

THE INFLUENCE OF SELF EFFICACY, PROFESSIONAL SKEPTICISM, AND GENDER OF AUDITORS ON AUDIT JUDGMENT

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ABSTRACT: PPPK stated that SNP companies had not fully implemented information system controls related to customer data and the accuracy of the financing receivables journal because the public accountants had not implemented sufficient audit evidence to obtain. Audit evidence is the basis for making judgments. With the judgment as the basis for the audit opinion, the factors that influence it such as self-efficacy, professional skepticism, and auditor gender that can be obtained from cases should be investigated. This research was conducted in all public accounting firms (KAP) spread across Bali Province and used 61 active senior auditors as samples. In addition, this study uses a questionnaire as a data collection tool as well as multiple linear regression which is the data analysis technique used. Based on the results of the analysis, it was found that self-efficacy, professional skepticism, and auditor gender had a positive effect on audit judgment. This shows that the higher the self-efficacy and skepticism of the auditors, the better the audit judgment quality of an auditor. The results of the analysis also show that female auditors have better moral considerations in making judgments than male auditors. The results of the analysis in this study are expected to provide information for public accounting firms (KAP) in Bali Province in order to improve the quality of their audit judgments so that the final opinion produced can be right on target and accountable.

KEYWORDS: *Self Efficacy, Professional Skepticism, Gender Auditor, Audit Judgment, Audit, Accounting Firm*

I. INTRODUCTION

Audit judgment plays a role in the implementation of the audit (Merkusiwati & Agustini, 2016). In addition, audit judgment also acts as a judgment that affects the documentation of evidence and opinion decisions made by the auditor. The quality of this audit judgment will show how well the performance of an auditor is in doing his job (Nadhiroh, 2010). The ability of auditors to formulate this judgment appropriately is very important, because they can be held accountable if the audited financial statements are materially wrong (Joyce & Biddle, 2017).

Several audit results have received wide attention from stakeholders such as the Financial Professional Development Center (PPPK), in auditing SNP financial statements for the 2012 to 2016 financial years, they have not fully implemented information system controls related to customer data and the accuracy of the financing receivables journal. These public accountants have not applied sufficient and appropriate audit evidence to obtain consumer financing receivables and have implemented adequate procedures related to the fraud risk detection process and response to the risk of fraud. The second case relates to PT. Garuda Indonesia, In its financial statements, the Garuda Indonesia Group posted a net profit of USD 809.85 thousand or equivalent to IDR 11.33 billion (assuming an exchange rate of IDR 14,000 per US dollar). This figure jumped sharply compared to 2017 which suffered a loss of USD 216.5 million. However, these financial reports caused a polemic, because two Garuda Indonesia commissioners, Chairal Tanjung and Dony Oskaria (currently not in office), considered Garuda Indonesia's 2018 financial statements to be incompatible with the Statement of Financial Accounting Standards (PSAK). The latest case involving the auditor was related to the financial statements of PT Tiga Pilar Sejahtera Food Tbk (AISA) in the 2017 period which were recorded in the April 2019 news. allegations of inflated accounting posts worth Rp. 4 trillion as well as several other allegations.

Audit Judgment, which is the basis for making the auditor's final opinion, is influenced by various factors, both internal and external. In this study, there are internal factors that can influence an audit judgment with the latest cases as the basis, namely self-efficacy, professional skepticism, and auditors.

Self-efficacy, which is the auditor's confidence that he is able to complete the assigned tasks well, self-confidence, and good self-control will give rise to good judgment (Mullis, 2018). (Fitrawati & Maryani, 2017) state that self-efficacy has a positive effect on audit judgment. This shows that the higher the self-efficacy of the auditors in carrying out audit tasks, the resulting audit judgment will be increased.

