on audit consideration. Three independent variables and one mediation variable are the subject of this investigation. The purpose of this study is to investigate the effect of time budget pressure (TBP), compliance pressure (CP), and auditor experience (AE) on audit considerations (AC), with work stress (JS) serving as a mediating variable. The participants in this study were all auditors at Palembang's PAF. The total respondents are 52 auditors, and the sampling method is saturation sampling. Path analysis is used in this work, and bootstrapping techniques are used to test hypotheses on the mediating variables. The TBP, CP, AE, and JS all have an effect on AC, according to the findings of this study. JS is affected by TBP and AE. JS is unaffected by CP. Between TBP and AE, JS has a mediating influence on AC. JS has no effect on the relationship between CP and AC.

Keywords: time budget pressure, compliance pressure, auditor experience, job stress, audit consideration

1. INTRODUCTION

1.1 Research Background

Financial statements show a company's financial data over a specific time period. Financial statements are a tool that organizations can use to communicate with internal and external stakeholders (Kieso et al, 2007). An external entity, especially a public accounting firm, audits the presentation of the company's financial statements. The audited financial statements are designed to give users of the financial statements with information that is not

misleading. An independent party performs an audit on the financial statements provided by management, as well as accounting records and supporting data, in a critical and systematic manner. The goal is to give an opinion on the accuracy of financial statements (Agoes, 2004). When auditing financial accounts, the auditor must follow generally accepted auditing standards and apply them consistently.

The auditor considers information selection during the audit process so that it can be processed more efficiently and effectively (Margaret, 2014). It can be argued that an auditor has a professional mindset if he or she can make the proper judgment. However, there are still failures in the audit process in Indonesia, leading to public doubt regarding an auditor's capacity to perform their obligations.

There was a misstatement at PT. Kimia Farma. The company declared net income as of December 31, 2001. After an audit by the Ministry of SOEs and ISEC found that the stated net income was too high. It was caused by inaccuracies in the inventory and sales ledgers. The value of the inventory pricing lists has been exaggerated, resulting in inventory misstatement. Sales misstatements occur as a result of double recording of sales. The Public Accounting Firm (PAF) have audited in accordance with applicable auditing standards, but the PAF failed to uncover the fraud. The double recording was done on units that were not sampled in order to avoid detection. As a result of this failure, the auditor must be held accountable for the audit's conduct.

It is vital to avoid audit failures that are related to the auditor's judgment correctness. The final conclusion is heavily influenced by consideration. These factors also have an indirect impact on whether or not decisions made by third parties are appropriate. TBP, CP, and AE are just a few of the aspects that influence audit decisions. CP are factors that will influence an auditor's judgments and evidence documentation in the future (Fitriana et., al, 2014).

The audit period is a challenge for experts in the field of examination (Nadirisyah, 2011). This can lower audit quality and divert attention away from the qualitative features of misstatements, potentially resulting in falsified financial statements. The auditor must evaluate, based on his professional judgment, whether he can gather sufficient evidence in a reasonable amount of time and at a reasonable cost to provide an opinion. The auditor must give fair consideration to the information in the financial statements within a set time limit. TBP is a common occurrence at PAF in Palembang. As a result, the auditor must endeavor to strike a balance between the available time and the ensuing considerations. This is reinforced by Oktaviani & Siti (2016), who noted that PAF in Palembang had issues with performing audits due to a lack of time.

The basic criterion for an accountant performing an audit is to have enough education and experience in the field of auditing. The auditor at PAF in Palembang is a senior auditor who is above 35 years old, has a bachelor's degree, and no further professional qualification (Fuad, 2019). As a result, the auditor at the PAF in Palembang continues to make mistakes when making audit judgments.

Another thing to think about is JS. The emergence of JS is caused by two aspects: work environment variables and personal characteristics (Dwiyanti, 2001). Physical circumstances of the workplace, social relations in the workplace, office administration, rules issued by management, and the time allotted are all examples of work environment elements. While personal variables can be considered a sort of personality, they can also refer to experiences or events that they have had on their own or as a result of their family's socioeconomic circumstances. Because they become unfocused on the task at hand, JS has a negative impact on a person's performance. Job stress happens when a person performs multiple roles, resulting in less suitable working conditions, causing a person to become

easily stressed about his work. If an auditor is JS, it will have a significant impact on the decisions he takes.

There has been a lot of research on AC with TBP, CP, and AE, but the results are all over the place and inconsistent. Rozadi (2017) is the subject of this study. The addition of JS as a mediating variable is novel.

Job stress occurs because a person holds more than one role, causing conditions that are less conducive, so that a person is easily stressed about his work. If an auditor to be JS, it will greatly affect the considerations he makes.

2. LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

2.1. X and Y Theory

Douglas McGregor (2006) proposed the theories X and Y. According to the notion, participative management is a key component of effective leadership methods. A well-known idea that is based on the assumption of human characteristics, such as type X and Y. McGregor (2006) proposed two opposing theories based on these assumptions. Humans are essentially lazy creatures who dislike working and prefer to escape work and obligations. Workers demand substantial salary and life insurance but have modest objectives for achieving company goals. Workers must be constantly monitored, threatened, and guided at work so that they can do what the company wants. Type X workers are known as negative workers, and type Y workers are known as positive workers.

Work is a part of human nature. According to theory Y, workers don't need to be overly watched or threatened. This is due to their autonomy and ability to self-deploy to meet organizational objectives. Workers are creative, imaginative, and intelligent, and they are aware of their obligations and accomplishments in order to reach work objectives. When faced with complex and stressful duties, type X auditors are more likely to make an incorrect judgment (Tibe, 2019). They tend to take the safe route when making auditing decisions.

2.2. Goal Setting Theory

Dr. Edwin Locke proposed this hypothesis (1960). People experience sentiments of success at work when they realize that they can grow and meet job challenges by pursuing and attaining important and meaningful goals (Locke&Latham, 2006). They present a cognitive model to explain how intentions and behavior are related. This hypothesis is straightforward and easy to understand. The most important rule is to create conscious goals. Objectives that are tough, particular, clear, and acceptable to everyone, result in higher performance than goals that are ambiguous, non-specific, and easy to achieve. The foundation of goal-setting philosophy is sound intuition.

An auditor's understanding of the objectives does not cause him or her to deviate while under pressure from superiors or TBP (Alamri, 2007). This is because the auditor's primary motivation is to meet the objectives set forth. The auditor can provide good AC if they have a clear understanding of the objectives. With this understanding, the auditor conducts themselves professionally while doing their job, adhering to the necessary accounting ethical standards. In contrast to auditors who do not grasp or know the objectives clearly, they are more likely to break from ethical and professional norms by obeying orders from superiors or the organization under investigation (Praditaningrum, 2012).

An auditor's understanding of the objectives relates to the AE. Because experienced auditors have more expertise with the audit process, they are better aware of the objectives to be met (Primasari, 2015).

2.3. Theoretical Model of Job Stress

JS can be viewed from three perspectives using the input-process-output model: stress as a stressor, stress as a process, and stress as a reaction. Work as a stressor views stress as originating from the sources of stress, such as unequal salary systems, a hazardous work environment, and a toxic company culture. JS is a physical and psychological state of stress (Chaplin, 1989). JS is a psychological ailment that interferes with doing duties to the point that it threatens self-existence and well-being (Asnawi, 1999).

There are two sources of JS: (1) feelings of irritation at not being able to control the current circumstance, and (2) unknown or unpredictable conditions (Northcraft, 1990). The more the perceived stress, the greater the possibility for irritation with ambiguity and a lack of control over the situation. Bad consultation, behavioral impediments, too much or too little work, time pressure, inadequate participation in decision-making, and pressures from both family and society, as well as poor interpersonal relationships, can all contribute to low control frustration.

With the notion of turning negative stress into good stress, stress management efforts become more crucial. Efforts to handle stress can be divided into two categories: individual coping methods and organizational coping strategies (Moorhead&Griffin, 1995). Individual level tactics can be carried out using coping methods, such as exercise and relaxation, time management, role management, and social support, thus the focus will be on individual level strategies on this occasion.

2.4 Audit Consideration

The auditor's policy in forming an opinion about the audit results that leads to the production of an idea, opinion, or estimate about an item, event, condition, or other type of event is referred to as AC (Mulyadi, 2010). The considerations given by the auditor in concluding existing information that may later effect the final conclusion in audit reporting are influenced by numerous elements, including TBP, CP, and AE.

The necessity for AC arises from the fact that in the assessment of financial statements, all evidence is not used since it would take too long and involve too many costs, making it inefficient.

2.5 Time Budget Pressure

The time budget refers to the amount of time allotted to the auditor to fulfill his auditing obligations. Due to the short time available, an auditor may feel under pressure. As a result, the quality of their work suffers in order to achieve satisfactory audit findings. TBP is a time limitation that might arise owing to a lack of resources provided to complete an assignment (Putri, 2017). TBP is a situation that occurs when a person is under pressure to finish tasks and make judgments quickly. This is a type of pressure that might impact an audit's performance by reducing audit control.

Before carrying out his tasks, the auditor can make a plan to ensure that he has enough time and resources. This TBP has the potential to cause aberrant auditor conduct, which could have major consequences for audit quality, ethics, and auditor welfare (Liyanarachchi&McNamara 2007).

2.6 Compliance Pressure

The auditor may be under pressure from management or the customer, putting them in a bind when it comes to applying audit professional standards to their tasks. CP is the pressure that the auditor feels in the face of a request to perform deviant acts, and it has a negative impact on the auditor's decision-making (Yendrawati & Mukti, 2015). Auditors become depressed as a result of this, and their work suffers as a result.

