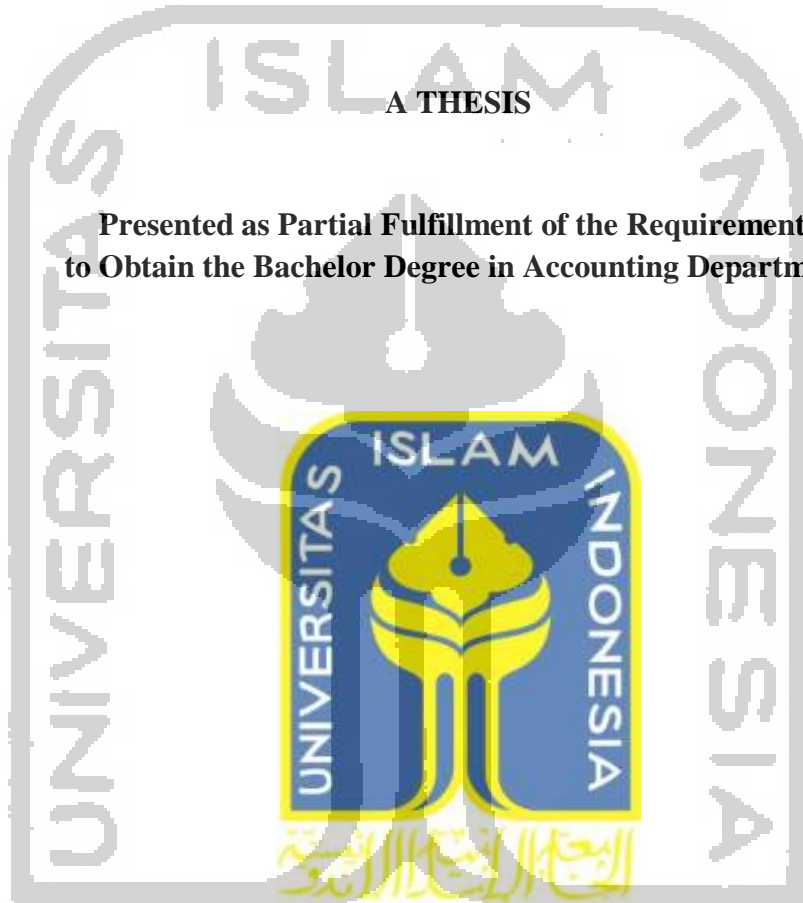


**THE EFFECTS OF AUDITOR INDEPENDENCE, AUDITOR  
EXPERIENCE, AND AUDITOR COMPETENCE TOWARD AUDITOR  
PERFORMANCE BY USING RELIGIOSITY AS MODERATING  
VARIABLE**

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

**A THESIS**

**Presented as Partial Fulfillment of the Requirements  
to Obtain the Bachelor Degree in Accounting Department**



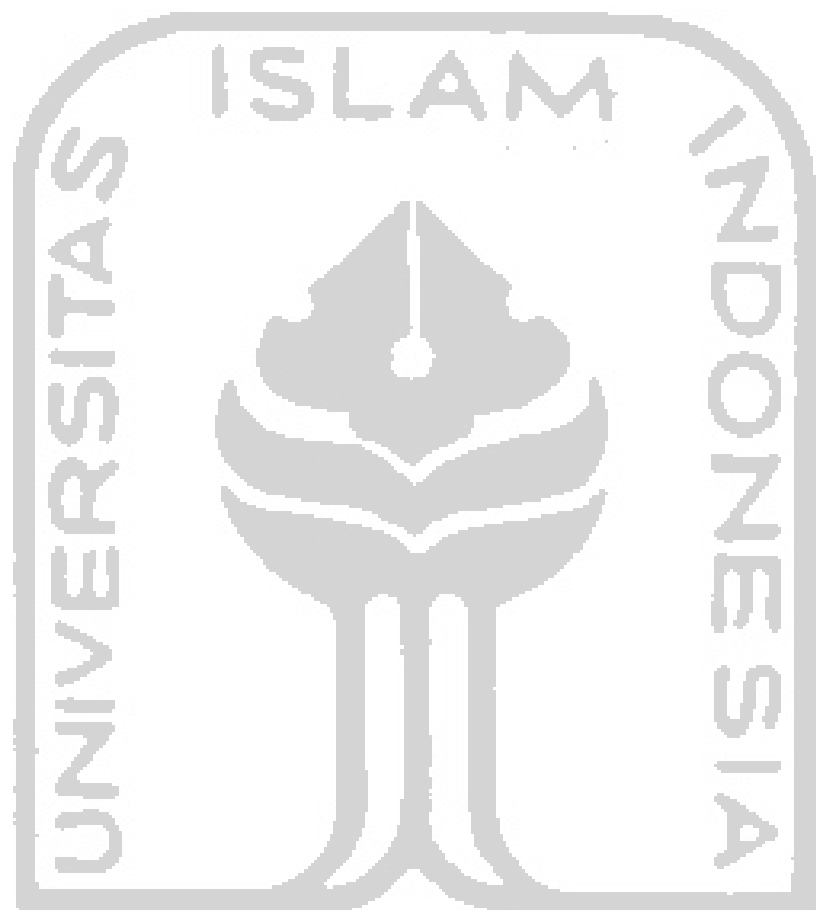
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جامعة الإسلام في إندونيسيا

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**A BACHELOR DEGREE THESIS**

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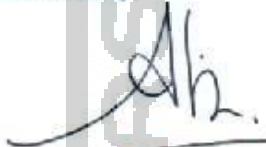
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## DECLARATION OF AUTHENTICITY

Hereby I declare the originality of the thesis; I do not present someone else's work to obtain my university degree, nor I presented someone else's words, idea or expectations without any acknowledgements. All quotations are cited and listed in references of the thesis.

If in the future this statement is proven to be false, I am willing to accept any sanction complying with the determined regulation or its consequence.

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## LIST OF ABBREVIATIONS

- DIY** : Daerah Istimewa Yogyakarta  
**SEC** : Security and Exchange Commission  
**KAP** : Kantor Akuntan Publik  
**CPA** : Certified Public Accountant



## ABSTRACT

The purpose of this study is to analyze the effect of auditor independence, experience, competence, by using religiosity as the moderating variable toward auditor performance. This study is expected to improve the performance of an auditor in conducting audit. The population used in this research are auditors in Public Accounting Firm Kumalahadi Kuncara Sugeng Pamudji & Rekan, Abdul Muntalib dan Yunus, Drs. Hadiono, and Mahsun Nurdiono Kukuh & Rekan located in Daerah Istimewa Yogyakarta. The sampling was done by using purposive sampling method with the sample size of 46 auditors. This study used multiple regression analysis by using Statistical Package for Social Sciences (SPSS) version 22. The results of this study are (1) Independence has positive effect on auditor performance, (2) experience has positive effect on auditor performance, (3) competence has positive effect on auditor performance, (4) independence moderated by religiosity has positive effect on auditor performance, (5) experience moderated by religiosity has positive effect on auditor performance, and (6) competence moderated by religiosity has positive effect on auditor performance.

Keywords; audit independence, audit experience, audit competence, religiosity, and auditor performance

## ABSTRAK

Tujuan dari penelitian ini adalah untuk menganalisis efek dari independensi, pengalaman, kompetensi, menggunakan religiusitas sebagai variabel moderasi terhadap performa auditor. Penelitian ini diharapkan dapat meningkatkan performa auditor di Kantor Akuntan Publik Kumalahadi Kuncara Sugeng Pamudji & Rekan, Abdul Muntalib dan Yunus, Drs. Hadiono, and Mahsun Nurdiono Kukuh & Rekan yang berlokasi di Daerah Istimewa Yogyakarta. Pengambilan sampel dilakukan dengan menggunakan metode purposive sampling dengan jumlah sampel sebanyak 46 auditor. Penelitian ini menggunakan analisis regresi berganda dengan menggunakan SPSS versi 22. Hasil dari penelitian ini adalah (1) Independensi berpengaruh positif terhadap performa auditor, (2) Pengalaman berpengaruh positif terhadap performa auditor, (3) Kompetensi berpengaruh positif terhadap performa auditor, (4) Independensi yang dimoderasi religiusitas berpengaruh positif terhadap performa auditor, (5) Pengalaman yang dimoderasi religiusitas berpengaruh positif terhadap performa auditor, (6) Kompetensi yang dimoderasi religiusitas berpengaruh positif terhadap performa auditor.

Keywords; independensi audit, pengalaman audit, kompetensi audit, religiusitas, dan performa auditor.

# CHAPTER I

## INTRODUCTION

### 1.1 Research Background

The top management often takes employee performance evaluation as an importance indicator in running the company. Performance is an indicator of employee to be evaluated by the top management. In certain company, there is a reward given by the top management to the employee such as Employee of the Month or any other reward and it is given when the employee is doing well when they are working. According to Robbins and Judge (2013) he stated that performance of an employee is the result based on the evaluation of every work that has been done and compared to the standard that has been set in the beginning. In the case of auditor, the term performance usually called as auditor performance. There are many factors that can affect auditor performance, according to the research done by Kresnantari (2015), she stated that auditor competence, auditor experience, and auditor independence are affecting audit quality or auditor performance. Beside those 3 factors, there is another factor that is included in personal factor, and that factor is religiosity. The researcher chose auditor independence, auditor experience, auditor competence and religiosity as the variables because the researcher wanted to test the effect of those variables to the auditor performance whether the impact is positive or negative in affecting the performance of public accounting firm in Daerah Istimewa Yogyakarta (DIY). Also, there is only a few journal or research that is using religiosity as moderating variable to measure auditor performance, not many people think that religiosity

can affect performance or behaviour of an employee or auditor. The researcher asked directly to the auditor in public accounting firm in Daerah Istimewa Yogyakarta to know about the effect of auditor independence, auditor experience, auditor competence, and religiosity to determine their performance based on their own perspectives.

The researcher used auditor independence as one of the factors that can affect auditor performance because in a certain case, there are some auditors that are not independent and tend to support the client and hide any mistakes that is done by the client. As stated by Pandoyo (2016), the auditor's independence relates to the ethical behaviour of auditors. This means that an independent auditor would be more likely to behave ethically. Auditor independence can also be considered as the wall to prevent auditor to do fraud, because auditor should work alone or independently, it means that client cannot intervene the auditor while performing audit to their company/client. Independence is like the integrity had by every single person and the objectivity while doing any kind of work. auditor have to have a high integrity while we are working, they should not do fraud or make mistakes intentionally, they also have to be objective if we are being an auditor, if they are tending to be subjective, then they can feel bad to the client if we are going to tell them that they are making mistakes. In this case, in 2001, called the case of Enron, when the auditor is not independent and tend to help the client to do fraud to their financial statements. Enron wanted to have many investors to invest in his company, to make that happened, Enron tend to increase the price of shares of their company. The increasing of the price of the

shares was not normal. Enron also asked the internal auditor to change their financial statements and pay the external auditor to help them to do fraud. Then, the Security and Exchange Commission (SEC) found that Enron was doing fraud at that time by increasing their price per share. After that, when Enron got caught, they got bankrupt. That's why auditor has to be independent.

The researcher also chose auditor experience as one of the factors that can affect auditor performance because auditor with less experience also can have a good performance or can produce a good audit quality compared to the more experienced auditor. However, there are many people agree that the more experience the auditor, the better quality of the audit. According to Irianto and Baridwan (2015), the more experience that the auditor have, it can determine the better audit quality or performance that they can do, especially in the making of audit assessment.

Competency was also chosen as a factor that can determine auditor performance. Here, the researcher wanted to know whether the competency of auditor really affects auditor performance or not. The researcher specified in public accounting firm in Daerah Istimewa Yogyakarta because there is still lack of study using religiosity to measure the auditor performance in public accounting firm in Daerah Istimewa Yogyakarta and the easiness of getting the respondents. Competency of auditor according to Suraida (2005) is based on their knowledge of performing audit, participating in audit training, and others. It means that the more knowledge an auditor has, the better performance that will be showed by the auditor. Auditor will understand more about their task, they also have a better

understanding of every mistakes or fraud that happened in the financial statement or the mistakes done by the client, because they know every little thing that is needed to be presented in the financial statement of a company.

The gap between the theories with the previous study that is used in this research is that there are some people or researchers that have different perspective about independence which has a significant effect on auditor performance. The previous study about independence according to Sukriah, Akram, and Inapty (2009) found that independence is not significantly affect auditor performance. Based on the research results, there is insignificancy between auditor independence and auditor performance because during the inspection by the auditor, there is an intervention from the boss or manager in determining, evaluating, and examining a certain part and there is also intervention in the procedures chosen by the auditor. The previous study in this research has a contrary opinion with theory, many researchers think that independence has a positive significant impact to auditor performance. According to Pandoyo (2016), he stated that the independence of auditor has a significant effect in determining audit quality or auditor performance. The result is that independency has 12% impact on determining audit quality. Based on the theory and previous research above, it can be seen that there is still some people arguing about the impact of independence toward auditor performance, the results of the study show different conclusion, so that factors can still be argued whether it is having a positive significant effect or negative significant effect. There are also some researchers think that having less experience in doing audit, auditor can still

produce a good audit quality. A study done by Furiady and Kurnia (2015) explain that auditor experience is not having a positive relation to the making of good audit quality. The research was done by asking young auditor in a whole that only have around 3 years in doing assessment of financial statement. They think that they can produce a good audit quality too compared to the more experienced auditor. However, the research done by Irianto and Baridwan (2015) shows that the more experience that the auditor have, it can determine the better audit quality or performance that the auditor can do, especially in the making of audit assessment. There is still different opinion between some researchers about the effect of auditor experience toward auditor performance.

By having many different arguments about those variables, therefore, by doing this research, the researcher wants to know whether auditor independence, auditor experience, auditor competence, and religiosity could affect in a positive or negative way in determining auditor performance from the perspective of auditor in public accounting firm in Daerah Istimewa Yogyakarta.

## **1.2 Research Problem**

Based on the introduction which is explained above, the research questions are:

1. does auditor independence could affect auditor performance?,
2. does auditor experience could affect auditor performance?,
3. does auditor competence could affect auditor performance?,



4. does auditor independence moderated by religiosity could affect auditor performance?,
5. does auditor experience moderated by religiosity could affect auditor performance?, and
6. does auditor competence moderated by religiosity could affect auditor performance?

### **1.3 Research Objective**

The objectives of this study are:

1. to examine the effect of Auditor Independence toward Auditor Performance,
2. to examine the effect of Auditor Experience toward Auditor Performance,
3. to examine the effect of Auditor Competence toward Auditor Performance,
4. to examine the effect of Auditor Independence moderated by Religiosity toward Auditor Performance,
5. to examine the effect of Auditor Experience moderated by Religiosity toward Auditor Performance, and
6. to examine the effect of Auditor Competence moderated by Religiosity toward Auditor Performance,

## **1.4 Research Contribution**

The writer would like to contribute the study for both theoretical and practical use. Those benefits may be useful for the following parties:

a. The Public Accounting Firm (KAP)

The result of this research will be useful as the evaluation of self-assessment system implementation among the auditors in Public Accounting Firm (KAP) in Daerah Istimewa Yogyakarta.

b. The Other Researchers

The result of this research may contribute a literature work to expand the study of the effects of independence, competence, and experience toward auditor performance using religiosity as moderating variable.

## **1.5 Systematic of Writing**

The systematic of writing of this research consists of 5 chapters, those are:

### **Chapter I Introduction**

The first chapter includes the introduction which explains the background of the study, research problem, research objective, research contribution, and the systematic of writing of this research.

