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THE EFFECT OF TIME BUDGET PRESSURE AND AUDIT RISK ON AUDIT QUALITY WITH AUDITOR'S ETHICS AS A MODERATING VARIABLE

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ABSTRACT
Relevant and reliable financial statements are information characteristics that are important for stakeholders in making decisions. The public accounting profession is a profession of public trust. In order to support his professionalism as a public accountant, in carrying out his audit duties, the auditor should be guided by the Professional Standards of Public Accountants (SPAP) set by the Indonesian Institute of Accountants (IAI). The motivation of researchers to conduct this research is because audit quality is currently very important for companies and shareholders. After all, many of the audits carried out by Public Accounting Firms do not carry out audit procedures and do not carry out the auditor's ethics that should be in conducting audits so that users of financial statements do not trust them. This study uses quantitative data with survey research. The results show that Time Budget Pressure has an effect on Audit Quality with Auditor Ethics as a moderating variable, while Audit Risk has no effect on audit quality with Auditor Ethics as a moderating variable.

INTRODUCTION

Financial statements are an important element for internal and external parties in the company as information about the company's financial condition, which then is used as a basis for decision making (Singgih, 2010). According to the FASB (Financial Accounting Standards Board) in Singgih and Bawono (2010), the two most important characteristics that must be present in financial statements are relevant (relevance) and reliable (reliable). Relevant and reliable financial statements are information characteristics that are important for stakeholders in making decisions.

The public accounting profession is a profession of public trust. In order to support his professionalism as a public accountant, in carrying out his audit duties, the auditor should be guided by the Professional Standards of Public Accountants (SPAP) set by the Indonesian Institute of Accountants (IAI), namely general standards, fieldwork standards, and reporting standards. Where the general standard is a reflection of the personal qualities that must be possessed by an auditor which requires the auditor to have sufficient technical expertise and training in carrying out audit procedures. Meanwhile, fieldwork standards and reporting standards regulate the auditor in terms of data collection and other activities carried out during the audit and require the auditor to prepare a report on the audited financial statements as a whole (Elfarini, 2007).

The time budget pressure experienced by the auditor will also lead to individual stress due to an imbalance between tasks and the available time budget. The individual stress will have an impact on the audit carried out not being optimal. The worst impact of time budget pressure is that the auditor plans all the necessary procedures and signs these procedures without actually carrying them out (Said and Munandar, 2018). In these

conditions, the auditor may not be able to detect fraud if he does not carry out important procedures, so it will have an impact on the quality of the audit that will be produced. Seeing the negative impact that will affect audit quality, it is important to know the effect of time budget pressure that has been carried out by Khadilah et al. (2015) and Hutabarat (2012) who state that there is a positive effect of time budget pressure on audit quality.

Audit quality is inseparable from the possibility of Audit Risk. Risk in the auditing process is a certain level of uncertainty in the conduct of the audit, where the auditor realizes that in the conduct of the audit there is uncertainty about the competence of evidence, the effectiveness of the client's internal control structure, and uncertainty whether the financial statements have indeed been presented fairly after the audit is completed. Johnson, Jamal, & Glen Berryman (1989) and Cahyadi (2013) suggest that considering audit risk is one of the important concepts in the application of auditing standards, particularly fieldwork standards, and reporting standards to determine the nature or type, timing, and extent of audit procedures. The audit objective is to reduce this audit risk to a low level that can be accepted by auditors Tuanakotta (2013) and Diana & Azlina (2016). This risk represents an uncertainty faced by the auditor where the possibility of evidence that has been collected by the auditor is not able to detect material misstatements and will have an impact on the quality of the resulting audit.

Another indicator is auditor ethics, which is an accountant based on discipline, dedication, and trust. Without the three bases, the accounting profession will be less rewarded. The main capital of accountants is trust and expertise. There are many things to take care of. Without accountants, the country would be disorganized and companies would not know what to do. Maintain the ethics of the accounting profession, including maintaining confidentiality, it must be done properly to gain public trust. Accountants are a profession that holds confidentiality. Therefore, many things are certainly kept. Without accountants, the country would be disorganized and companies would not know what to do. Maintain the ethics of the accounting profession, including maintaining confidentiality, it must be done properly to gain public trust. Accountants are a profession that holds confidentiality.

