



## The Role of Religiosity in Moderating the Influence of Individual Factors and Artificial Intelligence on Audit Quality

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**Abstract**

**Background:** High-quality auditing is essential for transparent and accountable public financial management. However, audit manipulation, bribery cases, and inconsistent findings in prior studies indicate that the determinants of audit quality have not yet been fully established.

**Objective:** This study examines the effects of organizational commitment, competence, work pressure, artificial intelligence (AI), and religiosity on audit quality among auditors of the Audit Board of the Republic of Indonesia (BPK) and evaluates the moderating role of religiosity

**Methods:** Data were obtained through an online survey of 92 Junior Expert Auditors at the BPK Head Office, selected using cluster random sampling from a population of 1,091 auditors, and analyzed using partial least squares structural equation modeling (PLS-SEM) with SmartPLS 4.

**Results:** Audit quality increases with competence ( $\beta = 0.555$ ), religiosity ( $\beta = 0.389$ ), and AI ( $\beta = 0.174$ ), but decreases with work pressure ( $\beta = -0.154$ ); organizational commitment does not have a significant effect. The model explains 59.3% of the variance in audit quality, and religiosity significantly moderates only the relationship between AI and audit quality ( $\beta = 0.135$ ;  $p = 0.007$ ).

**Conclusion:** Within BPK, professional capability and personal moral values contribute more strongly to audit quality than institutional loyalty. Religiosity also provides ethical guidance for the professional use of AI. Accordingly, BPK should emphasize competence development, balanced workload management, integrity strengthening, and responsible digital audit transformation.

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### INTRODUCTION

Pursuant to Article 23 of the 1945 Constitution, the state is responsible for administering public finances in a transparent and accountable manner to advance societal welfare. Therefore, public sector auditing constitutes an essential mechanism for ensuring that government officials remain accountable for their stewardship of public resources (Arliman, 2020; Pramono, 2020; Sipayung, 2025). In response to this need, Indonesia established the Audit Board of the Republic of Indonesia (BPK) as the nation's supreme audit institution, strategically positioned to advance governmental transparency and accountability through comprehensive audit examinations and professional guidance that support sustainable development (Nations, 2025; Prabhawa & Prasajo, 2021). The quality of BPK's audit function represents a primary measure of effective public financial oversight and provides critical information for governmental decision-making and stakeholder assessment (Amalyh et al., 2025; Mattei et al., 2021). In line with this role, BPK's

Strategic Plan 2025–2029 affirms that the role of the external audit institution extends beyond the oversight function to include providing insight into ongoing public policies (insight) and reviewing alternative policy options for the future (foresight), with reference to the Accountability Organization Maturity Model developed by the U.S. Government Accountability Office ([Indonesia, 2025](#)).

The imperative for intensive audit implementation within BPK arises from the persistent identification of administrative deficiencies and gaps in financial stewardship that require systematic rectification. Such circumstances demonstrate incomplete institutional conformity with fundamental accountability principles, transparency requirements, and legal compliance standards. According to the Second Half 2025 Audit Outcomes Report, BPK identified documented financial losses, potential losses, and revenue deficiencies totaling Rp18.53 trillion, along with economic waste, operational shortcomings, and performance deficiencies in state-owned enterprises and related entities amounting to Rp24.34 trillion ([Indonesia, 2026](#)). Deficiencies of such magnitude necessitate coordinated remedial initiatives to implement BPK recommendations, positioning examination quality as a cornerstone of public accountability frameworks ([Indonesia, 2024](#)).

In practice, public sector audit quality continues to exhibit a persistent divergence between theoretical ideals and operational realities, with examiner independence frequently compromised by excessive workloads, political considerations, and stakeholder intervention, thereby raising concerns regarding the neutrality of audit findings ([He et al., 2017](#); [Mahdi et al., 2023](#); [Sumiyana et al., 2023](#); [Usrah et al., 2022](#)). Judicial proceedings involving BPK personnel including corruption allegations, attempts to influence audit opinions, and criminal charges against officials involved in infrastructure projects demonstrate that auditing remains vulnerable to external power influences ([Antara, 2022](#); [Kompas, 2022](#); [Kompas, 2024a, 2024b](#); [Nufus, 2023](#); [Tempo, 2025](#); [Zahra, 2023](#)). Public commentary has characterized Wajar Tanpa Pengecualian (WTP) opinions as predominantly procedural rather than substantively rigorous ([Robi, 2026](#); [Husain, 2025](#); [JPNN.com, 2026](#)). Multiple state-owned enterprises that received WTP opinions including PT Indofarma, PT Waskita Karya, PT Wijaya Karya, and PT Garuda Indonesia were subsequently found to have engaged in distorted financial reporting ([Arini, 2024](#); [Banjarnahor, 2023](#); [Jannah, 2019](#); [Juniarti & Yunita, 2025](#); [Zahira, 2023](#)). Consequently, audit quality reflects the interplay of technical capabilities, contextual pressures, and political circumstances.

Audit quality is susceptible to multiple interconnected dimensions, encompassing personal characteristics, institutional structures, workplace conditions, and technological capabilities. Institutional commitment motivates auditors to protect organizational standing through adherence to elevated professional standards, whereas technical competence represents a fundamental determinant of auditors' ability to identify significant accounting irregularities and provide appropriate guidance ([Khulsum et al., 2025](#); [Mustika et al., 2025](#)). Conversely, heightened occupational pressures may diminish examination rigor, professional skepticism, and procedural compliance while fostering counterproductive conduct, including abbreviated audit procedures and premature conclusions ([Broberg et al., 2017](#); [Putri & Chairina, 2026](#); [Winoto & Harindahyani, 2021](#)). Within contemporary digital contexts, the deployment of artificial intelligence has shown promise for enhancing exception detection and quantitative risk assessment; nevertheless, realizing these benefits requires auditors to integrate technological applications with expert professional judgment ([Fedyk et al., 2022](#); [Noordin et al., 2022](#); [Othman, 2025](#)). Additionally, auditor religious conviction functions as an ethical underpinning that reinforces professional integrity, transparency, and accountability in audit work, with extant scholarship indicating higher audit quality among examiners with stronger religious conviction ([Anwar & Ardianto, 2025](#); [Duh et al., 2022](#); [Suryadi et al., 2025](#)).