Professional skepticism is the attitude of the auditor in carrying out audit engagements that include questioning and critically evaluating audit evidence. An auditor who is skeptical, will not just accept the explanation from the client, but will ask questions to obtain reasons, evidence, and confirmation regarding the object in question (Noviyanti, 2008). (Popova, 2013) provides results that audit decisions are influenced by skepticism (high and low) and concludes that professional skepticism is influenced by two factors, namely personal and situational skepticism, in line with research (Monica, 2018).

Gender auditors, which can be interpreted as differentiating roles between men and women, not only refer to their biological / sexual differences, but also include socio-cultural values (Berninghausen & Kerstan, 1992) in (Subarrudinsah, 2007). Research from (Chung & G, 2003) states that women are more efficient and effective in processing information in complex tasks than men because women have more ability to distinguish and integrate key decisions.

In addition to previous studies, the main theory and supporting theory as the basis of this research is attribution theory which basically wants to explain the causes and behavior of others, either from internal (motives and attitudes) or externally (Waligito, 2002). Attribution theory can not only answer questions about social perception but also relate to self-perception (Kelly, 1973). Attribution theory is also the basis for the three variables, namely self-efficacy, professional skepticism, and auditor gender. After that, the first assistant theory, namely the cognitive dissonance theory developed by (Festinger, 1957), is that an individual has two or more elements of knowledge that are relevant to each other but are inconsistent with each other so that they do not cause comfort. This theory explains how professional skepticism is one of the variables to be tested, and in theory attribution is one of the internal factors of an auditor. The final theory is the gender role theory, which states that boys and girls learn appropriate behavior and attitudes from the family culture, which is where they grow, so that non-physical gender differences are a product of socialization (Sari, 2014).

The study was conducted using a questionnaire as a data collection technique that appointed senior auditors who had worked for 2 years or more as respondents in all public accounting firms (KAP) scattered in Bali. To find out transparent data in the form of office addresses and telephone numbers that can be contacted, researchers used pdf from the KAP directory which was taken from the IAPI website.

The formulation of the problems in this study are 1) How does self-efficacy affect the quality of the audit judgment ?; 2) How does professional skepticism affect the quality of the audit judgment ?; 3) How is the effect of gender differences on auditors on audit quality judgment?

This research is expected to provide development on attribution theory, and enrich the concepts learned from economists relating to the influence of self-efficacy, professional skepticism, and gender auditors on the quality of audit judgment. It is also hoped that this research can serve as a reference for future researchers to be able to conduct further studies on the same topic. In addition, this research is also expected to provide information to all Public Accounting Firms (KAP) in Bali Province for consideration in making appropriate judgments, so that they can contribute to the accuracy of final opinions regarding the fairness of companies' financial statements, and can provide insight into the effect of self-efficacy, professional skepticism, and auditor gender on audit judgment.

As for the added values contained in this study, apart from using the latest cases as the basis, namely the existence of the auditor gender independent variable which is rarely studied in general. The independent variable of auditor gender is supported by cases found by researchers where most of these cases designate the gender of auditors, namely men as the less competent party in making judgments. The main theory and previous studies have produced results, namely that several hypotheses developed by the researcher are added with logic as the basis. The main theory that supports this variable is attribution theory, which states that the ability of auditors to make good judgments is determined by internal attributions, where the factors that determine the ability mostly come from within the auditor. Capabilities can be formed through one's efforts, one of which is growing self-efficacy.

The previous studies that the authors describe, namely, high self-efficacy will have a strong internal motivation influence for an auditor in exerting all their efforts to obtain a quality audit judgment according to research (Iskandar & Sanusi, 2011) in (Suwandi, 2015) . As for previous research, namely from (Fitrawati & Maryani, 2017) that self-efficacy has a positive effect on audit judgment.

This shows that the higher the self-efficacy of the auditors in carrying out audit tasks, the resulting audit judgment will be increased. This study is in line with research conducted by (Iskandar & Sanusi, 2011)

which found that a person who has a high level of self-efficacy will give better results on audit judgment than someone who has a low level of self-efficacy on simple tasks. . Research (Wijayanti, Adi, & Admaja, 2014) also shows that self-efficacy has a positive effect on audit judgment, because the higher the self-efficacy of the auditor, the better the judgment that will be issued by the auditor.