The value of auditing depends on the public's perception of the independence of the auditor. Auditor independence in the Public Accounting Firm is an interesting thing to study because it is the main and most important factor that determines the quality in the implementation of the audit of the Public Accounting Firm to be able to achieve the goals that have been set. Public accountants must of course comply with the professional code of ethics that regulates the behavior of public accountants in carrying out their professional practice, both with fellow members and with others.

Agency Theory

Agency theory is a form of relationship between principal and agent. An agency relationship occurs when the owner (principal) employs another person called management (agent) to carry out the work and delegates decision-making authority to the agent concerned (Brigham and Daves, 2007). According to Indah (2010), the owner wants to know all information, including the activities of agents, related to their investments or funds in the company. This is done by asking the agent for an accountability report. Based on the report, the owner assesses the agent's performance, but what often happens is the agent's tendency to take actions that make the report look good so that its performance is considered good. The independent auditor's opinion on the financial statements that have been prepared by the agent is expected to be a material consideration for the owner to

make a decision. On this basis, an independent auditor who has a high level of credibility will be more trusted by the owner to be able to examine the financial statements independently, to produce the right economic decisions.

Audit Quality

Audit quality according to Tandiontong (2016) is all the probabilities of an auditor in determining and reporting fraud that occurs in the client's or company's accounting system. Based on the above understanding, audit quality is the result of quality work that comes from the quality of the auditors themselves. A qualified auditor can assure that there is no material misstatement or fraud in the company's financial statements to produce reliable information that describes the actual situation. Users of financial statements will make decisions.

Time Budget Pressure

De Zoort and Lord (1997) in Simanjuntak (2008), mention, that when facing time budget pressure, the auditor will respond in two ways, namely; functional and dysfunctional. The functional type is the auditor's behavior to work better and use time as well as possible, this is also following the opinion expressed by Glover (1997) in Simanjuntak (2008), which says that time budget is identified as a potential to improve audit assessment (audit judgment) by encouraging auditors to prefer relevant information and avoid irrelevant judgments. The dysfunctional type of auditor behavior proposed by Rhode (1978) in Simanjuntak (2008), says that time budget pressure has the potential to cause behavior to decrease audit quality.

Audit Risk

According to Amir Abadi Jusuf (2013) audit risk is the possibility that the auditor will wrongly conclude after carrying out an adequate audit that the financial statements have been stated fairly when in reality they contain material misstatements. Audit risk is unavoidable because auditors collect evidence only based on their tests and because fraud is so well-hidden that it is difficult to detect. An auditor may comply with all auditing standards but still, fail to disclose material misstatements due to fraud. The main components of audit risk in Tuanakotta (2015) are as follows:

1. Inheren Risk, is the susceptibility of an assertion (regarding the type of transaction, account balance, or disclosure) to misstatement that may be material, alone or in combination, without taking into account related controls.
2. Control Risk, that a misstatement could occur in an assertion (regarding transactions, account balances, or disclosures) and could be material, alone or in combination with other misstatements, not prevented or detected and corrected on a timely basis by the entity's internal control
3. Detection Risk, is a function of the effectiveness of audit procedures and their implementation by the auditor. This risk arises partly because of the uncertainty that exists when the auditor does not examine 100% of the account balance or class of transactions, and partly because of other uncertainties that exist, even if the account balance or class of transactions is checked 100%.