Despite extensive scholarly investigation into the antecedents of audit quality, research findings remain contradictory, particularly regarding the effects of competence, occupational pressures, and technological applications. Moreover, much of the existing research examines variables individually and focuses on commercial enterprises and public accounting firms, thereby limiting evidence specific to BPK. Auditor religiosity as an ethical construct also remains rarely examined as a moderating mechanism in relationships affecting audit quality, nor has it been concurrently integrated with institutional factors, workplace pressures, and technological

capabilities within comprehensive frameworks targeting public sector audit organizations. This phenomenon can be explained through Agency Theory, which views auditing as a monitoring mechanism for reducing conflicts of interest; Attribution Theory, which posits that auditor behavior is influenced by internal and external factors; the Theory of Planned Behavior, which emphasizes the roles of intention and perceived behavioral control in professional behavior; and the Technology Acceptance Model, which explains how technology acceptance affects audit effectiveness (Istianah et al., 2024; Raihan & Setiyawati, 2025). Three features distinguish this study from that body of work, as summarized in Table 1. First, individual, organizational, environmental, and technological determinants are tested within a single model rather than examined in isolation. Second, religiosity is assigned a dual role, serving both as a direct predictor and as a moderator of four separate relationships, whereas earlier studies have generally examined only one of these roles. Third, the study is situated within the national supreme audit institution, where state audit standards and hierarchical quality-control mechanisms operate differently from those of public accounting firms that dominate the existing evidence.

**Table 1***Positioning of This Study Against Prior Research*

| Study                   | Context                       | Determinants tested                                                   | Role of religiosity                          | Gap addressed here                                                                                         |
|-------------------------|-------------------------------|-----------------------------------------------------------------------|----------------------------------------------|------------------------------------------------------------------------------------------------------------|
| Khulsum et al. (2025)   | Public accountants, Indonesia | Competence, time budget pressure, complexity, motivation              | Not examined                                 | No technology construct and no public sector auditors                                                      |
| Mahdi et al. (2023)     | BPK Maluku and North Sulawesi | Determinants of audit quality with political pressure                 | Not examined                                 | Pressure treated only as moderator, technology absent                                                      |
| Fedyk et al. (2022)     | Audit firms, United States    | AI investment and audit outcomes                                      | Not examined                                 | Firm level archival data, auditor moral values absent                                                      |
| Anwar & Ardianto (2025) | Public accountants, Indonesia | Auditor expertise                                                     | Moderator of expertise only                  | Single predictor, private sector setting                                                                   |
| Duh et al. (2022)       | Auditors, Taiwan              | Religious belief                                                      | Direct predictor                             | Organizational and technological factors absent                                                            |
| This study              | BPK Head Office, Indonesia    | Organizational commitment, competence, work pressure, AI, religiosity | Direct predictor and moderator of four paths | Integrates individual, organizational, environmental, and technological factors in one public sector model |

Source: Authors' synthesis of prior studies

This study is particularly urgent because the quality of public-sector audits is fundamental to transparent and accountable governance. Cases involving the conditioning of audit findings, bribery of auditors, criticism of unqualified (*Wajar Tanpa Pengecualian* [WTP]) opinions, and recurring financial-statement manipulation demonstrate continuing threats to audit credibility and public confidence in BPK. At the same time, digital transformation and the growing use of AI in auditing require auditors to strengthen their competence, professionalism, and integrity to safeguard audit quality. Evidence concerning the determinants of audit quality among public-sector auditors, especially within BPK, remains limited; accordingly, this study is expected to offer theoretical and practical value for strengthening public-sector auditing in the digital era.

The study's novelty lies in an integrative framework that simultaneously links internal auditor characteristics (organizational commitment and competence) and external conditions (work pressure and AI) to audit quality, while positioning religiosity as a moderating construct. Empirical work addressing AI and religiosity together in the BPK audit setting remains scarce; this research therefore broadens public-sector audit scholarship in the context of digital

transformation. Theoretically, it advances the literature by demonstrating that moral values may operate as a boundary condition for technology use rather than merely for technical capability, thereby sharpening the integration of attribution theory with the Technology Acceptance Model in audit research. Practically, the findings provide BPK with a basis for prioritizing interventions by clarifying the relative importance of competence development, workload policies, and integrity programs in a digitally enabled audit environment.

Accordingly, this study examines how organizational commitment, auditor competence, work pressure, AI, and religiosity relate to audit quality at BPK, while assessing whether religiosity moderates the effects of organizational commitment, competence, work pressure, and AI on audit quality.

### Hypothesis Development

The five determinants are linked to audit quality through four complementary theoretical lenses. Agency theory positions the audit as a monitoring mechanism that reduces information asymmetry between the public as principal and the government as agent, such that any factor that enhances the auditor's capacity to detect and report misstatements contributes to audit quality. Attribution theory distinguishes internal dispositions, namely organizational commitment, competence, and religiosity, from external conditions, namely work pressure and the technology available to the auditor. The Theory of Planned Behavior explains how these dispositions translate into audit behavior through attitudes, subjective norms, and perceived behavioral control, while the Technology Acceptance Model explains the conditions under which auditors actually use AI in the field.