The auditor is sometimes influenced by the customer during the audit process. A client can compel an auditor to break the rules during the audit. This is what puts the auditor in a bind since it can lead to a conflict of interest between himself and the client, forcing him to break the rules. Superiors' CP helps the auditor comprehend the obligations and regulations that must be followed when performing a task, so that the auditor is not hindered from fulfilling his client's request due to a violation of the audit standards that have been established.

2.7 Auditor Experience

AE allows them to become familiar with the events and conditions encountered in each assignment. Experience improves an auditor's understanding (Tjun, et. al, 2012). The more labor a guy accomplishes, the more experience he will gain. AE has various advantages, including (a) precisely interpreting errors, (b) being able to detect errors that may occur, and (c) being able to determine what caused the error (Yendrawati & Mukti, 2015).

2.8 Job Stress

Stress is a reaction or action that a person has in response to changes in his environment (Noor, et al 2016). The existence of a physical, environmental, and social demand from the company that exceeds the ability limit causes job stress. A person's work is evaluated based on their duties. If they are given more responsibility than they should, their performance will suffer (Husein, 2004). This is due to the fact that they are overburdened with responsibilities, which causes work stress. When auditors are exposed to JS, they become uneasy at work and make poor judgements during the audit process. For example, professional judgment, the level of materiality, and the level of risk are all factors to consider. As a result, the audit objectives are not met effectively, which has an impact on the auditor's audit opinion.

2.9 Theoretical Framework

The quality of the audit done is determined by an auditor's proper judgment. TBP, CP, and AE make it difficult for auditors to fulfill their responsibilities as auditors and conduct audit work properly. The mediation variable, JS, has an impact on the connection. The model of this framework can be represented as follows, based on the description that has been explained:

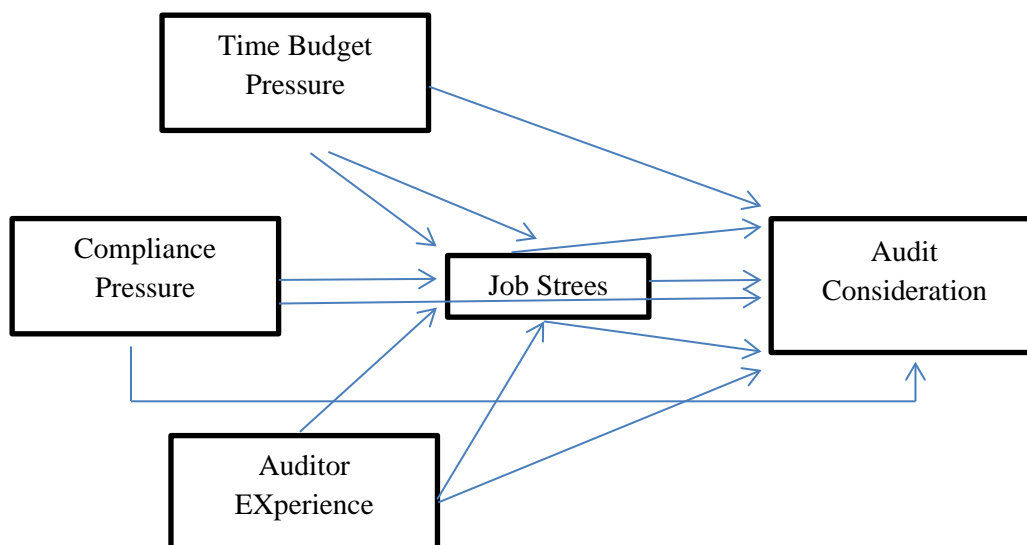


Figure 1 Theoretical Framework

2.10. Hypothesis Development

The time budget is the amount of time allotted to complete the audit. The established time budget has numerous goals, including better organizing staff schedules, motivating auditors to complete duties on time, and sending invoices to clients (Hill, 2005). The auditor becomes unhappy when performing his duties due to the restricted time allotted, which is sometimes insufficient for the tasks at hand. This can lead to the auditor deviating from the standard by making an incorrect choice or judgment.

TBP has no effect on AC (Trihatmaja, 2018). Because timeliness is a crucial component in evaluating the auditor's work, the auditor must be able to finish the task within the allotted time. TBP has little effect on AC, according to professional auditors. TBP has an effect on AC (Rosadi, 2017). The following is the initial hypothesis:

H1: Time budget pressure has an effects on audit considerations.

Accountants are constantly confronted with ethical difficulties that need them to make difficult decisions (Sofiani, 2014). The auditor's audit process might be influenced by the client. The client has the power to persuade the auditor to take action that is contrary to auditing standards. In this situation, superiors constantly put pressure on auditors to always follow the regulations when doing their jobs and to always follow the work's responsibilities.

