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## AUDITOR BEHAVIOR ANALYSIS: THE EFFECT OF SELF-EFFICACY, AUDIT RISK AND AUDIT EXPERIENCE ON AUDIT JUDGMENT

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### ABSTRACT

**Purpose:** This study examines the impact of self-efficacy and audit risk on audit judgment, with audit experience as a moderating variable. The study also evaluates the role of experience in influencing auditors' judgment at PAF Big Ten in Indonesia.

**Methodology/approach:** This research uses a quantitative approach with causal hypothesis testing. Data were collected using a survey with closed-ended questionnaires distributed online. The sample consisted of auditors from PAF Big Ten, and the data were analyzed using SmartPLS software.

**Findings:** The results indicate that self-efficacy positively influences audit judgment, while audit risk negatively affects audit judgment. However, audit experience was not found to significantly moderate the influence of self-efficacy and audit risk on audit judgment.

**Practical implications:** The study suggests that improving auditors' self-efficacy through training can enhance audit judgment. Additionally, effective audit risk management is essential to maintain the accuracy and objectivity of judgments.

**Originality/value:** This study combines previous research that examines the variables of self-efficacy and audit experience and adds audit risk variables that have not been considered previously. In addition, audit experience, which was previously positioned as an independent variable, is now positioned as a moderating variable, based on the UTAUT.



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**Keywords:** Audit; Audit Experience; Audit Judgment; Audit Risk; Self-Efficacy.

### **ABSTRAK**

**Tujuan penelitian:** Penelitian ini bertujuan untuk menguji pengaruh efikasi diri dan risiko audit terhadap audit judgment, dengan pengalaman audit sebagai variabel pemoderasi. Penelitian ini juga mengevaluasi peran pengalaman dalam mempengaruhi kualitas audit judgment yang dibuat oleh auditor di KAP Big Ten di Indonesia.

**Metode/pendekatan:** Penelitian ini menggunakan pendekatan kuantitatif dengan uji hipotesis kausal. Data dikumpulkan melalui survei dengan kuesioner tertutup yang dibagikan secara online. Sampel terdiri dari auditor di KAP Big Ten, dan data dianalisis menggunakan perangkat lunak SmartPLS.

**Hasil:** Hasil penelitian menunjukkan bahwa efikasi diri berpengaruh positif terhadap audit judgment, sementara risiko audit berpengaruh negatif terhadap audit judgment. Namun, pengalaman audit tidak ditemukan signifikan dalam memoderasi pengaruh efikasi diri, risiko audit, terhadap audit judgment.

**Implikasi praktik:** Penelitian ini menyarankan agar peningkatan efikasi diri auditor melalui pelatihan dapat meningkatkan audit judgment. Selain itu, pengelolaan risiko audit yang efektif sangat penting untuk mempertahankan akurasi dan objektivitas judgment.

**Orisinalitas/kebaharuan:** Penelitian ini menggabungkan penelitian sebelumnya yang menguji variabel efikasi diri dan pengalaman audit, dan menambahkan variabel risiko audit yang belum dipertimbangkan sebelumnya. Selain itu, pengalaman audit yang sebelumnya diposisikan sebagai variabel independen, kini diposisikan sebagai variabel moderasi, berdasarkan konsep UTAUT.

**Kata kunci:** Audit; Audit Judgment; Efikasi Diri; Pengalaman Audit; Risiko Audit.

## **INTRODUCTION**

Audit judgment is the process by which auditors make decisions to assess and evaluate various aspects of financial statements and business activities. It plays a critical role in determining how much evidence an auditor needs to gather, assessing the materiality of errors, and choosing the right approach to handle audit risks ([Mediaty & Kusumawati, 2021](#)).

