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AUDIT JUDGMENT DYNAMICS: MODERATION OF TASK COMPLEXITY IN THE RELATIONSHIP BETWEEN TIME BUDGET PRESSURE, FRAMING, AND EMOTIONAL INTELLIGENCE

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Abstract

This study is important as the quality of audit judgment is often influenced by psychological and situational factors that may undermine auditors' objectivity and professionalism, as evidenced by several sanctions imposed on Indonesian Public Accounting Firms. The purpose of this research is to analyze the effect of time budget pressure, framing, and emotional intelligence on audit judgment, and to examine the moderating role of task complexity. This study employed a quantitative approach with a survey method, collecting responses from 170 auditors across 25 firms in Tangerang Raya. Data were obtained through Likert-scale questionnaires and analyzed using Structural Equation Modeling based on Partial Least Square (SEM-PLS) with SmartPLS 4.0. The results indicate that time budget pressure, framing, and emotional intelligence significantly influence audit judgment. Moreover, task complexity was found to purely moderate the relationships among these variables. The findings conclude that managing time pressure, ensuring objective information framing, and enhancing auditors' emotional intelligence are crucial in improving audit decision quality. The practical implication suggests that audit firms should develop training programs and managerial strategies to strengthen auditors' resilience against work pressure and task complexity, thereby maintaining public trust in the auditing profession.

Keywords: Audit judgment; Time budget pressure; Framing; Emotional intelligence; Task complexity.

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INTRODUCTION

An audit is a systematic process carried out by an independent auditor to assess the fairness of an entity's financial statements based on applicable accounting standards (Andiola et al., 2022; Cassell et al., 2022; Dalwai et al., 2022; Mao et al., 2023; Shaleh et al., 2024). In practice, the quality of Audit Judgment is a crucial element that determines the accuracy of the auditor's opinion on financial statements (Rahim & NR, 2024). Audit judgment is influenced by various factors, both internal and external, such as time budget

pressure, information framing, and emotional intelligence. These three factors can influence the auditor's objectivity and accuracy in decision-making. Furthermore, the complexity of the task (Task Complexity) faced by the auditor also acts as a moderating variable that can strengthen or weaken the influence of these three factors on audit judgment (Cassell et al., 2022; Shaleh et al., 2024).

However, the quality of the audit judgment produced by the auditor does not fully reflect the professionalism and accuracy expected (Akram et al., 2023; Jean, 2024). Various cases of audit violations that have occurred show that auditor decisions are often influenced by time pressure, biased presentation of information, and lack of emotional management in complex situations (Aliev, 2024; Hsee & Li, 2022; Kustina et al., 2023). According to data from the financial services authority and the ministry of finance, several public accounting firms and public accountants that experienced sanctions due to errors in audits include: The phenomenon of sanctions against public accounting firms KAP Sutanto, Tanubrata, Fahmi, Bambang & Partner in the cases of PT Garuda Indonesia, KAP Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Partner in the cases PT Asuransi Adisarana Wanaartha, and KAP Satrio, Bing, Eny & Partner in the cases PT SNP Finance reflects the auditor's failure to apply professional, skeptical, and standardized audit judgment, where errors in audit judgment are generally triggered by a combination of time budget pressure, low professional skepticism, framing bias in assessing financial statement information, and the inability to manage the complexity of transactions and client business risks; in the case of PT Garuda Indonesia, the auditor misjudged the recognition of receivables revenue and thus failed to evaluate the economic substance of the transaction adequately, while in PT Wanaartha Life the auditor was unable to identify indications of high-risk insurance product manipulation that resulted in material misstatements and misleading policyholders, and in the case of PT SNP Finance the auditor provided an opinion that did not reflect the actual financial condition due to weak evaluation of audit evidence and risk control, which overall shows that the quality of audit judgment is largely determined by the auditor's ability to integrate audit evidence, manage work pressure, understand the complexity of tasks, and maintain independence and prudence in every stage of audit decision making (PPPK, 2022; Santosa, 2023). These cases show that factors such as time budget pressure, framing, and emotional intelligence have a real impact on the quality of audit judgments produced by auditors (Harahap, 2022).

The losses and sanctions experienced by several public accounting firms indicate that the quality of the auditor's audit judgment is not optimal, caused by weaknesses in the audit decision-making process which should be carried out professionally and objectively (Dana et al., 2022; Piron, 2022). This is in line with the statements of Saleh et al (2023) and Shamsadini et al (2023) audit judgment is an auditor's personal consideration, heavily influenced by pressure and psychological conditions while performing their duties. Furthermore, according to Pulliam et al (2024), Estep et al (2024), Sachan et al (2024) and Samiolo et al (2024) the quality of audit judgment is highly dependent on the auditor's ability to manage the complex information and situations they face. Therefore, it is necessary to improve competence and manage the factors that influence audit judgment so that auditors can produce accurate and accountable decisions (Moubarak & Elamer, 2024; Ruhnke, 2023; Salehi et al., 2023).

Audit judgment quality can be improved through good time pressure management, accurate presentation of information, and strengthening the auditor's emotional intelligence (Mulyandini, 2023). One of the benefits of managing Time Budget Pressure is the creation of work efficiency without sacrificing audit precision and accuracy (Shaleh et al., 2024; Hendar & Harahap, 2023). Presenting appropriate information through objective framing can help auditors understand the audit context more accurately and avoid bias in decision-making (Hsee & Li, 2022). In addition, emotional intelligence plays an important role in maintaining auditors' psychological stability when facing pressure and task complexity, thereby improving the quality of audit decisions taken (Hendar & Harahap, 2023; Lutfi & Muhammad, 2023; Nurcaliana & Pangaribuan, 2023; Ramdhani et al., 2022).

However, the quality of audit judgment is not yet fully optimal because: 1) auditors are often faced with high time budget pressure so they tend to take shortcuts in the audit process; 2) non-objective presentation of information (framing) can affect the auditor's perception of audit risk and evidence; and 3) the auditor's low emotional intelligence in facing the pressure and complexity of tasks can reduce accuracy and professionalism in decision making (Lenet et al., 2023; Piron, 2022; Yuliani et al., 2023). Weak audit practices that do not comply with professional standards and audit ethics have resulted in a number of public accounting firms receiving administrative sanctions, including license suspension and registration revocation by the Financial Services Authority (OJK) (Kustina et al., 2023; Ramadhan et al., 2024; Tran, 2023). According to Santosa (2023) the practice of manipulating financial reports that is not detected by auditors is a serious violation of audit principles that should uphold integrity and objectivity.