The auditors behave professionally as a result of the pressure from their superiors, and they are unaffected by company requests. Professional ethics and auditing standards motivate auditors, so they are aware of moral infractions. Moral awareness plays a crucial role in the ultimate decision-making process because the AC is founded on individual values and beliefs. The second hypothesis that is formulated is:

H2: Compliance pressure has an effects on audit considerations.

The assumption behind the use of experience is that repetitive tasks provide opportunities for people to learn how to do their best. Someone with more experience in a field has more knowledge and can develop that knowledge into a good understanding (Nadirisyah, et, al, 2011). Auditors who are more experienced, are easier to detect fraud and are more precise in providing professional judgment. Based on the explanation above, the third hypothesis is proposed as follows:

H3: Auditor experience has an effect on audit consideration

The audit manager sets a time budget for the audit, and the time budget is an estimate of how long it will take to complete the audit. Auditors are sometimes constrained by time and money constraints. TBP can impair performance (Agustini&Ni Ketut, 2016). Auditors frequently face time constraints, which might impede their ability to produce high-quality audit reports. The auditor feels dejected while he performs his tasks due to the restricted time allotted. This can cause an auditor to be JS, causing the auditor to divert by making an inappropriate decision or consideration. Urgent work time is one of the reasons of JS. The implementation of tasks can be hampered if the burden is too severe. This has an impact on the auditor's ability to make conclusions or judgments. The fourth hypothesis is as follows:

H4: Time budget pressure has an effects on work stress.

CP is described as pressure applied on an auditor by superiors or clients with the goal of the auditor carrying out the superiors' or clients' commands or wishes (Yustrianthe, 2012). Clients disagree with superiors' CP. The auditor is under pressure from the client to stray from professional norms; nevertheless, the auditor is under pressure from his superior to continue to act professionally, not to breach morals, and to refuse to comply with the client's requests. This refusal is an example of professionalism being enforced (Jamilah et al, 2007).

Due to role demands, CP can be a trigger for JS. The fifth hypothesis, based on this description, is as follows:

H5: Complainece pressure has an affects on job stress.

The process of learning and developing one's potential for conduct is known as experience. The higher an auditor's level of experience, the higher the quality of his job. Experienced auditors are better at detecting fraud and making accurate judgments. Work that has been done frequently, can increase experience (Ningtyas, 2016). This makes the auditor more efficient, better at completing duties, and more aware of potential roadblocks to completion. More experienced auditors impact their behaviors in dealing with JS connected to pressure, including time and role demands, minimizing an auditor's level of negligence. The following are the hypothesis formulation based on the previous description:

H6: Auditor experience has an effect on job stress.

Every aspect of a job has the potential to cause stress. Task demands are one of the most fundamental characteristics of job (Munandar, 2012). Task demands can take the form of workloads, which can be either large or minor. This occurs when someone is given too many or too few chores to perform in a given amount of time. Workplace stress occurs when someone feels incapable or unwilling to complete a task. The job's stress is inescapable. Workplace stress, such as job expectations, superior demands, and time to complete duties, causes auditors to be concerned about their performance.

There is a link between JS and job satisfaction (Adawiyah&Siswanto, 2015). Employees are motivated by JS to complete their job as efficiently as possible so that they can be fulfilled at work. It can be deduced from this description that the hypothesis is as follows:

H7: Job stress has an affects on audit considerations

JS depicts a difficult work environment. Excessive workload, strain or time pressure, inadequate supervision, frustration, interpersonal conflict, disparities between business values and personnel, and various forms of change are all factors that contribute to JS (Handoko, 2008). The auditors are stressed when carrying out their duties since the time allotted is not always appropriate to the tasks that must be completed. This can cause an auditor to become stressed at work, causing him to make a poor decision or consideration. It can be deduced from this description that the hypothesis is as follows:

H8: Time budget pressure affects on audit considerations with Job stress as a mediating variable

Auditors who are performing audits were confronted with CP, which caused them to choose to be in a secure position by siding with third parties and breaking the regulations. As a result, the conclusions drawn are incorrect (Apisti, 2017). For an auditor, CP might cause work stress. The bigger the number of demands the auditor receives, the more likely the auditor's judgements will be incorrect. On the basis of this description, the hypothesis can be stated as follows:

H9: Complainece pressure affects on audit considerations with job stress as a mediating variable

Work that has been done by someone for a long time, is repetitive, and professional can improve experience (Ningtyas, 2016). With the experience gained, the person will have a greater understanding of the work's obligations and responsibilities, as well as the hazards involved. This causes a more experienced auditor to influence his actions in dealing with JS connected to time and duty demands, minimizing the level of negligence of an auditor and resulting in a more accurate judgment. It can be deduced from this description that the hypothesis is as follows:

H10: Auditor experience effects on audit considerations with work stress as a mediating variable.

