CHAPTER IV

DISCUSSION AND RESULTS TEST

4.1 Implementation of The Research

This research was conducted with an instrument in the form of a questionnaire. The questionnaire was distributed to auditors in Public Accounting Firm in Solo Surakarta. The distribution of the questionnaire was spread out on 26 September 2019 until 3 October 2019.

The data generated from the questionnaire was in the form of interval data. The data was processed using parametric statistics. By using parametric statistics, the results obtained can be applied to the population if the level of significance was met. The level of significance was set at 5% (0.05).

The research was conducted at Public Accounting Firm Rachmad Wahyudi, Dr. Payamta, Wartono & Rekan, and Drs. Hanung Triatmoko, and auditors who ever worked with Hanung. The questionnaire was printed and then distributed manually to the respondents in their office.

4.2 Respondent Profiles

The data that were collected in this research were distributed through questionnaire in April until June to the auditor in Public Accounting Firm in Solo. The researcher distributed 40 questionnaires and 34 questionnaires were returned. There were 6 that were not returned because some auditors conducted 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 research. Descriptive data that describes the condition or condition of the respondent is additional

information to understand the results of the research. Respondents in this research had characteristics. The research characteristics were as follow:

4.2.1 Gender

The data regarding the gender of respondents of auditors in Public Accounting Firm in Solo a were as follows:

Table 4.1 **Gender**

No.	Sex	Total	Percentage
1.	Men	26	76.47%
2.	Women	8	23.53%

Source: Research Primary Data, 2019

Based on the information above, it can be seen that the gender of auditors or respondents in Public Accounting Firms in Solo were men of 76.47% and women of 23.53%. The table above shows that most auditors who works in Public Accounting Firm in Solo were man.

4.2.2 Educational Background

There were five categories of education in this questionnaire, starting from high school graduate, diploma (D3), undergraduate (S1), postgraduate (S2), and doctoral (S3). The data on the latest education of the auditors that were working in the Public Accounting Firm in Solo taken as respondents are as follows:

Table 4.2 **Education**

No.	Education	Total	Percentage
1.	Diploma (D3)	3	8.82%
2.	Undergraduate (S1)	26	76.47%
3	Postgraduate (S2)	5	14.71%

Source: Processed Primary Data, 2019

Based on the information that shows on the table above, it can be seen that the last educational background of the auditor in Public Accounting Firm in Solo as were diploma, undergraduate, and post graduate. There were 3 of 34 respondent or 8.82% who were diploma (D3) as their latest education. There were 26 of 34 respondents or 76.47% were undergraduate (S1) as their latest education. For auditors who had the latest education as postgraduate (S2), there were 5 of 34 respondents or 14.71%. As seen from the information of the table above, most auditors who work in Public Accounting Firm in Solo were undergraduate (S1).

4.2.3 Position in Public Accounting Firm

There were four categories of position that Public Accounting Firm in Solo have namely as junior auditor, senior auditor, partner and the last others will be filled freely. The collected data were as follow:

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Table 4.3 **Position in Public Accounting Firm**

No.	Position	Total	Percentage
1.	Junior Auditor	23	67,65%
2.	Senior Auditor	8	23.53%
3.	Partner	2	5,88%
4.	Others: Internships	1	2,94%

Source: Processed Primary Data, 2019

The collected data from respondents is showing the table above. The respondent's auditor position in Public Accounting Firm in Solo. From the information above, there were 23 or 67.65% respondents who had the position of junior auditors, 8 or 23.53% respondents who had the position of senior auditor, 2 or 5.88% respondents who have the position of partner, and there were only 1 or 2.94% who had the position as internship in Public Accounting Firm in Solo. From the information above, the taken as junior auditor had the most respondents or auditor in Public Accounting Firm in Solo.

4.3 Descriptive Statistics

In table below, it can be seen that audit competence variable had the lowest value of 3.50 and the highest value of 5.00 with an average value of 4.1668 and the standard deviation of 0.45812. Audit experience variable had the lowest value of 1.00 and the highest value of 4.00 with an average value of 1.9412 and the standard deviation or data distribution rate of 1.12657. Audit independence variable had the lowest value of 3.22 and highest value of 5.00 with an average value of 4.1432 and the data distribution rate

of 0.42437. Religiosity variable had the lowest value 2.29 and the highest value of 4.79 with an average value 3.4759 and standard deviation of 0.60188. Auditor performance variable had the lowest value of 3.00 and the highest value of 5.00 with an average value of 4.2159 and the standard deviation of 0.48340.

