

## The Role of Religiosity in Moderating Auditor Integrity

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**ABSTRACT:** This study investigates the influence of Time Budget Pressure, Auditor Experience, and Auditor Commitment on Auditor Integrity, with Religiosity introduced as a moderating variable. The research is motivated by the need to understand how ethical and experiential factors interact to shape auditor behavior, particularly in contexts where integrity is paramount. A quantitative approach was employed through the distribution of structured questionnaires. The sampling technique used was non-probability sampling, targeting auditors from various professional backgrounds, including public accounting firms, internal corporate audit units, government internal auditors, and external government auditors. The key variables measured include Time Budget Pressure, Auditor Experience, Auditor Commitment, Religiosity, and Auditor Integrity. The findings reveal that both Time Budget Pressure and Auditor Experience significantly influence Auditor Integrity. Furthermore, Religiosity moderates the relationship between these two variables and Auditor Integrity. In contrast, Auditor Commitment does not exhibit a significant effect on Auditor Integrity, and Religiosity does not moderate this particular relationship. The inclusion of Religiosity as a moderating variable offers a novel contribution to the literature on auditor ethics and behavioral influences. The results suggest that fostering religiosity among auditors may enhance integrity, particularly under conditions of time pressure or varying levels of experience. These insights have theoretical implications for the development of ethical frameworks and practical relevance for regulatory bodies and professional organizations aiming to strengthen the auditor's code of ethics.

**Keywords:** Time Budget Pressure, Auditor Experience, Auditor Commitment, Religiosity, Auditor Integrity.



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## INTRODUCTION

The integrity of financial statement audits has come under scrutiny as client interventions in audit opinions have increased globally, not just in developing countries. Deslandes et al., (2020) highlight that auditor-client negotiations often lead to material misstatements, while Nelson & Proell, (2022)

note that economic pressures can influence auditors to alter opinions to retain clients or avoid conflict. This compromises audit quality and professional integrity.

In Indonesia, the Indonesian Institute of Public Accountants (I.A.P.I., 2021) has raised concerns over declining ethical standards due to external pressures during audit opinion formulation. High audit fees may foster dependency and heighten threats to auditor objectivity, with implications for public accountability (I.A.P.I., 2023). Such practices risk undermining corporate governance and eroding public trust in the audit profession (Kim et al., 2021). Griffith et al., (2021) argue that audits have evolved beyond independent verification, with clients influencing outcomes through opinion changes, evidence concealment, and disclosure manipulation. Nolder & Riley (2023) emphasize that auditors often lack institutional support to resist such pressures, leading to deviations from audit standards. Strengthening incentive structures, audit rotation, and oversight mechanisms is essential to uphold audit integrity (Brown-Liburd et al., 2022). Effective audit planning is also critical. Unrealistic personnel and time allocations can reduce compliance and audit quality (Zheng et al., 2019). Downey & Bedard, (2021) link excessive workloads to professional fatigue, while Lambert et al. (2020a) associate it with reduced confidence and increased misstatements. Despite the principle of caution, time pressure often forces procedural compromises. DeFond & Zhang, (2021) affirm that workload management, environmental stressors, and organizational support are key determinants of audit quality.

Audit quality is closely tied to the time invested and the scope of work performed. Auditor competence and judgment improve through task involvement, enhancing risk assessment and procedural effectiveness (Harding et al., 2020). Experienced auditors are more accurate in aligning audit opinions with actual financial conditions (Hux, 2021) and better understand industry-specific contexts (Chen & Zhou, 2021).

Professionalism and commitment are key to maintaining audit quality. Committed auditors uphold independence, objectivity, and ethical standards, ensuring sufficient evidence and honest reporting (Dharma & Askarany, 2022). Integrity is essential, as auditors serve as gatekeepers in detecting fraud and misstatements (SEC, 2022).

However, client pressure—financial or relational—can compromise auditor integrity. Requests to conceal information or alter disclosures pose ethical dilemmas Nolder & Riley, (2023). Economic threats, such as contract termination or fee reductions, are major drivers of auditor misconduct (Desai & Roberts, 2020). Fraud, defined as intentional deception for gain (R. Reskino, 2019), may result from such pressures.

High workloads and tight deadlines further erode ethical compliance (Lambert et al., 2020). Without institutional support, auditors may issue opinions inconsistent with field evidence or assist in covering up fraud (K. Reskino. et al., 2022). Inadequate forensic training also impairs fraud detection. Strengthening ethics, oversight, and training systems is vital to preserving auditor integrity.

Integrity is fundamental to the audit profession, as it underpins public trust in financial statements and ensures auditors resist client pressure that could compromise audit opinions (Brown-Liburd et al., 2022; Christensen et al., 2021). A decline in integrity increases susceptibility to fraud, including intentional misstatements and concealment of material evidence (Reskino, 2019), especially in the absence of strong oversight. Prior studies (Reskino & Fadillah, 2020; Rachmawati & Syafruddin, 2022; Kurniawan & Siregar, 2022) consistently show that religiosity positively influences auditor integrity, helping professionals maintain objectivity and ethical conduct under pressure. Religiosity serves not only as a personal moral compass but also as a strategic factor in

enhancing audit quality and resisting unethical client demands (Reskino. & Fadillah, 2020). Despite these findings, existing research has yet to explore how religiosity moderates the relationship between external pressures—such as time budget constraints, auditor experience, and commitment—and auditor integrity. This study addresses that gap by empirically examining these relationships and testing the moderating role of religiosity, with the aim of informing ethical frameworks and regulatory standards that incorporate moral values to strengthen fraud prevention in auditing.

### Fraud Heptagon Theory

Recent research has developed the fraud theory from Cressey's classic Fraud Triangle model, which includes pressure, the evolution of fraud theory has expanded significantly beyond Cressey's classic Fraud Triangle—comprising pressure, opportunity, and rationalization—into more nuanced models. The Fraud Diamond introduced arrogance, the Fraud Pentagon added competency, and the Fraud Hexagon incorporated collusion and reframed arrogance. Building on these, the Fraud Heptagon Theory proposed by Reskino, (2022) integrates two additional dimensions: organizational culture and religiosity, offering a more holistic framework for understanding fraud motivation in both structural and moral contexts.