Organizational commitment reflects an auditor's identification with the institution and is expected to enhance responsibility and care in executing audit procedures (Mustika et al., 2025), which supports H1. Competence encompasses knowledge, experience, and technical skills and is a direct antecedent of the ability to detect material misstatements (Bonner, 1990; Khulsum et al., 2025), which supports H2. Work pressure in the form of time budgets, workload, and stakeholder interference reduces thoroughness and professional skepticism and encourages dysfunctional audit behavior (Broberg et al., 2017; Persellin et al., 2019; Zulkipli et al., 2026), which supports H3. AI expands the coverage and precision of analytical procedures and anomaly detection (Fedyk et al., 2022; Kend & Nguyen, 2020), which supports H4. Religiosity provides a moral commitment that sustains integrity and independence when incentives push in the opposite direction (Duh et al., 2022; Ocak et al., 2024), which supports H5.

Religiosity is also positioned as a moderator. As an internalized value system, it is expected to convert institutional loyalty into substantive rather than merely administrative diligence (H6), to direct technical competence toward objective judgment (H7), to buffer the erosion of care under pressure (H8), and to keep the use of AI within the boundaries of professional ethics rather than allowing mechanical reliance on machine-generated output (H9) (Alles et al., 2022; Munoko et al., 2020).

The hypotheses are therefore as follows: H1, organizational commitment has a positive effect on audit quality; H2, competence has a positive effect on audit quality; H3, work pressure has a negative effect on audit quality; H4, AI has a positive effect on audit quality; H5, religiosity has a positive effect on audit quality; and H6–H9, religiosity moderates the effects of organizational commitment, competence, work pressure, and AI on audit quality.

### METHOD

A quantitative causal-associative research design was employed to examine the effects of organizational commitment, competence, work pressure, and artificial intelligence (AI) on audit quality, with religiosity specified as a moderating variable.

The population comprised 1,091 Junior Expert Auditors working at the Head Office of the Badan Pemeriksa Keuangan (BPK). Using the Slovin formula with a 10% margin of error, 92 respondents were selected through cluster random sampling. The 10% margin of error was chosen because access to active state auditors was constrained by examination assignments and confidentiality requirements. Applying a 5% margin of error would have required approximately 293 respondents, which was not feasible during the May–June 2026 examination cycle.

Nevertheless, the achieved sample of 92 exceeds the minimum suggested by the inverse square root method for the smallest anticipated structural path at the 5% significance level and is also greater than ten times the maximum number of structural paths leading to a single construct (Demir & Uşak, 2025; Hair et al., 2019).

Clusters were formed from audit work units at the BPK Head Office, each of which comprised Junior Expert Auditors of comparable rank, assignment type, and workload. Work units were selected at random, and every Junior Expert Auditor within the selected units was invited to participate. This procedure can therefore be replicated by any researcher with access to the same work-unit list and rank register.

Primary data were obtained through an online questionnaire using a five-point Likert scale. The instrument was distributed from May to June 2026 through WhatsApp and email using Microsoft Forms. Ten indicators were used to measure each construct. These indicators were adapted from established measurement scales and contextualized for public-sector auditing, as presented in Table 2.

**Table 2**

*Operationalisation of Constructs and Sources of Measurement Indicators*

| Construct                      | Items | Dimensions measured                                                                                              | Adapted from                                                    |
|--------------------------------|-------|------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------|
| Organizational commitment (X1) | 10    | Affective, continuance, and normative attachment to the institution                                              | Sunyoto et al. (2017); Mustika et al. (2025)                    |
| Competence (X2)                | 10    | Technical knowledge, audit experience, professional training, certification                                      | Bonner (1990); Khulsum et al. (2025)                            |
| Work pressure (X3)             | 10    | Time budget, workload volume, assignment complexity, stakeholder interference                                    | Broberg et al. (2017); Persellin et al. (2019); Zulkipli (2026) |
| Artificial intelligence (X4)   | 10    | Perceived usefulness, perceived ease of use, actual use of AI based audit tools                                  | Fedyk et al. (2022); Noordin et al. (2022)                      |
| Religiosity (Z)                | 10    | Belief, ritual practice, experience, knowledge, and consequence in work conduct                                  | Duh et al. (2022); Suryadi et al. (2025)                        |
| Audit quality (Y)              | 10    | Compliance with state audit standards, accuracy of findings, usefulness of recommendations, reporting timeliness | Mahdi et al. (2023); Raihan & Setiyawati (2025)                 |