### **Chapter II Theoretical Review**

The second chapter includes the theoretical review which explains the literature review, theoretical basis, review of previous study, conceptual framework, and the hypothesis development of this research.

### **Chapter III Research Method**

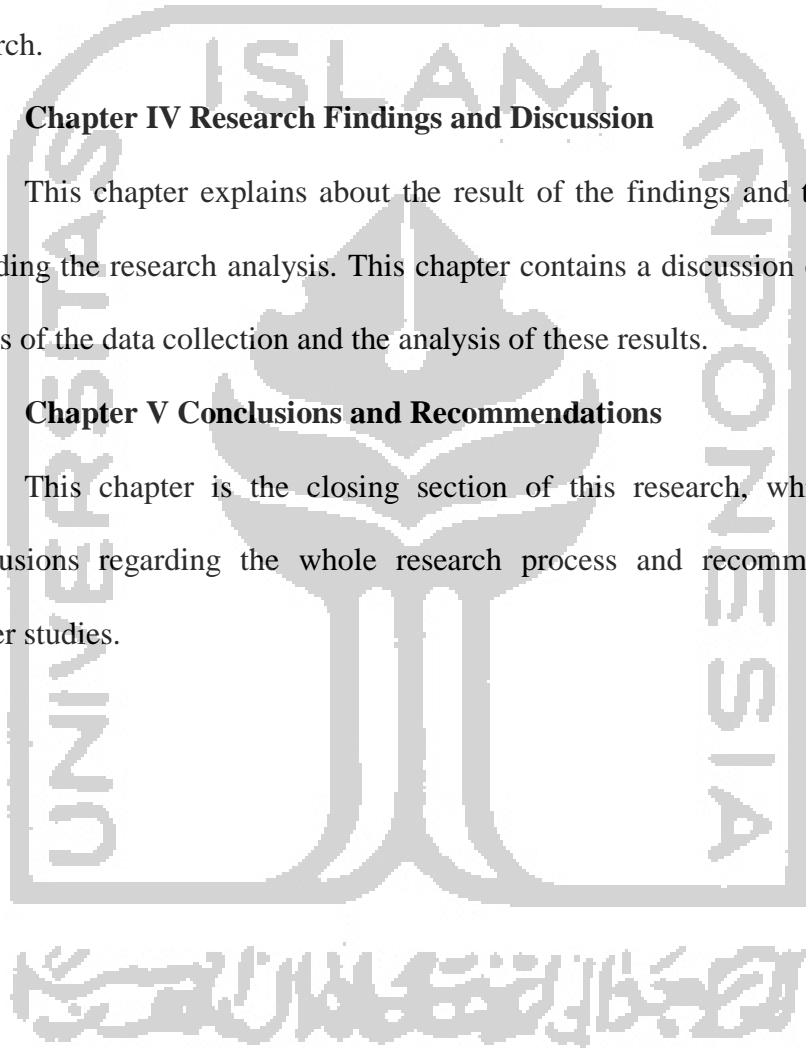
The third chapter includes the research method which explains the population and sample of the research, the data collection method, the research variables and measurement, the data quality test, and the analysis technique of this research.

### **Chapter IV Research Findings and Discussion**

This chapter explains about the result of the findings and the discussion regarding the research analysis. This chapter contains a discussion of the various results of the data collection and the analysis of these results.

### **Chapter V Conclusions and Recommendations**

This chapter is the closing section of this research, which gives the conclusions regarding the whole research process and recommendations for further studies.



## **CHAPTER II**

### **THEORETICAL REVIEW**

#### **2.1 Literature Review**

##### **2.1.1 Auditor Performance**

Auditor performance comes from auditor attitudes and behaviour. If it is viewed from the scope of work, performance of an auditor is resulted from the evaluation of audit work in doing the examination measured with the applicable audit standards (Sunyoto, Ghozali, & Purwanto, 2017). There are so many factors that can measure auditor performance, such as professionalism of the auditor in doing audit and the experience.

According to Robbins and Judge (2013) he stated that performance of an employee is the result based on the evaluation of every work that has been done and compared to the standard that has been set in the beginning. Performance is the factor that can be assessed or can be evaluated by other people. In a company, it talks about employee performance that will be evaluated by their managers or directors. According to Sarmiento et al. (2007) in Osman-Gani, Hashim, & Ismail (2012), he argued about the factors that determine performance which is usually coming from 2 factors such as abilities and skills. Performance may also be based on the auditor or employee motivation.

##### **2.1.2 Auditor Independence**

Independency is an important factor that is needed by an auditor. Independence is the same as integrity. The definition of independence in the CPA

Handbook according to E.B Wilcox in Alim, Hapsari, & Purwanti (2007) is an important standard in doing audit to make a financial report of the company or clients to be more credible.

Hudiwinarsih (2010) stated that independence is attitude that auditor or public accountant is expected to have. Independence means that auditor cannot have a personal interest on the client in doing the audit. The concept is the same with integrity and objectivity while doing audit. It will affect the opinion of auditor if the auditor is not independent. They can hide the mistakes and give a different opinion that supports the client.

According to Sukriah et al. (2009) auditor independence is an auditor that is not easily affect or be affected by the client. According to the result of the research, she found that independence did not have a significant impact toward audit quality. Independence is an important factor that is needed by auditor. However, whether it is an important factor, it does not affect the auditor performance significantly.

### **2.1.3 Auditor Experience**

According to the common perception stated in Kotur & Anbazhagan (2014), the educated people can do certain tasks easily and efficiently compared to the uneducated or those who have lower education level. This is in accordance with the dictum "knowledge is power". It implies that a person who is knowledgeable and can perform better at tasks that require that knowledge. The same hold good in the case of a skilled or experienced worker. A worker having

good experience in his job can become a leader due to his special gift of experience he acquired during his work.

Experience according to Libby & Frederick (1990) stated that the more experience the auditor, the better accuracy in doing audit. The more experienced auditor is able to reach a conclusion quickly compared to the less experience auditor. Auditor experiences increase when they are doing so many auditing tasks given to them and it also increases when they have knowledge about doing audit.

Tubbs (1992) stated in his research that the more experienced accountant or auditor, the more they are aware with mistakes and error that occurred when they are doing audit of financial statements. They are also aware of the mistakes that is uncommon or unusual and they are good at analyzing those mistakes or error happened. They will be more familiar with some uncommon mistakes, because they have ever found those mistakes before and that is why auditor experience is needed.

#### **2.1.4 Auditor Competence**

According to the explanation of Suraida (2005) about competence, she stated that competence of auditor is measured from their certificate and the frequency of participating in any training or seminar about auditing. She stated that if auditor has many certificates and training, it can be said that the auditor is more capable while doing audit compared to the auditor who has just a small amount of certificate and training.

According to (Suhayati & Rahayu, 2010) explained Competence means that the auditor must have the ability, expertise and experience in understanding the criteria and in determining the amount of evidence needed to be able to support the conclusions to be taken.

Competence based on the research done by Lasmahadi (2002) in Alim et al. (2007) can be defined as a personal aspects from an employee or auditor to reach a great performance in work. These personal aspects are attitudes, knowledge, personality, and the ability of the employee or auditor itself. Those aspects will determine how competent the auditor can do audit. Usually, competence also can be determined using experience. It means that these 2 factors have a connection in measuring the auditor performance.

According to (Suhayati & Rahayu, 2010) explained Competence means that the auditor must have the ability, expertise and experience in understanding the criteria and in determining the amount of evidence needed to be able to support the conclusions to be taken.

### **2.1.5 Religiosity**

According to Al-Goaib (2003) in Achour, Mohd Nor, & MohdYusoff (2015), religiosity in Islam is a commitment of people to their religion by following the religion fundamental based on the theory and the practices, such as going to their worship place for praying, and attending religion occasion. Weaver & Agle (2002) stated that religiosity can influence individual value or ethical

behavior. Religious and spiritual symbols and practices now are being acceptable in a workplace.

There are 2 types of religiosity, the first is intrinsic religious orientation and the second is extrinsic religious orientation. According to Liu (2010) intrinsic religious orientation has a significant impact to person emotional intelligence and Extrinsic religious orientation has a negative impact or correlation with person emotional intelligence. According to (Holdcroft, 2006) intrinsic or intrapersonal religiosity is one who internalize the total creed of his or her faith and moves beyond mere church attendance. Extrinsic or interpersonal religiosity as a self-serving and utilitarian outlook on religion that provides the believer with comfort in salvation.

Based on the research done by Ntalianis & Darr (2005) people who hold and follow certain religious dogmas will get affected by set of behavior that can be implemented in their social lives. Employee behavior also can be affected by religious preferences. They will think more when they do their work, whether it is in-line with the theory from their religion or not.

## **2.2 Theoretical Basis**

### **2.2.1 Attribution Theory**

Attribution theory according to Kelley (1980) is a theory that people interpret behavior in terms of its causes and that these interpretations play an important role in determining reactions to the behavior. A person seeking to understand why another person did something may attribute one or more causes to



that behavior. According to (Luthans, 2012), attribution theory is a theory that explains about human behavior. This theory describes how scientist/people measure human's behavior both internally and externally. According to Maulidya, *et al* (2014) in Wijaya (2017), there are 2 types of attributions, those are dispositional attributions and situational attributions. Dispositional attribution or internal causes refers to the individual factors, such as attitude, skill, self-perception, and motivation. In the other hand, situational attribution or external causes that refers to an environment that can affect individual behavior, such as social conditions, other people perspectives, and social value.

### **2.2.2 Value Theory**

Based on Rescher (1970), value theory seems to refer to a body of techniques developed for describing, analyzing, and explaining human values. The notion of values is inextricably connected to two human characteristics. First is the existence of wants about needs and desire and satisfaction and dissatisfaction. Second, the rationalization of activity. It encompass all branches of political philosophy, moral and social philosophy, aesthetics, and sometimes feminist philosophy and the philosophy of religion, whatever areas of philosophy are deemed to encompass some evaluative aspect. Value theory was designed to catch up the area or moral philosophy. Usually, it covers the questions about the value or the goodness of any kind of variety.

## **2.3 Review of Previous Study**

### **2.3.1 Auditor Independence on Auditor Performance**

A research conducted by Kresnantari (2015) stated that independence could affect the determination of audit quality. It can be seen from the result from the test that is done in the research. The result shows that independence has a significant impact to the auditor performance or in the making of audit quality. According to Pandoyo (2016), he stated that the independence of auditor has a significant effect in determining audit quality or auditor performance. We can see the result of the research that independence has 12% impact on determining audit quality.

As stated by Imansari (2015) in her research, independence means that people are free from influence of other people and there is honesty in the auditor itself in considering between audit evidence and the facts found while doing audit. Based on the research result, the significant value of independence is showing that independence has a significant impact to the making of audit quality.

The result of the study in the research done by Septiari & Sujana (2013) in inspectorate in Bali shows that the impact of independence has the same impact with the previous journal stated above that the impact is significant. Therefore, based on the research results, independence has a significant effect toward audit quality or auditor performance. By this means, this result shows that auditor in Inspectorate in Bali provinces has a high independence. Every auditor will always explain every report in accordance with the audit findings.

### **2.3.2 Auditor Experience on Auditor Performance**

Experience is one of the factors that can determine the performance of the auditor. That is why there is senior auditor and junior auditor. According to Irianto & Baridwan (2015), the more experience that the auditor have, the better audit quality or performance that they can do, especially in the making of audit assessment. A research done by Coklin (1993) in Irianto & Baridwan (2015) found that with the more experience auditor in doing the audit, they are having a better ability in doing a case resulting to a better audit quality.

A research done by Pandoyo (2016) stated that audit experience has a significant influence to the audit quality, because the higher experience that auditor has, the better the quality of the audit produced. The factors to have a good experience is by having a good audit performance, professional skills in doing audit, and long conducting the audit itself. Those four factors can be used as a main concern to improve the experience in doing audit.

Auditor experience is an experience that the auditor had in doing audit toward financial statement and the ability to learn from the past event, based on the audit task that they have ever taken. From the test that is done in the research, the significant value of experience shows that experience of the auditor has a significant impact toward auditor performance while doing audit (Imansari, 2015).

### **2.3.3 Auditor Competence on Auditor Performance**

According to Furiady & Kurnia (2015) competence can influence performance of the auditor. Competence here means that auditor has a broad-

minded, high curiosity, able to work in group or team, and they are able to handle uncertainty. Competence has a principle that required the auditor to have a professional knowledge that can ensure the professional services provision for the client. Auditor still has to improve their competencies on an outgoing level so that the clients can get a professional service from them.

As stated by Pandoyo (2016) competence is one of the factors that can affect auditor performance or audit quality. There are 2 (two) components in competency, these components are knowledge and psychology (ability to communicate). Knowledge means that auditor has to have knowledge that is sufficient to perform audit that is accordance with standards. Ability to communicate here means that the auditor needs to have curiosity, able to work in team, and have a good observation while doing audit. From what has been stated above, competence is really needed or can affect auditor performance.

According to Imansari (2015) competence in auditor is the ability of auditor to do their task in doing the audit correctly, the high the competence of the auditor is in-line with the increasing of audit quality or auditor performance. Based on the result of the research, the significant value of competence is showing that it has a significant effect toward audit quality or auditor performance.

#### **2.3.4 Religiosity on Auditor Performance**

Religiosity is a personal factor that could affect people or employee performance in doing their job. Usually, it contains many factors like paying zakat, and showing prayers for 5 times a day for Muslim. Besides, if it is for non-

Muslim, how many time they pray in a week or how often they come to their religious occasion is the factor of religiosity. According to the research done by Osman-Gani et al. (2012) they stated that religiosity has a significant impact toward employee performance in doing their job, for this research especially in doing audit to improve audit quality.

The result from the research done by Purnamasari & Amaliah (2015) shows that religiosity has significant influence on auditor performance, it is stated that the more religious the auditor, the lower the auditor intentions to do fraud in performing audit. They will think that if they did not follow what the religion said, they will get sin, and that is the factor that can make them to stop and avoid fraud. In this term, fraud prevention can be considered as auditor performance while doing audit on financial statements. The value of religiosity toward fraud prevention is significantly influence the fraud prevention or auditor performance.

## 2.4 Conceptual Framework

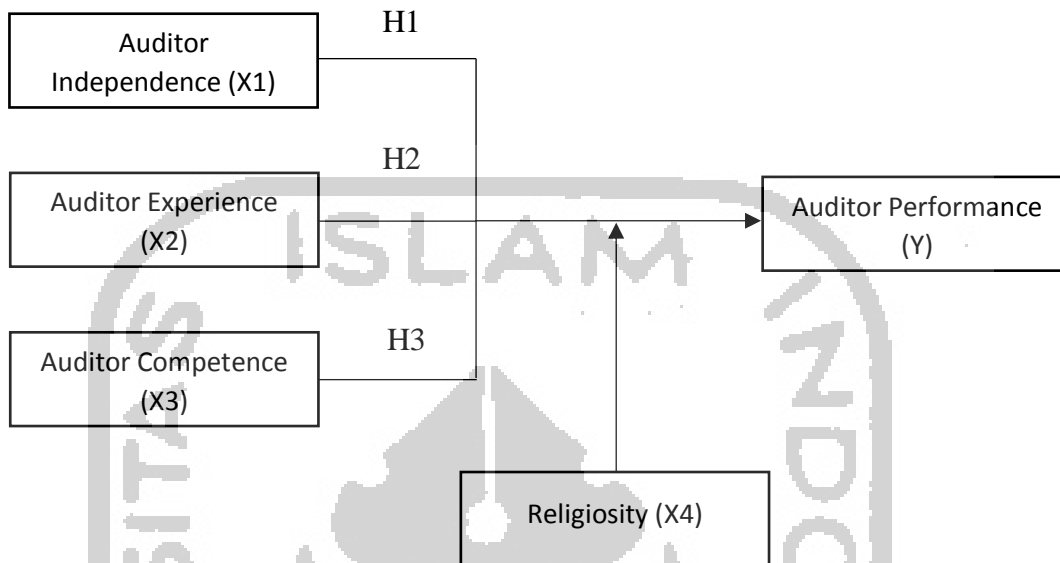


Figure 2.1 Conceptual Framework of Research

## 2.5 Hypotheses Development

### 2.5.1 Auditor Independence on Auditor Performance

Auditor independence is an important factor that will determine auditor performance. By having a high independence, auditor can make a high quality audit. It is because the independence of auditor can be seen from the report that the auditor make. They are not affected by other people comments. Furthermore, they do not work together with the client, so the client cannot intervene the audit opinion from the auditor. The research done by Nirmala & Caryonowati (2013) stated that independence is having a positive significant effect on audit quality.