Reskino (2023) argues that fraud arises not only from individual traits and systemic weaknesses but also from toxic cultural norms and diminished spiritual values. In this model, religiosity functions as a moral safeguard—potentially reducing fraudulent behavior when internalized, but paradoxically enabling rationalization if misused. The seven dimensions—pressure, opportunity, rationalization, competency, arrogance, culture, and religiosity—interact to shape ethical decision-making within organizations.

Empirical findings by Azizah & Reskino, (2023) suggest that traditional factors such as pressure, opportunity, and competency may no longer be dominant predictors of fraud in audit settings. Instead, recent studies highlight the growing relevance of arrogance and rationalization among executives who feel insulated from consequences (Wolfe & Hermanson, 2022). External pressures, such as investor expectations, also play a significant role in financial misreporting (Nolder & Riley, 2023). Moreover, Skousen et al. (2021) emphasize that collusion, embedded within organizational culture, remains a critical enabler of large-scale fraud through internal networks and technical manipulation.

By incorporating culture and religiosity, the Fraud Heptagon Theory addresses a key gap in prior models: the lack of attention to ethical climate and personal moral frameworks. This expanded approach provides a more context-sensitive lens for fraud detection and prevention, especially in environments where formal controls are insufficient to counteract internal ethical erosion.

### Attribution Theory

Attribution theory, originally introduced by Heider (1958), explains how individuals interpret the causes of behavior by distinguishing between internal (dispositional) and external (situational) factors. In the auditing context, this theory helps clarify how auditors make judgments under uncertainty, particularly when evaluating audit outcomes. Recent studies have applied this framework to understand how auditors attribute success or failure in their work. Sastri & al., (2022) found that auditors often rely on internal attributions—such as personal ability and effort—

when reflecting on audit performance. Similarly, Oktavianto and Suryandari (2022) emphasize that auditors assess outcomes based on both internal traits like competence and integrity, and external pressures such as time constraints and organizational environment.

The role of locus of control further enriches this perspective. Angelique, (2021) show that auditors with an internal locus of control are more likely to take responsibility for errors and pursue professional improvement, while those who externalize blame tend to overlook self-correction. Nurrohman et al., (2021) reinforce that both internal and external elements—particularly competence, independence, and time pressure—significantly affect audit quality, especially when guided by ethical standards. More recently, Creswell et al. (2023) found that auditors with a strong internal locus of control exhibit greater skepticism in their judgments, which is crucial for detecting misstatements and maintaining audit integrity.

Overall, attribution theory provides a valuable lens for understanding how auditors' perceptions of causality influence their decision-making and professional behavior. By examining the balance between internal responsibility and external constraints, this framework supports deeper insights into audit quality and ethical accountability..

### Stakeholder Theory

Auditors, as key agents of financial oversight, are not immune to fraudulent behavior—particularly when subjected to stakeholder pressure. While stakeholder theory posits that auditors have professional and ethical responsibilities to serve the interests of regulators, clients, and the public, conflicts of interest may arise when these interests compete. In such cases, auditors may prioritize client demands at the expense of integrity, especially under conditions of power imbalance. Hapsari & Lestari, (2022) found that pressure from clients and management significantly compromises auditor integrity, increasing the risk of fraudulent reporting.

Recent studies reinforce this concern. Ningsih & Rizkia, (2023) highlight that external demands—such as accelerated reporting timelines and pressure to present favorable financial outcomes—can lead auditors to manipulate audit results. This reflects a broader tension within stakeholder theory: while auditors are expected to balance multiple interests, dominant stakeholders often exert disproportionate influence, undermining ethical standards. As emphasized by Creswell et al. (2023), such pressures can distort professional judgment and erode accountability.

To mitigate these risks, stronger institutional oversight and enhanced auditor independence are essential. By reinforcing autonomy and ethical safeguards, the profession can better resist stakeholder-driven pressures and uphold the integrity of financial reporting.

### Research Variables

#### Time Budget Pressure (TBP)

Because TBP is directly correlated with the efficiency and quality of the audit. Time pressure pushes auditors to complete audits within tight deadlines and budgets, often sacrificing the quality of evidence gathering, according to Svanström, (2020). Ineffective auditor behavior, such as premature sign-off or neglecting important procedures, can be caused by this (Agoglia et al., 2021). When there are many tasks to be completed or when management has unrealistic expectations

about the audit completion time, this pressure usually increases. Accordingly, numerous studies have identified Time Budget Pressure (TBP) as a principal factor contributing to the erosion of auditor professionalism and impairing their capacity to detect fraud with precision.

Due to the time constraints for conducting in-depth assessments, TBP increases the likelihood that auditors fail to detect indications of fraud. Auditors working under time budget pressure tend to focus more on audit administration than on risk analysis (Omer et al., 2019). A study conducted by Hammersley et al., (2021) also shows that time pressure makes audit professionals less confident and makes fraud detection less effective. TBP has even been considered a key indicator in the model of ineffective behavior, which leads to unsuccessful audits. Therefore, understanding TBP is important when formulating audit quality control policies and auditor training that focuses on ethics and stress management in the workplace.

### **Auditor's Experience (AE)**

Auditor experience is one of the most frequently studied variables in auditor behavior research because it significantly affects the quality of audit assessment and decision-making. More experienced auditors also tend to assess audit risk better and detect fraud patterns (Harding et al., 2020). Thus, this factor is often used as a primary measure to evaluate how effectively auditors handle audit complexity or pressure.

Auditors with extensive experience are not easily influenced by client pressure and are more capable of maintaining professional skepticism, according to Rose et al., (2021). This increases their confidence in assessing the truthfulness of financial statements and detecting errors. An additional study conducted by Chang et al., (2020) found that experience helps auditors identify fraud risks even in ambiguous situations. Therefore, the auditor's experience is not only a technical component but also an important part of moral and objective professional behavior.