Source: Adapted by the authors from the cited instruments

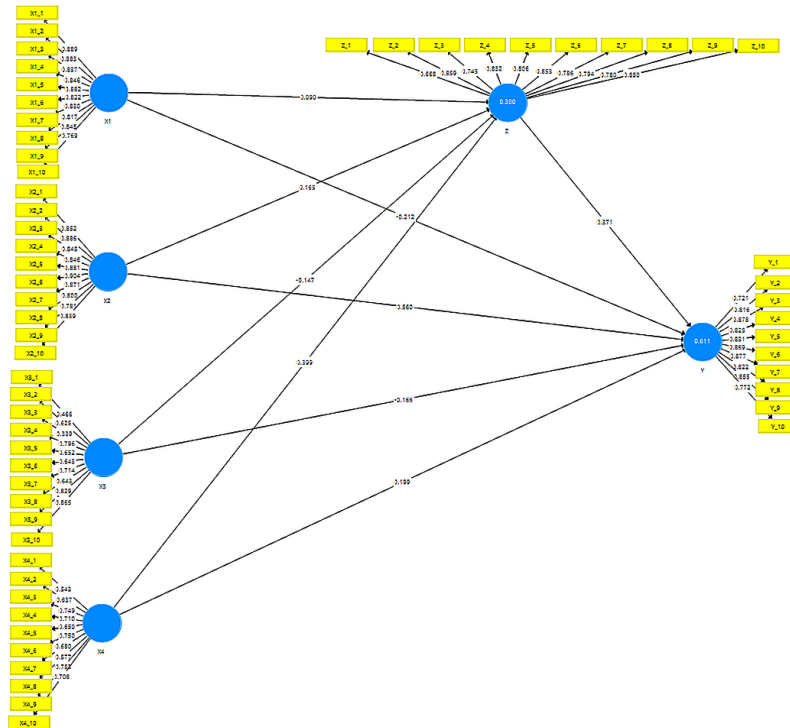
PLS-SEM analysis was conducted using SmartPLS 4 through four sequential procedures. First, the measurement model was assessed using outer loadings and average variance extracted (AVE) to establish convergent validity, the Fornell–Larcker criterion and the heterotrait–monotrait (HTMT) ratio to establish discriminant validity, and composite reliability to assess internal consistency. Second, structural model performance was examined using  $R^2$ ,  $f^2$ , and  $Q^2_{\text{predict}}$ . Third, directional hypotheses were evaluated through bootstrapping using a one-tailed critical t value of 1.65 and  $p < 0.05$ . Fourth, product-indicator interactions were used to determine whether religiosity strengthened or weakened each proposed relationship. The bootstrapping procedure used 5,000 resamples to obtain stable percentile confidence intervals, consistent with recommendations for PLS-SEM (Benitez et al., 2020; Demir & Uşak, 2025; Hair et al., 2019).

## RESULTS AND DISCUSSION

### Model Analysis

#### *Measurement Model Analysis (Outer Model)*

Figure 1 presents the PLS algorithm output used to assess the study's measurement model.



**Figure 1.** Initial Measurement Model Test Results  
Source: Processed SmartPLS 4 output

Figure 1 displays the initial measurement model, including indicator outer loadings and structural paths from the exogenous constructs toward religiosity and audit quality. Two work-pressure indicators were substantially below acceptable loading levels ( $X3\_3 = 0.339$  and  $X3\_1 = 0.466$ ); three additional work-pressure indicators and two AI indicators also loaded below 0.65. These indicators were therefore removed before the model was estimated again. The convergent-validity and reliability statistics for the retained indicators are reported in Table 3. All constructs exceed the AVE criterion of 0.50 and composite reliability criterion of 0.70. Discriminant validity is also supported by the Fornell–Larcker assessment and HTMT values below 0.90 across construct pairs (Franke & Sarstedt, 2019; Hair et al., 2019; Pieters et al., 2026).

**Table 3**

*Convergent Validity and Construct Reliability of the Final Measurement Model*

| Construct                      | Items | Loading range | AVE   | CR    | Conclusion         |
|--------------------------------|-------|---------------|-------|-------|--------------------|
| Organizational commitment (X1) | 10    | 0.769 – 0.889 | 0.710 | 0.961 | Valid and reliable |
| Competence (X2)                | 10    | 0.781 – 0.904 | 0.725 | 0.963 | Valid and reliable |
| Work pressure (X3)             | 5     | 0.652 – 0.865 | 0.601 | 0.882 | Valid and reliable |
| Artificial intelligence (X4)   | 8     | 0.650 – 0.758 | 0.506 | 0.891 | Valid and reliable |
| Religiosity (Z)                | 10    | 0.668 – 0.859 | 0.639 | 0.946 | Valid and reliable |
| Audit quality (Y)              | 10    | 0.721 – 0.878 | 0.685 | 0.956 | Valid and reliable |

Source: Processed SmartPLS 4 output

### **Structural Model Analysis (Inner Model)**

Variation of the Dependent Construct in Adjusted  $R^2$  Values

**Table 4**

*Adjusted  $R^2$  Values of the Dependent Construct*

| Dependent Construct | $R^2$ | Adjusted $R^2$ | Description |
|---------------------|-------|----------------|-------------|
| Audit Quality       | 0.604 | 0.593          | Moderate    |

Source: Processed SmartPLS 4 output

Adjusted  $R^2$  values of 0.75, 0.50, and 0.25 are commonly interpreted as strong, moderate, and weak, respectively. The adjusted value of 0.593 indicates that the five exogenous constructs collectively account for 59.3% of the variation in audit quality; thus, the explanatory power of the model is moderate. The other 40.7% is attributable to influences not represented in the model.

In practical terms, a model that accounts for close to three fifths of the variation in audit quality means that most of the observed difference in examination quality between auditors can be addressed with levers BPK already controls, namely recruitment and competence development, workload and deadline policy, the rollout of AI based audit tools, and integrity programmes. The remaining variance sits in factors outside the model, such as auditee cooperation, the quality of accounting records at entity level, the political configuration of the audited institution, and the design of the audit quality control system itself. The practical reading is therefore that individual level interventions alone will not lift audit quality without parallel institutional reform.