In line with the theory and previous research that has been presented, it can be summarized: The higher the self-efficacy of an auditor, the better the audit judgment produced by the auditor concerned. Thus, the hypothesis proposed in this study:

H1: Self efficacy has a positive effect on audit judgment

After self-efficacy, there is professional skepticism based on attribution theory and cognitive dissonance theory. This study explains that auditors use their professional skepticism when there is dissonance between behavior and traits. Cognitive dissonance occurs when the auditor has high trust in the client, which causes his professional skepticism to be at a low level. Of course this greatly affects the judgment of the auditors (Festinger, 1957).

In addition to the main theory, there are previous studies that can support this variable, namely research (Popova, 2013) which provides results that audit decisions are influenced by skepticism (high and low), and concludes that professional skepticism is influenced by two factors, namely personal skepticism and situational. The more skeptical an auditor is, the lower the error rate in conducting an audit according to research (Achmad & Indira, 2015). Research (Gusti & Syahril, 2008) also provides empirical evidence that professional skepticism has a positive effect on the quality of the resulting audit. Similar to research (Prihandono, 2012) which shows that the higher the skepticism level of an auditor in conducting an audit, it will also affect the auditor's audit decision.

In line with the theory and previous research that has been presented, it can be summarized: The higher the professional skepticism an auditor has, the better the audit judgment produced by the auditor concerned. Thus the second hypothesis proposed in this study is:

H2: Professional skepticism has a positive effect on audit judgment.

Finally, gender auditors are supported by role theory theory which explains the relationship between roles that are perceived and attached to a person and the implementation of tasks and functions that are carried out in their work environment (Sari, 2014).

Gender is one of the individual factors that also affects work attitudes. The existence of physical specialization that demands the physical attributes of the sexes (male and female) which causes differences in carrying out social activities. The characteristics of the activities carried out by each gender are the perceptions and beliefs of the community on the dispositional attributes of men or women who occupy certain positions to behave in accordance with their attributes (Sari, 2014).

Because it is mentioned above that gender is very closely related to role theory because gender is also a social identity inherent in a person, then a statement of gender role theory emerges. Gender role theory states that boys and girls learn appropriate behavior and attitudes from family culture, which is where they grow so that non-physical gender differences are a product of socialization (Sari, 2014). Gender role theory in research (Amanatullah, 2010) in (Sari, 2014) states that in decision making, men tend to produce risky choices.

In addition to role theory, previous studies that can build hypotheses, namely (Chung & G, 2003) clearly state that women are more efficient and effective in processing information in complex tasks than men because women have more ability to differentiate and integrates decision keys. This is in line with research conducted by (Barbara, 2003) which indicates that moral considerations and basic ethical reasons for men and women are different, women have higher moral considerations than men. The same is the case with research by (Hidayatunissa, 2018) which states that gender has a significant effect on audit judgment.

In line with the theory and previous research that has been presented, it can be summarized: Female auditors have better moral considerations in making audit judgments compared to male auditors. Thus the third hypothesis proposed in this study is:

H3: Gender auditors have a positive effect on audit judgment.

The conceptual framework that can describe this research:

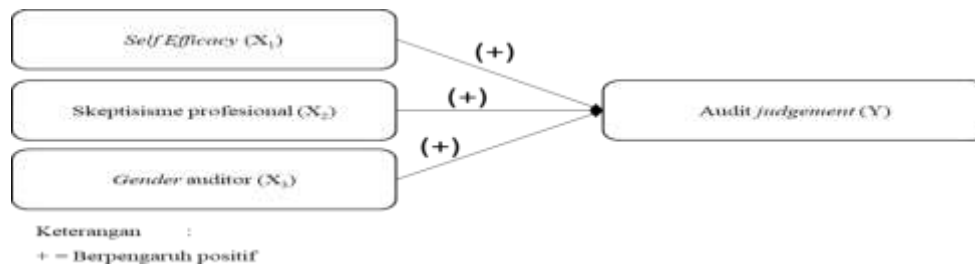


Figure 1. Conceptual Framework.