Factors that can support the success of improving the quality of audit judgment are good time pressure management, accurate presentation of information, and strengthening the auditor's emotional intelligence (Hendar & Harahap, 2023; Hendrawan & Dirmawan, 2023). Time budget pressure that is managed efficiently allows auditors to remain focused and thorough in completing audit tasks without sacrificing quality (Nurcaliana and Pangaribuan, 2023). Presenting accurate information through objective framing can help auditors understand the audit context more accurately and avoid bias in decision-making. Furthermore, emotional intelligence plays a crucial role in maintaining auditors' psychological stability when facing stress and task complexity, thereby improving the quality of audit decisions (Hadras, 2023; Hsee & Li, 2022).

According to Dana et al (2022), Gaoliang et al (2024) and Hendrawan & Dirmawan (2023) the influence of time budget pressure, framing, and emotional intelligence on audit judgment can be moderated by the level of task complexity. The higher the complexity of the task faced by the auditor, the greater the challenge in maintaining the quality of audit decisions (Cantika & Susanti, 2023). High task complexity can amplify the negative impact of time pressure and weaken the positive influence of information presentation, but it can also strengthen the influence of emotional intelligence in producing the right decision (Fan et al., 2024; Sambor et al., 2022; Yuliani et al., 2023). Therefore, understanding task complexity is important in designing strategies to improve the quality of audit judgment in public accounting firms (Ahen, 2022).

We believe that managing time and budget pressures, presenting information objectively, and performing an auditor's emotional intelligence can improve the quality of audit judgments in the audit process. The high complexity of the task can be challenging, but

with self-control and sound decision-making skills, auditors can maintain professionalism and accuracy in assessing financial statements (Shaleh et al., 2024). Therefore, this research is crucial for public accounting firms in the greater Tangerang area. Furthermore, the results are expected to contribute to increasing client, regulatory, and public trust in the audit profession and the quality of audit results.

Based on this explanation, this research contributes to the development of auditor behavior theory by providing a more comprehensive understanding of the psychological and situational factors that influence audit decision-making. Specifically, the purpose of this study is to analyze the influence of time budget pressure, framing, and emotional intelligence on audit judgment, and to examine the role of task complexity as a moderating variable that can strengthen or weaken the relationship between these three variables and audit judgment. This study also aims to provide practical recommendations for public accounting firms in improving audit quality through managing work pressure and developing auditors' emotional competencies.

The novelty of this research lies in the focus on the integration of three main variables. Time budget pressure, framing, and emotional intelligence in a comprehensive model, with task complexity as a moderating variable that is explicitly tested to see its contribution in strengthening or weakening the relationship between variables on audit judgment. In addition, this study adds a theoretical perspective through the Theory of Planned Behavior (TPB), which is still rarely used in the audit context in Indonesia, by linking psychological factors (emotional intelligence) and situational factors (time budget pressure and framing) into the TPB framework. Thus, the novelty of this study is not only in the empirical context, but also in the theoretical contribution that emphasizes the interaction between psychological and situational factors in shaping auditor intentions and behavior, thereby expanding the development of auditor behavior theory while providing practical recommendations for improving the quality of audit judgment.

LITERATURE REVIEW

Theory of Planned Behavior (TPB)

The Theory of Planned Behavior (TPB) is a development of the Theory of Reasoned Action (TRA) carried out by Ajzen (1991) which explains that individual behavior is influenced by intentions which are formed from three main components: attitude toward the behavior, subjective norms, and perceived behavioral control (Manrejo & Yulaeli, 2022). In the audit context, the TPB is used to understand how auditors make decisions based on time pressure, how information is presented, and their ability to manage emotions. The auditor's attitude toward time pressure, social norms of the work environment, and perceptions of their ability to control the audit situation form the basis for forming a quality audit judgment (Peng et al., 2024; Ras et al., 2024; Siqueira et al., 2022). Audit Judgment is a professional decision made by an auditor in assessing the fairness of financial statements based on evidence collected during the audit process (Commerford et al., 2022; Hendrawan & Dirmawan, 2023; Shaleh et al., 2024). This decision is influenced by the auditor's experience, knowledge, situational pressure, and psychological state (Kustina et al., 2023). According to ISA 200, Audit Judgment is the application of relevant knowledge and experience in the context of auditing and professional ethics. The quality of Audit Judgment significantly determines the final audit results and the auditor's opinion on an entity's financial statements (Yuliani et al., 2023).

Time Budget Pressure and Audit Judgment

Time Budget Pressure is a condition in which auditors face time and budget constraints in completing audit assignments (Kustina et al., 2023). This pressure arises from demands for cost efficiency, tight audit completion targets, and timely reporting obligations. Under these conditions, auditors are encouraged to adjust their work behaviors to ensure work can be completed within the specified deadlines. However, high time budget pressure has the potential to encourage auditors to take shortcuts, such as reducing audit procedures, narrowing substantive testing, or relying on limited audit evidence, thereby risking a decrease in the quality of the resulting audit judgment (Hendar & Harahap, 2023; Shaleh et al., 2024).

Furthermore, excessive time pressure can trigger dysfunctional behavior, such as manipulating work time and neglecting audit procedures that should be performed, which negatively impact the accuracy and objectivity of audit decisions (Gaoliang et al., 2024; Hendrawan & Dirmawan, 2023). From the perspective of the Theory of Planned Behavior, time budget pressure influences the auditor's perceived behavioral control, namely the auditor's perception of their ability to control the audit process according to professional standards. When auditors perceive insufficient time, their perceived ability to perform audits optimally decreases, leading auditors to make decisions quickly and practically with a lower level of consideration. Based on this description and previous research findings, it can be concluded that time budget pressure influences the auditor's audit considerations and decisions. Therefore, the following hypothesis is formulated:
H_1: Time budget pressure has an effect on audit judgment.

Framing and Audit Judgment

Framing is a method of presenting information that can influence individual perceptions and decision-making, even when the information presented is essentially the same (Halimatusyadiah et al., 2022). In the audit context, framing occurs when financial or non-financial information is presented positively or negatively, thus shaping the auditor's frame of mind when assessing audit risk and evaluating available audit evidence (Hadras, 2023; Hsee & Li, 2022; Suryanti & Nur, 2022). Positive information presentation tends to encourage auditors to avoid risks, while negative framing encourages auditors to be more cautious, skeptical, and critical during the audit process. These differences in information presentation can result in different audit decisions, even when the data used is identical (Mehta, 2022; Vaño & Meira, 2024).

Furthermore, framing influences the auditor's mindset when assessing audit conditions and determining professional judgment. Hsee & Li (2022) state that framing can influence auditor decisions even when the information presented is identical. This finding is supported by research by Jean (2024) and Njonge (2023) which shows that framing has a significant influence on audit judgment. From the perspective of the Theory of Planned Behavior, framing influences the auditor's attitude toward the behavior, namely the auditor's attitude toward information and the audit decisions to be made. Therefore, logically, the way information is presented influences the auditor's considerations and audit decisions. Based on this description, the following hypothesis is formulated:
H_2: Framing has an effect on audit judgment.