#### Substantive Effect of the Constructs in $f^2$ Values

**Table 5**

*Effect Size ( $f^2$ ) of the Independent Constructs*

| Independent Construct     | $f^2$ on audit quality | Category |
|---------------------------|------------------------|----------|
| Organizational Commitment | 0.035                  | Small    |
| Competence                | 0.288                  | Medium   |
| Work Pressure             | 0.054                  | Small    |
| Artificial Intelligence   | 0.058                  | Small    |
| Religiosity               | 0.280                  | Medium   |

Source: Processed SmartPLS 4 output

Table 5 shows that competence ( $f^2 = 0.288$ ) and religiosity ( $f^2 = 0.280$ ) exert medium effects on audit quality, whereas organizational commitment ( $f^2 = 0.035$ ), work pressure ( $f^2 = 0.054$ ), and artificial intelligence ( $f^2 = 0.058$ ) exert small effects under the conventional benchmarks of 0.02, 0.15, and 0.35 (Cohen, 1988; Lenz et al., 2026). Read in practical terms, the two medium effect constructs contribute more to the explained variance than the other three combined, so effort spent on raising auditor competence or on internalising ethical and religious values will move audit quality further than an equivalent effort spent on commitment programmes. The small  $f^2$  of artificial intelligence should not be read as irrelevance, because it is the only construct whose effect is amplified by religiosity, so its practical contribution is realised jointly with auditor moral control rather than in isolation.

#### Predictive Relevance in $Q^2$ Values

**Table 6**

*$Q^2$  Predictive Relevance*

| Dependent Construct | $Q^2$ predict | RMSE  | MAE   |
|---------------------|---------------|-------|-------|
| Audit Quality       | 0.358         | 0.811 | 0.565 |

Source: Processed SmartPLS 4 output

For audit quality,  $Q^2$ predict equals 0.358, indicating a moderate degree of predictive relevance and acceptable accuracy when predicting observations outside the estimation sample. Because this statistic is derived from holdout observations rather than the data used to estimate the model, it provides evidence of predictive generalisability rather than merely in-sample fit (Sarstedt et al., 2022; Shmueli et al., 2019).

#### Overall Goodness of Fit Index (GoF)

Overall model quality was additionally summarised through the Goodness of Fit (GoF) index, calculated from the product of the model's R-Square and average AVE. GoF ranges from 0 to 1 and is conventionally described as small at 0.10, moderate at 0.25, and large at 0.36. The

calculation for this study is shown below:

$$\text{GoF} = \sqrt{(\text{Average R-Square} \times \text{Average Communality})}$$

$$\text{GoF} = \sqrt{(\text{R-Square} \times \text{Average AVE})}$$

$$\text{GoF} = \sqrt{(0.604 \times 0.641)}$$

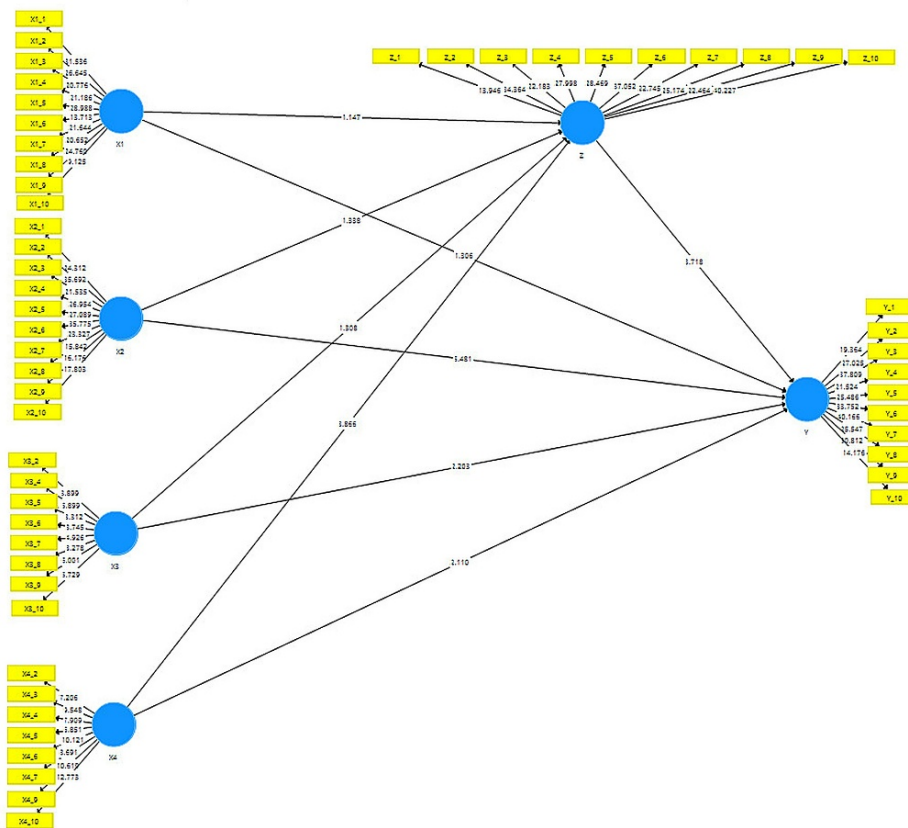
$$\text{GoF} = \sqrt{0.387}$$

$$\text{GoF} = 0.622$$

Using an R-Square of 0.604 and an average AVE of 0.641 across the six constructs yields a GoF of 0.622. Under the conventional descriptive thresholds, this value falls within the large category and indicates a high combined magnitude of the measurement and structural components in explaining audit quality through organizational commitment, competence, work pressure, AI, and religiosity.

The status of this index requires a caveat. The Goodness of Fit index for PLS is contested in the current methodological literature, because it is not a test of model fit and has low power to detect misspecification in composite based models (Benitez et al., 2020; Hair et al., 2019; Sarstedt et al., 2022). It is reported here only as a descriptive summary of the joint magnitude of measurement and structural quality, and it is not used as a criterion for accepting or rejecting the model. Model adequacy rests instead on average variance extracted, composite reliability,  $R^2$ ,  $f^2$ , and  $Q^2$  predict, which are the criteria recommended for PLS-SEM in recent guidance (Sarstedt et al., 2022; Shmueli et al., 2019).