One incident in Indonesia involved PT Garuda Indonesia as reported by [Kompas.com \(2022\)](#) PT Garuda Indonesia which was audited by PA Kasner Sirumapea from PAF Tanubrata, Sutanto, Fahmi, Bambang, and Rekan (BDO Indonesia). It contained inaccuracies due to inflated transactions with PT Mahata Aero Technology, leading to sanctions against the auditor and the Public Accounting Firms (PAF). Another case involved PT SNP Finance, which involved serious financial statement manipulation. In 2020, PAF Satrio, Bing, Eny, and Rekan (Deloitte Indonesia) were sanctioned by OJK for failing to disclose financial risks, resulting in the company's default and significant losses for creditors and bondholders ([Analisadaily.com, 2023](#)). In 2023, PAF Kosasih Nurdiyaman Mulyadi Tjahjo & Rekan (Crowe Indonesia) was also sanctioned by OJK for failing to adhere to audit standards in the financial statements of PT Wanaartha Life, causing the audited financials not to reflect the true financial status of the company ([Kontan.co.id, 2023](#)). These incidents underline the importance of audit judgment in ensuring the reliability of financial information disclosed by entities undergoing audits. Therefore, it is essential to conduct audit judgment professionally.

Previous studies have shown that several factors influence auditors' judgment when conducting their audit work. Previous research shows that self-efficacy affects audit judgment ([Bidoki et al., 2023](#)), and shows that auditor experience plays a role in audit judgment with more experienced auditors relying more on their professional judgment ([Nguyen, 2023](#)).

These studies are in line with the Judgment and Decision-Making (JDM) framework which categorizes the factors that affect the quality of JDM into three primary categories: individual, environmental, and assignment-related ([Bonner, 1999](#)). In the personal dimension, self-efficacy and experience play a role in shaping auditors' decisions. In the task dimension, audit risk is involved, and there are also environmental aspects.

Furthermore, Attribution Theory offers a more comprehensive insight into the factors that shape individual behavior, including auditors. This theory explains that internal and external factors influence behavior ([Heider, 1958](#)). Internal factors include personal aspects, such as self-efficacy and audit experience, while external factors include task aspects, such as audit risk. Understanding these various factors is expected to help improve the quality of auditors' audit judgment.

Based on the explanations above, the two studies have several weaknesses. [Bidoki et al. \(2023\)](#) only considered one personal category, self-efficacy. They did not address other personal categories such as audit experience, task-related factors like audit risk, and external factors like compliance pressure. [Nguyen \(2023\)](#) only used audit experience as a personal category but did not consider self-efficacy or task-related factors like audit risk.

Several studies have provided empirical evidence that self-efficacy positively affects audit judgment. Studies by [Yana et al. \(2022\)](#) indicate that auditors with strong self-confidence are more likely to make more effective audit decisions. Those with high self-efficacy are more motivated, capable of facing challenges, and continue to grow professionally, which enhances their judgment ([Muterera, 2024](#)). Studies by [Khalid et al. \(2023\)](#) found that audit risk negatively affects audit judgment. Audit risk occurs when auditors unknowingly fail to modify their opinions on financial statements that contain material errors ([Merdekawati, 2022](#)).

Empirical research concluded that audit experience positively affects audit judgment ([Nguyen, 2023](#)). On the other hand, according to the Unified Theory of Acceptance and Use of Technology (UTAUT) experience is used as a moderating variable. UTAUT explains

experience as a moderating variable because experience increases understanding, decision-making independence, self-confidence, ability to overcome obstacles, and prioritize aspects that support performance ([Venkatesh et al., 2003](#)).

The novelty of this study is to fill the existing gap in research by combining and refining the findings of [Bidoki et al. \(2023\)](#) with the self-efficacy variable and [Nguyen \(2023\)](#) with the audit experience variable. These studies have highlighted the influence of various factors on audit judgment, but they have not considered important variables such as audit risk. This variable is included based on Attribution Theory, which suggests that external factors, including auditors, can also affect professional judgment. Secondly, the audit experience variable in [Nguyen \(2023\)](#) research is treated as an independent variable; however, in this study, experience is positioned as a moderating variable, as developed in the Unified Theory of Acceptance and Use of Technology (UTAUT) by [Venkatesh et al. \(2003\)](#).