Emotional Intelligence and Audit Judgment

Emotional intelligence is an individual's ability to recognize, understand, and manage their own emotions and those of others (Mulyandini, 2023; Ramdhani et al., 2022). In the audit context, auditors with high levels of emotional intelligence tend to be better able to manage stress, maintain objectivity, and communicate effectively throughout the audit process (Alimbudiono et al., 2022; Jean, 2024; Mulyandini, 2023). This ability helps auditors remain focused and calm when facing work pressure and the complexity of audit tasks, thus supporting a more rational and professional decision-making process.

Emotional intelligence plays a crucial role in maintaining the quality of audit judgment because auditors are required to make professional judgments under stressful and uncertain conditions. Auditors with high emotional intelligence tend to be better able to manage negative emotions, maintain objectivity, and avoid the influence of emotional pressure when assessing audit evidence and audit risk. Previous research has shown that emotional intelligence has a positive influence on the quality of auditors' audit judgments and is an important factor in maintaining auditor professionalism (Alimbudiono et al., 2022; Mulyandini, 2023; Ramdhani et al., 2022). Therefore, it is logical that emotional intelligence influences auditors' audit considerations and decisions. Based on this description, the following hypothesis is formulated:
H_3: Emotional Intelligence has an effect on Audit Judgment.

Task Complexity as a Moderator between Time Budget Pressure and Audit Judgment

Task complexity refers to the level of difficulty and structure of the tasks auditors face during an audit (Fan et al., 2024). Complex audit tasks are generally unstructured, difficult to understand, and require in-depth and comprehensive information processing (Jaya et al., 2022; Yuliani et al., 2023). The more complex an audit task, the greater the auditor's cognitive load in evaluating audit evidence and assessing risks. Under these conditions, auditors require more time, concentration, and analytical skills to produce quality audit judgments.

Task complexity plays a role as a moderating variable because it can strengthen or weaken the effect of time budget pressure on audit judgment. When auditors are faced with complex audit tasks and high time budget pressure, the auditor's ability to control the audit process becomes increasingly limited. According to Jaya et al (2022) unstructured and difficult-to-understand tasks increase auditors' cognitive load, making auditors more susceptible to making quick and less thorough decisions under time pressure. This finding is supported by Yuliani et at (2023) showed that task complexity can strengthen the influence of pressure on audit decisions, where time pressure has a more negative impact on audit judgment quality in complex task situations. Therefore, logically, task complexity strengthens the effect of time budget pressure on the quality of audit judgment. Based on this description, the following hypothesis is formulated:
H_4: Task complexity strengthens the influence of time budget pressure on audit judgment.

Task Complexity as a Moderator between Framing and Audit Judgment

Task complexity refers to the level of difficulty and structure of the tasks auditors face during an audit (Fan et al., 2024). Complex audit tasks are generally unstructured, difficult to understand, and require in depth and intensive information processing (Jaya et al., 2022; Yuliani et al., 2023). Under these conditions, auditors face limited cognitive

capacity, requiring greater effort to integrate information, evaluate audit evidence, and form professional judgments. Therefore, the level of task complexity can influence how auditors process information and ultimately influence the quality of their audit judgments. Auditors who are able to manage task complexity well tend to produce more accurate and professional audit decisions (Hendrawan & Dirmawan, 2023; Jean, 2024; Njonge, 2023).

Task complexity also acts as a moderating variable in the relationship between framing and audit judgment. In complex task situations, auditors are more susceptible to information framing bias, especially when information is presented in a non-objective or ambiguous manner. High cognitive load can encourage auditors to rely on certain information frames as shortcuts in decision-making. However, at high levels of complexity, auditors are also encouraged to exercise increased caution and professional skepticism to reduce the risk of judgmental errors. Jean (2024) and Njonge (2023) states that framing in the context of complex tasks can disrupt the consistency of auditor decisions, but at the same time encourages auditors to be more critical in evaluating the information received. Therefore, task complexity is logically expected to weaken the effect of framing on audit judgment because auditors become more vigilant and do not rely entirely on the way information is presented. Based on this description, the following hypothesis is formulated:
H_5: Task complexity weakens the influence of framing on audit judgment.

Task Complexity as a Moderator between Emotional Intelligence and Audit Judgment

Task complexity refers to the level of difficulty and structure of the tasks auditors face during an audit (Fan et al., 2024). Complex audit tasks are generally unstructured, difficult to understand, and require in-depth and comprehensive information processing (Jaya et al., 2022; Yuliani et al., 2023). This situation increases the auditor's cognitive and emotional burden because they must integrate a variety of ambiguous and interrelated information within a limited time. In such situations, the auditor's ability to manage task complexity becomes crucial to maintaining the quality of the resulting audit judgments. Auditors who are able to manage task complexity well tend to produce more accurate and professional audit decisions (Hendrawan & Dirmawan, 2023; Jean, 2024; Njonge, 2023).

Task complexity also acts as a moderating variable in the relationship between emotional intelligence and audit judgment. The more complex the audit task, the greater the emotional and psychological stress experienced by the auditor. Auditors with high levels of emotional intelligence have better abilities in managing stress, maintaining emotional stability, and maintaining focus and objectivity in completing complex tasks. Previous research shows that in challenging task conditions, emotional intelligence is a key factor that helps auditors produce higher-quality decisions (Hendrawan & Dirmawan, 2023; Jean, 2024; Njonge, 2023). Thus, logically, task complexity strengthens the influence of emotional intelligence on audit judgment, because the more complex the audit task, the greater the role of emotional intelligence in supporting the quality of audit judgment. Based on this description, the following hypothesis is formulated:
H_6: Task complexity strengthens the influence of emotional intelligence on audit judgment.

Based on the results of theoretical studies from various previous studies and the relationship between variables, the model design in the framework of thought that has been prepared by the researcher can be displayed as shown in Figure 1.