### **Auditor's Commitment (AC)**

According to Widuri et al., (2021), auditors who are highly dedicated to their profession and organization tend to reject ineffective behaviors, such as evidence manipulation or neglecting audit procedures, because their commitment is an important factor in the study of auditor behavior. Moreover, commitment to the organization enhances the loyalty and stability of audit firm employees (Purwanti & Marsono, 2022). Other studies show that highly dedicated auditors more frequently apply professional skepticism and are not easily influenced by pressure from clients or superiors. According to Mustamu & Ekadjaja, (2020), auditors' motivation to uncover potential fraud and uphold public interest is reinforced by their work. Committed auditors will be more capable of maintaining integrity and diligence during the audit process, even in a high-pressure work environment (Setyaningrum & Aryani, 2023). Therefore, commitment plays an important role in determining the quality-oriented, ethical, and responsible behavior of auditors.

### **Religiosity (REL)**

The religiosity of auditors is very important for the integrity and morality of their work, especially when auditors are faced with ethical issues and pressure from clients. According to Setiawan et al.



(2021), a high level of religiosity can serve as an internal control for an individual. This can encourage auditors to avoid fraudulent actions and uphold the principle of truth while conducting audits. Religious auditors tend to avoid fraud because they believe that unethical actions will have social and spiritual consequences. According to Reskino, (2019), the weak moral defense of individuals when facing pressure from the environment or clients can lead to auditor fraud. Thus, religiosity helps maintain the personal integrity of auditors and prevents them from engaging in professional fraud.

### **Auditor's Integrity (INT)**

Because the integrity of auditors is related to honesty, ethics, and the objectivity of audit execution, auditor integrity is one of the most frequently appearing variables in auditor behavior studies. A high level of auditor integrity is more likely to resist external pressures that can disrupt professional independence (Prastiwi and Lutfi, 2021). Handayani and Zulaikha (2020) state that integrity is very important in ethical decision-making, especially when auditors face a dilemma between client interests and public interests. Widyastuti et al. (2020) found that integrity is a key component influencing auditors' confidence in reporting non-compliant findings, including indications of fraud. Auditors with high integrity not only comply with technical requirements but also uphold moral principles at every stage of the audit. In investigative audits, integrity is key to fostering trust in the audit results. Therefore, this variable is often used as the primary measure to evaluate the quality of auditors' behavior and their work results.

### **Relationship Between Time Budget Pressure and Auditor's Integrity**

Auditors often experience Time Budget Pressure (TBP) when the time allocated to complete the audit is shorter than needed, which can impact the quality of the audit. Svanström (2020) states that auditors who experience time pressure tend to overlook important audit procedures as an effective way. In the end, this can lower their professional credibility. Auditors can become dishonest due to time pressure to complete tasks, but their integrity is reflected in their commitment to act honestly and objectively in every situation (Saidin et al., 2021). Additionally, high time pressure can cause auditors to make hasty or unethical decisions, which contradict the principle of due professional care. Because it creates a dilemma between procedural compliance and time efficiency, TBP has a negative relationship with auditor integrity.

Conversely, excessive time pressure can also lead to ineffective behavior, such as signing off on work papers without testing them or ignoring material risks. Fitriyanti and Mulyani (2023) state that time budget pressure increases the likelihood of ethical deviations in audits. Auditors who experience this pressure may rationalize their behavior by assuming that such behavior does not have a significant impact or can be corrected later. This clearly contradicts the principle of integrity. When decisions are more influenced by the need to complete the audit on time rather than maintaining the quality and reliability of the audit results, the integrity of the auditor becomes vulnerable. Therefore, to maintain the integrity of the auditor during each audit process, it is important for the audit organization to manage workload and time proportionally. Based on the theoretical explanation and previous research findings, the hypothesis that can be formulated is as follows:

H1: Time Budget Pressure has positive effect on Auditor's Integrity.

### Relationship Between Auditor's Experience and Auditor's Integrity

The asset of knowledge, skills, and understanding acquired during the audit practice over a certain period, which greatly influences ethical decision-making, is called auditor experience. Auditors with more experience tend to have a better understanding of audit standards and are more resistant to ethical pressure, according to Rahmawati et al. (2022). Because they have experienced various dilemmas that teach them to remain morally wise, experienced auditors are more likely to maintain their integrity. On the other hand, inexperienced auditors tend to be more easily influenced by external pressures, which can lead them to become dishonest and non-independent (Hasanah and Kurniawati, 2020). As a result, their ability to maintain integrity in performing professional duties increases with the level of the auditor's experience.

Experience also helps auditors identify potential fraud and take appropriate actions without violating professional ethics. According to Permatasari & Kusumawardhani, (2023), experienced auditors are more confident in rejecting client requests that violate regulations to maintain audit quality and personal integrity. Additionally, auditors with extensive experience usually have a stronger professional commitment because they feel responsible for the reputation of their profession (Kusuma & Nugroho, 2021). More ethical and truth-oriented behavior, as well as meticulousness in the audit process, are produced as a result. Therefore, the auditor's experience not only enhances technical expertise but also instills morality and integrity in every professional action. Based on the theoretical explanation and previous research findings, the hypothesis that can be formulated is as follows:

H2: Auditor's experience has positive effect on Auditor's Integrity.

### Relationship Between Auditor's Commitment and Auditor's Integrity

The auditor's commitment to their work demonstrates their dedication and loyalty to the principles, ethics, and professional responsibilities present in the world of auditing. According to Pratama & Lestari, (2021), highly dedicated auditors tend to maintain their integrity more often when facing ethical issues, such as pressure from superiors or clients. This commitment enhances the auditor's courage to oppose any actions that could undermine the credibility and quality of the audit. In addition, a strong commitment also helps auditors become more aware of the importance of maintaining the profession's reputation and the credibility of the audit institution. Therefore, the auditor's commitment to the profession is an important part of establishing strong and sustainable integrity.

