

ENHANCING AUDIT QUALITY THROUGH A SHARIA-BASED MODEL

Julfan Saputra^{1*}
Saparuddin Siregar²
Kamilah³

^{1,2,3}Universitas Islam Negeri Sumatera Utara, Indonesia

*Corresponding E-mail: julfansaputra91@gmail.com

ABSTRACT - Audit quality is crucial for ensuring accountability in the public interest, yet it remains vulnerable to fraud. Persistent concerns from regulators and investors about the audit quality in public accounting firms highlight the limitations of conventional standards, which primarily focus on technical and ethical dimensions while often failing to prevent fraud. This study aims to develop a sharia-based audit quality model and analyze its influencing factors, with religiosity serving as a moderating variable. A quantitative approach was adopted to evaluate the research variables, using the Structural Equation Modeling-Partial Least Square (SEM-PLS) method for data analysis. SEM-PLS was chosen for its robust measurement capabilities, its ability to explore structural variables, and its suitability for model fitting. The results reveal that the predictor variables independence, competence, motivation, and time budget pressure moderated by religiosity, significantly affect Sharia audit quality. This is evidenced by an R-Square value of 0.873 (87%), indicating a high structural impact. However, only independence demonstrated a significant partial effect on Sharia audit quality. While competence, religiosity, motivation, and time budget pressure influence Sharia audit quality, their structural-level impact is minimal. Additionally, religiosity moderates the relationship between independence and Sharia audit quality. The study recommends enhancing auditor religiosity, which has been shown to positively influence Sharia audit quality.

Keywords: Audit Quality, Religiosity, Sharia Audit.

ABSTRAK – *Peningkatan Kualitas Audit dengan Model berbasis Syariah.* Kualitas audit sangat penting untuk memastikan akuntabilitas dalam kepentingan publik, namun tetap rentan terhadap fraud. Kekhawatiran terhadap kualitas audit terus diungkapkan oleh regulator dan investor, terutama karena standar audit konvensional yang hanya berfokus pada aspek teknis dan etika sering kali gagal mencegah fraud. Penelitian ini bertujuan untuk mengembangkan model kualitas audit berbasis syariah dan menganalisis faktor-faktor yang mempengaruhinya, dengan religiusitas sebagai variabel moderasi. Menggunakan pendekatan kuantitatif, analisis data dalam penelitian ini dilakukan dengan metode Structural Equation Modeling-Partial Least Square (SEM-PLS), yang dipilih karena keunggulannya dalam menghasilkan pengukuran yang akurat, mengeksplorasi variabel-variabel struktural, serta kemampuannya memodelkan penelitian dengan tingkat kesesuaian yang baik. Hasil penelitian menunjukkan bahwa secara simultan, variabel prediktor yaitu independensi, kompetensi, motivasi, dan time budget pressure yang dimoderasi oleh variabel religiusitas berpengaruh secara signifikan terhadap kualitas audit syariah. Hal ini dibuktikan dengan nilai R Square sebesar 0,873 atau 87%, yang masuk pada efek level struktural tinggi. Secara parsial, hanya variabel independensi yang memiliki pengaruh signifikan terhadap kualitas audit syariah. Sementara itu, variabel kompetensi, religiusitas, motivasi, dan time budget pressure memiliki pengaruh, namun berada pada level efek struktural rendah terhadap kualitas audit syariah. Pada efek moderasi, variabel religiusitas terbukti memoderasi pengaruh independensi terhadap kualitas audit syariah. Penelitian ini merekomendasikan perlunya peningkatan religiusitas auditor, yang terbukti memberikan pengaruh positif pada kualitas audit syariah.

Kata Kunci: Kualitas Audit, Religiusitas, Audit Syariah.

INTRODUCTION

Audit quality is a critical determinant of accountability and the extent to which audit processes align with the public interest (DeAngelo, 1981; van Brenk et al., 2022). However, concerns persist among regulators and investors regarding the effectiveness of audit practices in public accounting firms, as traditional audit quality criteria often emphasize technical competence and ethical behavior without sufficient consideration of broader accountability frameworks (Sarhan et al., 2019). This gap becomes particularly pronounced in the context of sharia audits, where the concept of accountability transcends worldly obligations, incorporating spiritual dimensions, as encapsulated in the "tabayyun concept." This principle truth-checking rooted in comprehensive responsibility to Allah SWT and stakeholders has yet to be systematically incorporated into audit quality frameworks, representing a critical gap in sharia audit theory.