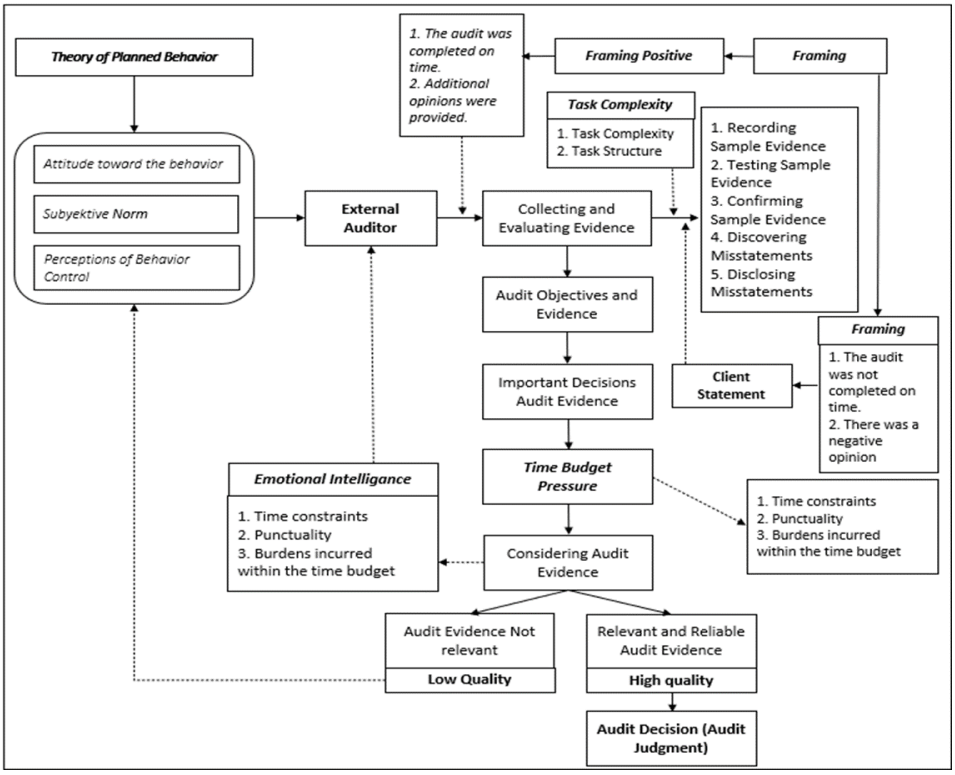

Figure 1. Conceptual Model

RESEARCH METHODS

This study uses a quantitative approach with a survey method to examine the influence of time budget pressure, framing, and emotional intelligence on audit judgment, as well as the role of task complexity as a moderating variable. The population in this study were auditors working in public accounting firms (KAP) in the greater Tangerang area. The sampling technique used was non-probability sampling with a quota sampling approach. The researcher distributed 240 questionnaires to auditors from 25 KAPs, and obtained 170 questionnaires that were returned and processed. Respondents in this study consisted of junior auditors, senior auditors, supervisors, managers, and partners directly involved in the financial statement audit process.

The independent variables in this study consist of time budget pressure, framing, and emotional intelligence. The measurement of time budget pressure refers to Hendar & Harahap (2023), which consists of three dimensions: time constraints, timeliness, and time budget burden. The Framing variable is adapted from Hadras (2023), which consists of two dimensions: positive framing and negative framing. Meanwhile, emotional intelligence is measured based on five dimensions developed by Shi (2023), namely self-awareness, self-control, self-motivation, empathy, and relationship building. The dependent variable, audit judgment, is measured based on two dimensions: determining the level of materiality and the level of audit risk, referring to (Arens et al., 2024). The moderating variable, task complexity, is adapted from Jaya et al (2022), which consists of two dimensions: the level of task difficulty and the structure of the task.

Data collection was conducted through direct questionnaire distribution and through digital platforms such as google forms. The measurement scale used a five-point likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). The data obtained were tested for validity and reliability before further analysis. Testing was carried out using the partial least squares-based structural equation modeling (SEM-PLS) method with the help of SmartPLS software version 4.0. The measurement model (outer model) was used to test the relationship between indicators and constructs, while the structural model (inner model) was used to test the relationship between constructs and the moderating effects within the research model.

RESULTS AND DISCUSSION

Results

Respondent Characteristics

Table 1. Respondent Characteristics

No	Demographics	Amount	Percentage
1	Gender		
	Man	98	57.65%
	Woman	72	42.35%
2	Age		
	25 – 30 Years	72	42.35 %
	3 1 – 35 Years	47	27.65 %
	3 6 – 40 Years	20	11.76 %
	4 1 – 45 Years	19	11.18 %
	> 45 Years	12	7.06 %
3	Length of work		
	< 1 Year	18	10.59 %
	12 years old	28	16.47 %
	23 years	58	34.12 %
	3 – 4 Years	48	28.24 %
	> 4 Years	18	10.59 %
4	Position		
	Partner	10	5.88%
	Manager	8	4.71%
	Supervisor	9	5.29%
	Senior Auditor	78	45.88%
	Junior Auditor	65	38.24%
5	Assignment		
	< 5 Assignments	32	18.82%
	6-10 Assignments	57	33.53%
	11-15 Assignments	51	30.00%
	16-20 assignments	21	12.35%
	> 20 Assignments	9	5.29%

Source: Processed Data, 2025.

Respondents in this study were predominantly male, with 98 respondents (57.65%). The largest age group was in the 25–30 year range, with 72 respondents (42.35%). Based on length of service, auditors with 2–3 years of service were the most dominant, with 58 respondents (34.12%). The largest number of positions were held by senior auditors, with 78 respondents (45.88%). Meanwhile, auditors with 6–10 assignments, with 57 respondents (33.53), held the largest number of assignments. This data indicates that the majority of respondents were young male auditors with sufficient work and assignment experience, and were in active operational positions in audit implementation.

Respondent Answer Index Analysis

In this study, *the three box method criteria were used. By* using the formula

$$Indeks = \frac{\{(F1\ X\ 1) + (F2\ X\ 1) + (F3\ X\ 1) + (F4\ X\ 1) + (F5\ X\ 1)\}}{5} X\ 100\%/n$$

Audit Judgment Index Analysis

The following presents statistical analysis of the index of respondents' response results related to the audit judgment variable for auditors in the greater Tangerang area.

Table 2. Audit Judgment Index

No	F1	F2	F3	F4	F5	Σ(F×S)	Mean	Indeks
1	0	8	28	90	44	680	40.000	80.00.00
2	0	8	27	90	45	682	40.118	80.24.00
3	0	8	32	82	48	680	40.000	80.00.00
4	0	8	28	88	46	682	40.118	80.24.00
5	0	8	26	86	50	688	40.471	80.94
6	0	20	39	55	56	657	38.647	77.29.00
7	0	8	26	89	47	685	40.294	80.59.00
8	0	8	26	89	47	685	40.294	80.59.00
9	0	8	28	91	43	679	39.941	79.88
10	0	8	28	91	43	679	39.941	79.88
11	0	8	32	85	45	677	39.824	79.65

Source: Processed Data, 2025.

The average index of 79.94 (high category) indicates that auditors tend to make decisions according to professional standards, remain cautious, and prioritize report integrity even when facing pressure or client requests.