Highly committed auditors not only meet standards but also have a moral responsibility toward society as users of financial reports. Professional commitment influences the ethical decision-making of auditors, especially in stressful situations based on research by Hafid & Rahayu, (2023). Commitment encourages auditors to act honestly and without bias regardless of conflicts of interest or deadlines (Handayani & Zulaikha, 2020). Highly dedicated auditors tend to make integrity the main pillar throughout the entire audit process, not just adhering to regulations. Therefore, to maintain the integrity of auditors amidst the complexities of contemporary audit practices, a strategic step is to enhance professional commitment. Based on the theoretical explanation and previous research findings, the following hypothesis can be formulated:

H3: The Auditor's Commitment has positive effect on the Auditor's Integrity.

### **Relationship Between Time Budget Pressure and Auditor's Integrity with Religiosity as a Moderating Variable**

One of the risk factors that can reduce the credibility of auditors is TBP, especially in situations where auditors are forced to complete audits within a limited timeframe. Auditors are often forced to overlook important procedures or conduct brief audits, which can reduce the quality of the audit (Saputra and Taman, 2021). However, religiosity can help auditors remain calm in the face of pressure. According to Arifin and Muslih (2022), highly religious auditors tend to be more compliant with moral values and ethical principles, allowing them to refrain from ineffective behavior in high-pressure situations. So, religiosity helps auditors maintain their professional dignity amidst time pressure.

Religiosity enhances inner awareness of professional responsibilities, such as maintaining honesty and transparency during the audit process. A study by Yuliana & Kartika, (2023) shows that highly religious auditors are more capable of maintaining integrity because they feel supervised by spiritual values rather than formal rules. This causes them to be more likely to refuse to sacrifice moral principles, even when faced with extreme TBP (Pratiwi and Jannah, 2020). In other words, moderating religiosity can help reduce the negative impact of TBP on auditor integrity by encouraging ethical behavior regularly. As a result, religiosity should be considered an important component in enhancing auditor integrity, especially in highly stressful work environments. Based on the theoretical explanation and previous research findings, the hypothesis that can be formulated is as follows:

H4: Religiosity moderates the relationship between Time Budget Pressure and Auditor's Integrity.

### **Relationship Between Auditor's Experience and Auditor's Integrity with Religiosity as a Moderating Variable**

The professional ability to remain honest is greatly influenced by the auditor's experience, especially in difficult and stressful situations. More experienced auditors possess more mature knowledge and skills, which makes them more cautious when facing ethical dilemmas (Fitriasari & Mulyani, 2023). However, experience alone does not guaranty integrity, especially without strong moral values behind it. Religiosity functions as a moderating factor in this situation, enhancing the positive impact of experience on auditor integrity (Ardiansyah & Latrini, 2021). Religious auditors are more likely to use their experiences to enhance their moral and professional responsibility to maintain honesty and ethics in the workplace.

Religiosity enhances the auditor's experience in fostering the internal belief that every professional action must be accountable both legally and spiritually. This is due to a strong value orientation toward truth; religious and experienced auditors are more capable of rejecting unethical practices, according to Anggraini & Rahmawati, (2020). Religion also encourages the use of experience to make more ethical and transparent decisions at every stage of the audit. Therefore, integrity based on spiritual and moral values is created by a combination of experience and religiosity. This shows that religiosity is an important component in enhancing the positive impact of auditors' experiences on their dignity. Based on the theoretical explanation and previous research findings, the hypothesis that can be formulated is as follows:

H5: Religiosity moderates the relationship between Auditor's Experience and Auditor's Integrity.



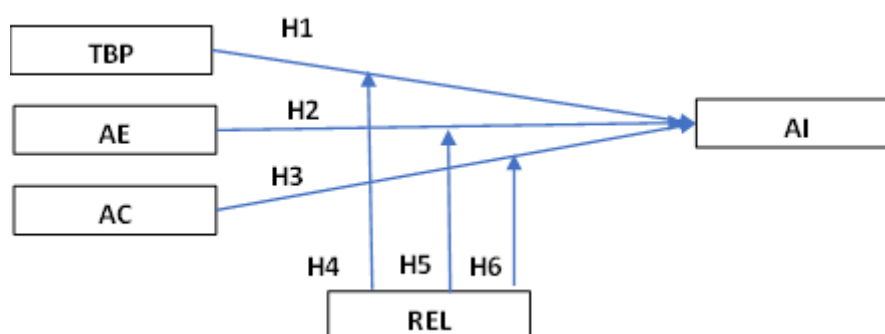
**Relationship Between Auditor's Commitment and Auditor's Integrity with Religiosity as a Moderating Variable**

An important factor that drives auditors to maintain honesty, responsibility, and ethics in every audit process is their commitment to their profession. Even in high-pressure situations, highly committed auditors will more often adhere to professional standards and avoid deviant behavior (Putri and Wijayanti, 2023). Nevertheless, mere commitment is not always sufficient if it is not supported by deep personal values. Religiosity can help auditors maintain moral principles by moderating the relationship between professional commitment and integrity in this regard (Fauziah and Sujana, 2021). Religiosity makes auditors feel better because their commitment is not only formal but also based on spiritual beliefs that encourage moral actions.

Religiosity functions as a moral filter that helps auditors maintain the principle of integrity when faced with conflicts of interest or external pressures. Lestari and Pratiwi (2022) state that religious auditors will uphold the principles of truth and justice more when they perform their work. A strong internal drive to always act in accordance with professional principles and ethics emerges when professional commitment and religiosity are combined. Moreover, religiosity encourages auditors to be more aware that they have a responsibility to audit their spiritual values and not just those of their clients or superiors (Rizki and Khasanah, 2023). Thus, religiosity plays an important role in enhancing the auditor's influence on the commitment to enduring integrity. Based on the theoretical explanation and previous research findings, the hypothesis that can be formulated is as follows:

H6: Religiosity moderates the relationship between Auditor's Commitment and Auditor's Integrity.