II. METHODS

The approach used in this research is quantitative and qualitative. Quantitative data is data in the form of numbers (Sugiyono, 2017). Quantitative data used in this study includes the number of auditors who will be given questionnaires and interviewed in all KAP (Public Accounting Firm) Bali Province. In addition, qualitative data is data in the form of words, sentences, schemes, and pictures (Sugiyono, 2017). The qualitative data used in this research include the statements submitted in the questionnaire.

The object of this research is audit judgment which is explained by the influence of self-efficacy, professional skepticism, and auditor gender. The data source used in this study is primary data, namely data that comes directly from data sources that are specifically collected and directly related to the problem under study. Sources of data in this study were auditors who were given questionnaires and interviewed in all KAP (Public Accounting Firm) Bali Province. This data is in the form of the results of questionnaires and direct interviews by auditors who were selected as respondents and providers of information in this study. In addition to primary data, this study also uses secondary data, namely data obtained by researchers indirectly through intermediary media (obtained and recorded by other parties). Secondary data in the form of evidence, records or historical reports that have been compiled in archives (documentary data) that are published or not published. The research data were obtained by using the library research method and accessing the website and websites. This data is in the form of the IAPI PDF Directory from the IAPI website.

Researchers selected 61 senior auditors who were assumed to be right on target to answer questionnaires and questions directly because they had more and broader experience than junior auditors. The method used in determining the sample is by using purposive sampling method, which is done by taking a sample from the population based on certain criteria. The sample criteria in this study are 1) Auditors who work at KAP in Bali; 2) Senior auditors who have worked for KAP for at least 2 years; 3) Auditors who have joined the audit team.

The independent variable (X₁) in this study is self efficacy. Self-efficacy is a person's belief that he or she can carry out a task at a certain level, which affects personal activities towards achieving goals. Self-efficacy in this study uses indicators that have been used in research (Iskandar & Sanusi, 2011) which uses 4 kinds of indicators, namely: 1) Assessing their confidence that they are able to complete the audit task correctly; 2) Ability to face challenges in audit assignments; 3) Ability to manage requirements in audit assignments; 4) The belief that they are able to carry out the audit task well even though the audit task is increasingly complex.

Professional skepticism is an attitude of an auditor who does not assume that management is dishonest but also does not assume absolute honesty to make an auditor have a mind that always questions the adequacy and accuracy of the evidence obtained during the examination. Professional skepticism in audit judgment can be measured through indicators from research (Hartan, 2016), namely: 1) Questioning mind; 2) Suspension of judgment; 3) Search for knowledge; 4) Interpersonal understanding; 5) Self confidence; 6) Self determination.

Gender is a cultural concept that seeks to make a distinction in terms of roles, behavior, materiality, and emotional characteristics between men and women that develop in society. The gender of auditors in the judgment audit can be measured through indicators from (Sari, 2014) which state that gender is divided into two categories, namely men and women. Gender is a dummy variable where a score of 1 is given for male auditors, and a score of 0 is given for auditors with female gender.

The main analysis tool in this research is multiple linear regression analysis which is conducted to determine the relationship between more than two variables, namely one variable as the dependent variable and several other variables as the independent variable. This hypothesis testing is performed using the SPSS (statistical package for social science) statistical tool with a significance level of 5% (α = 0.05). In testing the hypothesis, an equation is developed to state the relationship between the dependent variable, namely Y (Audit Judgment) with the independent variable, namely X (Self Efficacy, Professional Skepticism, and Gender Auditor). Hypothesis testing with multiple linear regression analysis is formulated as follows.

$$Y = a + b_1 X_1 + b_2 X_2 + b_3 X_3 + \epsilon \dots \dots \dots (1)$$

Keterangan:

Y = Audit Judgement

a = Nilai konstanta

X₁ = Self Efficacy

X₂ = Skeptisisme Profesional

X₃ = Gender Auditor

b₁-b₃ = Koefisien regresi variabel independen

ε = Standar error

III. RESULT AND DISCUSSION

This study was conducted to obtain empirical evidence of the effect of self-efficacy, professional skepticism and auditor gender on audit judgment. The data in this study were obtained from distributing questionnaires to senior auditors in KAPs throughout Bali.