Time Budget Pressure Index Analysis

The following presents statistical analysis of the index of respondents' response results related to *the time budget pressure variable* for auditors in the greater Tangerang area.

Table 3. Time Budget Pressure Index

No	F1	F2	F3	F4	F5	Σ(F×S)	Mean	Indeks
1	0	0	16	83	71	736	43.235	86.47.00
2	0	0	19	74	77	738	43.412	86.82
3	0	0	17	86	67	731	42.941	85.88
4	0	0	21	77	72	731	42.941	86.00.00
5	0	0	22	81	67	726	42.706	85.29.00
6	0	0	16	85	69	734	43.176	86.24.00
7	0	0	21	78	71	731	42.941	85.88
8	0	0	23	81	66	724	42.588	85.06.00
9	0	0	23	77	70	727	42.765	85.53.00
10	0	0	23	77	70	727	42.765	85.53.00

Source: Processed Data, 2025.

With an index of 85.87 (high), the auditor is aware of time pressure but still adapts and maintains audit quality despite demands for efficiency.

Framing Index Analysis

The following presents statistical analysis of the index of respondents' response results related to the Framing variable for auditors in the Greater Tangerang area.

Table 4. Framing Index

No	F1	F2	F3	F4	F5	Σ(F×S)	Mean	Indeks
1	0	3	22	80	65	718	42.176	84.35.00
2	4	8	40	72	46	658	38.706	77.41.00
3	0	3	22	80	65	718	42.176	84.35.00
4	0	0	19	58	93	754	44.353	88.71
5	0	0	13	68	89	755	44.471	88.94

Source: Processed Data, 2025.

An index of 84.75 (high) indicates that auditors are influenced by the presentation of information, tending to be more cautious when risks or weaknesses in internal control are emphasized.

Emotional Intelligence Index Analysis

The following presents statistical analysis of the index of respondents' response results related to the emotional intelligence variable for auditors in the Greater Tangerang area.

Table 5. Emotional Intelligence Index

No	F1	F2	F3	F4	F5	Σ(F×S)	Mean	Indeks
1	0	10	39	53	68	689	40.529	81.06.00
2	0	10	39	56	65	687	40.353	80.71
3	0	0	17	91	62	726	42.647	85.29.00
4	0	1	39	76	54	694	40.765	81.53.00
5	0	0	23	79	68	726	42.647	85.29.00
6	0	0	23	76	71	729	42.824	85.65
7	0	1	39	73	57	697	40.941	81.88
8	0	1	28	78	63	714	41.941	83.88
9	0	0	12	88	70	739	43.412	86.82
10	0	0	12	85	73	742	43.590	87.18.00

Source: Processed Data, 2025.

An index of 83.93 (high) indicates that the auditor has good optimism, composure, communication skills and cooperation to maintain professional relationships and audit quality.

Task Complexity Index Analysis

The following presents statistical analysis of the index of respondents' response results related to *the Task Complexity variable* for auditors in the Greater Tangerang area.

Table 6. Task Complexity Index

No	F1	F2	F3	F4	F5	Σ(F×S)	Mean	Indeks
1	0	0	2	97	71	749	4.406	88.12.00
2	0	0	1	95	74	754	4.429	88.59.00
3	0	1	8	83	78	748	4.400	88.00.00
4	0	1	8	86	75	746	4.382	87.65
5	0	0	8	89	73	746	4.382	87.65

Source: Processed Data, 2025.

With an index of 88.00 (high), auditors feel they clearly understand their tasks, are helped by their superiors' directions, and are able to manage the complexity of their work through effective procedures and communication.

Evaluation of Measurement Model (Outer Model)

Evaluation of the measurement model in the structural equation modeling approach based on partial least squares (SEM-PLS) was conducted through convergent validity and discriminant validity testing. Based on the results of data processing using SmartPLS software version 4.0, a comprehensive representation of the model path was obtained, as shown in Figure 2.