Table 4.4 **Descriptive Statistics**

	N	Minimum	Maximum	Mean	Std. Deviation
Auditor Independence	34	3.22	5.00	4.1432	.42437
Auditor Experience	34	1.00	4.00	1.9412	1.12657
Auditor Competence	34	3.50	5.00	4.1668	.45812
Religiosity	34	2.29	4.79	3.4759	.60188
Auditor Performance	34	3.00	5.00	4.2159	.48340

Source: Processed Data Process, 2019

4.4 Test Quality of Data

4.4.1 Validity Test

Validity means how far the accuracy or tool to measure the accuracy in carrying out its measurement function (Rahman, 2016). Validity required valid item where this items will be used to represent the measurement that intended in the content area. Sampling validity will be used to know how far the test samples in content. A questionnaire is valid if the questions on the questionnaire were able to express or measured. In this research, the validity test was 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 34 (rtable). It was 0.3388.

Table 4.6 **Validity Test of Audit Competence**

Item	r Score	r Table	Results
1	0.673	0.3388	**Valid**
2	0.676	0.3388	**Valid**
3	0.595	0.3388	**Valid**
4	0.717	0.3388	**Valid**
5	0.742	0.3388	**Valid**
6	0.766	0.3388	**Valid**

Source: Processed Primary Data, 2019

The table above shows that the statement used to test the audit competence variables from number 1 to number 6 has a higher calculated value than rtable ($r_{count} > r_{table}$). Thus, that the statement is considered as valid to be used in measuring competence variables.

Table 4.7 **Validity Test of Audit Independence**

Item	r Score	r Table	Results
1	0.658	0.3388	**Valid**
2	0.618	0.3388	**Valid**
3	0.775	0.3388	**Valid**
4	0.429	0.3388	**Valid**
5	0.408	0.3388	**Valid**
6	0.609	0.3388	**Valid**
7	0.662	0.3388	**Valid**
8	0.426	0.3388	**Valid**
9	0.679	0.3388	**Valid**

Source: Processed Primary Data, 2019

Table 4.7 shows that the item or statement used to test independence variable from number 1 to number 9 has an r_{count} greater than (>) r_{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	0.473	0.3388	**Valid**
2	0.455	0.3388	**Valid**
3	0.507	0.3388	**Valid**
4	0.777	0.3388	**Valid**
5	0.784	0.3388	**Valid**
6	0.559	0.3388	**Valid**
7	0.643	0.3388	**Valid**
8	0.527	0.3388	**Valid**
9	0.676	0.3388	**Valid**
10	0.646	0.3388	**Valid**
11	0.512	0.3388	**Valid**
12	0.677	0.3388	**Valid**
13	0.508	0.3388	**Valid**
14	0.565	0.3388	**Valid**

Source: Processed Primary Data, 2019

As seen from the table above, the item or statement to test variable religiosity

has r $_{count}$ greater than the r $_{table}$. 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	0.575	0.3388	**Valid**
2	0.709	0.3388	**Valid**
3	0.801	0.3388	**Valid**
4	0.736	0.3388	**Valid**
5	0.629	0.3388	**Valid**
6	0.718	0.3388	**Valid**

Source: Processed Primary Data, 2019

Based on the data shown above, the item or statement used to test the auditor

performance variable has r $_{count}$ greater than r $_{table}$. It means that if the r $_{count}$ is greater than

r $_{table}$, the statement used to measure auditor performance is valid.

4.4.2 Reliability Test

Reliability is an index that indicates the degree to measure two times of the same

phenomenon and tools to measure of the stability consistency of test scores. It also shows

the measurement of consistency on the same phenomenon (Rahman, 2016). Reliability is

focusing on 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. Reliability is a very important factor in assessment, and is presented as an aspect contributing to validity and not opposed to validity. Reliability is the degree to which an assessment tool produces stable and consistent results. Reliability test is used to ensure that the measuring instrument which were questionnaires in this research whether it had consistent or steady ability to measure something, even though it is repeated many times on the same object. 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 Competence**

Cronbach Alpha	N of Items
0.777	6

Source: Processed Primary Data, 2019

The minimum of Cronbach Alpha value is 0.60 and the data above shows that the competence variable had a greater value than Cronbach Alpha value which was 0.777. Based on this results, the data of competence variable had met the reliability requirements.