Based on the situational attribution theory that refers to an environmental factor that could affect individual behaviour, independence of the auditor can be affected by other people or parties. Also, auditor cannot be intervened by other

people because they have to work independently. Therefore, based on the explanation above, the hypothesis can be formulated as follow:

*H1: Auditor Independence has positive effect toward Auditor Performance.*

### **2.5.2 Auditor Experience on Auditor Performance**

Auditor experience can be measured from how long the person work as an auditor and how many tasks the auditor has done. In the research done by Pandoyo (2016) stated that audit experience has a significant influence to the audit quality, because the higher experience that auditor has, the better the quality of the audit produced. According to Purnamasari (2005) in Furiady & Kurnia (2015) stated that employee who has high working experience in doing audit will have many advantages like they will be easier to understand, to detect, and to look for error caused in the financial statement.

Based on the dispositional attributions theory that refers to an individual factor caused by the individual itself, experience of an auditor can be increased by how long the auditor has been working and it comes from themselves. Experience can deepen and broaden the ability of the auditor in doing their work. Therefore, based on the explanation above, the hypothesis can be formulated as follow:

*H2: Auditor Experience has a positive effect toward Auditor Performance.*

### **2.5.3 Auditor Competence on Auditor Performance**

Auditor competence is the ability of auditor to work correctly and in-line with the audit standard. Suraida (2005) stated that those ability of competence can

be achieved from audit training, seminar, and symposium. By having those training, auditor can have the knowledge in doing audit that is in-line with audit standards. Therefore, the quality of audit will increase and the performance of auditor can be seen from the audit opinion produced.

According to the dispositional attribution theory that refers to the individual factors that caused by the individual itself, competence of an auditor is important and it can be achieved by training or seminar. The more competent the auditor, the better performance and audit quality. So, based on the explanation above the hypothesis can be formulated as follow:

*H3: Auditor Competence has a positive effect toward Auditor Performance.*

#### **2.5.4 Auditor Independence on Auditor Performance using Religiosity as moderating variable**

Auditor independence is the same with integrity and objectivity in performing audit. It is a really needed factor that auditor should have. Religiosity can be a factor that can determine audit performance. If an auditor has a high religiosity, auditor will remain independent because the auditor will think more to do the audit. Meanwhile, if auditor is not independent and the auditor is trying to help the client from the mistakes that the client did, the auditor will think about the consequences from their religion. Because of that, religiosity can drive the auditor to be independent and can drive them to have a good performance.



Based on the situational attribution theory and value theory, independence that is affected by religiosity refers to the external causes and how they value a thing based on their religion, it can press the auditor to be more independent. The auditor will know which one is good or bad because they follow what the religion has said. Therefore, based on the explanation above, the hypothesis can be formulated as follow:

*H4: Auditor Independence moderated by Religiosity has a positive significant effect toward Auditor Performance.*

#### **2.5.5 Auditor Experience on Auditor Performance using Religiosity as moderating variable**

Auditor experience has a positive significant impact on auditor performance. It is based on the research done by Imansari (2015) which stated that the significant value of experience is  $0.000 < 0.05$ , it means that the experience is positive and significant. Religiosity also has a significant effect toward auditor performance. Human being always has a religion in their heart and mind, religion always taught people to always find an experience, to be able to work correctly, and to know about the past events.

Based on the dispositional attributions theory and value theory that refer to the individual factor caused by the internal of the individual and how they value thing or any kind of actions that taught by the religion, auditor tend to increase their experience in work because religion has taught people to always find new experience and learn from the mistakes that have ever been done, so that the

auditor will understand more about the past mistakes and know how to overcome it.

Because religiosity is connected to experience and employee performance, the hypothesis can be formulated as follow:

*H5: Auditor Experience moderated by Religiosity has a positive effect toward Auditor Performance.*

#### **2.5.6 Auditor Competence on Auditor Performance using Religiosity as moderating variable**

Auditor competence according to Suraida (2005) is measured from their certificate and the frequency they joined or participated in any training or seminar about auditing. She stated that if auditor has many certificates and training, it can be said that the auditor is more capable while doing audit. Religiosity taught people to always gain knowledge, even when become old, people still have to study to gain knowledge as much as possible. It means that religiosity can support auditor competency in determining auditor performance. By participating in training, seminar, and symposium, it is the same with gaining knowledge that is taught by religion.

According to the dispositional attribution theory and value theory that refers to the individual factor caused by the internal of the individual itself and how to value thing based on their religion, competence is an important thing to have as an auditor, because the more competent the auditor, the better performance and audit quality. Religion also taught to always gain knowledge. It

is because by gaining knowledge, people will know what they should do in work, and able to do the work correctly as what the standard said. Therefore, based on the explanation above, the hypothesis can be formulated as follow:

*H6: Auditor Competence moderated by Religiosity has a positive effect toward Auditor Performance.*



## **CHAPTER III**

### **RESEARCH METHOD**

#### **3.1 Population and Sample**

The population of this research refers to the group of people who work as an auditor in Public Accounting Firm in Daerah Istimewa Yogyakarta. It consists of 60 auditors in Public Accounting Firm in Daerah Istimewa Yogyakarta.

The sample that was used in this research are 46 auditors, junior or senior auditors who work in some Public Accounting Firm in Daerah Istimewa Yogyakarta. The sampling method used is purposive sampling. It is one of the non-random sampling techniques in which the researcher determines the sampling by specifying the specific characteristics that are suitable for the objectives of the study.

#### **3.2 Data Collection Method**

This research was using quantitative method. By using quantitative method, this research used a questionnaire in the form of Likert-Scale. Likert-Scale is asking the respondents to show their level of agreement (from strongly disagree to strongly agree) with the given statement (items) on a metric scale (Joshi, Kale, Chandel, & Pal, 2015). The questionnaires were distributed to 60 auditors in Public Accounting Firm in Daerah Istimewa Yogyakarta. The questionnaires that were distributed were about the factors that affected the process of making of audit quality. The target populations for this research are senior and junior auditor in Public Accounting Firm in Daerah Istimewa Yogyakarta.

### **3.3 Research Variables and Measurement**

#### **3.3.1 Dependent Variable**

The dependent variable is auditor performance. Auditor performance came from auditor attitudes and behaviour. If it is talking in the scope of work, performance of auditor was resulted from the evaluation of audit work in doing the examination measured with the applicable audit standards (Sunyoto et al., 2017). The indicators of measurement of auditor performance variable are adopted from thesis done by Pratama (2015), it has 6 questions and the measurement of every statement is using scale developed by Likert Rensis, the scale is from (1) Strongly Disagree, (2) Disagree, (3) Neutral, (4) Agree, (5) Strongly Agree, if the answer is higher, it means that the value is higher.

#### **3.3.2 Independent Variable**

##### **3.3.2.1 Auditor Independence**

According to Sukriah et al. (2009) auditor independency is an auditor that is not easily to be affected or affect the client. The indicator of measurement of auditor independence variable are adopted from the research done by Sukriah et al. (2009), the indicators are independence in preparing program, independence in implementing program, and independence in reporting program. The questionnaire used scaling system developed by Likert Rensis. The scale is from (1) Strongly Disagree, (2) Disagree, (3) Neutral, (4) Agree, (5) Strongly Agree, if the answer is higher, it means that by having higher value, the effect of auditor independence to auditor performance is higher.

### **3.3.2.2 Auditor Experience**

Tubbs (1992) stated in his research that the more experienced accountant or auditor, the more they are aware with mistakes toward error that occurred when they are doing audit of financial statements. The indicator of measurement of auditor experience variable can be seen from the length or duration or work as an auditor and the number of works that the auditor has done. The measurement will only ask about how long they have worked as an auditor, the option will be < 5 years, 5-7 years, 7-9 years, and > 9 years.

### **3.3.2.3 Auditor Competence**

According to (Suhayati & Rahayu, 2010) explained Competence means that the auditor must have the ability, expertise and experience in understanding the criteria and in determining the amount of evidence needed to be able to support the conclusions to be taken. According to the explanation of Suraida (2005) about competence, she stated that competence of auditor is measured from their certificate and the frequency of joining or participating in any training or seminar about auditing. The indicator of measurement of auditor competence variable are adopted from thesis questionnaire done by Pratama (2015) and the questions are developed by Tjun, Marpaung, & Setiawan (2012) and the questionnaire used scaling system developed by Likert Rensis. The scale is from (1) Strongly Disagree, (2) Disagree, (3) Neutral, (4) Agree, (5) Strongly Agree, if the answer is higher, it means that by having higher value, the effect of auditor competence to auditor performance is higher.

### **3.3.3 Moderating Variable**

#### **3.3.3.1 Religiosity**

According to Al-Goaib (2003) in Achour, Mohd Nor, & MohdYusoff (2015), religiosity in Islam is a commitment of people to their religion by following the religion fundamental based on the theory and the practices, such as going to their worship place for praying, and attending religion occasion. The indicators of measurement of religiosity variable are adopted from Allport & Ross (1967) and it has been developed by Darvyri et al. (2014), from 21 questions to 14 questions. Whether those religiosity factors could affect auditor performance or not. The questionnaire used scaling system developed by Likert Rensis. The scale is from (1) Strongly Disagree, (2) Disagree, (3) Neutral, (4) Agree, (5) Strongly Agree, if the answer is higher, it means that by having higher value, the effect of religiosity to auditor performance is higher.

### **3.4 Data Quality Test**

Data quality test is used to measure whether the instruments of the question are valid and reliable or not. In this research, for the analysis, it used SPSS 22.0 to help analyzing the data collected from the respondents. The results of the processed data will determine the quality of the research results. There are two tests in this research, i.e validity test and reliability test.

#### **3.4.1 Validity Test**

Validity explains how well the collected data covers the actual area of investigation (Ghuri & Grønhaug, 2005). Validity basically means “measure what is intended to be measured” as stated by Field (2005) cited in (Taherdoost,

2016). A test can be said to have high validity if the test performs its measuring function or provides a precise and accurate measurement result. In this research, the validity test is measured by the correlation between the scores of the question item with a total score of variables. A questionnaire is valid if  $r_{\text{arithmetic}} > R$  Table.

#### **3.4.2 Reliability Test**

Reliability is a measure of the stability or consistency of test scores. Reliability concerns the extent to which a measurement of a phenomenon provides stable and concise result cited by Carmines and Zeller (1979) in (Taherdoost, 2016). Reliability is also concerned with repeatability. Results of reliability test are used to determine whether the research instruments can be used repeatedly at different times. A reliability coefficient is a measure of how well a test measures achievement.

#### **3.5 Analysis Technique**

The analysis techniques used in this research are descriptive statistics test, classical assumption analysis, multiple linear regression, and hypothesis analysis. This analysis is intended to measure the hypothesis and to know whether the independent variables and/or with moderating variable could affect the dependent variable.



### **3.5.1 Descriptive Statistics Test**

#### **3.5.1.1 Respondents Demography**

In this research, descriptive statistics provided the explanation of the independent variable about auditor independence, auditor experience, and auditor competence. The results explained in the form of table and data analysis. The results of the questions were based on the respondents' answer.

### **3.5.2 Classical Assumption Test**

#### **3.5.2.1 Multicollinearity Test**

According to Jensen & Ramirez (2013) in Daoud (2017), multicollinearity, or near-linear dependence, is a statistical phenomenon in which two or more predictor variables in a multiple regression model are highly correlated. If there is no linear relationship between predictor variables, they are said to be orthogonal. Multicollinearity appears when two or more independent variables in the regression model are correlated. A little bit of multicollinearity sometimes will cause big problem but when it is moderate or high then it will be solved (Daoud, 2017).

#### **3.5.2.2 Heteroscedasticity Test**

Heteroscedasticity implies unequal diffuse. In regression examination, it discuss heteroscedasticity with regards to the residuals or mistake term. In particular, heteroscedasticity is an orderly change in the spread of the residuals over the scope of estimated esteems. Heteroscedasticity is an issue since ordinary least squares (OLS) regression expect that all residuals are drawn from a populace that has a steady difference (homoscedasticity). Many heteroscedasticity tests for

regression models were developed a couple of decades ago and usually assume a parametric conditional variance function (Zambom & Kim, 2017). To detect whether the heteroscedasticity appearance is by looking at the scatterplot graph between the prediction values of the dependent variable is ZPRED with residual SRESID. Then, Y-axis becomes the predicted axis and the X-axis is residual.

### **3.5.2.3 Normality Test**

Normality test is a technique that tests the dependent and independent variable distribution pattern, which indicates whether the independent and dependent variable are distributed normally or not. If those variables are not distributed normally, it means that there is a missing important variable that has not been involved in the regression model. If it happens, the model should be changed by adding or subtracting another variable (Ghozali, 2006).

In SPSS, normality test use p-value in the Kolmogorov Smirnov valuation. When the amount of p-value is bigger than 0.05 ( $>0.05$ ), it means that the variables or the data are distributed normally and if the amount of the p-value is lower than 0.05 ( $<0.05$ ), it means that the variables or the data are not distributed normally.

### **3.5.3 Multiple Linear Regression**

Multiple linear regression is a technique to measure whether there any effect from the independent variable and/or with moderating variable to the dependent variable in this research.

$$AP = \alpha + \beta_1 AI + \beta_2 AE + \beta_3 AC + \beta_4 |AI \times R| + \beta_5 |AE \times R| + \beta_6 |AC \times R| + e$$

AP = Auditor Performance

$\alpha$  = Constant

$\beta_1$ - $\beta_6$  = Regression Coefficient

AI = Auditor Independence

AE = Auditor Experience

AC = Auditor Competence

$|AI \times R|$  = Interaction between Auditor Independence with Religiosity

$|AE \times R|$  = Interaction between Auditor Experience with Religiosity

$|AC \times R|$  = Interaction between Auditor Competence with Religiosity

e = Error

### 3.5.4 Hypothesis Testing

The hypothesis testing in this research is to know the effect of auditor independence, auditor experience, and auditor competence as the independent variable with religiosity as moderating variable toward the making or producing audit quality as the dependent variable. There are several hypothesis testing:

#### **3.5.4.1 Coefficient of Determination Test**

The coefficient of determination,  $R^2$ , is used to analyze how differences in one variable can be explained by a difference in a second variable. By using this coefficient of determination or  $R^2$ , we can understand how strong the relation between the independent variable to the dependent variable is. The range of  $R^2$  is from 0 to 1, the greater the results is, the stronger the independent variable could affect the dependent variable.