Based on the formulation of the problem and the research objectives that have been outlined previously, the following hypothesis model is presented:

**METHOD****Research Design**

This study employs a quantitative descriptive approach within a positivist paradigm to objectively measure and generalize findings (Iskandar & Rukmana, 2022), using a structured questionnaire with Likert-scale items to efficiently collect primary data from auditors—including those in public accounting firms, internal corporate roles, and government institutions—who are directly exposed

to time budget pressure, professional commitment, and religiosity, all of which influence audit integrity. Respondents were selected through non-probability sampling, and each variable was measured using reflective indicators, allowing for the removal of invalid items without discarding the entire construct. Data analysis was conducted using SmartPLS 3 for Structural Equation Modeling (SEM), involving descriptive statistics, validity and reliability testing, and model evaluation to examine the direct effects and relationships among the studied variables.

### Research Instrument

The total number of instruments in the questionnaire is 35, referring to the variables of Time Budget Pressure, Auditor Experience, Auditor Commitment, Religiosity, and Auditor Integrity. According to Sekaran & Bougie, (2019), a questionnaire is an effective data collection tool if the researcher quickly knows what is needed and how to measure the research variables. In this study, respondents were given a questionnaire to provide initial research data. The questionnaire was closed with a Likert scale (scale 1–5).

### Research Method

This research uses a descriptive statistical methodology. The researcher used quantitative research methods based on positivist philosophy to study a specific population or group (Sugiyono, 2019). In this study, a questionnaire is used to collect data from respondents, which consists of profile data and questions related to the theme and issues of the research. The data to be obtained includes the variables of Time Budget Pressure, Auditor Experience, Auditor Commitment, Religiosity, and Auditor Integrity.

## RESULT AND DISCUSSION

In this study, respondent characteristics were analyzed based on work experience and education. The data were collected through a survey conducted via Google Forms. Based on the results of the questionnaire distributed to the research respondents, the auditor groups can be explained based on work experience and education as follows:

**Table 1. Respondent Demographics.**

Work Experience	5-10 Years	10-15 Years	Over 15 Years	Total
Internal Auditor of a Private Company	14	11	3	28
External Auditor of a Private Company	16	13	3	32
Government Internal Auditor	10	7	2	19
Government External Auditor	10	9	2	21
				100
Education	D3	S1	S2	Total
Internal Auditor of a Private Company	4	19	5	28
External Auditor of a Private Company	5	20	7	32
Government Internal Auditor	6	10	3	19
Government External Auditor	5	0	6	21

Source: Data processed 2025

To test the research hypotheses, two data analysis tools were used: SmartPLS 3 for measuring the Outer Model and Inner Model, as well as for determining partial hypotheses. The validity test results, as presented in Table 2, indicate that all research indicators meet the convergent validity criteria, as evidenced by Loading Factor values exceeding 0.6. This confirms that the collected data are statistically valid and suitable for further analysis.

**Table 2. Validity Test Results**

Variabel	Indicator	Loading factor	Results
Time Budget Pressure (TBP)	TBP1	0,680	Valid
	TBP3	0,700	Valid
	TBP4	0,731	Valid
	TBP5	0,754	Valid
	TBP6	0,766	Valid
	TBP7	0,643	Valid
Auditor's Experience (AE)	AE2	0,849	Valid
	AE3	0,862	Valid
	AE4	0,835	Valid
	AE5	0,891	Valid
	AE6	0,900	Valid
Auditor's Commitment (AC)	AC1	0,721	Valid
	AC2	0,866	Valid
	AC3	0,908	Valid
	AC4	0,901	Valid
	AC5	0,898	Valid
	AC6	0,927	Valid
	AC7	0,690	Valid
Religiosity (REL)	REL1	0,926	Valid
	REL2	0,902	Valid
	REL3	0,904	Valid
	REL4	0,899	Valid
	REL5	0,954	Valid
	REL6	0,906	Valid
	REL7	0,888	Valid
Auditor's Integrity (INT)	INT1	0,844	Valid
	INT2	0,894	Valid
	INT3	0,924	Valid

Variabel	Indicator	Loading factor	Results
	INT4	0,940	Valid
	INT5	0,929	Valid
	INT6	0,929	Valid
	INT7	0,935	Valid

Source: SmartPLS Output

To measure the extent of each indicator's ability to explain the variable, it can be done by measuring internal consistency reliability with composite reliability and Cronbach's  $\alpha \geq 0.6$  (Hair et al., 2019). Composite reliability can indicate the extent to which measurement consistency can measure the same results from experiments conducted repeatedly.

**Table 3. Test of Internal Consistency Reliability**

Variable	Cronbach's Alpha	Composite Reliability
Time Budget Pressure (TBP)	0.806	0.861
Auditor's Experience (AE)	0.918	0.938
Auditor's Commitment (AC)	0.934	0.947
Religiosity (REL)	0.966	0.972
Auditor's Integrity (INT)	0.967	0.973

Source: SmartPLS Output

Table 3 shows that the values of composite reliability and Cronbach's alpha are  $\geq 0.6$ . From the table, it can be seen that the Auditor Integrity variable has the highest reliability value with a Cronbach's alpha of 0.967 and a composite reliability value of 0.973, while the lowest reliability is in the Time Budget Pressure variable with a Cronbach's alpha of 0.806 and a composite reliability value of 0.861.

After conducting the measurement model analysis, the researcher evaluates the feasibility of the structural model by examining the coefficient of determination ( $R^2$ ) value. An  $R^2$  value of 0.25-0.50 can be classified as indicating weak endogenous variable contribution, 0.50 to 0.75 as moderate, while above 0.75 is classified as indicating a strong contribution of the endogenous variable to the exogenous variable (Hair et al., 2019). The results of the coefficient of determination test can be seen in the table 4:

**Table 4. Results of the Coefficients of Determination Test**

	R Square	R Square Adjusted
INT	0,813	0,801

Source: SmartPLS Output

The determination coefficient ( $R^2$ ) test is conducted to determine the prediction accuracy level of the variables in the structural model. The PLS-SEM technique aims to maximize the  $R^2$  value of the endogenous latent variables within the path model. The  $R^2$  value for the integrity variable shows an accuracy level of 0.801, which falls into the high category, thus it can be concluded that the ability of the exogenous variables to predict the endogenous variables falls into the high category.