3. RESEARCH METHODS

3.1. Population and Sample

The population in this study were all auditors who worked in the PAF in Palembang city. The sampling method in this study used saturated sampling. All members of the population were used as samples. Total respondents are 52 auditors at PAF in Palembang city

3.2 Definition and Measurement of Variable

3.2.1. Audit considerations is the auditor's policy in making decisions from the audit results that lead to an opinion about an object or event related to the determination of materiality, determining the level of risk, evaluating the evidence obtained and arriving at the opinion given by the auditor. Measurements for AC are carried out using a Likert 5 scale; 10 statement items (Jamilah, et. al, 2007).

3.2.2 Time Budget Pressure is a time constraint that occurs due to limited time and resources allocated in carrying out the task. An auditor often does his job with a limited time, so it affects the performance of the auditor who will provide quality audit results. Measurement of TBP was carried out using a 5-point Likert scale; 6 statement items (Muhsyi, 2012).

3.2.3. Compliance Pressure is the pressure received by the auditor from a superior who has forced the auditor to obey the applicable rules and stick to a professional attitude towards the profession. Measurement of CP was measured using a 5 Likert scale; 9 statement items (Jamilah, et. al, 2007).

3.2.4. Auditor Experience is a condition that states the length of time an auditor has in carrying out his work which includes the expertise and skills of the auditor himself. The identification of AE can be obtained from the general information that has been filled in by the respondent. AE was measured by using a 5-point Likert scale; 9 statements items (Puspa, 2007).

3.2.5. Job stress is a condition that arises because of excessive environmental demands from the company that exceed the ability of employees, and the responses shown in dealing with these demands are different. The measurement of JS was carried out using a 5-point Likert scale; 7 statements items (Purbaningrat & Ida, 2015).

3.3 Analytical techniques

Path Analysis

Path analysis is used to analyze the effect of the independent variable on the dependent variable. The first step in path analysis is to design a path diagram according to the developed hypothesis which consists of substructure relationships that resemble the regression structure. The result of the magnitude of the path diagram shows the magnitude of the influence of each exogenous variable on the endogenous variable (path coefficient). The path diagram model was made based on the variables studied. The path equation is as follows:

$$\text{Sub-structure 1; } JS = \rho_{zx} TBP + \rho_{zx} CP + \rho_{zx} AE + \rho_z \epsilon_1$$

$$\text{Sub-structure 2; } AC = \rho_{yx} TBP + \rho_{yx} CP + \rho_{yx} AE + \rho_{yz} JS + \rho_y \epsilon_2$$

To test the magnitude of the contribution shown by the path coefficients on each path diagram of the causal relationship between the variables TBP, CP and AE to work stress and the causal relationship of TBP, CP, AE and JS to AC. This analysis can use the formula: $KD = R^2 \times 100\%$. The magnitude of the path coefficient for other variables outside the study can be calculated (Sarjono&Julianita, 2011).

Hypothesis testing

To test the hypothesis that has been proposed and to test the effect of the mediating variable in mediating the independent variable on the dependent variable, the methods of linear regression analysis, path analysis, and Sobel Test are used. Path analysis is an extension of multiple regression analysis. In testing the hypothesis, the researcher used individual parameter tests. The test is carried out using a significance level of 0.05 ($\alpha = 5\%$).

Mediation Variable Analysis Procedure

There are three models that involve mediating variables, which are as follows:

- 1) Direct effect can be seen by path of X to Y.
- 2) Indirect effect can be known by multiplying the path X to Z and path Z to Y
- 3) The total effect can be known by the sum of the direct and indirect effects.

Testing of mediating variables can be done using bootstrapping technique, which is testing with resampling 1000 times. The bootstrapping technique is a non-parametric approach that does not assume the shape of a distribution and can be applied to small samples. Hayes&Preacher (2004) have developed a Sobel test and bootstrapping with the provisions of z-value > 1.96 or p-value ≤ 0.05 . This technique used for testing of hypotheses 8, 9, and 10. These hypotheses explain the mediating effect between the independent variable on the dependent variable.

4. RESEARCH RESULT AND DISCUSSING

4.1 Verificative Test

Substructure I Analysis

This analysis is used to determine the path equation for the effect of the independent variable on the mediating variable. The results of the analysis can be seen in the following table;

Table 1: Result of Substructure I

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.869a	.755	.740	2.38155
Predictors: (Constant), AE, TBP, CP				
Variable	B	t	Significance	
Time Budget Pressure	.441	3,781	.000	Significant 0.05
Compliance Pressure	.245	1,146	.337	Insignificant
Auditor Experiences	-.339	-3.644	.001	Significant 0.05
Dependent variable: Job Stress (Z)				

Sources: Data Processed by SPSS 25

In the table above, the R Square of 0.755 is obtained. This means that the effect of TBP, CP, and AE on JS simultaneously is 75.5% and the remaining 24.5% is influenced by other variables not included in this study. The value of e1 is $(\sqrt{1-R^2})$ or $(1-0.755) = 0.494$ and the equation of path I is as follows;

$$JS = 0,441TBP + 0,245CP - 0,339AE + 0,494$$

Substructure 2 Analysis

This analysis is used to determine the path equation for the effect of the independent variable and the mediating variable on the dependent variable. The results of the analysis can be seen in the following table;