This research aims to examine and analyze several essential aspects on audit judgment. The first objective of this study is to explore how self-efficacy enhances audit judgment by examining how auditors' self-confidence affects audit judgment during an audit. Second, this study looks at how the level of risk involved in an audit affects audit judgment by analyzing the negative effect of audit risk on audit judgment. Third, emphasizing how experience can strengthen the positive influence of self-efficacy on audit judgment, this study attempts to examine and test the moderating role of audit experience on self-efficacy and audit judgment. Finally, to investigate whether auditor experience can weaken the negative effect of audit risk on audit judgment.

Attribution theory describes self-efficacy as an internal factor that can influence auditors' various attributes in audit judgment ([Atmaja & Sukartha, 2021](#)). Self-efficacy plays an important role in audit judgment and affects the quality of auditors' judgments. Those with high self-efficacy show greater confidence in evaluating information and making appropriate decisions. Several studies, show that high self-efficacy improves the quality of audit judgments, as auditors are more confident in their ability to make the right decisions ([Mediaty & Kusumawati, 2021](#)). [Yana et al. \(2022\)](#) also support these findings, stating that self-efficacy positively influences audit judgment.

Recent research by [Bidoki et al. \(2023\)](#) confirms that auditors with high self-efficacy have better judgment, are more focused, and are more effective in making decisions. [Astuti et al. \(2023\)](#) also found empirical evidence that self-efficacy improves the accuracy of audit judgments. Furthermore, [Hendrawan & Dirmawan \(2023\)](#) discovered that self-efficacy affects auditors' intrinsic drive to deliver quality judgment on auditor. Auditors possessing elevated self-efficacy are more inclined to exert considerable effort to attain favorable outcomes. A study by [Prasasti & Sari \(2024\)](#) indicates that auditors with strong self-efficacy exhibit greater confidence in confronting audit issues, hence enhancing their certainty in audit judgments. The findings indicate that self-efficacy has a significant impact on improving audit judgment. The first hypothesis of this research is:

**H1:** Self-efficacy has a positive impact on audit judgment.

Audit risk is an external factor that can affect the integrity of audit judgment, as explained by attribution theory. Audit risk is the potential for the auditor to render an inaccurate opinion on financial statements that contain material misstatements ([IAPI, 2021a](#)). According to [Kang et al. \(2020\)](#), high audit risk can encourage auditors to choose more conservative audit procedures, given the perception of increased risk. This may reduce the use of innovative procedures and negatively impact audit judgment. [Nezami et al. \(2020\)](#) assert that elevated audit risk may diminish the quality of audit judgment. Auditors exhibiting excessive caution

tend to make conservative decisions, evade resolvable issues, and decide for lower risks, leading to a decrease in the precision and accuracy of their judgments. A study by [Akbar et al. \(2022\)](#) also indicates that increasing audit risk negatively affects audit judgment quality.

Research by [Nguyen \(2023\)](#) found that the auditor's risk perception influences their professional judgment. Auditors who perceive higher risk tend to adopt a more cautious approach, which may lead to a judgment that does not reflect the actual financial condition. A study by [Khalid et al. \(2023\)](#) also supports this finding, showing that high audit risk can worsen professional judgment, as auditors are responsible for using sound judgment. This study tests the hypothesis that audit risk negatively affects audit judgment, assuming that increased audit risk may decrease the quality of judgment due to auditors' concerns about errors or inaccuracies in financial statements. Therefore, the hypothesis of this research is:

**H2:** Audit risk negatively affects audit judgment.

Attribution theory explains audit experience as an internal factor that influences audit judgment. The more experience auditors have, the more skilled they tend to be and the better their judgment ([Pertivi & Rahman, 2021](#)). In the Unified Theory of Acceptance and Use of Technology (UTAUT), the experience can moderate the relationship between variables that affect individual behaviour. [Venkatesh et al. \(2003\)](#) explain the rationale for experience as a moderating variable. First, experience enhances an individual's understanding. Second, experience makes individuals more independent in decision-making. Third, the more experienced an individual is, the more confident they become in using technology and better able to overcome challenges. Lastly, experience encourages individuals to prioritize aspects that support performance.