To test the significance, the researcher conducted data processing for each variable. Data processing to test significance is conducted using the bootstrapping method with a significance level of 0.05 and a one-tailed type because the proposed hypothesis is a directional hypothesis, the results of hypothesis testing can be found in table 5.

**Table 5. Hypothesis Testing Results**

	Original Sample (O)	T Statistics	P Values	Results
<b>TBP -&gt; INT</b>	0,357	3,944	0,000	Supported
<b>AE -&gt; INT</b>	0,009	1,963	0,025	Supported
<b>AC -&gt; INT</b>	0,049	1,161	0,123	Not Supported
<b>TBP -&gt; REL -&gt; INT</b>	0,157	2,300	0,011	Supported
<b>AE -&gt; REL -&gt; INT</b>	-0,179	2,436	0,008	Supported
<b>AC -&gt; REL -&gt; INT</b>	-0,052	0,708	0,240	Not Supported

Source: SmartPLS Output Processed by the Researcher

Based on the results in the table 5, the findings are as follows:

- Time Budget Pressure (TBP) has a positive effect on Integrity with a T-statistics value of 3.944 > 1.645, a path coefficient (original sample) of 0.357, and is significant, with a P-Values = 0.000 < 0.05 (H1 Accepted).
- Auditor's Experience (AE) has a positive effect on Integrity with a T-statistics value of 1.963 > 1.645, a path coefficient (original sample) of 0.009, and is significant, with a P-Values = 0.025 < 0.05 (H2 Accepted).
- Auditor's Commitment (AC) does not have an effect on Integrity with a T-statistics value of 1.161 < 1.645, a path coefficient (original sample) of 0.049, and is significant, with a P-Values = 0.123 > 0.05 (H3 Rejected).
- Religiosity (REL) significantly moderates the relationship between Time Budget Pressure (TBP) and Auditor's Integrity (INT), with a P-Value = 0.011 < 0.05 (H4 Accepted).
- Religiosity (REL) significantly moderates the relationship between Auditor's Experience (AE) and Auditor's Integrity (INT), with a P-Value = 0.001 < 0.05 (H5 Accepted).
- Religiosity (REL) does not significantly moderate the relationship between Auditor's Commitment (AC) and Auditor's Integrity (INT), with a P-Value = 0.240 > 0.05 (H6 Rejected).

### **Relationship Between Time Budget Pressure and Auditor's Integrity**

One of the most frequently encountered risk factors by auditors is budget time pressure (TBP), especially when faced with tight audit targets. Auditors may be forced to overlook important procedures or expedite processes unethically due to pressure. Hasanah and Kurniawati (2020) state that time budget pressure affects integrity because auditors tend to lower the quality of work to meet deadlines. This condition increases the likelihood of ineffective behavior and disrupts the auditor's objectivity. Additionally, high time pressure can lead to compromises in professional values such as honesty and responsibility. Auditors with high time budget pressure tend to neglect



audit procedures. Based on the results of the research conducted, it can be explained that TBP affects the integrity of auditors and is consistent with previous research findings.

Time budget pressure is recognized as a common external stressor encountered by auditors, manifesting as tight deadlines or unrealistic expectations that often force compromises in the execution of audit procedures. According to DeZoort and Lord (1997), auditor responses to time budget pressure can be functional—spurring greater efficiency—or dysfunctional, prompting omissions of critical audit steps that undermine audit quality and, by extension, integrity.

Numerous empirical studies, including Marits and Kusumawardhani examination of government auditors in Yogyakarta's BPKP, consistently reveal that time budget pressure has a significant and mostly negative effect on auditor integrity and performance. Auditors operating under excessive time constraints may truncate audit processes, forego verification steps, or rationalize superficial reviews, all of which represent integrity lapses at the core of professional ethics. In the BPKP Yogyakarta case, episodes of delayed or inaccurate audits, such as the mishandling of the KONI Lampung case and the e-KTP project, were directly linked to auditors skipping or abbreviating standard procedures due to intense time budget pressure, confirming the theoretical assertion that external pressures can erode integrity in actual practice.

Key practical recommendations arising from these findings include the need for audit organizations to set more realistic time budgets, integrate periodic workload assessments, and provide training in time management alongside ethical decision-making. Moreover, the empirical evidence demonstrates that cultivating organizational cultures where quality is prioritized over mere compliance with deadlines will help support auditors in resisting dysfunctional shortcuts. This lesson applies directly to BPKP Yogyakarta, where audit programs should be continually reviewed to ensure that time allocations facilitate thorough, ethical work rather than incentivizing integrity decline under time strain.

### Relationship Between Auditor's Experience and Auditor's Integrity

The experience of auditors greatly influences integrity in the execution of audits. Auditors with a high level of experience tend to better understand audit standards, ethical situations, and fraud risks, making them more capable of upholding the principle of integrity (Rahmawati et al., 2022). Anugrah & Setiawan, (2021) state that experience helps auditors make ethical professional decisions and assists them in identifying patterns of deviation. Moreover, experienced auditors are more resistant to external influences that can compromise their honesty. These studies are in line with the results of the research that has been conducted. Therefore, sufficient experience is crucial to enhance auditor integrity amidst the ever-evolving audit challenges.

Auditor experience is classically understood as a combination of tenure, the diversity of audit assignments, and the accumulation of lessons from both success and error in practice. Theoretically, experience is positioned as an internal (dispositional) attribute that shapes an auditor's capacity for judgment, skepticism, and ethical reasoning, influencing their resistance to ethical lapses or quality shortcuts. Notably, Suraida (2005) and subsequent Indonesian studies demonstrate that experienced auditors are more likely to recognize the subtle cues of misstatement and are less susceptible to manipulation by clients or situational ambiguities, bolstering their integrity in the fulfillment of audit protocols.