Table 4.11 **Reliability Test of Audit Independence**

Cronbach Alpha	N of Items
0,763	9

Source: Processed Primary Data, 2019

The minimum of Cronbach Alpha value was 0.60 and the data above shows that the independence variable had a greater value than Cronbach Alpha value which was 0.763. Based on the results, it can be seen that the data contained in audit independence variable was reliable or met with the reliability requirements.

Table 4.12 **Reliability Test of Religiosity**

Cronbach Alpha	N of Items
0.862	14

Source: Processed Primary Data, 2019

The minimum of Cronbach Alpha value was 0.60 and the data above shows that the religiosity variable had a greater value than Cronbach Alpha value which was 0.862. The value resulted in the table above proves that the data contained in the religiosity variable was reliable.

Table 4.13 **Reliability Test of Auditor Performance**

Cronbach Alpha	N of Items
0.778	6

Source: Processed Primary Data, 2019

As seen from the information above, the Cronbach Alpha value of auditor performance variable was 0.778 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 Classical Test

4.5.1 Normality Test

Normality test is a test used to determine whether data distribution is distributed or spread normally or not. It means that the data that has been collected from normal distribution or taken from a normal population. Parametric analysis is parameters of estimation of the observed population. 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 the variables or the data are distributed normally and if the amount of the p-value is lower than 0.05 (<0.05), the variables or the data are not distributed normally. The results of normality test data are presented using the Kolmogorv – Smirnov test as follow:

Table 4.14 **Normality Test**

Variable	Kolmogorov – Smirnov Z	Asymp. Sig (2 –Tailed)	Results
Unstandardized Residual	0.823	0.508	Normal

Source: Processed Primary Data, 2019

Based on the results of the Kolmogorv-Smirnov test above, it can be seen that the Asymp. Sig (2-Tailed) was 0.508 which was greater than 0.05 or 5%. If the Asymp. Sig (2-Tailed) was greater than 5%, it can be concluding that the residual data in this regression model was distributed normally. This result was in accordance with the stipulated provisions. Thus, it can be concluded that the data is distributed normally and it can be used in this research.

4.5.2 Multicollinearity Test

According to Joshi (2012), multicollinearity is statistical phenomenon in which exists a perfect or exact relationship among the predictor variables. If there is a perfect or exact relationship among the predictor variables, so there for it is difficult to come up with reliable estimates of their individual coefficients. Paul (2008) in his research found that if there is no linear relationship among the regressions, they are said to be orthogonal. He also stated that multicollinearity is a matter of degree, not a matter of presence or absence. In presence of multicollinearity, the ordinary least Multicollinearity appears when two or more independent variables in the regression model are highly correlated. In the regression model, tolerance value and the opposite of the variance inflation factor (VIF) must be seen if we want to detect the presence or absence of multicollinearity. Multicollinearity can be seen from the tolerance value >0.10 or VIF <10. The results of multicollinearity test were as follows:

Table 4.15 **Multicollinearity Test**

| Model	Collinearity Statistics	
	Tolerance	VIF
(Constant)		
Audit Independence	.575	1.738
Audit Experience	.628	1.592
Audit Competence	.617	1.622
Audit Independence x Religiosity	.441	2.270
Audit Experience x Religiosity	.392	2.552
Audit Competence x Religiosity	.431	2.322

Source: Processed Primary Data, 2019

As seen from the Multicollinearity test results above, the number of the tolerance value was more than 0.10, which means that there was no correlation among the independent variables. It was also the same with the VIF value that showed there were no correlation among independent variables because the VIF value is not more than 10. Based on the results above, it can be concluded that it is free from multicollinearity.

