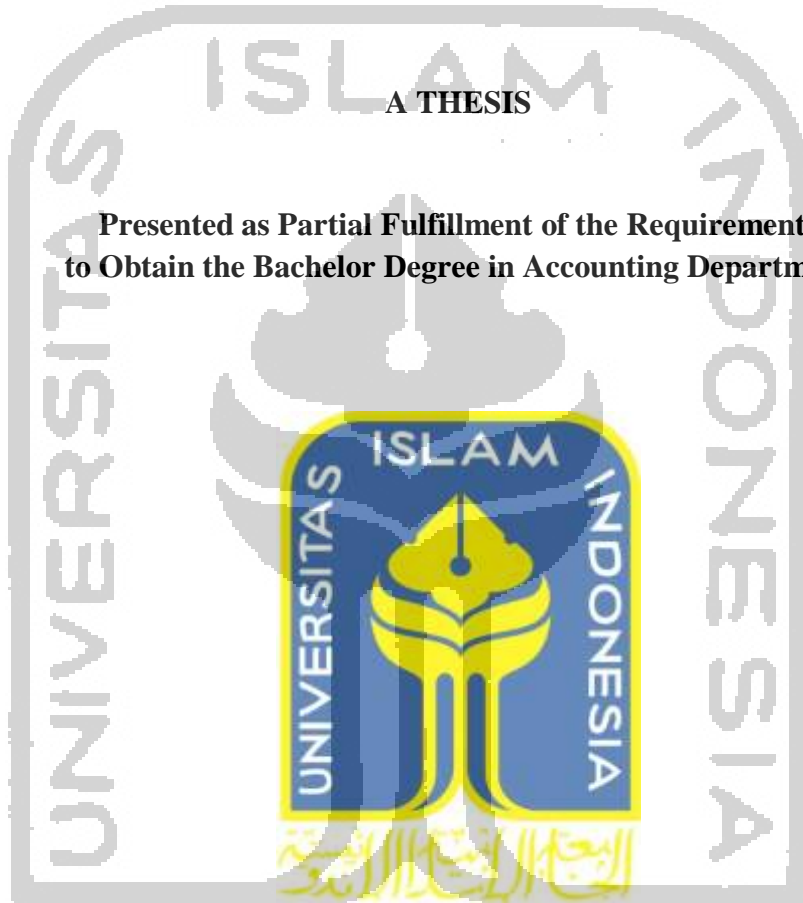


**THE EFFECTS OF AUDITOR INDEPENDENCE, AUDITOR  
EXPERIENCE, AND AUDITOR COMPETENCE TOWARD AUDITOR  
PERFORMANCE BY USING RELIGIOSITY AS MODERATING  
VARIABLE**

**(Empirical Study on Auditor in Public Accounting Firm  
in Daerah Istimewa Yogyakarta)**

**A THESIS**

**Presented as Partial Fulfillment of the Requirements  
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