Research by [Purnamasari et al. \(2022\)](#) supports this view by exploring UTAUT. The results show that auditor experience strengthens the relationship between performance expectations and the use of audit technology. [Izkair & Lakulu \(2021\)](#) research confirms that experience moderates the relationship between performance expectations, effort anticipation, and social influence on the intention to adopt mobile learning. Research by [Arista et al. \(2023\)](#) shows that experience as a moderator influences the intention to use social commerce among SMEs in Indonesia. Experience enhances individuals' understanding and trust in the benefits provided, encouraging active engagement in social commerce.

Research by [Su et al. \(2016\)](#) indicates that audit experience can be viewed as a mediating variable. However, findings from [Purnamasari et al. \(2022\)](#) and [Alsarayrah & Ali \(2025\)](#) suggest that audit experience is considered a moderating variable within the UTAUT framework. The findings from the studies conducted by [Purnamasari et al. \(2022\)](#) and [Alsarayrah & Ali \(2025\)](#) suggest that auditors with greater experience have a tendency to affect individual behavior during decision-making, which in turn can either enhance or diminish the impact on individual intentions and actions within the audit framework.

In the context of audit judgment, auditor experience is highly relevant. Experienced auditors are more likely to have a deep understanding that supports high-quality judgment, while less experienced auditors are more vulnerable to biases or external pressures. Based on the above research, audit experience is a moderator that strengthens the positive impact of self-efficacy on audit judgment. The more experience, the stronger the influence of self-efficacy on judgment. Therefore, the hypothesis of this research is:

**H3:** Audit experience strengthens the positive affects of self-efficacy on audit judgment.

Research by [Alkawsi et al. \(2021\)](#) on experience as a moderator in UTAUT shows that experience moderates the effect of risk in the context of privacy concerns on behavioural

intentions. This means that more experienced users perceive risk differently than less experienced users, affecting their intention to adopt technology. The conclusion is that experience diminishes the effect of risk on behavioural intention because the more experience one has, the lesser the impact of risk on individual behaviour.

From this study, it can be inferred that audit experience serves as a moderating variable in audit judgment. Experience affects how auditors assess risk and make more accurate judgments. More experienced auditors can better maintain professional judgment even when faced with high risk, as experience provides better strategies for managing risk, thus reducing the negative impact of audit risk on their judgment. More experienced auditors tend to be more effective in handling audit risk and continue to make accurate decisions during the audit process. Therefore, the hypothesis of this research is:

**H4:** Audit experience weakens the negative affects of audit risk on audit judgment.

## METHOD

The employed research design is a causal quantitative research design. This quantitative method is suitable for the research as it seeks to determine causal connections between variables like self-efficacy and audit risk on audit judgment, with experience acting as a moderating factor. The research employs a survey methodology for data collection, utilizing cross-sectional data. The primary data used in this research is based on its source.

The research population comprises auditors now employed at the Big Ten Public Accounting Firms (PAF) in Indonesia in 2025. This study employed a non-probability sampling method through purposive sampling. The criteria for sample selection in this study are: (a) Auditors who have conducted at least one audit job, (b) Respondents must have an accounting background and knowledge of auditing. The sample size calculation in this study uses the formula from [Lemeshow et al. \(1990\)](#), resulting in a calculated sample size of 268.96, so the final sample size for this study is 269 auditors.

This study employs a closed-ended survey questionnaire for data collection. The questionnaires are distributed online, specifically using Google Forms. Data processing will be carried out using the SmartPLS program. The outer model, or measurement model, in PLS-SEM relies on construct validity, which can be classified into two main categories: convergent and discriminant validity. Convergent validity is evaluated by checking if the factor loading value is  $\geq 0.5$ , considered significant. The criteria for assessing convergent validity include outer loading  $> 0.7$ , communality  $> 0.5$ , and AVE  $> 0.5$  ([Abdillah & Hartono, 2021](#)). To assess discriminant validity, one examines cross-loading and compares the square root of AVE with the correlations among constructs. Discriminant validity is established when the square root of AVE exceeds the correlation between constructs within the model. Alongside validity tests, reliability testing is employed in PLS to assess the internal consistency of the measurement tool. According to [Abdillah & Hartono \(2021\)](#), cronbach's alpha and composite reliability are two methods for reliability assessment in PLS that can be used to evaluate internal consistency.