Auditor Ethics

The ethics of the auditor profession has been regulated in the 2018 IAPI where five auditor principles must be understood and adhered to, namely the principles of integrity, objectivity, accuracy and prudence, confidentiality, and professional behavior. Based on ethics and individual beliefs, audit decisions can be made appropriately. When carrying out their professional duties, auditors must adhere to the existing code of ethics so

that an auditor can work with full integrity to have the high trust of the public. Arens et al (2008) suggests that there are six ethical principles, namely:

1. Responsibility
2. Public Interest
3. Integrity
4. Objectivity and Independence
5. Thoroughness
6. Scope and Nature of Services

Conceptual Framework

Based on the theory and research that has been done previously, several variables are used as independent variables that will affect the dependent variable of audit quality, including Time Budget Pressure, Audit Risk, and Auditor Ethics.

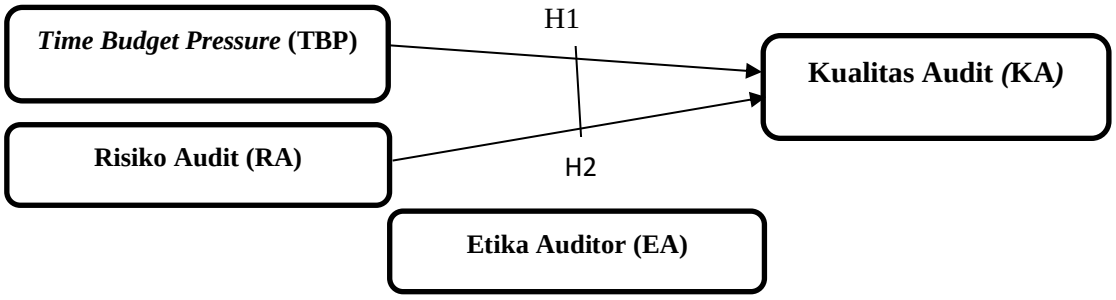

Figure 1
Research Model

METHOD RESEARCH

Population and Sample

The population in this study is independent auditor who works at a Public Accounting Firm. The data used in this study is primary data. Primary data was obtained by using a list of questions (questionnaires) that have been structured to collect information from the auditor. The Source of data used in this study is the total score obtained from the questionnaire.

Research Variable

The dependent variable studied is Audit Quality. The independent variable used consists of 2 variables, namely Time Budget Pressure, and Audit Risk. While the moderating variable is Auditor Ethics.

Audit Quality (Y)

According to Tandiontong (2016), audit quality is the probability of an auditor finding and reporting an error or fraud that occurs in the client's accounting system. The independence indicators adapted from Nurlaely's (2010) research used in this study are:

1. Tenure
2. Pressure from Clients
3. Review by Third Party

Time Budget Pressure (X1)

Time budget pressure is the effect of time budget pressure that can damage and disrupt the audit process carried out by an auditor which can result in the auditor making mistakes in the audit process because there is too little time to carry out the audit process

and the auditor is not able to use time efficiently in the audit process. Time Budget Pressure indicators adapted from Nurlaely (2010) research used in this study are:

1. Understanding of time budget
2. Responsible for time budget
3. Performance appraisal from superiors
4. Frequency of time budget revisions

Audit Risk (X2)

Audit risk is the risk of giving an inappropriate audit opinion (expressing an inappropriate audit opinion) on financial statements that are materially misstated (Tuanakotta, 2015). Types of audit risk:

1. Inherent Risk
2. Control Risk
3. Detection Risk

Auditor Ethics (X3)

The auditor must comply with the established code of ethics. The audit implementation must refer to the audit standard and must comply with the code of ethics which is an integral part of the audit standard. Auditor Ethics indicators used in this study are:

1. Responsibilities of auditors
2. Public interest of an auditor
3. Auditor Integrity
4. Objectivity and Independence
5. Accuracy or thoroughness
6. Scope and nature of services

Data analysis method

Descriptive Statistical Analysis

This descriptive statistic provides an overview of the data in the form of an average value (mean), standard deviation, maximum, and minimum.

Data Quality Test

An instrument test is a test conducted on the instruments used in this study. The instrument used in this study was a questionnaire. To declare this instrument suitable for use, this instrument must pass the validity and reliability tests.