### Model Significance with Bootstrapping



**Figure 2.** Structural Model with Bootstrapping

Source: Processed SmartPLS 4 output

Figure 2 summarises the bootstrapping results by displaying the t statistics associated with each structural relationship used for hypothesis testing.

### ***Direct Effect Test Results***

**Table 7**

***Direct Effect Test Results***

| Hypothesis | Correlation with Audit Quality | Prediction | <i>Direct Effect</i> |             |                    | Conclusion               |
|------------|--------------------------------|------------|----------------------|-------------|--------------------|--------------------------|
|            |                                |            | Original Sample      | T-Statistic | P-Value (1-Tailed) |                          |
| H1         | Organizational Commitment      | (+)        | -0.194               | 1.286       | 0.100              | H0 Accepted; H1 Rejected |
| H2         | Competence                     | (+)        | 0.555                | 5.623       | 0.000              | H0 Rejected; H2 Accepted |
| H3         | Work Pressure                  | (-)        | -0.154               | 2.118       | 0.017              | H0 Rejected; H3 Accepted |
| H4         | Artificial Intelligence        | (+)        | 0.174                | 2.163       | 0.015              | H0 Rejected; H4 Accepted |
| H5         | Religiosity                    | (+)        | 0.389                | 3.640       | 0.000              | H0 Rejected; H5 Accepted |

Source: Processed SmartPLS 4 output

As shown in Table 7, four of the five proposed direct relationships are statistically supported. Competence produces the largest positive coefficient for audit quality, followed by religiosity and AI, whereas work pressure has a significant adverse coefficient. Organizational commitment is the only predictor without a significant direct effect. Consequently, H1 is rejected, while H2, H3, H4, and H5 are supported.

### ***Moderation Effect Test Results***

**Table 8**

***Moderation Effect Test Results***

| Hypothesis | Correlation with Religiosity Moderates Audit Quality | Prediction | <i>Direct Effect</i> |             |                    | Conclusion               |
|------------|------------------------------------------------------|------------|----------------------|-------------|--------------------|--------------------------|
|            |                                                      |            | Original Sample      | T-Statistic | P-Value (1-Tailed) |                          |
| H6         | Organizational Commitment                            | Strengthen | 0.051                | 1.282       | 0.100              | H0 Accepted; H6 Rejected |
| H7         | Competence                                           | Strengthen | 0.064                | 1.606       | 0.054              | H0 Accepted; H7 Rejected |
| H8         | Work Pressure                                        | Weaken     | -0.049               | 1.185       | 0.118              | H0 Accepted; H8 Rejected |
| H9         | Artificial Intelligence                              | Strengthen | 0.135                | 2.462       | 0.007              | H0 Rejected; H9 Accepted |

Source: Processed SmartPLS 4 output

Table 8 indicates that only one moderation hypothesis is supported. Religiosity significantly enhances the relationship between AI and audit quality, supporting H9. Its interaction terms with organizational commitment, competence, and work pressure are not significant; therefore, H6, H7, and H8 are rejected. In substantive terms, audit quality is higher when stronger religiosity accompanies more intensive use of AI.

## **Discussion**

### ***Organizational Commitment Affects Audit Quality***

Organizational commitment shows a negative but statistically non-significant relationship with audit quality. Thus, although the coefficient is negative, the empirical evidence does not indicate that changes in organizational commitment produce a meaningful improvement in audit quality.

Attribution theory treats organizational commitment as an internal characteristic capable of shaping auditor behaviour. In principle, strongly committed auditors are expected to display loyalty, responsibility, and concern for institutional reputation through rigorous audit work. The present evidence, however, suggests that loyalty to the organization does not automatically translate into stronger audit professionalism. Commitment may be expressed mainly through administrative conformity rather than substantive improvements in examination quality. A possible explanation is that maintaining organizational harmony and stability can sometimes receive greater emphasis than independence and professional skepticism during the audit process.

This finding differs from Muren and Pangaribuan (2022) and Sunyoto et al. (2017), who report positive relationships between organizational commitment and audit quality or auditor performance. Those studies associate stronger commitment with greater motivation and responsibility for producing high-quality work. The current result instead suggests that very strong institutional loyalty may also generate loyalty conflicts that constrain auditor independence. Organizational commitment, therefore, cannot be treated as a primary determinant of audit quality unless it is accompanied by independence, professionalism, and integrity in the performance of audit responsibilities.

The null result is best explained by the institutional design of BPK itself. State audit is executed by assigned teams working through a standardised audit programme, with tiered review by the team leader, the technical controller, and the person in charge, and with output quality gated by the state audit standard and the internal quality control system rather than by individual discretion. In that configuration the marginal contribution of personal loyalty is largely absorbed by procedure, because a highly committed auditor and a less committed one still submit working papers through the same review gates. Two further features of the setting push in the same direction. First, career progression and the rank based assignment system reward compliance with process, so commitment tends to be expressed as administrative conformity rather than as additional substantive testing. Second, an auditor strongly identified with the institution may face a loyalty conflict when a finding is politically sensitive, which can shift behaviour toward protecting institutional standing instead of pressing the finding, offsetting the expected positive contribution (Mahdi et al., 2023; Sumiyana et al., 2023).

### ***Competence Affects Audit Quality***

Competence is positively and significantly associated with audit quality. The coefficient indicates that greater auditor competence corresponds to better audit outcomes. Auditors who possess sufficient knowledge, experience, technical capability, and professional expertise are better equipped to execute procedures effectively, identify material misstatements, and prepare dependable audit reports.