#### **3.5.4.2 T-Test**

A t test is a type of statistical test that is used to compare the means of two groups. It is one of the most widely used statistical hypothesis tests in pain studies. T tests are a type of parametric method; they can be used when the samples satisfy the conditions of normality, equal variance, and independence (Kim, 2015). The significant used is 5% or 0.05, if the significant level of the hypothesis is smaller than 0.05 or 5% ( $<5\%$ ), means that the hypothesis can be accepted. However, if the significant level of the hypothesis is greater than 5% or 0.05 ( $>5\%$ ), it means that the hypothesis should be rejected.

## CHAPTER IV

### DISCUSSION AND RESULTS TEST

#### 4.1 Implementation of The Research

Questionnaire was used as the instrument for the research. it was distributed to auditors in Public Accounting Firm in Daerah Istimewa Yogyakarta. The distribution of the questionnaire was carried out on 17 April 2019 until 25 June 2019.

The data generated from the questionnaire are in the form of interval data. The data were processed by using parametric statistics. By using this techniques, the result of the sample for the population can be generalized. If the result fulfill the level of significance which is set at 5% (0.05).

The study was conducted at Public Accounting Firm Kumalahadi Kuncara Sugeng Pamudji & Rekan, Abdul Muntalib dan Yunus, Drs. Hadiono, and Mahsun Nurdiono Kukuh & Rekan. The questionnaire was printed and then distributed manually to the respondents.

#### 4.2 Respondents Profile

The data that were collected in this study are obtained from questionnaire from April to June to the auditor in Public Accounting Firm in Daerah Istimewa Yogyakarta. The researcher distributed 60 questionnaires. However, only 46 questionnaires were returned. There were 14 questionnaires that were not returned because of some auditors were conducting audit in several areas. The presentation of descriptive research data aims to be able to see the profile of the research data

and the relationships that exist between the variables used in the study. Descriptive data that describe the condition or condition of the respondent is additional information to understand the results of the study.

Respondents in this study have characteristics. Those characteristics are representing research characteristics, in in example: gender, education, and position in public accounting firm.

#### 4.2.1 Gender

The data regarding the gender of respondents of auditors in Public Accounting Firm in Daerah Istimewa Yogyakarta are as follows:

Table 4.1 Gender

No	Sex	Total	Percentage
1	Male	22	47,83%
2	Female	24	52,17%
	<b>Total</b>	<b>46</b>	<b>100,00%</b>

Data Source: Primary Data

Based on the information from table 4.1, it can be seen that the gender of auditors or respondents in Public Accounting Firms in Daerah Istimewa Yogyakarta were 47,83% are men and 52,17% are women. The table above shows that more women works as auditor in Public Accounting Firm in Daerah Istimewa Yogyakarta rather than men.

#### 4.2.2 Education

The researchers grouped education characteristics into five categories in this questionnaire, namely high school graduate, diploma (D3), undergraduate (S1), postgraduate (S2), and doctoral (S3). The data on the latest education of the auditors that are working in the Public Accounting Firm in Daerah Istimewa Yogyakarta taken as respondents are as follows:

Table 4.2 Education

No	Education	Total	Percentage
1	Diploma (D3)	7	15,22%
2	Undergraduate (S1)	31	67,39%
3	Graduate (S2)	8	17,39%
	<b>Total</b>	<b>46</b>	<b>100,00%</b>

Data Source: Primary Data

The information that shows in the table above is about the last educational background. They work as auditor in Public Accounting Firm in Daerah Istimewa Yogyakarta. There are 7 or 15,22% respondents are having a diploma (D3) as their latest education, the respondents who are having undergraduate (S1) as their latest education are 31 or 67,39% respondents, and who earn graduate (S2), there are only 8 or 17,39% respondents. Based on table 4.2 about education, the respondents who are auditors who work in Public Accounting Firm in Daerah Istimewa Yogyakarta most are undergraduate (S1).

### 4.2.3 Position in Public Accounting Firm

The researcher grouped respondent position in Public Accounting Firm data into four (4) categories, namely from junior auditor, senior auditor, partner, and others. The data of the respondent position in Public Accounting Firm in Daerah Istimewa Yogyakarta described as follows:

Table 4.3 Position in Public Accounting Firm

No	Position	Total	Percentage
1	Junior	34	73,91%
2	Senior	12	26,09%
	<b>Total</b>	<b>46</b>	<b>100,00%</b>

Data Source: Primary Data

The table 4.3 describes the data of the respondents position in Public Accounting Firm in Daerah Istimewa Yogyakarta. From the information above, there are 34 or 73,91% respondents who work as junior auditor and 12 or 21,74% respondents who have the position of senior auditor. From the information shows in table 4.3, most of the respondents or auditor in Public Accounting Firm in Daerah Istimewa Yogyakarta are junior auditor.

### 4.3 Descriptive Statistics

In table 4.4, it can be seen that audit independence variable has the lowest value of 2,56 and the highest value of 5,00 with an average value of 3,8965 and the standard deviation of 0,70074. Audit experience variable has the lowest value of 1,00 and the highest value of 4,00 with an average value of 2,1522 and the



standard deviation or data distribution rate of 1,11490. Audit competence variable has the lowest value of 2,50 and highest value of 5,00 with an average value of 4,0252 and the data distribution rate of 0,56765. Auditor performance variable has the lowest value of 2,00 and the highest value of 5,00 with an average value of 3,9815 and the standard deviation of 0,72962. Religiosity variable has the lowest value of 1,71 and the highest value of 5,00 with an average value of 3,3280 and the data distribution rate of 0,66261.

Table 4.4 **Descriptive Statistics**

	<b>N</b>	<b>Minimum</b>	<b>Maximum</b>	<b>Mean</b>	<b>Std. Deviation</b>
Independence	46	2,56	5,00	3,8965	0,70074
Experience	46	1,00	4,00	2,1522	1,11490
Competence	46	2,50	5,00	4,0252	0,56765
Performance	46	2,00	5,00	3,9815	0,72962
Religiosity	46	1,71	5,00	3,3280	0,66261

*Data Source: Data Process*

#### **4.4 Test Quality of Data**

##### **4.4.1 Validity Test**

Validity explains how well the collected data covers the actual area of investigation (Ghauri & Grønhaug, 2005). A test can be said to have high validity if the test performs its measuring function or provides a precise and accurate measurement result, the validity test is measured by the correlation between the

scores of the question item with a total score of variables. A questionnaire is valid if  $r$  arithmetic  $>$   $R$  Table with the number  $n$  of 46 ( $r$ table), it is 0,291.

Table 4.6 **Validity Test of Audit Independence**

Item	r Score	r Table	Results
1	0,823	0,291	Valid
2	0,865	0,291	Valid
3	0,861	0,291	Valid
4	0,909	0,291	Valid
5	0,821	0,291	Valid
6	0,891	0,291	Valid
7	0,901	0,291	Valid
8	0,912	0,291	Valid
9	0,825	0,291	Valid

*Data Source: Data Process*

Table 4.6 shows that the statement used to test the audit independence variables from number 1 to number 9 has a higher calculated value than  $r$ table ( $r$  count  $>$   $r$  table) so that the statement is considered to be valid to be used for measuring independence variables.

Table 4.7 Validity Test of Audit Competence

Item	r Score	r Table	Results
1	0,733	0,291	Valid
2	0,802	0,291	Valid
3	0,773	0,291	Valid
4	0,768	0,291	Valid
5	0,757	0,291	Valid
6	0,619	0,291	Valid

Data Source: Data Process

Table 4.7 shows that the item or statement used to test competence variable from number 1 to number 6 has an  $r_{\text{count}}$  greater than ( $>$ )  $r_{\text{table}}$  value, which means that the item or statements are valid.

Table 4.8 Validity Test of Religiosity

Item	r Score	r Table	Results
1	0,612	0,291	<b>Valid</b>
2	0,761	0,291	<b>Valid</b>
3	0,805	0,291	<b>Valid</b>
4	0,797	0,291	<b>Valid</b>
5	0,821	0,291	<b>Valid</b>
6	0,829	0,291	<b>Valid</b>
7	0,721	0,291	<b>Valid</b>
8	0,634	0,291	<b>Valid</b>
9	0,683	0,291	<b>Valid</b>
10	0,759	0,291	<b>Valid</b>
11	0,626	0,291	<b>Valid</b>
12	0,708	0,291	<b>Valid</b>
13	0,464	0,291	<b>Valid</b>
14	0,390	0,291	<b>Valid</b>

Data Source: Data Process

As seen from the table 4.8, that the item or statement to test variable religiosity has  $r_{\text{count}}$  which is geater than the  $r_{\text{table}}$ . It means that the statement used to measure the religiosity variable is valid.

Table 4.9 Validity Test of Auditor Performance

Item	r Score	r Table	Results
1	0,896	0,291	<b>Valid</b>
2	0,908	0,291	<b>Valid</b>
3	0,903	0,291	<b>Valid</b>
4	0,937	0,291	<b>Valid</b>
5	0,923	0,291	<b>Valid</b>
6	0,945	0,291	<b>Valid</b>

Data Source: Data Process

Based on the data shown above, the item or statement used to test the auditor performance variable has  $r_{\text{count}}$  which is greater than  $r_{\text{table}}$ . It means that if the  $r_{\text{count}}$  is greater than  $r_{\text{table}}$ , the statement used to measure auditor performance is valid.

#### 4.4.2 Reliability Test

Reliability is a measure of the stability or consistency of test scores. Reliability concerns the extent to which a measurement of a phenomenon provides stable and concise result cited by Carmines and Zeller (1979) in

(Taherdoost, 2016). Reliability is also concerned with repeatability. Results of the reliability test are used to determine whether the research instruments can be used repeatedly at different times. A reliability coefficient is a measure of how well a test measures achievement, if the value of Cronbach's Alpha > 0.6, then the research instrument is reliable. If the Cronbach's Alpha value is <0.6, the research instrument is not reliable.

Table 4.10 **Reliability Test of Audit Independence**

<b>Cronbach Alpha</b>	<b>N of Items</b>
0,959	9

*Data Source: Data Process*

The data shown in the table 4.10 shows that the Cronbach Alpha value possessed by the independence variable is 0,959 where this number is greater than the minimum of Cronbach Alpha value of 0,60. Based on this results, the data of independence variable has fulfilled the reliability requirements.

Table 4.11 **Reliability Test of Audit Competence**

<b>Cronbach Alpha</b>	<b>N of Items</b>
0,836	6

*Data Source: Data Process*

The data shown in table 4.11 shows that the competence variable has a greater value of 0,836 than the minimum of Cronbach Alpha value 0,60. Based on

the results above, it can be seen that the data contained in audit competence variable is reliable or fulfilled the reliability requirements.

**Table 4.12 Reliability Test of Religiosity**

<b>Cronbach Alpha</b>	<b>N of Items</b>
0,915	14

*Data Source: Data Process*

The reliability test results on religiosity variable shows that the Cronbach Alpha value is 0,915 which is greater than the minimum value of Cronbach Alpha which is 0,60. The value resulted in the table 4.12 proves that the data contained in the religiosity variable is reliable.

**Table 4.13 Reliability Test of Auditor Performance**

<b>Cronbach Alpha</b>	<b>N of Items</b>
0,962	6

*Data Source: Data Process*

As it is seen from the information above, the Cronbach Alpha value of auditor performance variable is 0,962 which is greater than the minimum cronbach Alpha value of 0,60. If it is greater than the minimum, it means that the data contained in the auditor performance variable is reliable.

## 4.5 Classic Test

### 4.5.1 Normality Test

Normality test is a technique that tests the dependent and independent variable distribution pattern, which indicates whether the independent and dependent variable are distributed normally or not. Normality test use p-value in the Kolmogorov Smirnov valuation. When the amount of p-value is bigger than 0.05 ( $>0.05$ ), it means that the variables or the data are distributed normally and if the amount of the p-value is lower than 0.05 ( $<0.05$ ), it means that the variables or the data are not distributed normally.

The results of normality test data are presented using the Kolmogorv – Smirnov test as follows:

Table 4.14 Normality Test

Variable	Kolmogorov – Smirnov Z	Asymp. Sig (2 – Tailed)	Results
Unstandardized Residual	0,664	0,770	Normal

*Data Source: Data Process*

Based on the results of the Kolmogorv-Smirnov test above, it can be seen that the Asymp. Sig (2-Tailed) is 0,770 which is greater than 0,05 or 5%. If the Asymp. Sig (2-Tailed) is greater than 5%, it can be concluded that the residual data in this regression model is distributed normally. This result is in accordance with the stipulated provisions so it can be concluded that the data are distributed normally and they can be used in this research.



#### 4.5.2 Multicollinearity Test

According to Jensen & Ramirez (2013) in Daoud (2017), multicollinearity, or near-linear dependence, is a statistical phenomenon in which two or more predictors variables in a multiple regression model are highly correlated. If there is no linear relationship between predictor variables, they are said to be orthogonal. Multicollinearity appears when two or more independent variables in the regression model are correlated. To detect the presence or absence of multicollinearity in the regression model, it can be seen from the tolerance value and the opposite of the variance inflation factor (VIF). Multicollinearity can be seen from the tolerance value  $>0.10$  or  $VIF <10$ .

The results of multicollinearity test as follows:

Table 4.15 Multicollinearity Test

Model	Collinearity Statistics	
	Tolerance	VIF
(Constant)		
Audit Independence	0,599	1,668
Audit Experience	0,291	3,434
Audit Competence	0,6	1,666
Audit Independence x Religiosity	0,357	2,801
Audit Experience x Religiosity	0,33	3,027
Audit Competence x Religiosity	0,41	2,438

*Data Source: Data Process*

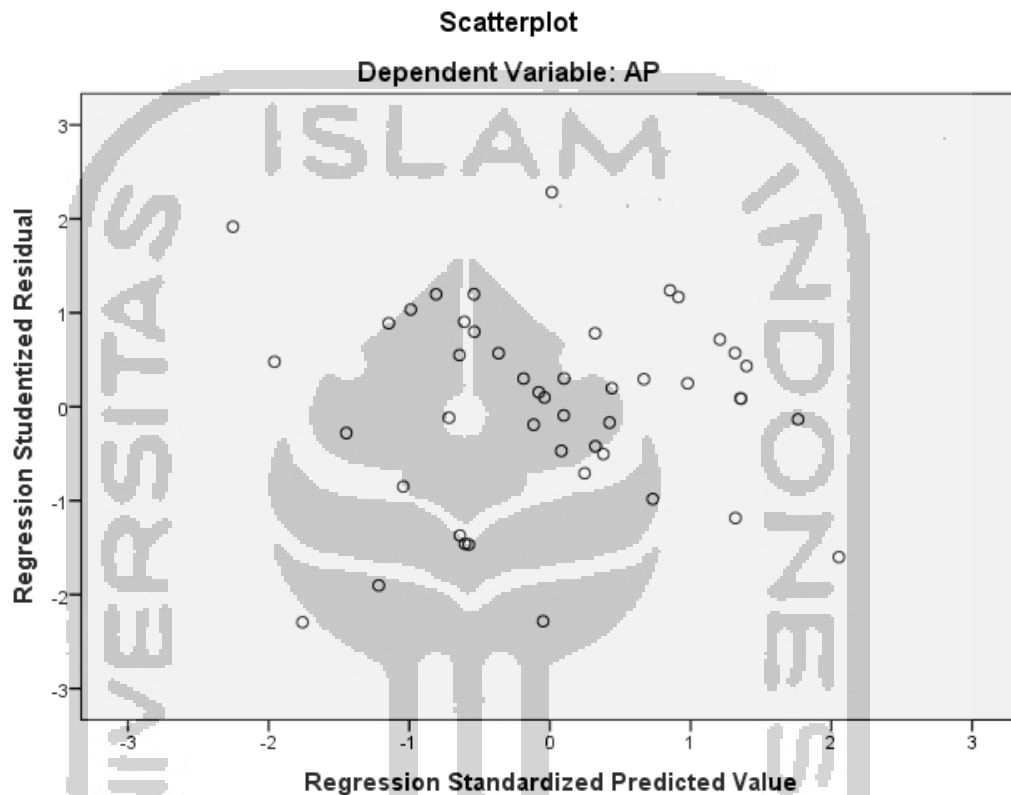
As it is seen from the Multicollinearity test results shown in table 4.15, the number of the Tolerance value is more than 0,10, which means that there is no correlation between the independent variables. It is also the same with the VIF value that shows there is no correlation between independent variables because the VIF value is not more than 10. Based on the results in table 4.15, it can be concluded that it is free from multicollinearity.