Tabel 2: Result of Substructure 2

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.916 ^a	.839	.825	2.93536
Predictors: (Constant), JS, AE, TBP, CP				
Variable	B	T	Significance	
Time Budget Pressure	-.228	-2.251	.029	Significant 0.05
Compliance Pressure	.345	3.519	.001	Significant 0.05
Auditor Experiences	.214	2.477	.017	Significant 0.05
Job Stress	-.249	-2.103	.041	Significant 0.05

Dependent variable: Audit Consideration (Y)

Sources: Data Processed by SPSS 25

In the table above, the R Square of 0.825 is obtained. This means that the effect of TBP, CP, AE and JS on AC simultaneously is 82.5% and the remaining 17.5% is the influence of other variables not included in this study. The value of ϵ^2 is $(\sqrt{1-R^2})$ or $(1-0.825) = 0.401$. The equation of path 2 is as follows:

$$AC = -0,228TBP + 0,345CP + 0,214AE - 0,249JS + 0,401$$

4.2 Discussion of Research Result

4.2.1 The effect of time budget pressure to audit consideration

The test results showed the TBP has a negative and significant effect on AC. These results illustrate that the higher the TBP faced by auditor, the lower level of conformity of the AC decision. This result is explained by McGregor's theory of X and Y, there are two assumptions of human nature, namely type X and type Y. Type X or negative type states that when the auditor is under pressure in the form of time constraints, the auditor is more likely to make an inappropriate judgment because it is more choose the safe way in making AC decisions. In contrast to auditors who have type Y stated that auditor is not affected by pressure due to time constraints when conducting an audit. This type of auditor emphasizes a professional attitude and is able to make decisions with proper consideration.

This results are in line to Putri (2017) who stated that TBP has an influence on AC. This happens because each PAF estimates the time needed in the auditing process. Although sometimes the time budgeted by the auditor to complete his duties is limited and not commensurate with the tasks that must be done. The results of this study contradict Murtadha (2018) who said that TBP had no effect on AC. This happens because every assignment given to the auditor is adjusted between the time allocation and the scope of the assigned task, the auditor must be able to carry out the assigned tasks efficiently.

From this research, it can be concluded that TBP can cause AC which was decided by the auditor to be not good or not as it should be. Time constraints or delays in procuring evidence still occur at PAF in Palembang. This happens because the education level of auditors at PAF in Palembang is mostly undergraduate graduates, so they have difficulty overcoming these limitations and delays. Therefore, TBP has a negative and significant effect on AC.

4.2.2 The effect compliance pressure to audit consideration

The significance value showed the CP has a significant and positive effect on AC. These results indicate that the more often the auditor is pressured to always comply with the rules, the higher the level of conformity of the audit judgment decisions. According to McGregor's theory, there are two assumptions of human nature, namely type X and type Y. Type X is designated as a negative type because when the auditor often receives pressure from both

superiors and the client, it is more likely to make a unsuitable assessment, because they prefer the safe way of making decisions for audit consideration. In contrast to auditors who have type Y, whose individuals tend to carry out responsibilities, they are designated as positive type. They are not affected by things that make them violate audit standards, because they emphasize a professional attitude and are able to make decisions with proper consideration. Auditors at PAF in Palembang are included in type Y or positive type.

This study is in line with Putri (2018) which states that CP has a positive and significant effect on AC. She's said that the higher of CP was received by the auditor, the lower the AC produced. The nature implanted by the auditors in this study has the individual characteristics of type Y. In contrast to Rosadi's (2017), the results obtained are contrary to this study, because the results said the CP has a negative influence on AC. He said the greater CP caused the auditors to make inappropriate AC.

From this study, it can be concluded that the CP will not cause the AC decided by an auditor to be inaccurate, because the CP actually makes the auditor obey and understand the rules in applying audit professional standards to carry out their duties. This is supported by the data obtained that the majority of auditor at PAF in Palembang are senior auditors. Of course seniors will know more about compliance with the rules in carrying out their duties as an auditor, which is important to behave professionally and violate morals if they violate the auditing standards. The auditor will continue to behave independently to follow audit procedures as appropriate and will not be affected by client requests that ask not to display errors that may exist in the client's financial statements. So the CP has a positive influence on AC. The more often the auditor gets pressure to comply on tasks carried out will increase the level of conformity of the AC decisions.

4.2.3 The effect auditor experience to audit consideration

The test results found the AE had a significant and positive effect on AC. These results indicate that the more experienced an auditor is, the greater the suitability of AC decisions. Goal setting theory explains that the achievement of goals is a major motivation for an auditor. Understanding these objectives makes an auditor give good AC. This understanding also makes an auditor behave professionally with applicable ethical and accounting standards even though there are obstacles in carrying out their duties. An objective can be understood by an auditor if the auditor is experienced in the work. The experience auditor know more clearly the objectives to be achieved in conducting the audit process, because they are experienced in carrying out the work.