4.5.3 Heteroscedasticity Test

Heteroscedasticity means unequal scatter. In regression analysis, it discusses heteroscedasticity with references to the residuals or mistake term. In particular, heteroscedasticity test is a test of assumptions that must be set so that the regression model that will used is not biased. All researchers expected that the distribution of data from time to time is always consistent and the condition of this is called as homoscedastic. To detect heteroscedasticity, appear is done by looking at the scatterplot graph among the prediction values of the dependent variable which was ZPRED with residual SRESID. The result of heteroscedasticity was as follows:

Table 4.16 **Heteroscedasticity Test**
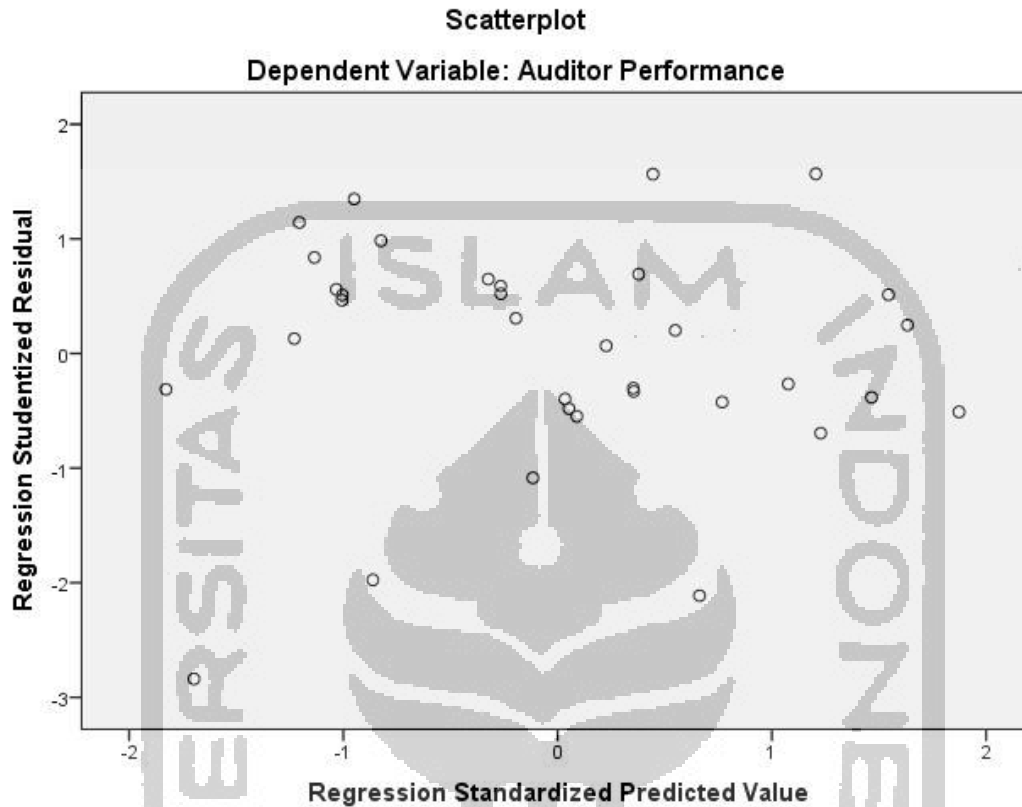
According to the result of the heteroscedasticity test above, it can be seen that the data or variables were spread and did not form certain patterns. Therefore, it can be concluded that heteroscedasticity did not occur in the regression model.

4.6 Hypothesis Testing

4.6.1 Multiple Linear Regression Analysis

Multiple linear regression model was also used in this research. This regression model was used to determine the effect of several independent variables on the dependent variable. The multiple linear regression analysis resulted as follow:

Table 4.17 **Multiple Linear Regression Analysis**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.012	.376		2.689	.012
Audit Independence	.282	.093	.247	3.036	.005
Audit Experience	.070	.033	.162	2.079	.047
Audit Competence	.197	.083	.187	2.380	.025
Audit Independence x Religiosity	.030	.014	.208	2.237	.034
Audit Experience x Religiosity	.024	.012	.207	2.098	.045
Audit Competence x Religiosity	.032	.012	.243	2.581	.016

Source: Processed Primary Data, 2019

As seen from the table above, the regression models obtained were as follow:

AP = 1.012 + 0.282AI + 0.070AE + 0.197AC + 0.030 |AIxR| + 0.024 |AExR| + 0.032 |ACxR|

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

1. If all independent variable values had value of (0), the value of the dependent or auditor performance variable was 1.012.