#### **4.5.3 Heteroscedasticity Test**

Heteroscedasticity implies unequal variance. In regression examination, it discusses heteroscedasticity with regards to the residuals or mistake term. In particular, heteroscedasticity is an orderly change in the spread of the residuals over the scope of estimated estimates. Heteroscedasticity is an issue since ordinary least squares (OLS) regression expect that all residuals are drawn from a populace that has a steady difference (homoscedasticity). To detect whether the heteroscedasticity appear is through looking at the scatterplot graph between the prediction values of the dependent variable which is ZPRED with residual SRESID.

The result of heteroscedasticity test is as follows:

Figure 4.1 **Heteroscedasticity Test**



*Data Source: Data Process*

According to the result of the heteroscedasticity test above, it can be seen that the data or variables are spread randomly. Therefore, it can be concluded that heteroscedasticity did not occur in the regression model.

## **4.6 Hypothesis Testing**

### **4.6.1 Multiple Linear Regression Analysis**

Multiple linear regression model were used in this study.. This regression model is used to determine the relationship between the independent variables

with the discretionary accruals. The multiple linear regression analysis results are as follows:

Table 4.16 Multiple Linear Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-1,363	0,721		-1,891	0,66
Audit Independence	0,256	0,123	0,246	2,083	0,044
Audit Experience	0,294	0,111	0,449	2,653	0,011
Audit Competence	0,565	0,152	0,439	3,727	0,001
Audit Independence x Religiosity	0,355	0,152	0,356	2,33	0,025
Audit Experience x Religiosity	0,251	0,119	0,335	2,105	0,042
Audit Competence x Religiosity	0,441	0,166	0,379	2,655	0,011

Data Source: Data Process

As it is seen from the table above, the regression models obtained are as follows:

$$AP = -1,363 + 0,256AI + 0,294AE + 0,565AC + 0,355 |AIxR| + 0,251 |AExR| + 0,441 |ACxR|$$

Based on the information of the result of the regression equation above, the conclusion that can be taken are as follows:

1. If all independent variable values have value of (0), the value of the dependent or auditor performance variable is -1,363.
2. The coefficient of Independence for AI variable is 0,256, which means that every increase in the independence of one (1) unit, so the audit

performance variable will be increased by 0,256, if the other independent variables are fixed.

3. The coefficient of Experience for AE variable is 0,294, which means that in every increase on experience of one (1) unit, the audit performance variable will increase by 0,294, if the other independent variables are fixed.
4. The coefficient of competence for AC variable is 0,565, which means that in every increase on experience of one (1) unit, the audit performance variable will increase by 0,565, if the other independent variables are fixed.
5. The coefficient of Independence moderated by religiosity for AIxR variable is 0,355, which means that in every increase on independence moderated by religiosity of one (1) unit, the audit performance variable will increase by 0,355 if the other independent variables are fixed.
6. The coefficient of experience moderated by religiosity for AExR variable is 0,251, which means that in every increase on experience moderated by religiosity of one (1) unit, the audit performance variable will increase by 0,251 if the other independent variables are fixed.
7. The coefficient of competence moderated by religiosity for ACxR variable is 0,441, which means that in every increase on competence moderated by religiosity of one (1) unit, the audit performance variable will also increase by 0,441 if the other independent variables are fixed.

#### 4.6.2 Coefficient of Determination Test ( $R^2$ )

The coefficient of determination,  $R^2$ , is used to analyze how differences in one variable can be explained by a difference in a second variable. By using this coefficient of determination or  $R^2$ , it can measure strong the relation between the independent variable to the dependent variable is. The range of  $R^2$  is from 0 to 1, the greater the results is, the stronger the independent variable could affect the dependent variable. The results of the test of coefficient determination described as follows:

Table 4.17 Coefficient of Determination Test ( $R^2$ )

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,821a	0,675	0,625	0,44704

a. Predictors: (Constant), [AC.R], AE, AI, AC, [AI.R], [AE.R]

*Data Source: Data Process*

Based on the result of adjusted R square ( $R^2$ ), the amount of 0,625 or 62,5% is the percentage of contribution of variable independence, experience, competence, independence moderated by religiosity, experience moderated by religiosity, and competence moderated by religiosity to auditor performance. It means that auditor performance can be explained by using those variables above, which the value is 62,5%. While for the remaining 37,5% were influenced by other factors.

### 4.6.3 Hypothesis Testing Results

The hypothesis testing in this study is using T-Test. The results of the test are as follows:

#### 1. Hypothesis Test of Independence

The first hypothesis is that audit independence has a positive effect toward auditor performance. It can be seen from the table 4.16 that the t-value or the relationship between independence with auditor performance is 0,208 and the significance value is 0,044. The regression coefficient is significant because the significant value  $0,044 < 0,05$ . Based on the results of the hypothesis testing, it can be concluded that auditor independence has a positive significant effect toward auditor performance, therefore the first hypothesis in this study is supported.

#### 2. Hypothesis Test of Experience

The second hypothesis is that auditor experience has a positive effect toward auditor performance. It can be seen from the table 4.16 that the t-value or the relationship between experience with auditor performance is 0,265 and the significance value is 0,011. The regression coefficient is significant because the significant value is lower than the level of significant  $\alpha = 5\%$ , or  $p = 0,011 < 0,05$ . Based on the results of the hypothesis testing, it can be concluded that auditor experience has a positive significant effect toward auditor performance, therefore the second hypothesis in this study is supported.

### 3. Hypothesis Test of Competence

The third hypothesis is that auditor competence has a positive effect toward auditor performance. It can be seen from the table 4.16 that the t-value or the relationship between competence with auditor performance is 3,727 and the significance value is 0,001. The regression coefficient is significant because the significant value is lower than the level of significant  $\alpha = 5\%$ , or  $p = 0,001 < 0,05$ . Based on the results of the hypothesis testing, it can be concluded that auditor competence has a positive significant effect toward auditor performance, therefore the third hypothesis in this study is supported.

### 4. Hypothesis Test of Independence Moderated by Religiosity

The fourth hypothesis is that audit independence moderated by religiosity has a positive effect toward auditor performance. It can be seen from the table 4.16 that the t-value or the relationship between independence moderated by religiosity with auditor performance is 2,330 and the significance value is 0,025. The regression coefficient is significant because the significant value is lower than the level of significant  $\alpha = 5\%$ , or  $p = 0,025 < 0,05$ . Based on the results of the hypothesis testing, it can be concluded that auditor independence moderated by religiosity has a positive significant effect toward auditor performance, therefore the fourth hypothesis in this study is supported.



## 5. Hypothesis Test of Experience Moderated by Religiosity

The fifth hypothesis is that experience moderated by religiosity has a positive effect toward auditor performance. It can be seen from the table 4.16 that the t-value or the relationship between experience moderated by religiosity with auditor performance is 2,105 and the significance value is 0,042. The regression coefficient is significant because the significant value is lower than the level of significant  $\alpha = 5\%$ , or  $\rho = 0,042 < 0,05$ . Based on the results of the hypothesis testing, it can be concluded that auditor experience moderated by religiosity has a positive significant effect toward auditor performance, therefore the fifth hypothesis in this study is supported.

## 6. Hypothesis Test of Competence Moderated by Religiosity

The sixth hypothesis is that competence moderated by religiosity has a positive effect toward auditor performance. It can be seen from the table 4.16 that the t-value or the relationship between experience moderated by religiosity with auditor performance is 2,655 and the significance value is 0,011. The regression coefficient is significant because the significant value is lower than the level of significant  $\alpha = 5\%$ , or  $\rho = 0,011 < 0,05$ . Based on the results of the hypothesis testing, it can be concluded that auditor competence moderated by religiosity has a positive significant effect toward auditor performance, therefore the sixth hypothesis in this study is supported.

## 4.7 Discussion

### 4.7.1 The Effect of Audit Independence on Auditor Performance

Based on the results of the t-test from table 4.16 in regression model, the significance value of audit independence is lower than the level of significance  $\alpha = 5\%$ , or  $p = 0,044 < 0,05$ . From the equation above, it can be concluded that H1 of this study is supported, which means that audit independence variable influences auditor performance variable significantly. The results of this study are supported by the results of the previous study of Nirmala & Caryonowati (2013), it stated that independence is having a positive significant effect to audit quality.

The results of this research shows that there is significant influence between audit independence with auditor performance. Audit independence is one of the important things that the auditor must have because the independence of an auditor has a relation to auditor performance. Audit independence means that auditor cannot be intervened by other people or the client itself. While conducting audit, auditors should do the audit by themselves so that the quality of the audit is a pure opinion from the auditor. It also can be said that if the client financial statement has something suspicious or the client made a mistake in making the financial statement, the auditor will give opinion that there is a mistake or suspicious thing in the financial statement. They will give their true opinion toward the financial statement and the auditor should not considering who are the client. Those independence of the auditor will certainly affect their performance in conducting audit.

#### **4.7.2 The Effect of Auditor Experience on Auditor Performance**

Based on the results of the t-test from table 4.16 in regression model, the significance value of audit experience is lower than the level of significance  $\alpha = 5\%$ , or  $\rho = 0,011 < 0,05$ . From the equation above, it can be concluded that H2 of this study is supported, which means that audit experience variable influences auditor performance variable significantly. The results of this study is in line with the previous study that is done by Pandoyo (2016), he stated that audit experience has a significant influence on the audit quality or audit performance, because the higher experience that auditor has, the better the quality of the results of the audit, means the performance of the auditor will be better also.

The results of this research show that there is significant influence between audit experience with auditor performance. Auditor experience is another important factor to make the audit performance better. Those variable has a relation between each others, auditor who has more experiences in conducting audit, they will understand more about the mistakes that they have ever faced in conducting audit in the past, so that the performance of the auditor will increase. Auditor in Public Accounting Firm in Daerah Istimewa Yogyakarta should gain more experience in conducting audit by having more audit tasks.

#### **4.7.3 The Effect of Auditor Competence on Auditor Performance**

Based on the results of the t-test from table 4.16 in regression model, the significance value of audit competence is lower than the level of significance  $\alpha = 5\%$ , or  $\rho = 0,001 < 0,05$ . From the equation above, it can be concluded that H3 of this study is supported, which means that audit competence variable influences

auditor performance variable significantly. The results of this study is in line or supported with the previous study that is done by Furiady & Kurnia (2015), they stated that competence can influence performance of the auditor.

The results of this research shows that there is significant influence between audit competence with auditor performance. Auditor competence is a factor that the auditor should have. Auditor competence has a close relation to auditor performance. According to Suraida (2005), she stated that those ability of competence can be achieved from audit training, seminar, and symposium. By having training, seminar, and symposium, auditor can gain their knowledge while performing audit to their client. When the auditor has a broad knowledge, it will be easier for auditor in performing audit, they will understand more about a complex problem that is faced in conducting audit. They will also find mistakes easily in a financial statement because the auditor already had knowledge and training about how to perform an audit.

Public Accounting Firm in Daerah Istimewa Yogyakarta should increase their auditors knowledge by giving them training, seminar, and symposium. So that the auditor will always learn about the development of performing an audit time to time.

#### **4.7.4 The Effect of Auditor Independence Moderated by Religiosity on Auditor Performance**

Based on the results of the t-test from table 4.16 in the regression model, the significance value of audit independence moderated by religiosity is lower

than the level of significance  $\alpha = 5\%$ , or  $\rho = 0,025 < 0,05$ . From the equation above, it can be concluded that H4 of this study is supported, which means that there is an interaction between religiosity with audit independence or religiosity increase the effect of audit independence toward auditor performance variable significantly. The results of the study are supported by the previous study that is done by Imansari (2015) and Purnamasari & Amaliah (2015), they stated that independence and religiosity has a positive significant effect toward auditor performance.

The results of this research show that there is positive significant influence between audit independence moderated by religiosity with auditor performance. Religiosity can be a factor that can determine audit performance. If an auditor has a high religiosity, auditor will remain independent because the auditor will think more to do the audit. Furthermore, if auditor is not independent and the auditor is trying to help the client from the mistakes that the client did, the auditor will think about the consequences from their religion. When the auditor in Public Accounting Firm in Daerah Istimewa Yogyakarta is given knowledge about religion, it will increase the probability of the auditor to not doing fraud while conducting audit because of the religion taught to do good. Therefore, it will increase the auditor performance in conducting audit.

#### **4.7.5 The Effect of Auditor Experience Moderated by Religiosity on Auditor Performance**

Based on the results of the t-test from table 4.16 in regression model, the significance value of audit experience moderated by religiosity is lower than the

level of significance  $\alpha = 5\%$ , or  $\rho = 0,042 < 0,05$ . From the equation, it can be concluded that H4 of this study is supported, which means that there is an interaction between religiosity and audit experience. Religiosity increases the effect of audit experience toward auditor performance variable significantly. The results of this study is supported by the previous study that was done by Imansari (2015) which stated that experience has a positive and significant effect toward auditor performance. The other research done by Osman-Gani et al. (2012) also stated that religiosity has a significant impact toward employee performance in doing their job.

The results of this research show that there is positive significant influence between audit experience moderated by religiosity and auditor performance. Experience and religiosity has a relation to auditor performance. Experience and religiosity are needed by the auditor. Auditor should have a broad experience so that they will understand about the problem that they have ever faced while conducting audit in the past. Religiosity taught us to always find new experience or gain more experience. The Experience can be increased or gained by conducting more audit tasks, and learning from the mistakes. Public Accounting Firm in Daerah Istimewa Yogyakarta can always give the auditor more audit tasks that can increase the experience of the auditor, since it is in line with what the religion has taught.

#### **4.7.6 The Effect of Auditor Competence Moderated by Religiosity on Auditor Performance**

Based on the results of the t-test from table 4.16 in the regression model, the significance value of audit competence moderated by religiosity is lower than the level of significance  $\alpha = 5\%$ , or  $\rho = 0,011 < 0,05$ . From the equation above, it can be concluded that H4 of this study is supported, which means that there is an interaction between religiosity with audit competence or religiosity increases the effect of audit competence toward auditor performance variable significantly. The results of this variables in this study are in line or supported by the previous study that is done by Imansari (2015), it is stated that it has a significant effect toward audit quality or auditor performance. A research done by Osman-Gani et al. (2012), stated that religiosity has a significant impact toward employee performance in doing their job especially in doing audit for the making of audit quality.