The inner model in PLS is assessed by the  $R^2$  value for dependent constructs and path coefficients or p-values less than 0.05 (5%) to evaluate the relevance between constructs in the model ([Abdillah & Hartono, 2021](#)). The  $R^2$  number signifies the degree to which independent variables affect the dependent variable. A higher  $R^2$  value indicates superior predictive capability of the research model.

The structural model relationships to be tested are as follows:

$$Y = \beta_1X_1 + \beta_2X_2 + e \dots\dots\dots(1)$$

$$Y = \beta_1X_1 + \beta_2X_2 + \beta_3(X_1X_3) + \beta_4(X_2X_3) + e \dots\dots\dots(2)$$

Explanation:

Y = Audit Judgment

X1 = Self-efficacy

X2 = Audit risk

X3 = Audit experience (moderating variable)

$\beta$  = Coefficient

X1\*X3 = Moderation test: interaction of self-efficacy and audit experience

X2\*X3 = Moderation test: interaction of audit risk and audit experience

e = Error term (disturbance factor) or residual

Variable	Indicators	Statements
<b>Audit Judgment (AJ)</b>	Using and combining the indicators of Santos & Cunha, (2022), Nguyen (2023) and Bidoki et al. (2023) consisting of planning materiality, field evidence collection materiality and reporting materiality: 1. Determining the Sample Size 2. Determining Audit Procedures 3. Sample Changes 4. Alternative Procedures 5. Materiality Adjustments 6. Discloser	<ol style="list-style-type: none"> <li>1. When testing the client's internal control, it was concluded that the client's internal control was relatively weak, so in this condition I decided to increase the sample size</li> <li>2. In audit planning, I determined the audit procedures to be performed based on the assertions determined for each account in the financial statements</li> <li>3. When going to the field, I have determined the sample of transactions to be taken. However, I refused when the client asked me to change the pre-planned sample</li> <li>4. When confirming receivables, there were several debtors who did not respond despite two confirmations. In this condition, I decided to perform alternative procedures by examining transaction evidence and examining subsequent events for the receivables.</li> <li>5. The materiality level of inventory is set at 5%. When the physical calculation of inventory was carried out, a discrepancy was found, namely the physical calculation was 30% less than the inventory balance contained in the client's inventory records. So in this case, I made an adjustment or correction to the inventory value.</li> <li>6. During the analysis, it was concluded that the company (client) was experiencing serious liquidity</li> </ol>

**Table 1.**  
Research  
Indicators

		problems and was relatively difficult to fulfill its long-term obligations. Based on this condition, I decided that there should be adequate disclosure in the financial statements.
<b>Self Efficacy (Akbar et al.)</b>	Using and combining the indicators of <a href="#">Zelamewani &amp; Suputra (2021)</a> and <a href="#">Abdallah et al. (2024)</a> : 1. Confidence in completing audit tasks 2. Confidence in facing challenges 3. Confidence in having the ability as an auditor 4. Confidence in completing difficult tasks	1. I believe that I can complete audit tasks thoroughly 2. I believe that I can solve all the challenges involved in audit tasks 3. I believe that I have the ability and have met the requirements in completing all audit tasks 4. I believe that I can solve the complexity involved in audit tasks
<b>Audit Risk (AR)</b>	Using and combining the indicators of <a href="#">Dutta et al., (1998)</a> , <a href="#">Kadous &amp; Magro, (2001)</a> and <a href="#">Kadous et al.(2008)</a> : 1. Risk of client being involved in lawsuits 2. Risk in client's Internal Control 3. Risk of Client's Supervision and Reconciliation Practices 4. Risk of Client's Financial System Security 5. Accuracy and Reliability of Client's Historical Financial Data	1. Companies involved in several lawsuits have higher audit risk. 2. Companies that have weak internal controls have higher audit risk. 3. Companies in the trading sector that never perform bank reconciliations and periodic physical counts of merchandise inventory have higher audit risk. 4. Companies that provide access to financial systems to all employees have a higher audit risk. 5. Companies that cannot prove the history of the numbers in the financial statements have a higher audit risk.
<b>Audit Experience (Venkatesh et al.)</b>	Adopted from the research of <a href="#">Venkatesh et al. (2003)</a> and <a href="#">Nguyen (2023)</a> : 1. Client (company) that has been audited	1. How many clients (companies) have you audited: ..... Clients