2. The coefficient of Independence for AI variable was 0,282, which means that every increase in the independence of one (1) unit, the audit performance variable would increase by 0.282, if the other independent variables were fixed.

3. The coefficient of Experience for AE variable was 0.070, which means that every increase in experience of one (1) unit, the audit performance variable would increase by 0.070, if the other independent variables were fixed.

4. The coefficient of competence for AC variable was 0.197, which means that every increase in experience of one (1) unit, the audit performance variable would increase by 0.197, if the other independent variables were fixed.

5. The coefficient of Independence moderated by religiosity for AIxR variable was 0.030, which means that every increase in independence moderated by religiosity of one (1) unit, the audit performance variable would increase by 0.030 if the other independent variables were fixed.

6. The coefficient of experience moderated by religiosity for AExR variable was 0.024, which means that every increase in experience moderated by religiosity of one (1) unit, the audit performance variable would increase by 0.024 if the other independent variables were fixed.

7. The coefficient of competence moderated by religiosity for ACxR variable is 0,032, which means that every increase in competence moderated by religiosity of one (1) unit, the audit performance variable will also increase by 0,032 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 explain the variability of one factor that can be caused by its relationship to another factor. We can figure out how strong the relationship between the independent variable on the dependent variable by using this coefficient of determination or R^2. Its depends on the weight of in tendency analysis and is signified as a value between 0 and 1. The greater the results, the stronger the

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independent variable could affect the dependent variable. The result of the test of coefficient determination were as follow:

Table 4.18 **Coefficient of Determination Test (R^2)**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.947[a]	.897	.874	.17145

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

Source: Processed Primary Data, 2019

Based on the result of adjusted R square (R^2), the amount of 0.897 or 89.7% was the percentage of contribution of variable independence, experience, competence, independence moderated by religiosity, experience moderated by religiosity, and competence moderated by religiosity on auditor performance. It means that auditor performance can be explained by using those variables above, where the value was 87.4% or 0.874. While for the remaining 12.6% or 0.126 were influenced by other factors.

4.6.3 Hypothesis Testing Results

The hypothesis testing in this research was using T-Test. The results of the test were as follow:

1. Hypothesis Test of Independence

   The first hypothesis stated that audit independence has a positive effect toward auditor performance. It can be seen from table 4.17 above that the t-value or the relationship between independence and auditor performance was 3.036 and the significance value was 0.005. The regression coefficient was significant because the significant value 0.005 < 0.05. Based on the results of the hypothesis testing above, it can be concluded that audit independence had a positive

significant effect toward auditor performance, therefore the first hypothesis in this research was supported.

2. Hypothesis Test of Experience

The second hypothesis stated that auditor experience has a positive effect toward auditor performance. It can be seen from the Table 4.17 above that the t-value or the relationship between experience and auditor performance was 2.079 and the significance value was 0.047. The regression coefficient was significant because the significant value was lower than the level of significant $\alpha = 5\%$, or $\rho = 0.047 < 0.05$. Based on the results of the hypothesis testing above, it can be concluded that audit experience had a positive significant effect toward auditor performance, therefore the second hypothesis in this research was supported.

3. Hypothesis Test of Competence

The third hypothesis stated that auditor competence has a positive effect toward auditor performance. It can be seen from the Table 4.17 above that the t-value or the relationship between competence with auditor performance was 2.380 and the significance value was 0.25. The regression coefficient was significant because the significant value was lower than the level of significant $\alpha = 5\%$, or $\rho = 0.025 < 0.05$. Based on the results of the hypothesis testing above, it can be concluded that audit competence had a positive significant effect toward auditor performance. Therefore, the third hypothesis in this research was supported.