The results of this research shows that there is positive significant influence between audit competence moderated by religiosity with auditor performance. Competence and religiosity variables have a close relation to auditor performance. Competence of auditor can be measured from how good the tasks done by the auditor and whether the auditor does the audit correctly or not. Auditor in Public Accounting Firm in Daerah Istimewa Yogyakarta should always increase their competency and religiosity because, it can be seen that competence is really important in determining the performance of the audit and religiosity can also increase the willingness of the auditor to always learn something and gain

new knowledge. Therefore, it will increase the auditor performance of the auditor in Public Accounting Firm in Daerah Istimewa Yogyakarta.





## CHAPTER V

### CONCLUSION, LIMITATION, AND RECOMMENDATION

#### 5.1 Conclusion

This study aims to determine the effect of independence, experience, competence, and religiosity on auditor performance. Auditor performance is an important factor in determining the results of the audit. The better the performance, the better the result. Based on the results of the study, the conclusions can be taken as follows:

From the results of the regression in this study, independence, experience, competence, independence moderated by religiosity, experience moderated by religiosity, and competence moderated by religiosity, have positive significant influences toward performance of auditor in Public Accounting Firm in Daerah Istimewa Yogyakarta. It means that, to increase the performance of an auditor, auditor should have a high independence in conducting audit, broad experience, knowledge about auditing, and knowledge about religion.

#### 5.2 Limitation

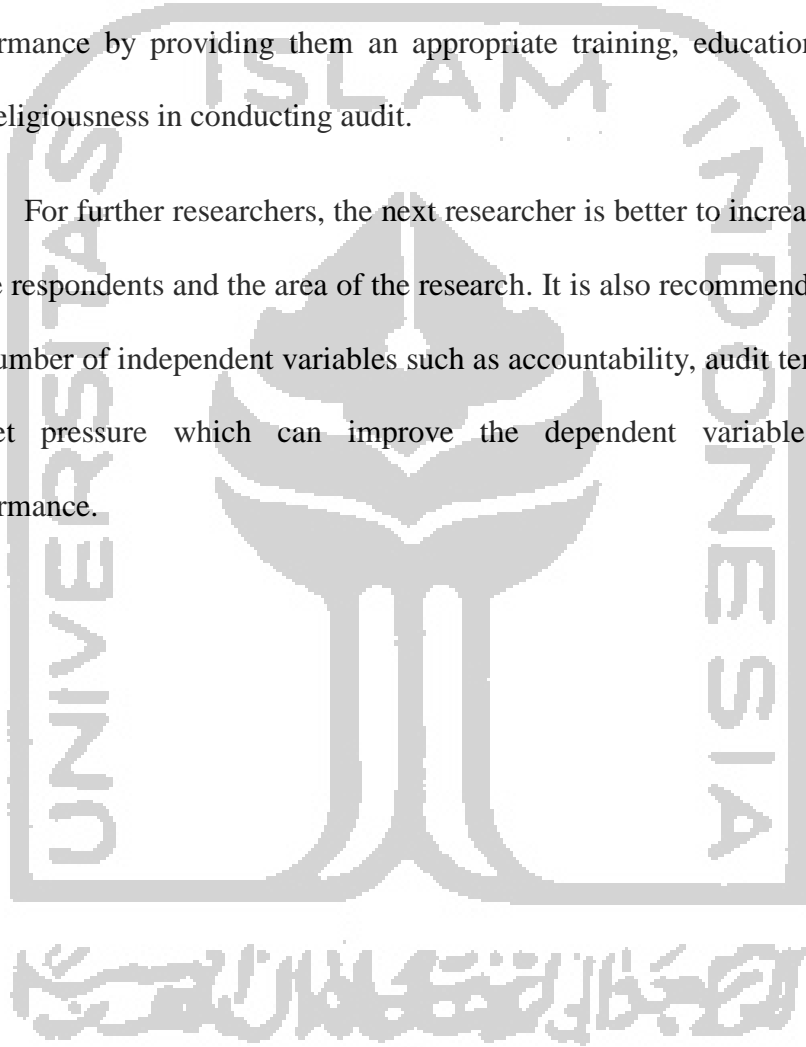
There are some limitation of the study, those are:

1. Not all auditors are in the office because they have to conduct audit in several area, so the respondents are only the auditors who are stayed in the office.
2. The Public Accounting Firms are having a lot of project on April, they conducted audit for tax, therefore, only 4 Public Accounting Firms that are able to fill the questionnaires.

### 5.3 Recommendation

Public Accounting Firms in Daerah Istimewa Yogyakarta especially Kumalahadi Kuncara Sugeng Pamudji & Rekan, Abdul Muntalib dan Yunus, Drs. Hadiono, and Mahsun Nurdiono Kukuh & Rekan, should increase their auditor performance by providing them an appropriate training, education, experience, and religiousness in conducting audit.

For further researchers, the next researcher is better to increase the number of the respondents and the area of the research. It is also recommended to increase the number of independent variables such as accountability, audit tenure, and time budget pressure which can improve the dependent variables or auditor performance.



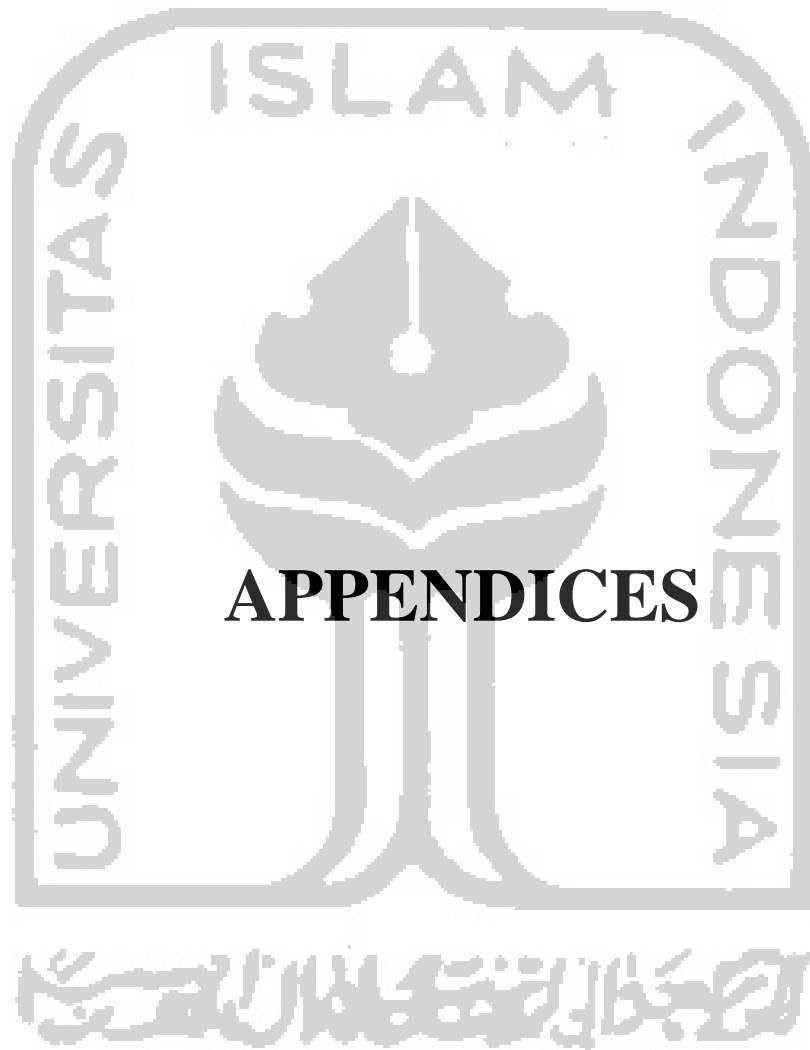
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## APPENDIX 1. Questionnaires

Kepada

Bapak/Ibu Responden

Di Tempat

Dengan Hormat,

Sehubungan dengan penyelesaian tugas akhir sebagai mahasiswa Program Strata Satu (S1) Universitas Islam Indoensia, saya:

Nama : Rendy Hapsoro

NIM : 15312142

Fak. / Jur : Ekonomi/Akuntansi

Bermaksud untuk melakukan penelitian ilmiah untuk penyusunan skripsi dengan judul **“The Effects of Auditor Independence, Auditor Experience, and Auditor Competence toward Auditor Performance by using Religiosity as Moderating Variable”**. Untuk itu, saya mengharapkan kesediaan Bapak/Ibu untuk menjadi responden dengan mengisi kuesioner ini secara lengkap. Data yang diperoleh hanya akan digunakan untuk kepentingan penelitian, sehingga kerahasiaannya akan saya jaga sesuai dengan etika penelitian.

Atas bantuan dan kesediaan Bapak/Ibu/Saudara/i dalam mengisi kuesioner ini, saya mengucapkan terimakasih.

Hormat Saya

Peneliti

Rendy Hapsoro



Identitas Responden

Nama : \_\_\_\_\_

Umur : \_\_\_\_\_

Jenis Kelamin :  Pria  Wanita

Pendidikan Terakhir :  S3  S2  S1  D3  SLTA

Jabatan atau Posisi di KAP :  Partner  Senior  
 Junior  Lain-lain (sebutkan): \_\_\_\_\_

Lama Bekerja diidang Audit :  < 5 Tahun  5-7 Tahun  
 7-9 Tahun  > 9 Tahun

Dimohon untuk mengisi jawaban dengan memberikan tanda centang (v) pada kolom yang tersedia. Dimohon hanya mengisi satu (1) jawaban pada setiap pertanyaan.

Keterangan Jawaban:

- 1 : Sangat Tidak Setuju
- 2 : Tidak Setuju
- 3 : Netral
- 4 : Setuju
- 5 : Sangat Setuju

**DAFTAR PERNYATAAN UNTUK VARIABEL KOMPETENSI**

No	Pertanyaan	Nilai				
		STS	TS	N	S	SS
1	Dibangku kuliah (pendidikan formal) saya memperoleh pengetahuan yang sangat berguna dalam proses audit					
2	Saya memahami dan mampu melakukan audit sesuai standar akuntansi dan auditing yang berlaku					
3	Saya memahami hal-hal terkait pemerintahan (diantaranya struktur organisasi, fungsi, program, dan kegiatan pemerintah)					
4	Seiring bertambahnya masa kerja saya sebagai auditor, keahlian auditing saya semakin bertambah					
5	Saya selalu mengikuti dengan serius pelatihan akuntansi dan audit yang diselenggarakan internal inspektorat					
6	Dengan inisiatif sendiri, saya berusaha meningkatkan penguasaan akuntansi dan auditing dengan membaca literatur atau mengikuti pelatihan di luar inspektorat					

DAFTAR PERNYATAAN UNTUK VARIABEL INDEPENDENSI

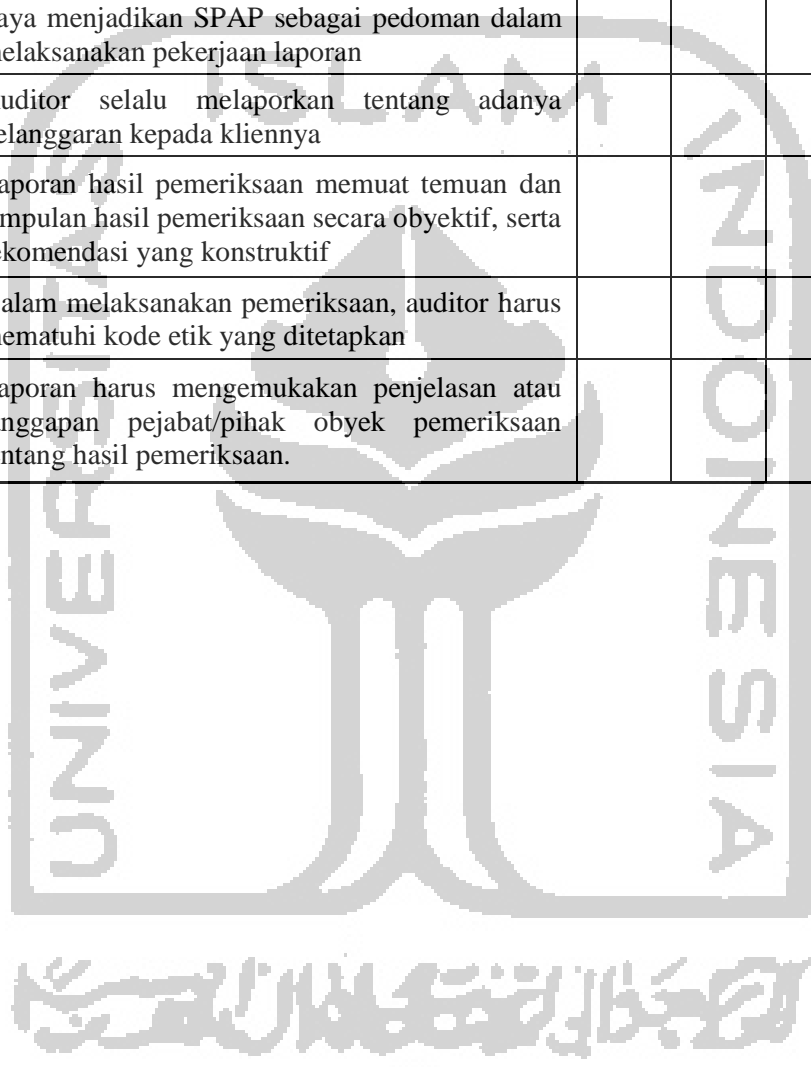
No	Pertanyaan	Nilai				
		STS	TS	N	S	SS
<b>I. Indikator: Independensi Penyusunan Program</b>						
1	Penyusunan program audit bebas dari campur tangan pimpinan (inspektur) untuk menentukan, mengeliminasi atau memodifikasi bagian-bagian tertentu yang diperiksa.					
2	Penyusunan program audit bebas dari intervensi pimpinan tentang prosedur yang dipilih auditor.					
3	Penyusunan program audit bebas dari usaha-usaha pihak lain untuk menentukan subyek pekerjaan pemeriksaan.					
<b>II. Indikator: Independensi Pelaksanaan Pekerjaan</b>						
4	Pemeriksaan bebas dari usaha-usaha manajerial (obyek pemeriksaan) untuk menentukan atau menunjuk kegiatan yang diperiksa.					
5	Pelaksanaan pemeriksaan harus bekerjasama dengan manajerial selama proses pemeriksaan.					
6	Pemeriksaan bebas dari kepentingan pribadi maupun pihak lain untuk membatasi segala kegiatan pemeriksaan.					
<b>III. Indikator: Independensi Pelaporan</b>						
7	Pelaporan bebas dari kewajiban pihak lain untuk mempengaruhi fakta-fakta yang dilaporkan.					
8	Pelaporan hasil audit bebas dari bahasa atau istilah-istilah yang menimbulkan multi tafsir					
9	Pelaporan bebas dari usaha pihak tertentu untuk mempengaruhi pertimbangan pemeriksa terhadap isi laporan pemeriksaan.					