Classic assumption test

Normality Test

A good regression model is a normally distributed regression model This normality test is conducted to determine whether in the regression model, the independent variable and the dependent variable have a normal data distribution or not. The test that can be done to test the normality of the residuals is to look at the normal P-P Plot of regression standardized residual graph. In addition, there are other tests that can be performed, namely the Kolmogorov-Smirnov (K-S) statistical test.

Multicollinearity Test

Multicollinearity test can be done in 2 ways, namely by looking at the VIF (Variance Inflation Factors) and the tolerance value generated by the independent variables. If VIF > 10 and tolerance value < 0.10, then multicollinearity symptoms occur (Ghozali, 2011).

Autocorrelation Test

This autocorrelation test was conducted to determine whether the regression model correlated the current error (t) and the error in the previous period (t-1). To determine the presence or absence of autocorrelation, the Durbin-Watson test will be used.

Hypothesis Test

In testing hypotheses one, three, and five, multiple regression tests were used, while to test hypotheses two, four, and six, to determine whether the auditor's ethics variable was a moderating variable, it was used for moderated regression analysis (MRA).

Interaction Test Analysis of Moderating Variable

This study conducted an interaction test to test the moderating variable in the form of auditor ethics by using Moderated Regression Analysis (MRA). This interaction test is used to determine the extent to which the interaction of auditor ethics variables can affect time budget pressure, competence, and independence on audit quality. The MRA equation model used:

$$Y = a + b1X1X3 + b2X2X3 + e$$

Where:

Y = Audit Quality
a = Constanta
b = Regression Coeffisient
X1 = Time Budget Pressure
X2 = Audit Risk
X3 = Auditor Ethics

RESULT AND DISCUSSION

Data Quality Test Analysis

After the data is collected, completeness is selected for analysis. The next step is to test the validity and reliability of the data. Validity and reliability testing was carried out as a whole on all question items used to measure research variables.

Data Validity Test

In this study, the data validity test was used with person correlation analysis through the SPSS application. The hypothesis of the data validity test is as follows:

H_0: *Item or question not valid*
H_1: *Item or question valid*

α = 0.1
Decision rules: H_0 rejected if $p - value < \alpha = 0.1$

Table 1
Variable Time Budget Pressure Validity Test

No	Kode Item/Pertanyaan	Correlation Coefficient	P-Value	Validitas
1	X1	0.590	0.001	Valid
2	X2	0.567	0.001	Valid
3	X3	0.459	0.011	Valid
4	X4	0.642	0.000	Valid
5	X5	0.720	0.000	Valid

Table 2
Variable Detection Risk Validity Test

No	Kode Item/Pertanyaan	Correlation Coefficient	P-Value	Validitas
1	X1	0.837	0.000	Valid
2	X2	0.781	0.000	Valid
3	X3	0.145	0.446	Invalid

Table 3
Variable Control Risk Validity Test

No	Kode Item/Pertanyaan	Correlation Coefficient	P-Value	Validitas
1	X1	0.951	0.000	Valid
2	X2	0.921	0.000	Valid
3	X3	0.822	0.000	Valid
4	X4	0.917	0.000	Valid
5	X5	0.938	0.000	Valid

Table 4
Variable Inheren Risk Validity Test

No	Kode Item/Pertanyaan	Correlation Coefficient	P-Value	Validitas
1	X1	0.491	0.006	Valid
2	X2	0.863	0.000	Valid
3	X3	0.653	0.000	Valid
4	X4	0.901	0.000	Valid

Table 5
Variable Kualitas Audit Validity Test

No	Kode Item/Pertanyaan	Correlation Coefficient	P-Value	Validitas
1	X1	0.709	0.000	Valid
2	X2	0.808	0.000	Valid
3	X3	0.698	0.000	Valid
4	X4	0.744	0.000	Valid
5	X5	0.718	0.000	Valid
6	X6	0.731	0.000	Valid
7	X7	0.751	0.000	Valid

Table 6
Variable Control Risk Validity Test

No	Kode Item/Pertanyaan	Correlation Coefficient	P-Value	Validitas
1	X1	0.775	0.000	Valid
2	X2	0.576	0.001	Valid
3	X3	0.694	0.000	Valid
4	X4	0.680	0.000	Valid
5	X5	0.510	0.004	Valid

From the entire table above, there is one question that has a p-value = 0.446 > 0.1 so that H_0 is not rejected or in other words, item X3 in the Detection Risk variable is invalid.