From an agency-theory perspective, auditing serves as an oversight mechanism that limits information asymmetry between principals and agents. In the public sector, citizens as principals entrust government as agent with accountable management of state finances. Independent auditors help ensure that government financial reports are fairly presented and comply with applicable requirements. Competence therefore strengthens this monitoring role by enabling auditors to recognise audit risks, assess evidence objectively, and formulate appropriate recommendations, thereby supporting higher audit quality.

The result is consistent with Bonner (1990), Khulsum et al. (2025), and Mansouri et al. (2009), all of whom identify competence as a positive contributor to audit quality (Cheang & Lim, 2023). Prior evidence shows that highly competent auditors tend to perform procedures more effectively, exercise stronger professional skepticism, and make more objective professional judgments. Competence is therefore a central determinant of audit quality: stronger professional capability enables auditors to produce higher-quality audit outcomes.

### ***Work Pressure Affects Audit Quality***

Work pressure has a statistically significant negative relationship with audit quality. The negative coefficient means that greater pressure experienced by auditors is associated with poorer audit outcomes. Constraints arising from limited audit time, heavy workloads, assignment

complexity, and pressure from internal or external parties can hinder auditors from performing procedures as thoroughly as required.

Agency theory conceptualises auditing as a mechanism for limiting conflicts of interest and information asymmetry. Excessive work pressure can weaken that mechanism because time constraints, fatigue, and task complexity may impair independence, carefulness, and objectivity. Under such conditions, auditors may be more likely to curtail procedures, sign off work prematurely, or reduce professional skepticism, ultimately diminishing audit quality.

The Theory of Planned Behavior further suggests that professional conduct reflects behavioural intention, perceived behavioural control, and the conditions surrounding the individual. Excessive work demands can reduce auditors' perceived control over the proper execution of procedures. Stress, declining concentration, and mental fatigue may weaken the intention and capacity to preserve audit quality, leading to less rigorous evidence evaluation and less objective audit decisions.

This result is consistent with Broberg et al. (2017), DeZoort & Lord (1997), Khulsum et al. (2025), and Winoto & Harindahyani (2021), who document an adverse association between work pressure and audit quality (Zhao et al., 2026). Earlier studies indicate that excessive pressure can erode professionalism and increase dysfunctional audit behaviour. Accordingly, escalating work pressure increases the risk that audit quality will deteriorate.

### ***AI Affects Audit Quality***

AI is positively and significantly related to audit quality. The coefficient suggests that more extensive use of AI during auditing is associated with higher-quality outcomes. AI can support large-volume data analysis, identify unusual transactions, improve the precision of audit-risk assessments, and shorten examination time, thereby increasing both audit effectiveness and efficiency.

Within the Technology Acceptance Model (TAM), adoption is primarily shaped by perceived usefulness and perceived ease of use. Auditors who regard AI as beneficial and manageable are more likely to adopt it in their work. Such acceptance encourages the use of AI-supported systems for audit decisions, data analysis, and risk evaluation, which can enhance audit quality. Conversely, unfavourable perceptions of the technology can limit its use and prevent its potential contribution to audit quality from being fully realised.

The observed relationship is in line with Fedyk et al. (2022), Shazly et al. (2025), Issa et al. (2016), and Othman (2025), who find that AI and data-analytics technologies can improve audit quality. Their findings indicate that these tools strengthen risk detection, reduce human error, and support evidence-based auditing through faster and more precise analysis. Greater auditor acceptance and utilisation of AI can therefore contribute to superior audit outcomes.

For public sector auditor development the implication is that competence frameworks have to be redefined rather than merely extended. Once AI performs population level testing and anomaly detection, the scarce skill is no longer manual sampling but the ability to specify what the model should look for, to read model output critically, and to defend a judgment that departs from it. BPK can act on this by adding data analytics and audit automation modules to the Junior Expert Auditor certification path, by writing AI supported procedures into the audit programme instead of leaving them optional, and by requiring documentation of the human review applied to machine generated exceptions so that responsibility for the audit opinion remains with the auditor (Alles et al., 2022; Kend & Nguyen, 2020; Munoko et al., 2020).

### ***Religiosity Affects Audit Quality***

Religiosity has a positive and statistically significant association with audit quality. The positive coefficient indicates that higher religiosity among auditors corresponds with better audit outcomes. Strong religious values may reinforce integrity, honesty, moral accountability, and spiritual awareness, helping auditors preserve independence and professional conduct while carrying out their duties.

Attribution theory positions religiosity as an internal characteristic that can shape work behaviour. Highly religious auditors may understand their professional responsibilities as moral and spiritual obligations extending beyond accountability to the organization. Such an orientation

can encourage honesty, objectivity, and careful execution of audit procedures, thereby contributing to stronger audit quality.

From the Theory of Planned Behavior, professional action is influenced by intentions, beliefs, and perceived behavioural control. Religiosity may foster favourable attitudes toward adherence to audit standards and professional ethics. Auditors with stronger religious convictions may consequently show greater intention to preserve integrity, resist deviant conduct, and maintain independence. In this way, religiosity can reinforce self-control when auditors encounter work pressure or opportunities for opportunistic behaviour, with beneficial implications for audit quality.

Comparable evidence is provided by Anwar & Ardianto (2025), Cahyadi & Malakiano (2025), Duh et al. (2022), Ocak et al. (2024), and Suryadi et al. (2025), who associate religiosity with higher audit quality and more ethical auditor conduct. Their studies indicate that religiously oriented auditors are more likely to uphold honesty, integrity, and professionalism. The present findings likewise suggest that stronger auditor religiosity is associated with better audit quality.