**DAFTAR PERNYATAAN UNTUK VARIABEL RELIGIUSITAS**

No	Pertanyaan	Nilai				
		STS	TS	N	S	SS
<b>I. Indikator: Intrinsik</b>						
1	Saya membaca-baca buku atau literatur tentang keimanan atau agama					
2	Penting bagi saya untuk meluangkan waktu sejenak untuk merenung dan memikirkan masalah agama					
3	Saya sering merasakan kehadiran Tuhan yang kuat					
4	Saya berdoa terutama untuk memperoleh bantuan dan perlindungan					
5	Saya berusaha keras untuk menjalani kehidupan saya sesuai dengan ajaran agama saya					
6	Saya berdoa untuk kedamaian dan kebahagiaan dalam hidup					
<b>II. Indikator: Ekstrinsik; Sosial</b>						
7	Saya pergi ke tempat ibadah (masjid, gereja, kuil, dll.) untuk mendapatkan teman					
8	Saya pergi ke tempat ibadah (masjid, gereja, kuil, dll.) terutama untuk menghabiskan waktu bersama teman.					
9	Seluruh pendekatan hidup saya didasarkan sesuai dengan agama saya					
10	Saya pergi ke tempat ibadah (masjid, gereja, kuil, dll.) terutama karena saya senang bertemu orang-orang yang saya kenal disana					
<b>II. Indikator: Ekstrinsik; Pribadi</b>						
11	Tidak menjadi masalah bagi saya tentang apa yang saya yakini selama yang saya lakukan ini baik					
12	Yang diberikan oleh agama kepada saya adalah kenyamanan disaat terjadi kesulitan dan kesedihan					
13	Meskipun saya orang yang religius, saya tidak ingin agama mempengaruhi kehidupan sehari-hari					
14	Meskipun saya meyakini agama saya, saya merasa ada banyak hal yang lebih penting dalam hidup					

**DAFTAR PERNYATAAN UNTUK VARIABEL KUALITAS HASIL PEMERIKSAAN  
(PERFORMA)**

No	Pertanyaan	Nilai				
		STS	TS	N	S	SS
1	Saat menerima penugasan, auditor menetapkan sasaran, ruang lingkup, metodologi pemeriksaan.					
2	Saya menjadikan SPAP sebagai pedoman dalam melaksanakan pekerjaan laporan					
3	Auditor selalu melaporkan tentang adanya pelanggaran kepada kliennya					
4	Laporan hasil pemeriksaan memuat temuan dan simpulan hasil pemeriksaan secara obyektif, serta rekomendasi yang konstruktif					
5	Dalam melaksanakan pemeriksaan, auditor harus mematuhi kode etik yang ditetapkan					
6	Laporan harus mengemukakan penjelasan atau tanggapan pejabat/pihak obyek pemeriksaan tentang hasil pemeriksaan.					



## APPENDIX 2. Recapitulation of Questionnaires

Variables No/Pertanyaan	Auditor Independence									Mean
	I1	I2	I3	I4	I5	I6	I7	I8	I9	
1	4	5	5	5	5	5	5	5	5	4,89
2	4	5	4	5	5	5	4	5	4	4,56
3	5	5	5	5	5	5	5	5	5	5,00
4	3	3	3	4	4	4	4	3	3	3,44
5	4	4	4	3	3	3	3	3	3	3,33
6	4	3	4	4	4	3	3	4	3	3,56
7	4	4	4	4	4	4	4	4	4	4,00
8	4	4	4	4	4	4	4	4	4	4,00
9	3	3	3	3	3	3	3	3	3	3,00
10	4	4	4	5	5	5	5	4	5	4,56
11	4	3	4	3	3	3	4	3	4	3,44
12	4	4	4	4	4	4	4	4	4	4,00
13	5	5	4	4	4	5	5	5	5	4,67
14	2	4	4	4	4	4	4	4	2	3,56
15	5	5	5	5	5	5	5	5	5	5,00
16	4	4	4	4	4	4	4	4	4	4,00
17	4	5	4	4	5	4	4	5	5	4,44
18	4	5	5	5	4	4	5	5	5	4,67
19	4	5	4	5	5	5	5	5	5	4,78
20	5	5	5	5	5	5	4	5	5	4,89
21	5	5	5	5	5	5	5	5	5	5,00
22	3	4	4	3	3	3	3	4	3	3,33
23	4	3	4	3	3	3	3	3	3	3,22
24	4	4	4	4	3	5	4	4	4	4,00
25	3	3	3	3	3	3	3	3	3	3,00
26	3	4	3	4	4	3	3	3	4	3,44
27	4	4	4	4	4	4	4	4	4	4,00
28	3	3	3	3	3	3	2	2	3	2,78
29	5	5	5	5	5	5	5	5	5	5,00
30	4	4	4	4	4	4	3	3	3	3,67
31	3	3	3	4	4	4	4	4	4	3,67
32	4	4	4	4	3	3	4	4	3	3,67
33	4	5	4	5	4	4	4	4	5	4,33
34	3	3	3	3	3	3	3	4	4	3,22
35	4	4	4	4	4	4	4	4	4	4,00
36	3	3	3	4	3	4	3	3	4	3,33
37	3	3	3	4	4	4	4	4	4	3,67
38	2	2	2	2	3	3	3	3	3	2,56
39	2	4	2	3	3	2	2	2	3	2,56
40	5	5	5	5	4	5	5	5	5	4,89
41	4	4	4	4	3	4	4	4	4	3,89
42	3	3	3	3	3	3	3	2	2	2,78
43	4	3	3	4	2	4	3	3	5	3,44
44	4	4	4	4	4	4	4	4	4	4,00
45	4	4	4	4	4	4	4	4	4	4,00
46	4	4	4	4	4	4	4	4	4	4,00

Variables No/Pertanyaan	Auditor Experience	
		AE
1	< 5 Tahun	1
2	< 5 Tahun	1
3	< 5 Tahun	1
4	< 5 Tahun	1
5	5-7 Tahun	2
6	< 5 Tahun	1
7	< 5 Tahun	1
8	< 5 Tahun	1
9	5-7 Tahun	2
10	< 5 Tahun	1
11	5-7 Tahun	2
12	5-7 Tahun	2
13	> 9 Tahun	4
14	< 5 Tahun	1
15	< 5 Tahun	1
16	7-9 Tahun	3
17	7-9 Tahun	3
18	> 9 Tahun	4
19	7-9 Tahun	3
20	7-9 Tahun	3
21	> 9 Tahun	4
22	> 9 Tahun	4
23	5-7 Tahun	2
24	< 5 Tahun	1
25	< 5 Tahun	1
26	> 9 Tahun	4
27	< 5 Tahun	1
28	> 9 Tahun	4
29	5-7 Tahun	2
30	7-9 Tahun	3
31	< 5 Tahun	1
32	7-9 Tahun	3
33	5-7 Tahun	2
34	7-9 Tahun	3
35	< 5 Tahun	1
36	< 5 Tahun	1
37	< 5 Tahun	1
38	5-7 Tahun	2
39	< 5 Tahun	1
40	> 9 Tahun	4
41	7-9 Tahun	3
42	5-7 Tahun	2
43	5-7 Tahun	2
44	< 5 Tahun	1
45	7-9 Tahun	3
46	7-9 Tahun	3

Variables No/Pertanyaan	Auditor Competence						Mean
	K1	K2	K3	K4	K5	K6	
1	4	4	3	4	5	3	3,83
2	3	4	4	4	3	4	3,67
3	5	4	5	5	5	5	4,83
4	4	4	3	3	3	3	3,33
5	3	4	4	3	3	4	3,50
6	3	3	4	3	3	3	3,17
7	3	3	4	5	4	4	3,83
8	5	5	4	4	4	4	4,33
9	4	3	2	5	3	5	3,67
10	3	1	4	3	5	4	3,33
11	4	2	3	3	3	3	3,00
12	4	4	4	4	4	3	3,83
13	3	4	3	3	3	3	3,17
14	4	4	4	5	5	5	4,50
15	4	5	4	5	5	5	4,67
16	4	4	4	4	4	4	4,00
17	3	3	2	5	4	3	3,33
18	4	5	4	5	5	5	4,67
19	4	4	5	5	4	5	4,50
20	5	5	5	5	5	5	5,00
21	4	5	5	5	5	5	4,83
22	5	5	5	5	4	3	4,50
23	4	4	4	4	4	4	4,00
24	4	4	4	4	4	4	4,00
25	5	4	4	4	4	4	4,17
26	4	5	4	4	4	5	4,33
27	5	4	4	4	4	4	4,17
28	5	5	4	5	5	5	4,83
29	5	5	5	5	5	5	5,00
30	4	4	4	4	4	4	4,00
31	4	4	4	4	4	4	4,00
32	4	4	4	4	3	3	3,67
33	5	5	5	5	4	4	4,67
34	4	3	3	3	3	4	3,33
35	5	5	5	5	5	3	4,67
36	5	5	4	4	5	3	4,33
37	4	4	4	4	4	3	3,83
38	4	4	4	4	4	3	3,83
39	2	2	2	3	3	3	2,50
40	4	4	4	4	4	4	4,00
41	5	4	4	4	4	3	4,00
42	5	4	4	4	4	4	4,17
43	4	5	5	5	4	4	4,50
44	4	3	3	5	3	4	3,67
45	4	4	4	4	4	4	4,00
46	4	4	4	4	4	4	4,00

Variables No/Pertanyaan	Religiosity														Mean
	R1	R2	R3	R4	R5	R6	R7	R8	R9	R10	R11	R12	R13	R14	
1	3	3	3	3	3	3	3	2	3	2	3	3	3	3	2,86
2	4	4	3	3	3	3	4	3	3	4	3	3	3	4	3,36
3	3	5	5	5	5	5	2	2	5	2	4	5	2	2	3,71
4	2	4	4	3	3	4	3	3	4	4	4	4	3	3	3,43
5	3	4	5	5	5	5	3	3	3	3	3	4	2	3	3,64
6	3	3	3	4	4	3	3	3	4	3	4	4	3	4	3,43
7	3	3	2	2	2	4	3	3	3	2	3	3	3	3	2,79
8	3	5	5	5	5	5	3	3	4	3	4	5	3	3	4,00
9	2	3	3	2	2	2	1	1	4	1	2	2	1	2	2,00
10	4	3	5	2	3	4	2	3	4	5	3	5	3	5	3,64
11	3	2	3	2	2	2	2	2	3	3	2	2	2	3	2,36
12	3	3	3	4	3	4	3	3	3	3	4	4	3	3	3,29
13	4	2	3	3	2	1	2	3	2	3	3	3	2	2	2,50
14	4	4	4	4	4	4	2	2	4	2	2	5	2	2	3,21
15	4	5	4	5	5	5	3	1	3	2	2	5	1	2	3,36
16	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4,00
17	1	2	2	2	2	1	1	1	1	1	4	2	1	3	1,71
18	4	5	5	5	5	5	3	2	2	2	3	4	2	2	3,50
19	3	2	2	2	2	2	2	2	2	1	3	3	3	3	2,29
20	4	4	4	3	4	2	4	4	3	3	2	2	2	2	3,07
21	3	3	3	2	2	2	2	2	4	1	1	5	1	1	2,29
22	2	3	4	5	5	5	3	2	4	2	4	5	1	1	3,29
23	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4,00
24	4	4	5	5	4	4	3	2	4	4	4	4	3	4	3,86
25	4	4	5	5	4	4	3	2	4	4	4	4	1	2	3,57
26	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5,00
27	4	4	5	5	5	5	4	3	5	4	2	4	1	2	3,79
28	4	4	5	5	5	5	4	4	5	5	5	5	3	5	4,57
29	5	5	5	5	5	5	2	2	5	2	5	5	2	1	3,86
30	3	3	3	4	3	3	3	3	3	3	3	3	3	3	3,07
31	3	3	3	3	3	3	3	3	3	3	4	4	3	3	3,14
32	3	3	3	3	3	3	3	3	3	3	4	3	3	3	3,07
33	4	4	5	5	4	5	4	4	3	4	4	4	3	3	4,00
34	3	4	4	4	4	4	3	3	3	3	4	5	2	3	3,50
35	4	4	4	4	4	4	3	3	3	3	4	4	3	3	3,57
36	3	3	4	4	4	4	3	3	3	3	4	4	3	3	3,43
37	3	3	4	3	3	3	3	3	3	3	3	3	3	3	3,07
38	3	3	3	3	3	3	3	3	3	3	4	4	3	3	3,14
39	3	4	4	4	4	3	3	3	3	3	4	4	3	3	3,43
40	4	4	5	5	5	5	3	3	4	3	4	4	2	2	3,79
41	5	5	5	5	5	5	4	3	5	5	5	5	2	2	4,36
42	4	3	3	3	3	3	3	2	2	2	2	2	2	2	2,57
43	3	3	3	2	2	2	2	2	2	2	2	2	2	2	2,21
44	3	4	4	4	4	4	4	4	4	4	3	4	3	3	3,71
45	4	4	4	4	4	4	2	2	4	2	4	4	2	2	3,29
46	4	4	4	4	4	4	2	2	4	3	4	4	2	2	3,36



Variables No/Pertanyaan	Auditor Performance						Mean
	P1	P2	P3	P4	P5	P6	
1	4	5	4	5	5	4	4,50
2	4	4	5	5	4	5	4,50
3	5	5	5	5	5	5	5,00
4	4	4	4	3	4	4	3,83
5	3	3	3	3	3	3	3,00
6	3	4	4	3	4	4	3,67
7	4	4	4	5	4	4	4,17
8	3	3	4	4	5	4	3,83
9	3	3	3	3	3	3	3,00
10	3	3	3	3	3	3	3,00
11	3	3	3	3	3	3	3,00
12	4	4	4	4	4	4	4,00
13	4	4	4	5	5	4	4,33
14	4	4	4	4	4	4	4,00
15	4	4	5	5	5	5	4,67
16	4	4	4	4	4	4	4,00
17	4	4	3	4	5	5	4,17
18	4	5	5	5	5	5	4,83
19	5	5	5	5	5	5	5,00
20	5	5	5	5	5	5	5,00
21	4	4	5	5	5	5	4,67
22	5	5	4	5	5	5	4,83
23	4	4	4	4	4	4	4,00
24	4	4	4	4	5	4	4,17
25	4	4	4	4	4	4	4,00
26	5	5	5	5	5	5	5,00
27	4	4	4	4	4	4	4,00
28	5	5	5	5	5	5	5,00
29	5	5	5	5	5	5	5,00
30	4	4	4	4	4	4	4,00
31	3	3	3	3	3	3	3,00
32	3	3	3	3	3	3	3,00
33	4	4	4	4	4	4	4,00
34	4	4	4	4	4	4	4,00
35	4	4	3	4	4	4	3,83
36	4	4	4	4	4	3	3,83
37	4	4	3	3	3	4	3,50
38	3	3	3	3	3	3	3,00
39	4	4	3	3	3	3	3,33
40	5	4	5	5	5	5	4,83
41	5	4	4	4	5	4	4,33
42	2	2	2	2	2	2	2,00
43	3	3	1	3	3	2	2,50
44	4	4	3	4	4	4	3,83
45	4	4	4	4	4	4	4,00
46	4	4	4	4	4	4	4,00

### APPENDIX 3. Descriptive Statistics

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
AI	46	2.56	5.00	3.8965	.70074
AE	46	1.00	4.00	2.1522	1.11490
AC	46	2.50	5.00	4.0252	.56765
AP	46	2.00	5.00	3.9815	.72962
R	46	1.71	5.00	3.3280	.66261
Valid N (listwise)	46				

### APPENDIX 4. Validity Test

#### 1. Independence

		Correlations									
		I1	I2	I3	I4	I5	I6	I7	I8	I9	Total AI
I1	Pearson Correlation	1	.678**	.837**	.669**	.519**	.683**	.675**	.675**	.702**	.823**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	46	46	46	46	46	46	46	46	46	46
I2	Pearson Correlation	.678**	1	.779**	.789**	.716**	.677**	.692**	.772**	.657**	.865**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000	.000	.000	.000
	N	46	46	46	46	46	46	46	46	46	46
I3	Pearson Correlation	.837**	.779**	1	.732**	.629**	.678**	.751**	.777**	.563**	.861**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000	.000	.000	.000
	N	46	46	46	46	46	46	46	46	46	46
I4	Pearson Correlation	.669**	.789**	.732**	1	.779**	.840**	.789**	.768**	.741**	.909**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000	.000	.000	.000
	N	46	46	46	46	46	46	46	46	46	46
I5	Pearson Correlation	.519**	.716**	.629**	.779**	1	.724**	.724**	.749**	.575**	.821**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000	.000	.000	.000
	N	46	46	46	46	46	46	46	46	46	46
I6	Pearson Correlation	.683**	.677**	.678**	.840**	.724**	1	.836**	.783**	.732**	.891**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000	.000	.000	.000
	N	46	46	46	46	46	46	46	46	46	46
I7	Pearson Correlation	.675**	.692**	.751**	.789**	.724**	.836**	1	.848**	.712**	.901**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000		.000	.000	.000
	N	46	46	46	46	46	46	46	46	46	46
I8	Pearson Correlation	.675**	.772**	.777**	.768**	.749**	.783**	.848**	1	.725**	.912**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000		.000	.000
	N	46	46	46	46	46	46	46	46	46	46
I9	Pearson Correlation	.702**	.657**	.563**	.741**	.575**	.732**	.712**	.725**	1	.825**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000		.000
	N	46	46	46	46	46	46	46	46	46	46
Total AI	Pearson Correlation	.823**	.865**	.861**	.909**	.821**	.891**	.901**	.912**	.825**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	
	N	46	46	46	46	46	46	46	46	46	46

\*\* . Correlation is significant at the 0.01 level (2-tailed).