This result is in line with Putri (2017) found the AE has a significant effect on AC. Experience can be used as a benchmark for auditors in conducting the audit process. The more experience an auditor has the better and the quality of the judgment given. However, this study contradicts with Putri (2015) who said that the AE does not affect AC. Because, the fairness of the considerations were made by an auditor is not based on a lot of experience, but others factor, one of them is knowledge.

From this research, it can be concluded the AE can lead to better AC decided by an auditor, because experienced auditors have attended training and development to improve their skills. Research data obtained showed the auditors at PAF in Palembang have more senior auditors than junior auditors. Of course more experience is obtained by senior auditors, it will help develop the competencies needed to achieve the fair judgments they make. Therefore, the AE has a positive and significant effect on AC, where the more experienced an auditor will increase the suitability of the AC decisions.

4.2.4 The effect of time budget pressure to job stress

The test results found the TBP had a positive and significant effect on JS. These results indicate that when auditors get time pressure in carrying out their duties, it increases the stress level on the auditors. The results are in line with the work stress theory model. This model explains stress as a stressor that comes from various things that can trigger stress on the auditor. One of them is the time budget faced by an auditor when conducting the audit process. The auditor's response from the time that they think is not in accordance with the amount of work he does is pressure. The auditor's self feels pressured and as a result causes stress that occurs because of low control.

This study is in line with Sari (2016) which states that if the auditor conducts an audit with a time budget that is measured to the maximum and according to his abilities, the auditor will complete his duties well without pressure. But if the auditor works under pressure, it will significantly affect the auditor's performance. TBP was faced by auditors can cause high stress. Therefore, sometimes auditors exploit various deviant behaviors to achieve a predetermined time budget. The higher the TBP was experienced by an auditor, the higher the acceptance of deviant behavior in the audit.

The results of this study indicate that one of the causes of JS is urgent work time, especially if the workload is felt to be too heavy. It can interfere with the implementation of their work which in this case an auditor will affect the decisions or considerations that will be produced, because TBP has a positive and significant effect on JS. The higher the level of TBP was received by the auditor, the greater the stress on the auditor.

4.2.5 The effect compliance to job stress

The test results found the CP had no effect on JS. These results indicate that the more often the auditor gets pressure from both superiors and clients does not have an impact on the stress level of an auditor. These results are in line with the theoretical model of JS. This model explains that stress is a transaction between the source of stress and self-capacity so that it is responded positively or negatively. The source of JS comes from the auditor's supervisor himself or the company being examined. The response felt by the auditor is a positive response, because the source of stress from superiors is not considered an emphasis. Superiors want the auditor to remain obedient to the rules and act professionally, so that the auditor understands the importance of responsibility in carrying out his duties. This does not trigger JS on an auditor, because it can suppress the emotions of the auditor in carrying out his audit work.

The results of this study are in line with Dwiputra (2019) who found that there was an effect of JS on turnover intentions. Role conflict is pressure to obey or comply with one thing and not to obey another. This means that the auditor continues to follow orders from superiors and make judgments. The results were supported by the theory of JS. This theory explained the source of stress can produce a positive response, which means that the pressure to always obey can be a challenge, not a demand for him.

This study found that the CP was felt by auditors at PAF in Palembang would not cause JS. It is supported by the available data that the auditors at PAF in Palembang have more senior auditors than junior auditors. The senior auditors will better understand the importance of following the rules according to applicable standards. They can set a good example for their subordinates to become responsible successors for their duties. implemented. Auditors prefer to be more committed to their profession by following the professional code of ethics of accountants rather than fulfilling the wishes of clients who are outside the rules.

4.2.6 The effect auditor experience to job stress

The test results showed the AE has a negative and significant effect on JS. These results illustrate that the more experience, the lower the stress level of an auditor. This result is in line with goal setting theory. Understanding the objectives for an auditor makes them behave professionally with applicable accounting ethical standards even though there are obstacles in carrying out their duties. The auditor's understanding occurs in auditors who have a lot of experience, the auditor can complete his duties well even though there are obstacles. The obstacles can come be overcome and control their emotions so that they do not trigger the stress that might occur to them.

This result is in line with Dwiputra (2019) who explained that auditors need to make efforts to increase their confidence in their abilities by participating in training. The goal is to increase knowledge, be able to adapt to various situations in their work. Increased training and self-evaluation are needed, an auditor can cope with pressure, so that they can control and minimize stress on themselves.

The results of this study also show that AE influence their actions in dealing with JS, both from time pressure and role demands. Based on auditor data at PAF in Palembang, the number of senior auditors is more than junior auditors. Senior auditors must have a lot of experience compared to junior auditors. Auditors who have a lot of experience can control themselves not to be emotional about the problems at hand. Therefore, the AE has a negative and significant effect on JS.