### ***Religiosity Moderates the Influence of Organizational Commitment on Audit Quality***

Religiosity does not significantly moderate the relationship between organizational commitment and audit quality. This means that simultaneously high organizational commitment and strong religious values do not generate an additional statistically significant improvement in audit quality. Under Attribution Theory, both constructs represent internal characteristics associated with loyalty, responsibility, and moral orientation, yet their interaction does not add explanatory strength. Similarly, although the Theory of Planned Behavior suggests that religiosity can influence attitudes, subjective norms, and perceived behavioural control, these values do not materially intensify the commitment–quality relationship in BPK, where audit standards, hierarchical supervision, quality-control arrangements, and professional codes already strongly structure auditor behaviour.

Taken together, the evidence indicates that audit quality in the BPK environment is determined more by professional competence, compliance with audit standards, independence, and the effectiveness of organizational quality control systems than by the combination of personal values of organizational commitment and auditor religiosity. Religiosity is proven to act as a personal moral value that directly affects audit quality, but is unable to significantly strengthen the influence of organizational commitment, because quality audit implementation ultimately depends more on structural mechanisms and auditor professionalism than personal characteristics alone. This finding aligns with research by Mustika et al. (2025), which shows that in a structured and tightly regulated audit environment, system and procedural factors tend to be more dominant in determining audit quality than auditors' personal value characteristics.

### ***Religiosity Moderates the Influence of Competence on Audit Quality***

No significant moderating effect of religiosity is found on the competence–audit quality relationship. Even when high competence and high religiosity occur together, their interaction does not improve audit quality beyond the direct contribution of competence. Agency theory suggests that competent auditors can already perform the monitoring role effectively by detecting material misstatements and producing reliable opinions without an additional strengthening effect from religiosity. Attribution theory similarly indicates that, although competence and religiosity are both internal factors, competence has the more immediate influence because it directly represents the technical and professional capacity required for examination work.

The Theory of Planned Behavior implies that religiosity may promote ethical attitudes and intentions, but competent auditors generally already possess substantial perceived behavioural control over their professional tasks. Their ability to perform effectively therefore does not depend on a particular level of religiosity. In practical terms, strengthening audit quality is more directly achieved by building professional capacity through education, training, certification, and sufficient audit experience than by relying on religiosity as an enhancer of competence.

### ***The Influence of Work Pressure on Audit Quality Moderated by Religiosity***

Religiosity does not significantly attenuate the negative effect of work pressure on audit quality. Strong religious values alone are therefore insufficient to offset the consequences of heavy workloads, time constraints, and complex audit assignments. Attribution theory would predict that religiosity, as an internal resource, may support self-control and moral responsibility; however, the findings show that external work demands exert a stronger influence on audit quality. From an agency-theory standpoint, excessive pressure can impair the auditor's monitoring role by producing fatigue, stress, and reduced procedural thoroughness that cannot be remedied solely through religious values.

Although the Theory of Planned Behavior suggests that religiosity can encourage positive attitudes and self-regulation, the observed religious values do not significantly increase perceived behavioural control when auditors face severe time pressure and heavy workloads. Improving audit quality under such circumstances therefore requires organizational measures, including balanced workload allocation, effective audit planning, sufficient resources, and stronger audit quality-control systems, rather than dependence on religiosity as the principal counterweight to work pressure.

### ***The Influence of AI on Audit Quality Moderated by Religiosity***

Religiosity significantly strengthens the relationship between AI use and audit quality. Thus, audit quality increases when intensive and appropriate AI utilisation is accompanied by stronger auditor religiosity. Attribution theory suggests that religiosity, as an internal characteristic, can encourage more prudent, objective, and responsible use of technology, allowing AI as an external resource to contribute more effectively to accurate findings and higher audit quality (Agustina et al., 2021; Anwar & Ardianto, 2025). From the Theory of Planned Behavior, religiosity may reinforce attitudes, subjective norms, and perceived behavioural control that discourage unquestioning dependence on automated output and encourage professional evaluation of AI-generated analysis (Sukiswo & Rachman, 2022; Suryadi et al., 2025).

The result is also compatible with the Technology Acceptance Model (TAM). Auditors with strong religious values may assess AI not only in terms of usefulness and ease of use but also in terms of whether it supports trustworthy and responsible performance. Consequently, high technology acceptance combined with strong moral values can yield greater improvements in audit quality (Fedyk et al., 2022; Shazly et al., 2025). More broadly, effective digital auditing depends on the joint presence of technological capability and auditor moral judgment; in this relationship, religiosity serves as an ethical safeguard that helps keep AI use within professional audit standards (Duh et al., 2022; Noordin et al., 2022; Othman, 2025).

## **CONCLUSION**

Audit quality at BPK is driven by competence, artificial intelligence, and religiosity, is reduced by work pressure, and is unaffected by organizational commitment. Religiosity moderates only the artificial intelligence path, so auditor moral values matter most where technology enters the audit rather than where technical capability already operates. The practical priority for BPK is therefore to redefine auditor competence around data analytics and critical review of machine generated output, to embed AI supported procedures in the audit programme with documented human review, to manage workload proportionally, and to sustain integrity programmes as a moral control on technology use. This research has limitations in variable scope, cross-sectional design, population focus at the Junior Auditor level, and measurement of AI that is still perception-based, so future research is advised to expand variables, broaden respondent levels, and measure technology implementation more directly.

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### AUTHOR CONTRIBUTION STATEMENT

First author: conceptualisation, study design, instrument preparation, data acquisition, formal analysis, and preparation of the initial manuscript. Second author: supervision, verification of the analytical procedures, substantive revision of the theoretical framework and discussion, and approval of the final manuscript. All authors reviewed and approved the submitted version and accept responsibility for the article's content.

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