Empirical findings at BPKP Yogyakarta and in broader Indonesian public audit reveal that experienced auditors are better equipped to maintain professional skepticism and follow through on ethically challenging tasks, supporting the theoretical link between experience and integrity. Practical cases where junior or less-seasoned auditors failed to detect fraud or succumbed to improper influences underscore the risk posed by inexperience to organizational integrity. Conversely, audit teams anchored by seasoned professionals have consistently yielded more reliable, credible audit outcomes even when facing complex or high-pressure assignments.

In light of these findings, organizations should prioritize mentorship, continuous professional development, and team composition that leverages experience diversity to safeguard integrity. Within institutions such as BPKP Yogyakarta, structured career development, routine rotations, and the involvement of experienced auditors in crucial or high-risk assignments are practical steps to embed integrity as a lived value, not merely an abstract ideal. This is directly reflected in recent improvements in audit quality observed at BPKP, where investment in auditor training and the inclusion of experienced personnel have led to more robust, reliable financial statement reviews.

### Relationship Between Auditor's Commitment and Auditor's Integrity

Maintaining integrity during the audit process is greatly influenced by the auditor's commitment to their profession. Although faced with pressure or conflicts of interest, highly committed auditors will demonstrate adherence to the code of ethics and professional standards (Fitriani and Herawaty, 2021). According to Prasetyo and Rahayu (2022), strong commitment encourages auditors to remain honest and not be tempted by rewards or client pressure. Professional auditors with strong commitment will uphold moral standards and honor public responsibility in difficult situations. However, there are studies that show that an auditor's integrity does not always correlate with their commitment. Wati and Indriani (2021) state that auditors who are highly dedicated to their company do not always demonstrate high integrity, especially in cases where the company culture does not support ethical behavior. Conflicts of interest and workplace pressure can obscure the benefits of an auditor's commitment to ethical decisions. Research that has been conducted explains that auditor commitment is not related to auditor integrity. In other words, professional commitment does not automatically lead to actions that uphold integrity, especially in dilemmas

Auditor commitment—both organizational and professional—captures the depth of an auditor's psychological attachment to their organization's goals and ethical values. Attribution and organizational theories posit that strong professional commitment fosters internalized ethical standards, reduces vulnerability to external social pressures, and enhances auditors' motivation to act with integrity, even amid conflicts or dilemmas.

Evidence from government audit cases, including the Tangerang City Inspectorate's study, points decisively to the beneficial role of commitment in reinforcing integrity. Auditors with strong organizational and professional commitment not only perform more ethically but are also less likely to engage in or condone dysfunctional or fraudulent behaviors. For instance, in BPKP Yogyakarta, it was found that high-commitment auditors sustained ethical conduct even when organizational cultures or immediate supervisors exerted pressure to prioritize expedience over integrity, demonstrating the protective effect theorized by Steers and Meyer & Allen.

From these findings, audit organizations should recognize the value of reinforcing professional identity and commitment through internal communication, clear ethical codes, and recognition

systems that acknowledge integrity-driven performance over mere technical or time-based outcomes. In BPKP Yogyakarta and similar settings, initiatives such as routine ethics workshops, clear reporting channels for ethical concerns, and leadership that models commitment-based integrity are essential for translating commitment into practical integrity on the audit frontlines.

### **Relationship Between Time Budget Pressure and Auditor's Integrity with Religiosity as a Moderating Variable**

In this study, religiosity is able to moderate the relationship between TBP and auditor integrity, consistent with previous research findings. TBP is an important component that can threaten the credibility of auditors because it encourages them to complete audits hastily and overlook important procedures. Auditors facing high time pressure tend to behave ineffectively, resulting in a decline in audit quality according to Reskino (2022). However, the variable of religiosity can function as a regulator that strengthens the ethical commitment of auditors and prevents such negative effects. Highly religious auditors are more likely to uphold honesty and moral responsibility in the performance of their duties, even under pressure. Religiosity can maintain the integrity of auditors under time pressure by enhancing their spiritual awareness of professional responsibilities, according to research by Indriani and Dewi (2023).

Modern empirical studies frequently emphasize the importance of religiosity as a buffer or moderating variable in the relationship between time budget pressure and integrity. Religiosity is understood as the extent to which religious values, beliefs, and behaviors infuse an auditor's ethical reasoning, shaping their response to both internal motivations and external pressures. This line of reasoning fits within the broader value theory, which sees deeply held beliefs as critical determinants of ethical action.

Findings from audit firms in Indonesia, including Yunus et al.'s study in Malang and Fitri et al.'s work in South Sumatra, confirm that for auditors high in religiosity, time budget pressure is less likely to prompt unethical shortcuts or lapses in integrity. In practice, even when timelines are tight, religiously committed auditors in Yogyakarta and other regions reported greater resistance to compromising professional standards, often citing inner convictions or fear of spiritual as well as legal consequences. This suggests that religiosity can act as an internalized "ethical anchor," counterbalancing the situational force of deadline pressure.

The lesson for audit leadership is unambiguous: fostering an environment where religious and ethical reflection is encouraged—and not artificially constrained—can raise the collective resilience of audit teams to external stressors. Mechanisms such as providing time for prayer, recognizing religious observances, and creating open forums for the discussion of ethical dilemmas through a lens of personal conviction have direct relevance for BPKP Yogyakarta, where such efforts have corresponded with noticeable improvements in audit integrity under pressure.

### **Relationship Between Auditor's Experience and Auditor's Integrity with Religiosity as a Moderating Variable**

The experience of auditors is an important source that can enhance the integrity of audit execution because it helps them identify risks and make moral decisions. The impact of experience on integrity can be strengthened or weakened depending on the individual's level of religiosity.