4.2.7 The effect job stress to audit consideration

AC is affected by JS. AC is affected by JS in a significant and negative way. These findings show that the higher the auditor's stress level, the lower the appropriateness level of the AC decision, and vice versa. The individual stress response will be visible in reactions to work, the process of accomplishing work, and the consequences of the work itself, according to the JS theoretical model.

his makes it tough to solve problems and make decisions, putting the auditor under a lot of pressure during the audit. The auditor will decide on the AC as a result of this stress. This study supports Suandi's (2015) argument that job stress has an impact on audit considerations, in which he demonstrates that work stress reduces individual performance, which has an impact on AC. An auditor's performance will be affected by stress, and his judgments will be influenced as a result. Stress causes disruptions in the auditor's work when it reaches its maximum level. It has an effect on an auditor's performance. As a result, JS has a negative and significant impact on AC, with the higher the degree of stress experienced by an auditor, the lower the level of conformance of AC decisions.

4.2.8 Job stress as mediating variable to time budget pressure on audit consideration

The test results showed that there is an effect of JS as a mediating variable between TBP and AC at PAF in Palembang. There are several personality types that are prone to stress and there are personality types that are not easily affected by stress. Auditors with type A personality have an obsession with time, have a feeling of being chased by time, and want to finish work immediately, are impatient, and have a high sense of urgency. In contrast, auditors with type B personality are less prone to work stress because they feel they are not being chased by time, are not obsessed with time, and enjoy work in a relaxed manner. The auditors who have a personality with type A cause judgment makers to be less good.

Auditors who carry out their duties with a predetermined time will make the auditor depressed when carrying out their duties because sometimes it is not comparable to the tasks they have to do. This condition can make an auditor to be JS which make him give a decision or consideration that is not appropriate. Therefore, JS can mediate between TBP and AC.

4.2.9. Job stress as mediating variable between compliance pressure and audit consideration

The test results stated that there is no effect of JS as a mediating variable between CP and AC at PAF in Palembang. This research is related to the theoretical model of work stress which says that the source of stress that comes from the organization is role demands. Role demands are more related to individuals in interactions at work, for example there is pressure from superiors. The demands of the role can be used as a challenge not a pressure that produces a positive response that does not cause stress in the auditor. Consequently it has no effect on the judgments made at the end of the audit process.

CP that is always pushed by superiors makes the auditor able to control himself from things that can interfere with the results of his work, including controlling his emotions. Thus, JS cannot mediate the relationship between CP and AC.

4.2.10 Job stress as mediating variable between auditor experience and audit consideration

The test results show that there is an effect of JS a mediating variable between AE and AC at PAF in Palembang. According to the theoretical model of JS; the cognitive approach states that there are two kinds of thinking patterns, namely positive thinking patterns that cause optimism, and negative thinking patterns that cause pessimism. An optimistic auditor views a negative event as a challenge, while a pessimistic auditor perceives a negative event as a threat. So with the assumption that it is a challenge for an auditor, the auditor can control emotions and control stress, where this will not affect the results of the considerations that will be made.

An experienced auditor will be better at completing his duties, and with significant experience having done the job repeatedly, will be more aware of the obstacles he may experience. This makes an experienced auditor will affect his actions in dealing with JS, thereby reducing the level of negligence of an auditor, where the resulting judgment will also be more accurate. Therefore JS can mediate relationship between the AE and AC.

5. CONCLUSIONS AND REMARKS

5.1. Conclusion

Based on the results of the analysis that has been carried out, the following conclusions can be drawn:

- 1) The audit consideration is influenced by TBP, CP and AE. The auditor judgment when to make decision about materiality, risk and accounting choices are effected by TBP, CP and AE. These factors are relating to auditors characteristics in audit process.
- 2) TBP and AE has a significant and positive effect on JS. While CP does not have a significant and positive effect on JS. Auditors who are under CP from superiors will understand the importance of obeying the rules, they can control their emotions so that JS does not occur.
- 3) 7) JS has a significant and negative effect on AC. The more the auditor feels stressed, the lower the suitability level of the AC decision. When the auditors faced the JS, ang than the consideration is not appropriate.
- 4) 8) JS has a mediating effect on the relationship between TBP and AE on AC. The influence of TBP and AE in explaining AC is influenced by JS. However, JS cannot mediate the relationship of CP to AC. The effect of CP on AC cannot be affected by JS. This means that a good AE causes the auditor to get a good AC even though there is JS.

5.2. Limitation and Recommendation

Some limitations of this research are only uses TBP, CP, AE for the independent variables, even though there are still quite a lot of other factors that affect AC and the research was only carried out at the PAF in Palembang which only had 52 auditors, the sample was used tends to be less. Some recommendations for further research are adding other variables that are not used in this study to be investigated and expanding the object of research so that the results obtained are better.

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