**Table 1.**  
Research Indicators

Source : processed by researcher (2025)

**RESULTS AND DISCUSSION**

Big Ten public accounting company auditors participated in this survey as responders. 269 questionnaires were distributed by the researchers. Out of the 185 returning questionnaires, 170 were processed. Furthermore, 99 surveys were not sent back. According to the respondents' demographic information (Table 1), 40.6% of the respondents are women and the majority are men (59.4%). Most respondents are aged 20-30 years (80.6%). Junior Auditors dominate the respondents' positions (37.6%) and Senior Auditors (37.1%),

followed by Managers (12.4%), Partners (6.5%), and other positions such as Supervisors and Assistant Managers (2.4%). Most respondents have worked for 2-3 years (41.8%). The majority of respondents have a bachelor's degree (86.5%).

Description	Quantity	Percentage
Gender:		
Male	101	59,4%
Female	69	40,6%
Total	170	100%
Age:		
20 - 30 years	137	80,6%
31 - 40 years	24	14,1%
41 - 50 years	6	3,5%
51 - 60 years	3	1,8%
Over 60 years	0	0%
Total	170	100%
Position:		
Junior Auditor	64	37,6%
Senior Auditor	63	37,1%
Supervisor	4	2,4%
Assistant	4	2,4%
Manager		
Manager	21	12,4%
Director	3	1,8%
Patner	11	6,5%
Total	170	100%
Length of Service:		
≤ 1 year	40	23,5%
2 - 3 years	71	41,8%
4 - 5 years	16	9,4%
6 - 7 years	7	4,1%
8 - 9 years	4	2,4%
≥ 10 years	32	18,8%
Total	170	100%
Highest level of education attained:		
D3	2	1,2%
S1	147	86,5%
S2	18	10,6%
S3	3	1,8%
Total	170	100%

**Table 2.**  
Demographic  
Data of  
Respondents

Source: processed by researcher (2025)

Testing the measurement model was conducted to validate the research model. Convergent validity testing showed all indicators had factor loadings above 0.4, AVE values over 0.5, and communality values above 0.5. Discriminant validity testing indicated good discriminant validity for all variables. Reliability testing results showed Cronbach's alpha values above 0.6 and Composite Reliability exceeding 0.7, confirming that the indicators are valid and

reliable. The significance level determined by the path coefficient value and the p-value with a significance level of  $\alpha = 5\%$  was referred to as hypothesis testing in this study. The hypothesis is accepted and the result is deemed significant if the p-value is less than or equal to 0.05.

Hypothesis	Description	Original Sample	P-Values	Decision
1	SE → AJ	0,237	0,001	Accepted
2	AR → AJ	-0,500	0,000	Accepted
3	SE*AE → AJ	-0,021	0,427	Rejected
4	AR*AE → AJ	0,057	0,346	Rejected

**Table 3.**  
Path  
Coefficient  
Value

Source: processed by researcher (2025)

According to Table 2, the conclusions of the following are the tests of the hypothesis: Hypothesis 1, which examines the positive influence of self-efficacy (SE) on audit judgment (AJ), demonstrates a substantial positive effect with a beta coefficient ( $\beta$ ) of 0.237 and a p-value of 0.001; thus, **Hypothesis 1 is accepted.**

Hypothesis 2, testing the negative influence of audit risk (AR) on audit judgment (AJ), also shows significant results with a beta coefficient ( $\beta$ ) of -0.500, and a p-value of 0.000, leading to the **acceptance of Hypothesis 2.**

Hypothesis 3, which examines the moderating effect of audit experience (PA) on the relationship between self-efficacy (SE) (Akbar et al.) and audit judgment (AJ), shows no significant effect with a p-value of 0.427, resulting in the **rejection of Hypothesis 3.**

Lastly, Hypothesis 4, which examines the moderating influence of audit experience (PA) on the link between audit risk (AR) and audit judgment (AJ), produces non-significant results, evidenced by a p-value of 0.346, resulting in **the rejection of Hypothesis 4.**