4. Hypothesis Test of Independence Moderated by Religiosity

The fourth hypothesis stated that audit independence moderated by religiosity has a positive effect toward auditor performance. It can be seen from the Table 4.17 above that the t-value or the relationship between independence moderated by religiosity with auditor performance was 2.237 and the significance value was 0.034. The regression coefficient was significant because the significant value was lower than the level of significant $\alpha = 5\%$, or $\rho = 0.034 < 0.05$. Based on the results of the hypothesis testing above, it can be concluded that audit independence moderated by religiosity had a positive significant effect toward auditor performance, therefore the fourth hypothesis in this research was supported.

5. Hypothesis Test of Experience Moderated by Religiosity

The fifth hypothesis stated that experience moderated by religiosity has a positive effect toward auditor performance. It can be seen from the Table 4.17 above that the t-value or the relationship between experience moderated by religiosity with auditor performance was 2.098 and the significance value was 0.045. The regression coefficient was significant because the significant value was lower than the level of significant $\alpha = 5\%$, or $\rho = 0.045 < 0.05$. Based on the results of the hypothesis testing above, it can be concluded that audit experience moderated by religiosity had a positive significant effect toward auditor performance. Therefore, the fifth hypothesis in this research was supported.

6. Hypothesis Test of Competence Moderated by Religiosity

The sixth hypothesis stated that competence moderated by religiosity has a positive effect toward auditor performance. It can be seen from the Table 4.17

above that the t-value or the relationship between experience moderated by religiosity and auditor performance was 2.581 and the significance value was 0.016. The regression coefficient was significant because the significant value was lower than the level of significant $\alpha = 5\%$, or $\rho = 0.016 < 0.05$. Based on the results of the hypothesis testing above, it can be concluded that audit competence moderated by religiosity had a positive significant effect toward auditor performance. Therefore, the sixth hypothesis in this research was 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 4.17 in regression model, the significance value of audit independence was lower than the level of significance $\alpha = 5\%$, or $\rho = 0.005 < 0.05$. From the equation above, it can be concluded that H1 of this research was accepted, which means that audit independence variable influences auditor performance variable significantly. The results of this research were supported by the results of the previous study of Burhanudin (2016); Ulfah and Lukiastuti (2018); and Prasetya (2019). It stated that independence is had a positive significant effect on auditor performance and audit quality.

The results of this research showed that there as significant influence between audit independence and auditor performance. It is mean that auditor independence was an important factor that would giving an impact in auditor performance. Auditor with high independence would produce high quality audit. The quality itself can be seen by the result and the progress of an auditor in making report in audit. Auditor independence cannot be influenced by other statements or any situations from the clients, they also work

with high integrity and work alone. An auditor would also give their true opinion based on data that had been investigated and the results will be not influenced by others. Thus, for the quality of audit would be more fair and real.

4.7.2 The Effect of Auditor Experience on Auditor Performance

Based on the results of the t-test from Table 4.17 in regression model, the significance value of audit experience was lower than the level of significance $\alpha = 5\%$, or $\rho = 0.047 < 0.05$. From the equation above, it can be concluded that H2 of this research was accepted, which means that audit experience variable influences auditor performance variable significantly. The results of this study is in line with the previous study that was done by Ardyana (2017) and Winarna & Mabruri (2015), They stated that audit experience has a significant influence to the audit quality or audit performance because the higher the experience of that auditor, the better the quality of the audit produced, means that the performance of auditor and the quality of audit would be better.

The results of this research showed that there was significant influence between audit experience with auditor performance. Auditor experience is accumulation of combination from everything that gained from face to face and interactions with objects, situations, ideas, and sense that happens during the process in audit. As it stated as continuously, it's mean that an auditor who faced or has more expertise in audit would understand more about the current situation that they would face. They would also know what they should do in audit rather those auditors who had less experience. Auditor in Public Accounting Firm in Solo should gain more experience in conducting audit by having audit task more.

4.7.3 The Effect of Auditor Competence on Auditor Performance

Based on the results of the t-test from Table 4.17 in regression model, the significance value of audit competence was lower than the level of significance $\alpha = 5\%$, or $\rho = 0.025 < 0.05$. From the equation above, it can be concluded that H3 of this research was accepted, which means that audit competence variable influences auditor performance variable significantly. The results of this research was in line or supported with the previous research that was done by Ulfah and Lukiastuti (2018), they stated that competence can influence performance of the auditor.