According to Reskino (2022), more experienced auditors have a better understanding of professionalism and ethics standards, which allows them to remain honest even under pressure. Auditors with a high level of religiosity will be more consistent in applying moral principles that support integrity, making it a filter in utilizing their professional experience (Sari and Nugraheni, 2021). In line with previous research findings, this study has proven that the variable of religiosity can moderate the relationship between auditor experience and auditor integrity. Therefore, religiosity as a moderating factor plays an important role in ensuring that the professional experience of auditors aligns with the moral behavior of auditors.

The interaction of experience and religiosity represents an especially fertile domain for moderating influences in audit integrity. While experience confers technical expertise and pattern recognition, religiosity may infuse these experiences with deeper ethical meaning and reinforce resolve in ethically ambiguous settings. The combination is theorized to enhance both competence and commitment, motivating auditors not only to recognize potential frauds or errors but to act on these findings with moral clarity.

Empirical studies in Indonesian audit settings reveal that auditors with both extensive experience and high religiosity demonstrate particularly robust integrity, especially when faced with complex or ethically ambiguous cases. For instance, experienced and religiously observant auditors at BPKP Yogyakarta recounted instances where they identified subtle indications of misstatement and were motivated not merely by professional duty, but by a sense of religious and ethical obligation, to pursue full disclosure and correction—despite pressures to the contrary.

To harness the benefits of this moderating effect, audit organizations should actively acknowledge and integrate employee religiosity into professional development, peer support, and moral reasoning training. This includes encouraging reflective practices, peer mentoring across experience levels, and ethics-based dialogue forums that connect personal convictions with professional standards, as validated by improved audit outcomes at BPKP Yogyakarta and observed in recent organizational reforms in Indonesian government auditing.

### **Relationship Between Auditor's Commitment and Auditor's Integrity with Religiosity as a Moderating Variable**

The level of religiosity functions as a regulator that can alter the relationship between commitment and integrity for better or worse. Studies that have been conducted show that the integrity of audit practices is not always proportional to the auditor's commitment to their profession. This is consistent with previous studies. According to Reskino (2022), professional commitment does not affect auditor integrity because other internal components, such as moral and spiritual values, also influence ethical behavior. Religious auditors tend to have strong moral principles even if they are not very committed to their work (Sari and Nugraheni, 2021). Therefore, religiosity helps explain why an auditor's commitment alone is not enough to guaranty integrity without strong spiritual values.

The final link in this model is the moderating effect of religiosity on the relationship between auditor commitment and integrity. Here, religiosity not only reinforces the internalization of ethical and organizational values central to professional commitment but also provides an additional layer of motivation that resists the erosive effects of ethical fatigue or organizational cynicism.

Research in Indonesian public and private audit settings demonstrates that auditors high in both professional or organizational commitment and religiosity are particularly unlikely to waver in their adherence to integrity, even when faced with direct or indirect incentives to bend standards or overlook lapses. In BPKP Yogyakarta, case evidence suggests that auditors who perceive both a “calling” to their profession and spiritual accountability report higher satisfaction, lower burnout, and stronger resistance to participating in or condoning unethical conduct.

Accordingly, audit organizations should consider incorporating religiosity-sensitive elements into commitment and wellness programs, ensuring that spaces for spiritual as well as professional affirmation are available and respected. This approach is already reflected in “holistic integrity” programs implemented in some government audit offices, where support for both ethical and religious expression has buoyed organizational morale and enhanced audit quality, as demonstrated in BPKP’s ongoing evolution since 2023.

## CONCLUSION

The purpose of this research is to examine how auditor experience, professional commitment, time budget pressure (TBP), and the moderating role of religiosity interact to influence auditor integrity. The study first investigates the extent to which TBP affects integrity, acknowledging that excessive time constraints often lead auditors to compromise ethical standards. Second, it explores how auditor experience contributes to ethical resilience, with seasoned professionals demonstrating greater capacity to uphold integrity in complex audit environments. Third, the research evaluates the relationship between auditor commitment and integrity, recognizing that while commitment may reflect professional dedication, it does not always translate into ethical behavior—especially in ethically ambiguous or high-pressure contexts.

Additionally, the study introduces religiosity as a moderating variable, offering new insights into how spiritual values can reinforce ethical conduct. The findings reveal that high TBP consistently undermines auditor integrity, while experience enhances ethical decision-making. Although commitment shows a positive influence, its effect is less robust, particularly when organizational culture lacks ethical reinforcement. Religiosity, however, significantly strengthens the ethical resolve of auditors under pressure, acting as a moral compass that sustains integrity even when other factors falter. Auditors with strong religious values are more likely to resist unethical shortcuts and maintain professional standards, especially when paired with experience. Conversely, religiosity does not substantially improve the integrity outcomes of committed auditors if their ethical environment is weak.

These findings carry direct implications for audit practice. Institutions must reduce unrealistic time pressures, invest in experience-based mentoring, and cultivate ethical environments that support both professional and spiritual values. Audit firms should integrate religiosity-informed ethics training and reinforce moral reasoning in auditor development programs. Integrity must be operationalized—not assumed. Therefore, audit leaders must act decisively: revise workload structures, embed ethical safeguards, and ensure that auditor development is grounded in both competence and conscience..



## Implication

This research has an impact or benefits for various parties. First, this research provides theoretical benefits by integrating and expanding the empirical literature on fraud theory, attribution theory, and stakeholder theory involving the auditing profession. Second, it contributes to the organizers of the auditor's code of ethics to foster the religiosity and commitment of auditors aimed at enhancing the integrity values of auditors. With adequate commitment, religiosity, and integrity of auditors, it is expected to improve the credibility of the auditing profession in the eyes of the public.

Further research needs to be conducted on the influence of auditor experience, auditor commitment, budget time pressure, and auditor integrity with religiosity as a moderating variable. Factors such as organizational culture, leadership, and internal control systems that can influence auditor integrity also require further research. To obtain a broader picture and stronger generalization of the results, it is important to expand the research objects to various types of organizations, industries, and regions. Additionally, the application of new methodologies, such as the use of qualitative data or mixed methods, can enhance our understanding of the dynamics at play.

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