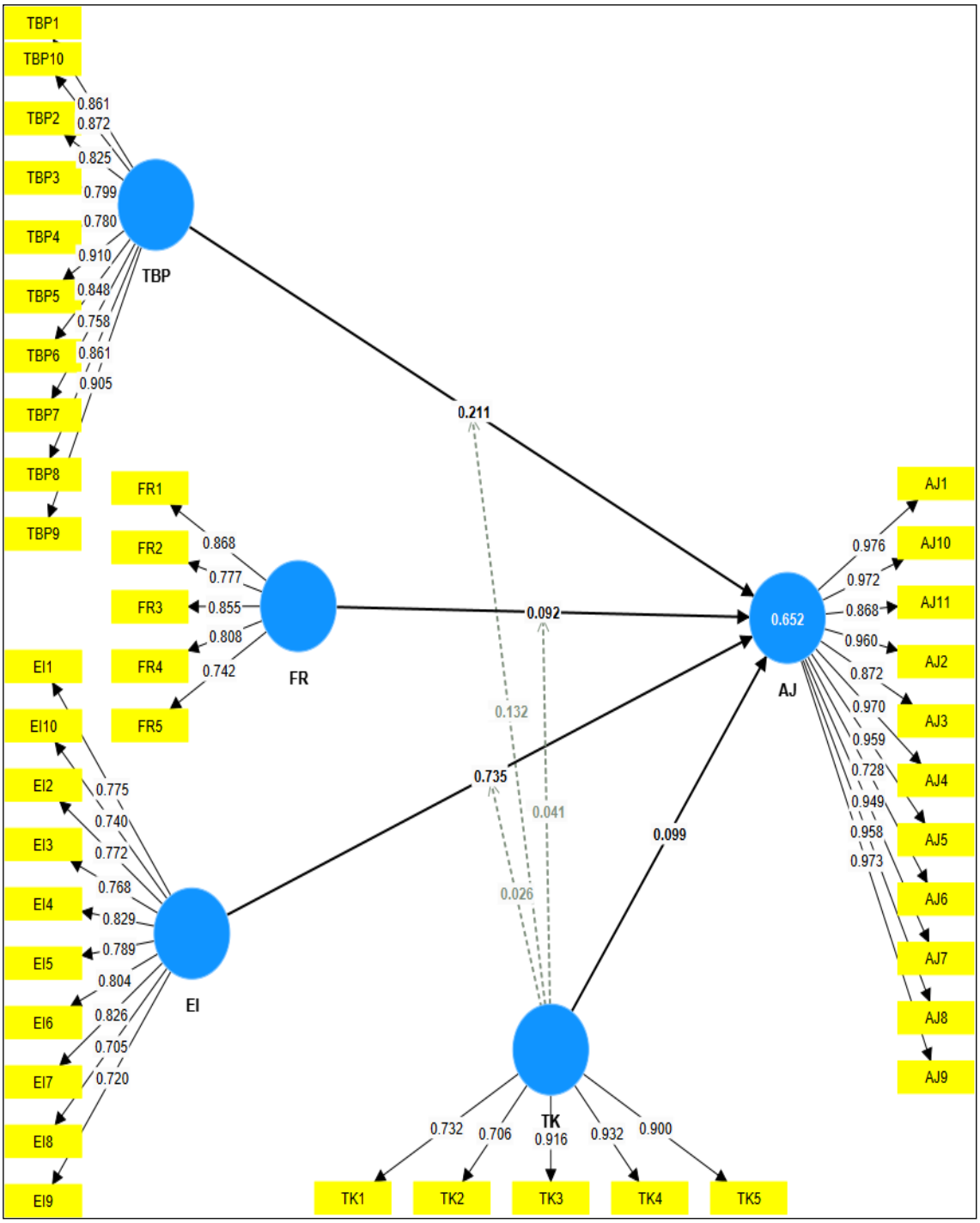

Figure 2. Measurement Model (Outer Model)

The results of the validity and reliability tests for each dimension of each variable are shown in Table 7.

Table 7. Validity and Reliability Test Results

Variabel	Indikator	Loading factor	Composite Reliability (CR)	Average Variance Extracted (AVE)	Cronb ach's Alpha
Audit Judgment	AJ 1	0,677777778	0,683333333	0,599305556	0,682638889
	AJ 2	0,666666667			
	AJ 3	0,605555556			
	AJ 4	0,673611111			
	AJ 5	0,665972222			
	AJ 6	0,505555556			
	AJ 7	0,659027778			
	AJ 8	0,665277778			
	AJ 9	0,675694444			
	AJ 10	0,675			
	AJ 11	0,602777778			
Time budget pressure	TBP 1	0,597916667	0,690277778	0,49375	0,667361111
	TBP 2	0,572916667			
	TBP 3	0,554861111			
	TBP 4	0,541666667			
	TBP 5	0,631944444			
	TBP 6	0,588888889			
	TBP 7	0,526388889			
	TBP 8	0,597916667			
	TBP 9	0,628472222			
	TBP 10	0,605555556			
Framing	FR 1	0,602777778	0,604861111	0,456944444	0,603472222
	FR 2	0,539583333			
	FR 3	0,59375			
	FR 4	0,561111111			
	FR 5	0,515277778			
Emotional intelligence	EI 1	0,538194444	0,645138889	0,415972222	0,642361111
	EI 2	0,536111111			
	EI 3	0,533333333			
	EI 4	0,575694444			
	EI 5	0,547916667			
	EI 6	0,558333333			
	EI 7	0,573611111			
	EI 8	0,489583333			
	EI 9	0,5			
	EI 10	0,513888889			
Task complexity	TK 1	0,508333333	0,566666667	0,493055556	0,622222222
	TK 2	0,490277778			
	TK 3	0,636111111			
	TK 4	0,647222222			
	TK 5	0,625			

Source: Processed Data, 2025.

Based on the results of validity and reliability testing, all indicators for each variable had loading factor and AVE values above 0.50, and cronbach's alpha and composite reliability values above 0.70. This indicates that all indicators in this research model have met the validity and reliability criteria, thus it can be concluded that the instrument used is suitable for further analysis.

Discriminant Validity

Table 8 presents the results of the discriminant validity analysis tested through cross-loading.

Table 8. Cross-Loading Between Constructs

Indicator	AJ	EI	FR	TBP	TK
AJ1	0.976	0.739	0.575	-0.131	0.291
AJ2	0.960	0.715	0.559	-0.123	0.311
AJ3	0.872	0.720	0.561	-0.105	0.296
AJ4	0.970	0.727	0.573	-0.122	0.277
AJ5	0.959	0.713	0.540	-0.103	0.260
AJ6	0.928	0.705	0.631	-0.215	0.128
AJ7	0.949	0.701	0.520	-0.111	0.272
AJ8	0.958	0.708	0.522	-0.117	0.269
AJ9	0.973	0.726	0.568	-0.126	0.277
AJ10	0.972	0.728	0.571	-0.129	0.305
AJ11	0.868	0.712	0.554	-0.101	0.300
EI1	0.501	0.775	0.634	0.170	0.233
EI2	0.497	0.772	0.621	0.158	0.243
EI3	0.631	0.768	0.657	0.067	0.295
EI4	0.678	0.829	0.576	0.039	0.322
EI5	0.599	0.789	0.496	-0.017	0.211
EI6	0.607	0.804	0.521	-0.007	0.223
EI7	0.682	0.826	0.582	0.046	0.302
EI8	0.683	0.765	0.568	-0.120	0.149
EI9	0.510	0.750	0.550	0.058	0.168
EI10	0.521	0.745	0.578	0.068	0.183
FR1	0.512	0.623	0.868	-0.083	0.284
FR2	0.506	0.611	0.777	-0.023	0.164
FR3	0.510	0.640	0.855	-0.091	0.274
FR4	0.454	0.548	0.808	0.006	0.122
FR5	0.472	0.594	0.742	0.048	0.171
TBP1	-0.138	0.044	-0.030	0.861	-0.003
TBP2	-0.049	0.094	-0.033	0.825	0.074
TBP3	-0.055	0.143	0.065	0.799	0.125
TBP4	0.004	0.133	0.055	0.780	0.199
TBP5	-0.152	0.025	-0.049	0.910	0.124
TBP6	-0.128	0.052	-0.022	0.848	-0.007
TBP7	-0.001	0.124	0.036	0.758	0.214
TBP8	-0.069	0.010	-0.077	0.861	0.069
TBP9	-0.149	0.027	-0.038	0.905	0.128
TBP10	-0.057	0.032	-0.047	0.872	0.062
TK1	0.187	0.182	0.159	-0.048	0.732
TK2	0.212	0.205	0.206	-0.010	0.706
TK3	0.286	0.310	0.242	0.093	0.916
TK4	0.261	0.283	0.223	0.108	0.932
TK5	0.273	0.276	0.227	0.141	0.900

Source: Processed Data, 2025.

Based on the crossloading table, most of the indicators show good discriminant validity with the highest loading value on their respective constructs, the indicators on each variable show high consistency and very good discriminant validity in the context of this study.

Coefficient of Determination

The coefficient of determination values for the causal relationship between exogenous and endogenous variables are presented in Table 9.

Table 9. Coefficient of Determination

	R-square	R-square adjusted
Audit Judgment	0,652	0,637

Source: Processed Data, 2025.