## DISCUSSION

### Effect of Self-Efficacy on Audit Judgment

The first hypothesis in this study examines the positive influence of self-efficacy on audit judgment. Statistical tests show that beta ( $\beta$ ) value is 0.237, which means that a rise in auditor self-confidence will affect the accuracy of audit judgment. Previous research by [Mediaty & Kusumawati \(2021\)](#) also supports this finding, stating that self-efficacy influences the quality of auditors' considerations. The higher the self-efficacy, the better the quality of the judgment produced. The findings by [Yana et al. \(2022\)](#) indicate that self-efficacy positively effect audit judgment among auditors in public accounting firms located in Bali and East Java. As a result, they do not question their skills and are inclined to believe that they can address any challenges by exerting additional effort to fulfill their audit responsibilities. When auditors possess a strong sense of assurance in evaluating options, they exhibit trust in their own competencies and are decisive in their decision-making processes. Research by [Bidoki et al. \(2023\)](#) shows that high self-efficacy improves audit judgment because confident auditors tend to make more accurate decisions.

Additionally, [Hendrawan & Dirmawan \(2023\)](#) found that self-efficacy influences auditors' internal motivation to produce quality judgments. Auditors with high self-efficacy are likelier to strive hard to achieve good results. [Astuti et al. \(2023\)](#) obtained empirical evidence indicating that self-efficacy positively influences audit judgment, as auditors who possess

greater confidence in their abilities tend to make more accurate audit judgments. A study by [Prasasti & Sari \(2024\)](#) shows that auditors in Bandar Lampung with high self-efficacy are more confident in facing audit challenges, making them more certain in their audit judgment.

Overall, the results of this research confirm the attribution theory, emphasizing the substantial impact of self-efficacy on audit judgment in decision-making among Big Ten PAF auditors, as auditors' confidence in their abilities can improve the quality of decisions made in the audit process ([Yana et al., 2022](#)). This indicates that self-efficacy among auditors, particularly those at Big Ten PAFs, should be a key focus in professional training and development to improve the quality of audit judgment and overall audit results.

### **Effect Audit Risk on Audit Judgment**

The second hypothesis in this study examines the negative effect of audit risk on audit judgment. The test results show a beta ( $\beta$ ) value of -0.500, which means that the higher the audit risk, the lower the audit judgment produced by auditors. Research by [Nezami et al. \(2020\)](#) supports this finding, stating that controlled and cautious audit risk taking can reduce the quality of audit judgment. Auditors who are too cautious tend to make conservative decisions, avoid problems that can be solved, and choose lower risks, so their judgment becomes less sharp and less accurate. The research conducted by [Kang et al. \(2020\)](#) aligns with the findings of this study, indicating that elevated audit risk prompts auditors to prioritize the maintenance of their procedures. This heightened perception of risk leads to a reluctance to adopt innovative methods, potentially adversely impacting the audit judgment process.

Also, research by [Akbar et al. \(2022\)](#) corroborates the findings of this study, indicating that an increase in audit risk adversely affects auditor judgment. This finding is in line with [Nguyen \(2023\)](#) study on the personal characteristics of auditors influencing their professional judgment in the audit process of Vietnamese auditors, which shows that auditors' risk perceptions can influence their professional judgment, with auditors who perceive high risk tending to be more cautious. However, this may reduce the accuracy of their judgment. [Khalid et al. \(2023\)](#) study also supports this finding, finding that high risk can reduce the sharpness of professional judgment of tax officers in Malaysia.

The findings of this research support the attribution theory, suggesting that audit risk acts as an external variable capable of influencing the judgment of Big Ten PAF auditors. The higher the level of risk faced, the lower the accuracy of the judgment given by auditors ([Nezami et al., 2020](#)). These findings indicate that Big Ten PAF auditors tend to adjust their professional decisions according to the level of risk faced. In high-risk situations, auditors become more vigilant, but this vigilance can reduce the objectivity of their assessments. Meanwhile, in low-risk conditions, auditors are more confident and able to produce consistent and accurate judgments ([Akbar et al., 2022](#)). This reinforces the view that situational factors such as audit risk levels really influence the quality of professional judgments, as explained in attribution theory.