Table 1. Questionnaire Distribution

Item	Jumlah	Presentase (Persen)
Kuesioner yang dibagikan	61	100
Kuesioner yang tidak diisi	0	0
Kuesioner yang tidak diisi dengan lengkap	0	0
Kuesioner yang dapat diolah	61	100
Tingkat Pengembalian Kuesioner (<i>respon rate</i>)	: 61	100%
Kuesioner yang digunakan (<i>useable respon rate</i>)	: 61	100%

Source: Primary data processed, 2020

Table 1 shows that the questionnaire distributed was as many as 61 copies with a return rate of 61 copies or 100 percent, so that the whole questionnaire distributed could be used as many as 61 copies.

Characteristics of respondents include gender, age, level of education, and type of individual taxpayer which can be seen in Table 2 below:

Table 2. Respondent Characteristic

No	Karakteristik Responden	Keterangan	Jumlah Responden	Persentase (%)
1	Jenis Kelamin	Laki-laki	30	49,1
		Perempuan	31	50,8
		Total	61	100
2	Lama Bekerja	2	16	26,2
		3	22	36,0
		4	8	13,1
		5	1	1,6
		6	2	3,2
		≥6	12	19,6
	Total		61	100
	Total		61	100

Source: Primary data processed, 2020

Data on the characteristics of respondents in table 4.2 can be explained as follows: 1) Gender is used to determine the proportion of male and female auditor respondents. 30 male respondents and 31 female respondents; 2) The length of employment is used to determine the length of service for senior auditors in Public Accounting Firms (KAP) in Bali Province.

After all the classical assumptions are fulfilled, then the results of multiple linear regression analysis are presented. The calculation of multiple linear regression coefficients was carried out by means of regression analysis using SPSS 18.0 for Windows software, the results shown are shown in Table 3.

Table 3. Results of Multiple Linear Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	16.856	2.943		5.728	.000
Self efficacy	.210	.084	.276	2.513	.015
Skeptisme profesional	.122	.041	.332	3.011	.004
Gender auditor	1.490	.440	.340	3.388	.001

Based on the results of multiple linear regression analysis as presented in Table 3, a regression equation can be made as follows:

$$Y = 16,856 + 0,210 X_1 + 0,122 X_2 + 1,490 X_3$$

The regression coefficient value of each independent variable has a t test significance value of less than 0.05. This shows that all independent variables have a significant effect on the dependent variable.

Based on the above equation, the following can be explained: 1) The constant value of 16,856 indicates that if self-efficacy (X1), professional skepticism (X2), and gender auditor (X3) are equal to zero, then audit judgment (Y) tends to be positive ; 2) The value of the self-efficacy regression coefficient of 0.210 means that if the value of self-efficacy (X1) increases, then the audit judgment (Y) will tend to increase with the assumption that other variables are constant; 3) The regression coefficient value for professional skepticism 0.122 means that if the value of professional skepticism (X2) increases, then the audit judgment (Y) will tend to increase with the assumption that other variables are constant; 4) The value of the auditor gender coefficient is 1,490 which means that if the gender of the auditor (X3) increases, then the audit judgment (Y) will tend to increase with the assumption that other variables are constant.

In the self-efficacy variable, the results show that the self-efficacy variable has a positive effect on audit judgment. These results indicate that the higher the self-efficacy of an auditor, the higher the quality of the audit judgment. This study confirms the attribution theory which explains that the cause of a person's behavior can be explained through internal forces and self-perception, namely self-efficacy. This study is in line with research (Iskandar & Sanusi, 2011) which states that high self-efficacy will have a strong internal motivation influence for an auditor in exerting all their efforts to obtain a quality audit judgment.