Based on the results of the determination coefficient test, the R-square value of 0.652 and the adjusted R-square of 0.637 indicate that the variables time budget pressure, framing, emotional intelligence, and task complexity together can explain 63.7% of the variability in audit judgment. This means that this research model has quite strong predictive ability in explaining the factors that influence Audit Judgment of auditors in the Greater Tangerang area.

Structural Model (Inner Model)

This study used a significance level of 5%, resulting in a t-table value of 1.9656. Based on the test results, all alternative hypotheses were proven significant and acceptable, as shown in Figure 3 and Table 10.

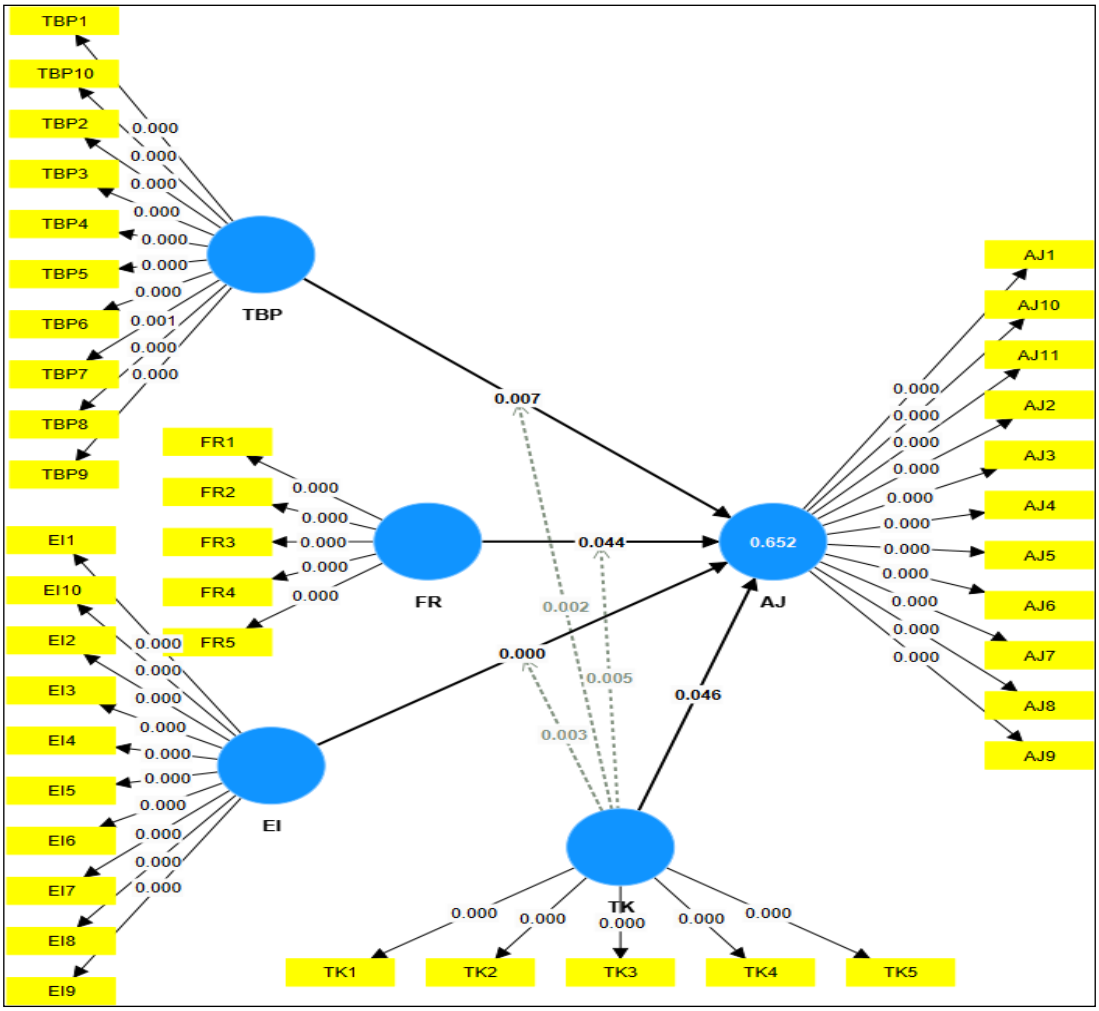

Figure 3. Structural Model (Inner Model)

Table 10. Structural Model Test Results

	Hypothesis	Loading Factor	T statistics (IO/STDEVI)	P value	Conclusion
H_1	Time budget pressure -> Audit Judgment	0.211	2.697	0.007	Significant
H_2	Framing -> Audit Judgment	0.092	1.998	0.044	Significant
H_3	Emotional intelligence-> Audit Judgment	0.735	10.468	0.000	Significant
H_4	Time budget pressure X Task complexity-> Audit Judgment	0.132	3.897	0.002	Pure Moderation
H_5	Framing X Task complexity-> Audit Judgment	0.041	2.532	0.005	Pure Moderation
H_6	Emotional intelligence X Task complexity-> Audit Judgment	0.026	2.802	0.003	Pure Moderation

Source: Processed Data, 2025.

Discussion

Hypothesis 1: Time Budget Pressure has an effect on Audit Judgment

The test results show that time budget pressure (TBP) has a significant effect on Audit Judgment (AJ). Within the context of the Theory of Planned Behavior, time pressure can influence auditors' perceived behavioral control, which is their perception of their ability to control audit actions under pressure. When auditors perceive insufficient time, they tend to make quicker and less thorough decisions. This finding aligns with research by Hendar & Harahap (2023), which states that time pressure can reduce judgment quality. However, research by Pratoomsuwan & Chiaravutthi (2023), shows that auditors can maintain audit quality despite time pressure, which is not entirely consistent.
The significant influence of Time Budget Pressure on Audit Judgment reflects auditors' perception that time constraints often reduce the space for in-depth audit procedures. Auditors facing tight deadlines tend to prioritize assignment completion over expanding audit evidence, resulting in faster judgments and the risk of bias. This phenomenon is clearly visible in the case of PT Garuda Indonesia, where audit completion pressure and public reporting deadlines are suspected of weakening auditors' skepticism in assessing receivable-based revenue recognition. The difference in results with studies that found no effect of TBP can be explained by differences in auditor and organizational characteristics, particularly experience level, KAP quality control system, and culture of compliance with audit standards.

Hypothesis 2: Framing influences Audit Judgment

The second hypothesis test shows that framing has a significant effect on audit judgment. In the TPB, framing influences attitude toward behavior, namely the auditor's attitude toward the information presented. The way information is presented (positive or negative) can shape auditors' perceptions and influence their decisions, even though the substance of the information remains the same. This finding supports the planned behavior theory Manrejo & Yulaeli (2022) which suggests that framing can influence judgment. However, research by Dana et al (2022) and Kustina et al (2023) suggests that professional auditors tend to be more resistant to framing effects, so the results are not entirely consistent.