### **The moderating role of audit experience on the effect of self-efficacy and audit risk on audit judgment**

The third and fourth hypotheses examine audit experience as a moderating variable that enhances the effect of self-efficacy on audit judgment (H3) and diminishes the effect of audit risk on audit judgment (H4). UTAUT integrates multiple theories of individual behavior. This study pertains to individual behavior research, hence UTAUT can be utilized across several situations, including auditing. However, the test results show that these two hypotheses are not supported. Several reasons may explain these results.

Another research states that this is due to the limitations of the definition of audit experience, which only considers the time spent as an auditor without considering the type of audit work performed or the company audited ([Pravitasari & Hirmantono, 2020](#)). An auditor's ability to make accurate decisions is not guaranteed by long working hours without interspersed with various audit activities and types of businesses evaluated. On the other hand, the more time an auditor spends reviewing various types of work and business types, the more knowledgeable they become and the more accurate their decisions are.

In addition, according to ACCA (2022), experience can also introduce bias in audit judgment, such as overconfidence bias, where highly experienced auditors become overly confident in their judgments and ignore conflicting information. Although experience can reduce some biases, it can also reinforce biases such as overconfidence, which impacts objective decision-making ([ACCA & HAASOB, 2022](#)). Diversity in the audit team is more important than individual experience in moderating audit judgment. SA 220 (Revised 2021) emphasizes the importance of a diverse team in providing a broader perspective, thereby reducing the risk of bias arising from an auditor's experience. With a diverse team, the quality of audit judgment is better because each team member can complement each other, resulting in more objective and accurate decisions ([IAPI, 2021b](#)).

In this study, for several reasons, audit experience was not found to be a moderating variable influencing the relationship between the independent variables (self-efficacy and audit risk) on audit judgment. First, most auditors had limited experience in terms of the number of clients audited, with 61.8% of respondents handling 1 to 10 clients, indicating that even though the respondents were at the senior auditor level, they still had relatively limited audit experience in terms of the number of clients handled. Second, most respondents were junior and senior auditors who were not directly involved in making audit judgment decisions, as audit judgments are typically made by managers and partners. Third, most respondents had 2–3 years of work experience, indicating limited experience, consistent with the findings of [Prasasti & Sari \(2024\)](#).

These findings do not support the audit experience as moderating variable, which states that experience moderates the relationship between internal factors and individual behaviour. This study does not support audit experience as a moderator due to the limited experience of most respondents, despite some of them having served as senior auditors ([Prasasti & Sari, 2024](#)). Therefore, to find important moderating variables, more extensive and varied audit experience both in terms of the number of customers audited, the auditor's tenure, and their direct involvement in the audit judgment process may be needed.

## CONCLUSION

This study analyzes the impact of different auditor factors on audit judgments, employing Attribution Theory (self efficacy and audit risk) and audit experience as a moderating variable based on UTAUT. The findings indicate that self-efficacy enhances audit judgments, as auditors exhibiting high self-confidence are more likely to make accurate assessments. Conversely, high audit risk can reduce the objectivity of auditors' assessments due to excessive caution. However, this study rejects the UTAUT model with experience as a moderator. One reason for this finding is the limited experience of respondents in dealing with many clients, even though some were senior auditors. These findings indicate that self-efficacy improves the quality of audit judgment, while higher audit risk can reduce the sharpness of auditors' assessments.

This study shows that audit judgment can be improved by self-efficacy, so audit institutions

and public accountants should concentrate on increasing auditor confidence through training. This training will increase objectivity and accuracy in audit judgment. Second, high audit risk can reduce the quality of audit judgment, so it is important for audit institutions to manage risk well. Effective risk management, including training to identify and address risks and creating support systems, will help auditors make more accurate and objective decisions regardless of the circumstances.

This research is constrained by the response rate of the survey, which was only 68.8%, affected by the peak audit period. Further research is recommended to collect data outside the peak season to improve the response rate and validity of the research results, thereby obtaining more representative and accurate data.

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