The results of this research showed that there was significant influenced between audit competence and auditor performance. Auditor competence is a factors that the auditor should have. Auditor competence has a close relationship to auditor performance. Auditor competence is the ability of auditor to finish their task properly and in-line with the audit standard. Pratomo (2015) in his research stated that those ability of competence can be achieved by having good personal quality, adequate knowledge, and special expertise in their field in order to produce good quality. Therefore, the quality of audit will increase and the performance of auditor that can be seen from the auditor's opinion. An auditor who has good personal quality, adequate knowledge and special expertise in their field will be much easier for auditor in performing audit, they will understand more about a type different kind of situation and problem that is faced in conducting audit. They will also easily read any type of mistakes easily in a financial statement.

Public Accounting Firm in Solo should increase their auditor's adequate knowledge by giving them special expertise in training or seminar. This suggestion will

help auditor to learn about the current situation or problem that will be faced while doing audit from 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 4.17 in regression model, the significance value of audit independence moderated by religiosity was lower than the level of significance α = 5%, or ρ = 0.034 < 0.05. From the equation above, it can be concluded that H4 of this research was accepted, which means that there was an interaction between religiosity and audit independence or religiosity increase the effect of audit independence toward auditor performance variable significantly. This results of the research was supported by the previous study that is done by Suryaningsih (2019). She stated that independence and religiosity has a positive significant effect toward auditor performance.

The results of this research showed that there was positive significant influence between audit independence moderated by religiosity and auditor performance. Auditor independence is having connection with integrity and objectivity judgment in performing audit. It is one of the factor that each auditor should have. Religiosity in auditor can influenced an auditor performance. If an auditor has a high religiosity, an auditor will be afraid to do any mistake and do more carefully while doing audit. An auditor who has high religiosity in his life probably, will not try to help their client from any fraud that the client did. Their judgment will be fair based on real facts. An auditor will think about the consequences from their religion perception such as punishment from what them believes.

Because of that, religiosity can determine the auditor to be more independent to have more good performance.

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

Based on the results of the t-test from Table 4.17 in regression model, the significance value of audit experience moderated by religiosity was lower than the level of significance $\alpha = 5\%$, or $\rho = 0.045 < 0.05$. From the equation above, it can be concluded that H4 of this research was accepted, which means that there is an interaction between religiosity and audit experience or religiosity increase the effect of audit experience toward auditor performance variable significantly. The results of this research was supported by the previous study that was done by Legowo (2016) he stated that religiosity and also auditor experience has a significant impact toward employee performance in doing their job.

The results of this research showed that there was positive significant influence between audit experience moderated by religiosity and auditor performance. Experience and religiosity has a relationship on auditor performance. Based on the dispositional value theory and attribution theory that refer to the individual factors caused by the internal of each individual auditor and how they judge things or any kind of actions that has been taught by each religion, auditor have a tendency to increase their experience in work because religion always brought us to always find new experience and learn from the mistakes that have ever been done. Thus, that the auditor will understand more about the past mistakes and know how to overcome it. Public Accounting Firm in Solo can always

give the auditor more audit task that can increase the experience of the auditor, since it is in line with what the religion taught us.

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

Based on the results of the t-test from Table 4.17 in regression model, the significance value of audit competence moderated by religiosity was lower than the level of significance $\alpha = 5\%$, or $\rho = 0.016 < 0.05$. From the equation above, it can be concluded that H4 of this research was accepted, which means that there is an interaction between religiosity with audit competence or religiosity increase the effect of audit competence toward auditor performance variable significantly. The results of this variables in this research was in line or supported by the previous research that was done by Septiani (2017). She stated that competence and religiosity has a significant impact toward auditor performance while doing their job.

The results of this research showed that there was positive significant influence between audit competence moderated by religiosity and auditor performance. Competence and religiosity variables has a close relationship on auditor performance. Besides that, with high competence and extensive knowledge, an auditor will easily follow the development of audits which is more complex. Religiosity always taught people to always gain knowledge as much as possible. It means that religiosity can support auditor competency in determining auditor performance. By having high education, learning and also understanding the development of situation is the same with gaining knowledge that is taught by religion. Therefore, competent auditor who has high

religiosity inside their mind will increase the auditor performance of the auditor in Public

Accounting Firm in Solo.