## 2. Competence

		Correlations						
		K1	K2	K3	K4	K5	K6	Total AC
K1	Pearson Correlation	1	.617**	.527**	.436**	.468**	.217	.733**
	Sig. (2-tailed)		.000	.000	.002	.001	.147	.000
	N	46	46	46	46	46	46	46
K2	Pearson Correlation	.617**	1	.612**	.519**	.452**	.296*	.802**
	Sig. (2-tailed)	.000		.000	.000	.002	.046	.000
	N	46	46	46	46	46	46	46
K3	Pearson Correlation	.527**	.612**	1	.424**	.526**	.333*	.773**
	Sig. (2-tailed)	.000	.000		.003	.000	.024	.000
	N	46	46	46	46	46	46	46
K4	Pearson Correlation	.436**	.519**	.424**	1	.554**	.524**	.768**
	Sig. (2-tailed)	.002	.000	.003		.000	.000	.000
	N	46	46	46	46	46	46	46
K5	Pearson Correlation	.468**	.452**	.526**	.554**	1	.415**	.757**
	Sig. (2-tailed)	.001	.002	.000	.000		.004	.000
	N	46	46	46	46	46	46	46
K6	Pearson Correlation	.217	.296*	.333*	.524**	.415**	1	.619**
	Sig. (2-tailed)	.147	.046	.024	.000	.004		.000
	N	46	46	46	46	46	46	46
Total AC	Pearson Correlation	.733**	.802**	.773**	.768**	.757**	.619**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	
	N	46	46	46	46	46	46	46

\*\* . Correlation is significant at the 0.01 level (2-tailed).

\* . Correlation is significant at the 0.05 level (2-tailed).

### 3. Religiosity

		Total_R
R1	Pearson Correlation	.612 <sup>**</sup>
	Sig. (2-tailed)	.000
	N	48
R2	Pearson Correlation	.761 <sup>**</sup>
	Sig. (2-tailed)	.000
	N	48
R3	Pearson Correlation	.805 <sup>**</sup>
	Sig. (2-tailed)	.000
	N	48
R4	Pearson Correlation	.797 <sup>**</sup>
	Sig. (2-tailed)	.000
	N	48
R5	Pearson Correlation	.821 <sup>**</sup>
	Sig. (2-tailed)	.000
	N	48
R6	Pearson Correlation	.829 <sup>**</sup>
	Sig. (2-tailed)	.000
	N	48
R7	Pearson Correlation	.721 <sup>**</sup>
	Sig. (2-tailed)	.000
	N	48
R8	Pearson Correlation	.634 <sup>**</sup>
	Sig. (2-tailed)	.000
	N	48
R9	Pearson Correlation	.683 <sup>**</sup>
	Sig. (2-tailed)	.000
	N	48
R10	Pearson Correlation	.759 <sup>**</sup>
	Sig. (2-tailed)	.000
	N	48
R11	Pearson Correlation	.626 <sup>**</sup>
	Sig. (2-tailed)	.000
	N	48
R12	Pearson Correlation	.708 <sup>**</sup>
	Sig. (2-tailed)	.000
	N	48
R13	Pearson Correlation	.464 <sup>**</sup>
	Sig. (2-tailed)	.001
	N	48
R14	Pearson Correlation	.390 <sup>**</sup>
	Sig. (2-tailed)	.007
	N	48
Total_R	Pearson Correlation	1
	Sig. (2-tailed)	
	N	48

## 4. Auditor Performance

		Correlations						
		P1	P2	P3	P4	P5	P6	Total AP
P1	Pearson Correlation	1	.889**	.727**	.793**	.771**	.803**	.896**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000
	N	46	46	46	46	46	46	46
P2	Pearson Correlation	.889**	1	.747**	.808**	.783**	.819**	.908**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000
	N	46	46	46	46	46	46	46
P3	Pearson Correlation	.727**	.747**	1	.821**	.783**	.861**	.903**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000
	N	46	46	46	46	46	46	46
P4	Pearson Correlation	.793**	.808**	.821**	1	.875**	.853**	.937**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000
	N	46	46	46	46	46	46	46
P5	Pearson Correlation	.771**	.783**	.783**	.875**	1	.860**	.923**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000
	N	46	46	46	46	46	46	46
P6	Pearson Correlation	.803**	.819**	.861**	.853**	.860**	1	.945**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000
	N	46	46	46	46	46	46	46
Total AP	Pearson Correlation	.896**	.908**	.903**	.937**	.923**	.945**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	
	N	46	46	46	46	46	46	46

\*\* . Correlation is significant at the 0.01 level (2-tailed).

## APPENDIX 5. Reliability Test

### 1. Independence

#### Reliability Statistics

Cronbach's Alpha	N of Items
.959	9

### 2. Competence

#### Reliability Statistics

Cronbach's Alpha	N of Items
.836	6

### 3. Religiosity

#### Reliability Statistics

Cronbach's Alpha	N of Items
.915	14

### 4. Auditor Performance

#### Reliability Statistics

Cronbach's Alpha	N of Items
.962	6

**APPENDIX 6. Normality Test**

		Standardized Residual
N		46
Normal Parameters <sup>a,b</sup>	Mean	0E-7
	Std. Deviation	.93094934
Most Extreme Differences	Absolute	.098
	Positive	.066
	Negative	-.098
Kolmogorov-Smirnov Z		.664
Asymp. Sig. (2-tailed)		.770

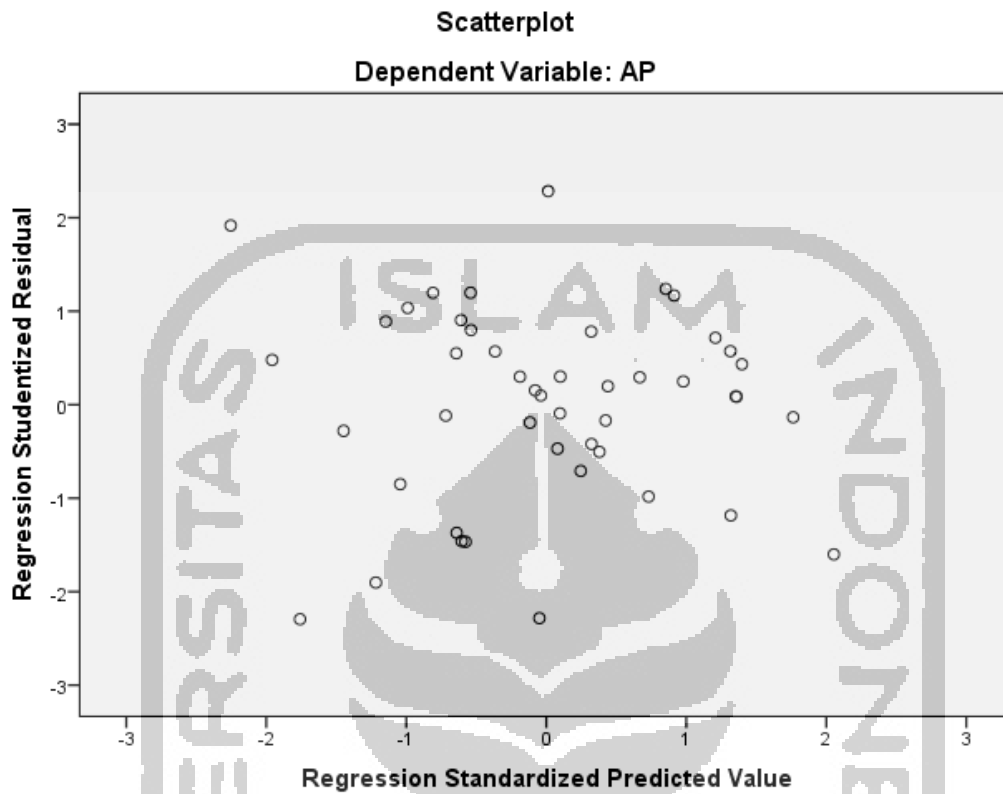
a. Test distribution is Normal.  
 b. Calculated from data.

**APPENDIX 7. Multicollinearity Test**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-1.363	.721				
	AI	.256	.123	.246	2.083	.044	.599
	AE	.294	.111	.449	2.653	.011	.291
	AC	.565	.152	.439	3.727	.001	.600
	[AI.R]	.355	.152	.356	2.330	.025	.357
	[AE.R]	.251	.119	.335	2.105	.042	.330
	[AC.R]	.441	.166	.379	2.655	.011	.410

a. Dependent Variable: AP

**APPENDIX 8. Heteroscedasticity Test**



**APPENDIX 9. Multiple Linear Regression**

**Coefficient<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-1.363	.721		-1.891	.066
1	.256	.123	.246	2.083	.044
AE	.294	.111	.449	2.653	.011
AC	.565	.152	.439	3.727	.001
[AI.R]	.355	.152	.356	2.330	.025
[AE.R]	.251	.119	.335	2.105	.042
[AC.R]	.441	.166	.379	2.655	.011

a. Dependent Variable: AP

**APPENDIX 10. Coefficient of Determination (R<sup>2</sup>)**

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.821 <sup>a</sup>	.675	.625	.44704

a. Predictors: (Constant), [AC.R], AE, AI, AC, [AI.R], [AE.R]

b. Dependent Variable: AP

## APPENDIX 11. T-Test

Model		Coefficient <sup>a</sup>			t	Sig.
		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta		
1	(Constant)	-1.363	.721		-1.891	.066
	AI	.256	.123	.246	2.083	.044
	AE	.294	.111	.449	2.653	.011
	AC	.565	.152	.439	3.727	.001
	[AI.R]	.355	.152	.356	2.330	.025
	[AE.R]	.251	.119	.335	2.105	.042
	[AC.R]	.441	.166	.379	2.655	.011

a. Dependent Variable: AP







**KANTOR AKUNTAN PUBLIK  
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Jabatan : Manager Operasional  
Kantor Akuntan Publik ABDUL MUNTALIB & YUNUS  
Cabang Yogyakarta

Bersama ini menerangkan bahwa:

Nama : **RENDY HAPSORO**  
NIM : 15312142  
Universitas : Jurusan Akuntansi  
Fakultas Ekonomi  
Universitas Islam Indonesia Yogyakarta

Telah menyebarkan Kuisioner penelitian dalam rangka menyusun skripsi yang berjudul  
*"The Effects of Independency, Competency and Experience toward Auditor's Performance  
and Religiosity as Moderating"*.

Demikian surat keterangan ini dibuat dan untuk digunakan sebagaimana mestinya.

Yogyakarta, 13 Mei 2019  
KAP Abdul Muntalib & Yunus

**Putri Ayu Riandari**  
Manager Operasional

Jakarta, 30 April 2019  
No : 008/SKP/LC/MNK&P/HO/IV/2019  
Perihal : Surat Keterangan Penelitian

Kepada Yth:  
Ibu Ataina Hidayati, Dra., M.Si., Ph.D., Ak  
Dosen Pembimbing Skripsi  
Fakultas Ekonomi  
Universitas Islam Indonesia

**SURAT KETERANGAN PENELITIAN**

Saya yang bertanda tangan di bawah ini:

Nama : Prasetyaningrum Pancawati  
Jabatan : Office Manager

Dengan ini menerangkan bahwa:

Nama : Rendy Hapsoro  
NIM : 15312142  
Jurusan : Akuntansi (program Internasional)

Telah menyelesaikan penelitian dalam rangka persiapan penyusunan skripsi di kantor kami, Kantor Akuntan Publik Mahsun Nurdiono Kukuh & Partners, dengan judul penelitian: *The Effects of Independency, Competency, and Experience toward Auditor's Performance and Religiosity as Moderating Variable.*

Dengan demikian surat keterangan ini disampaikan untuk digunakan dengan semestinya, atas perhatian dan kerjasamanya, kami ucapkan terima kasih.



Hormat kami,  
Kantor Akuntan Publik  
Mahsun Nurdiono, Kukuh & Partners  
**MNK**  
Prasetyaningrum Pancawati  
Office Manager

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Yang bersangkutan telah melakukan penelitian untuk penyusunan Tugas Akhir Skripsi ke KAP Kumalahadi, Kuncara, Sugeng Pamudji & Rekan dengan judul:

**"The Effects of Auditor Independence, Auditor Experience, and Auditor Competence toward Auditor Performance and using Religiosity as Moderating Variable"**

Demikian Surat Keterangan ini dibuat dan untuk digunakan sebagaimana perlunya.

Yogyakarta, 22 Juni 2019  
Management Service

  
(Nia Juliarta, SS.)  
KUMALAHADI KUNCARA SUGENG PAMUDJI & REKAN  
KAP \* NVK



KANTOR AKUNTAN PUBLIK

**DRS. HADIONO**

REGISTERED PUBLIC ACCOUNTANT, TAX AND MANAGEMENT CONSULTANT  
NIU KAP 98.2.0258

**SURAT KETERANGAN**  
**No. 048/KAP/HDN/IV/2019**

Yang bertanda tangan dibawah ini, mewakili:

Nama : DRS. HADIONO  
Jabatan : Pimpinan Kantor Akuntan Publik DRS. Hadiono  
Alamat : Jl. Kusbini No. 27 Yogyakarta

Dengan ini menerangkan bahwa mahasiswa dengan identitas :

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NIM : 15312142  
Program Studi : Akuntansi / Fakultas Ekonomi  
Universitas : Universitas Islam Indonesia

Benar-benar melakukan penelitian di KAP DRS. Hadiono dengan skripsi berjudul "*The Effects of Auditor Independence, Auditor Experience, and Auditor Competence toward Auditor Performance and using Religiosity as Moderating Variable*".

Demikian surat keterangan ini dibuat untuk dapat dipergunakan sebagaimana mestinya.

Yogyakarta, 22 April 2019

Kantor Akuntan Publik "DRS. HADIONO"  
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