Reliability Test

The reliability test of the instrument is intended to determine whether the questionnaire is truly consistent if it is used to measure the same thing over and over again. Testing on the reliability of the questionnaire was carried out using Cronbach's Alpha coefficient > 0.60. The results of reliability testing for each variable are illustrated in the table below:

Table 7
Reliability Test Instrument Result

Variable	Cronbach's Alpha	R Kritis	Explanation
Time Budget Pressure (X1)	0,726	0,60	Reliable
Detection Risk (X2)	0,680	0,60	Reliable
Control Risk (X3)	0.828	0.60	Reliable
Inherent Risk (X4)	0.797	0.60	Reliable
Etika Auditor (X3)	0,781	0,60	Reliable
Kualitas Audit (Y)	0,737	0,60	Reliable

Source: Primary Data, 2022.

Based on the table above, it shows that the variables Time Budget Pressure (X1), Audit Risk (X2), Auditor Ethics (X3) and Audit Quality (Y) have Cronbach Alpha values > 0.60. Thus, all of these items are declared reliable.

Classic Asumption Test

Normality Test

By using the Shapiro Wilk test on R software, the following output is obtained:

```
> shapiro.test(model1$residuals) ###uji Normalitas Residual

        Shapiro-Wilk normality test

data:  model1$residuals
W = 0.96218, p-value = 0.3518
```

Figure 2
Output Normality Tes
Source: Primary Data, 2022.

Because p-value = 0.3518 > = 0.05, it can be concluded that H_0 is not rejected or in other words, the residuals are normally distributed, thus fulfilling the assumption of normality.

Multicollinearity Test

A low tolerance value is the same as a high VIF value (because VIF = 1/tolerance) the cutoff value commonly used to indicate the presence of multicollinearity is a tolerance value 0.10 or the same as a VIF value 10 (Ghozali, 2013). Multicollinearity test results from this study can be seen from Figure 2 below:

```
> vif (model1) ###Uji Multikolinearitas
    X1X5    XSUMX5
1.443265 1.443265
```

Figure 3
Output Multicollinearity Test
Source: Primary Data, 2022.

From these results it can be concluded that there is no multicollinearity between the independent variables.

Autocorrelation Test

Autocorrelation test is conducted to determine whether there is a correlation between the residuals or not. The test method used is the Durbin Watson Test (DW Test). The decision rule of the test is that H0 is rejected if the p-value <α. The results of the autocorrelation test from this study can be seen in Figure 3 below:

```
> dwtest(model1) ### Uji Autokorelasi

        Durbin-Watson test

data:  model1
DW = 2.19, p-value = 0.6993
alternative hypothesis: true autocorrelation is greater than 0
```

Figure 4
Output Autocorrelation Test
Source: Primary Data, 2022.

Based on the results of the DW Test above, the p-value of the test is 0.6993 > = 0.05. Therefore, H_0 is not rejected or it can be concluded that there is no autocorrelation between the residuals.

Hypothesis Test

Multiple Regression Analysis Results

From the regression analysis performed using R Studio, the results of the data processing can be seen in Figure 5 below:

```
Call:
lm(formula = Y ~ X1X5 + X2X5, data = Untitled_form_Responses_)

Residuals:
    Min      1Q  Median      3Q     Max
-4.3769 -1.5356 -0.3319  1.4211  3.6611

Coefficients:
             Estimate Std. Error t value Pr(>|t|)
(Intercept) 13.715291   2.115858   6.482    6e-07 ***
X1X5         0.023391   0.008468   2.762   0.0102 *
X2X5         0.007082   0.004701   1.507   0.1435
---
Signif. codes:  0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1

Residual standard error: 2.283 on 27 degrees of freedom
Multiple R-squared:  0.4369,    Adjusted R-squared:  0.3952
F-statistic: 10.47 on 2 and 27 DF,  p-value: 0.0004296
```

Figure 5
Hypothesis Test Result
Source: Primary Data, 2022.