The finding that framing significantly influences audit judgment suggests that auditors remain psychologically susceptible to the way information is presented, despite their technical competence. Auditors' perceptions of positive framing (e.g., narratives of good client performance) or negative framing (indications of risk or uncertainty) influence risk

evaluation and audit evidence. This is relevant to the SNP Finance case, where seemingly "fair" financial information formally framed the company's condition positively, resulting in auditors failing to capture the substance of the problem. This inconsistency with some prior research may be due to the auditor's level of professionalism and training, where experienced auditors may be better able to resist framing bias than auditors with high workloads and high client complexity.

Hypothesis 3: Emotional Intelligence influences Audit Judgment

The results of the third hypothesis test indicate that emotional intelligence (EI) significantly influences audit judgment. In the TPB, EI influences subjective norms, namely social norms and environmental pressures that influence auditor behavior. Auditors with high emotional intelligence tend to be better able to manage social pressures and personal emotions, resulting in more objective judgments. These findings align with the theory of planned behavior and research conducted by Manrejo & Yulaeli (2022), Mulyandini (2023) and Ramdhani et al (2022) which emphasizes the importance of emotional intelligence (EI) in decision-making. However, research by Halimatusyadiah et al (2022) shows that the influence of EI on professional decisions still depends on the context and level of auditor experience.

The significant influence of Emotional Intelligence on Audit Judgment indicates that auditors with high EI are better able to manage emotional stress, client conflict, and work environment expectations. Auditors' perceptions of social demands whether from superiors, teammates, or clients are more balanced when auditors are able to control their emotions and maintain objectivity. This phenomenon is reflected in the Wanaartha Life case, where the auditor's failure to detect manipulation of a high-risk insurance product can be attributed to weak management of relational stress and excessive trust in management. The difference in results with studies that did not find an effect of EI can be explained by the task context and auditor independence, where EI only has a significant impact when auditors are truly faced with intense emotional stress and conflicts of interest.

Hypothesis 4: Task Complexity moderates the effect of Time Budget Pressure on Audit Judgment

The fourth hypothesis suggests that task complexity (TK) strengthens the influence of time budget pressure on audit judgment. In the TPB, task complexity influences perceived behavioral control, where auditors find it increasingly difficult to control their actions when faced with complex tasks and limited time. This finding supports research by Halimatusyadiah et al (2022) and Yuliani et al (2023) which states that time pressure has a more negative impact in complex task situations. However, this result differs from the findings of Hendrawan & Dirmawan (2023) which indicate that experienced auditors can cope with time pressure even when the task is complex.

The finding that Task Complexity strengthens the influence of Time Budget Pressure on Audit Judgment indicates that auditors' perceptions of inability to control tasks increase when complexity and time pressure coexist. In audit conditions involving complex transactions, accounting estimates, and complex business structures, time pressure becomes more detrimental to judgment quality. This explains the pattern of audit failures in companies with complex business models such as Garuda and Wanaartha. The difference with research that states auditors are able to overcome time pressure can be

explained by differences in resource levels, task allocation, and organizational support.

Hypothesis 5: Task Complexity moderates the effect of Framing on Audit Judgment

The results of the fifth hypothesis test indicate that task complexity strengthens the influence of framing on audit judgment. In the TPB, task complexity influences attitude toward behavior, where auditors are more susceptible to framing bias when facing tasks that require high information processing. This finding aligns with the theory Bahr & Fliaster (2023) which states that framing is more influential in complex situations. However, research by Jean (2024) shows that auditors with specialized training can mitigate the effects of framing, even in complex tasks.

The results showing that Task Complexity strengthens the influence of Framing on Audit Judgment indicate that auditors are increasingly susceptible to framing bias when they have to process large amounts of ambiguous and interrelated information. Auditors' perception of selectively framed information becomes more dominant due to limited cognitive capacity. This phenomenon supports the explanation of why, in practice, auditors on major cases often get "trapped" in the narrative of management reports. The difference with studies that suggest framing can be controlled is explained by differences in advanced training and the use of cognitive bias mitigation procedures.

Hypothesis 6: Task Complexity moderates the effect of Emotional Intelligence on Audit Judgment

The sixth hypothesis suggests that task complexity strengthens the influence of emotional intelligence on audit judgment. In the TPB, task complexity influences subjective norms and perceived behavioral control, where auditors with high EI are better able to manage emotional and social pressure in complex task situations. This finding supports research by Njonge (2023) which states that EI becomes more important in challenging situations. However, research by Shi (2023) shows that the influence of EI on performance is not always consistent, depending on the type of task and work environment.
The finding that Task Complexity strengthens the influence of Emotional Intelligence on Audit Judgment confirms that EI becomes increasingly crucial in complex audit situations. Auditors with high EI have a better perception of control and psychological resilience, enabling them to maintain the quality of their judgment despite facing high cognitive and emotional stress. In complex situations such as audits of financial institutions or highly estimated entities, EI serves as an internal mechanism to maintain professionalism. Inconsistencies with other studies may be caused by differences in the types of audit assignments, the stability of the work environment, and organizational culture.

CONCLUSION

Based on the research results, it can be concluded that time budget pressure, framing, and emotional intelligence each have a significant influence on audit judgment. Furthermore, task complexity has been shown to moderate the relationship between these three variables and audit judgment, strengthening its influence in more complex task situations. These findings indicate that psychological and situational factors play a significant role in the audit decision-making process.

This research contributes to the development of audit practices in Indonesia, particularly in improving the quality of auditors' audit judgments. By understanding how time pressure, information presentation, and emotional intelligence can influence auditor decisions, audit organizations can design more effective training and task management strategies. Task complexity also needs to be considered as a factor that strengthens or weakens the influence of these variables.

Within the framework of the theory of planned behavior, the results of this study indicate that attitude toward behavior, subjective norms, and perceived behavioral control collectively influence auditor behavior in making audit decisions. Time budget pressure and task complexity influence auditor behavioral control, framing shapes attitudes toward information, and emotional intelligence plays a role in social norms and emotional management that influence decisions.

This study has several limitations. First, the scope of the study only covered auditors in a specific region and did not cover all types of audit organizations in Indonesia. Second, the variables used did not capture all factors that might influence audit judgment, such as work experience, client pressure, or organizational culture. Therefore, future research is recommended to expand the scope of respondents and include other relevant variables.

In general, the results of this study can be a reference for auditors, audit institutions, and educational institutions in improving the quality of audit decision-making through managing time pressure, presenting appropriate information, developing emotional intelligence, and understanding the complexity of the tasks at hand.

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