Second, there is professional skepticism variable. The results show that the variable professional skepticism has a positive effect on audit judgment. These results indicate that the higher the professional skepticism possessed by an auditor, the higher the quality of the audit judgment. This study confirms the attribution theory which explains that the cause of a person's behavior can be explained through internal forces and self-perception, namely professional skepticism. This research can also confirm the additional theory, namely negative dissonance, which is closely related to the professional skepticism that auditors have by not trusting clients completely. Previous research which is in line with this research is research (Popova, 2013) which provides results that audit decisions are influenced by skepticism (high and low), and concludes that professional skepticism is influenced by two factors, namely personal and situational skepticism. The more skeptical an auditor is, the lower the error rate in conducting an audit according to research (Achmad & Indira, 2015).

Finally, there is the auditor gender variable. The results show that the auditor gender variable has a positive effect on audit judgment. These results indicate that auditors with female gender have better moral considerations so that they can improve audit judgment. This study confirms the attribution theory which explains that the causes of a person's behavior can be explained through internal forces, namely gender auditors, which are the differentiation of roles between men and women which can include their socio-cultural characteristics. In addition, this study also confirms the role theory as an additional theory that underlies the gender auditor, which states that boys and girls learn attitudes and behaviors that are in accordance with the family culture in which they grow up to produce non-physical differences from their internal (Sari, 2014).). Previous studies are in line with this research, namely (Chung & G, 2003) which states firmly that women are more efficient and effective in processing information in complex tasks than men because women have more ability to distinguish and integrate key decisions.

IV. CONCLUSION

The conclusions of this study are 1) Self Efficacy has a positive effect on audit judgment, this indicates that the increasing self-efficacy in an auditor, the higher the quality of the audit judgment made; 2) Professional skepticism has a positive effect on audit judgment, this indicates that the increasing professional skepticism in an auditor, the higher the quality of the audit judgment made; 3) Gender auditors have a positive effect on audit judgment, this indicates that female auditors have better moral considerations in making audit judgments than male auditors.

Suggestions that can be conveyed by researchers based on the lowest answers to the questionnaire on indicators of self-efficacy, professional skepticism, and gender auditors in the audit judgment are: 1) The researcher suggests that auditors, especially senior auditors, can increase their level of self-efficacy. With a long auditing experience accompanied by trained abilities over time, it is better if senior auditors can increase their confidence, so that the audit judgment will be produced properly to produce good quality opinions; 2) Researchers suggest that auditors, especially senior auditors, can sort out information related to audit judgments properly in order to produce good quality opinions as well. It is also good if auditors, especially senior auditors, pay more attention to the surrounding environment when carrying out the auditing process, because related information does not only come in writing, but also verbally. The actions of an informant or someone related to the audited financial statements also need to be considered, because skepticism through these things can increase professional skepticism to produce judgments for good quality final opinions; 3) Researchers suggest that auditors, especially senior auditors and KAP owners, to improve and understand the client's internal control system that affects the effectiveness and efficiency of auditing. In addition to the internal control system for clients, auditors, especially senior auditors, should also clarify and improve their understanding of audit instructions in order to minimize audit risk. The audit structure must also be precise and good so as not to hinder the implementation of audit procedures. Finally, so that KAP owners also pay attention to the size of the entity with the feasibility of the size and place of work and pay attention to the experience and knowledge of auditors, especially senior auditors with various trainings, these two things must be considered as best as possible with the aim of making good judgments to produce good quality audit opinions. ; 4) For further researchers who are interested in conducting research in the same field, they can add independent and dependent variables that may affect audit judgment, because in this study 41.7 percent of audit judgments were influenced by the variables studied. However, the remaining 58.3 percent of the audit judgment is influenced by other variables not examined in this study. Other variables include auditor independence, auditor experience, auditor knowledge and size of an entity.

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