The regression model for analyzing the effect of Time Budget Pressure and Audit Risk on Audit Quality with Auditor Ethics as a Moderating Variable is

$$Y = 13.715291 + 0.023391X1X5 + 0.007082X2X5$$

With:

Y = Audit Quality
X1 = Time Bugdet Pressure
X2 = Audit Risk
X5 = Auditor Ethics

a. Hypothesis Test 1: The Effect of Time Budget Pressure on Audit Quality with Auditor Ethics as moderating

   Hypothesis 1 states that Time Bugdet Pressure has a significant effect, it can be seen from the beta unstandardized coefficient variable which has a positive value of 0.02339 with a significance level of 0.0102 which is smaller than = 0.1. This means that it is suspected that some of the auditors who work eliminate audit procedures that should be carried out due to pressure from the time budget that has been prepared strictly. When there is an audit conflict, even though the Time Budget Pressure is strict, auditors who hold full Auditor Ethics will still tend to carry out important audit procedures that should be, while auditors who have low audit ethics will be tempted to omit important audit procedures.

b. Hypothesis Test 2: The Effect of Audit Risk on Audit Quality with Auditor Ethics as moderating

   Audit risk moderated by Auditor Ethics variable which has a positive value is 0.00708 with a significance level of 0.1435 which is greater than = 0.1. In this case, the Auditor Ethics variable weakens the Audit Risk variable on Audit Quality. This is presumably because even though an auditor has a lot of experience and is competent with audit reports, many of the auditors do not follow or obey the existing auditor ethics. Most auditors are more concerned with existing clients so as not to decrease, so the auditor will be more concerned with what the client's request is than following the auditor's code of ethics itself.

T- Test

The partial test using the t-test found that the Time Budget Pressure has a t-count of 2.762 with a probability of 0.0102 less than a significance level of 0.05, indicating that Time Budget Pressure has a positive and significant effect on audit quality.

For the Audit Risk variable, a partial test using the t test was found that Audit Risk has a t-count of 1.507 with a probability of 0.1435 less than a significance level of 0.05, indicating that Audit Risk has no positive and significant effect on Audit Quality.

F – Test

F test is used to test whether the resulting model equation is useful or not. The output of this F test is expected to produce a statistically significant F value or which indicates a useful model. The hypotheses of the F test are:

H_0 : $\beta_1 = \beta_2 = \beta_3$(Useless models)

H_1 : Not so (Useful models)

With the decision rule if p-value <α then H_0 will be rejected. The results of the F test can be seen from Figure 5, the p-value of the test is 0.0004296 < = 0.05. Therefore H_0 is rejected or it can be concluded that the model is useful.

Determination Coefficient (R^2)

The coefficient of determination (R^2) essentially measures how far the model's ability to explain the variation of the dependent variable as a percentage. The value of the coefficient of determination is between 0 (zero) and 1 (one). A small value of R^2 means that the ability of the independent variables in explaining the variation of the dependent variable is very limited. The calculation results seen from the picture above obtained an adjusted R^2 of 0.3952. Thus the variable Time Budget Pressure and Audit Risk can explain the 39.5% Audit Quality variable while 60.5% is influenced by variables other than those studied.

CONCLUSION

From the results of research and discussion, several conclusions can be drawn as hypothesis 1 states that Time Budget Pressure has a significant effect on Audit Quality with professional ethics as a moderating variable, this shows that time budget pressure faced by auditors can increase stress levels which can affect the quality of financial audits carried out by auditors. So the time budget pressure can affect the auditor's attitude which can lead to poor audit quality.

Hypothesis 2 states that audit risk does not affect audit quality with professional ethics as a moderating variable, this indicates that the size of audit risk does not affect audit quality because, by professional ethics, an auditor must remain professional in carrying out the audit process.

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