Current practices in sharia audits, particularly in Indonesia, reveal significant limitations. Existing frameworks are predominantly centered on sharia compliance or conformity checks, with insufficient attention to audit quality as a multidimensional construct (Febrian et al., 2019). Moreover, practitioners face challenges in navigating the lack of standardized sharia guidelines, frameworks, and qualifications, as well as issues of auditor independence (Sembilan & Haryono, 2020). This underscores an urgent need to develop robust standards for sharia audit quality, which would enhance the competitiveness of sharia audits by enabling accurate financial reporting, operational efficiency, adherence to sharia principles, and fulfillment of organizational social responsibilities (Menne et al., 2023).

The challenges of maintaining audit quality are exacerbated by the broader erosion of moral and social standards in today's competitive capitalist environment. Conventional audit quality frameworks are often influenced by the commercial interests of public accounting firms, which can conflict with their obligations to serve the public interest (Sarhan et al., 2019). From an Islamic perspective, however, the audit function is both critical and obligatory, as auditors bear dual responsibilities to stakeholders and to Allah SWT. This dual accountability sets the stage for exploring how sharia audit quality can address the limitations of conventional auditing practices.



Despite its significance, the concept of audit quality remains a contentious issue among academics, with varied approaches to its definition and measurement. While DeAngelo (1981) associates audit quality with the size of public accounting firms, Bédard (1989) emphasizes the importance of process and outcomes. However, these approaches lack the integration of Islamic principles, creating a significant research gap. This study seeks to address this gap by offering a comprehensive conceptualization of audit quality from a sharia perspective, incorporating variables specific to this context.

Evaluation of audit quality typically involves indicators spanning financial and non-financial dimensions, classified into four categories: input, process, output, and context (Meideni & Dinata, 2024). However, in Indonesia, the practical application of such frameworks is constrained by structural limitations. For instance, as of February 2024, there were only 487 licensed public accounting firms with 1,464 registered public accountants in a country with over 281 million people a ratio of one accountant per 121,792 individuals. By comparison, Malaysia and Singapore boast significantly higher ratios of professional accountants, at 1:20,140 and 1:5,562, respectively. These disparities highlight not only a quantitative deficiency in Indonesia's public accounting sector but also underscore the importance of improving the quality of audit services to meet growing demand.

In Medan, North Sumatra, the issue is equally pronounced, with only 20 public accounting firms and 168 auditors serving a population of over 2.5 million. While the demand for public accounting services is high, concerns remain regarding the quality of audits conducted, particularly in ensuring adherence to applicable standards and ethical codes (Ridloi, 2021). This reinforces the need for more comprehensive standards that can strengthen auditors' responsibilities both in this world and the hereafter.

This study proposes a novel framework for sharia audit quality, incorporating religiosity as a moderating variable. Professional accountants with higher levels of Islamic religiosity are better positioned to support audit quality control (Ahsan et al., 2024). Religiosity has been shown to enhance moral and ethical standards in auditors' judgments, thereby contributing to improved audit quality (Adeel et al., 2022). Additionally, it strengthens financial reporting quality, reduces irregularities, and mitigates concerns related to audit pricing (Rezaei et al., 2018; Omer et al., 2018). Crucially, religiosity extends accountability beyond financial metrics, embedding spiritual and social responsibilities within



audit practices. This innovative integration of religiosity into the conceptualization of sharia audit quality constitutes the primary contribution and novelty of this research.

The research problem stems from persistent shortcomings in conventional audit quality frameworks, which fail to adequately address fraud and its associated financial impacts. In Indonesia, these issues are compounded by the underdevelopment of sharia audit practices, which lack a robust conceptual framework for audit quality. This research fills a critical gap by proposing a model for sharia audit quality that incorporates religiosity and evaluates its influence on independence, competence, time budget pressure, and auditor motivation. By addressing these dimensions, the study contributes to strengthening the theoretical and practical foundations of sharia auditing, offering a solution that is both contextually relevant and universally significant.

This research provides a timely contribution to the field of auditing by addressing the gaps in existing frameworks and advancing the development of sharia-compliant audit quality standards. This work not only responds to the practical challenges faced by auditors but also elevates the discourse on accountability, integrating spiritual, social, and professional dimensions into the audit process.

LITERATURE REVIEW

Audit Quality and Sharia Audit Quality

Audit quality is a fundamental concept in the auditing field, reflecting the ability of an auditor to detect and report violations within a client's accounting system (DeAngelo, 1981). It is characterized as a systematic and impartial evaluation, ensuring compliance with established standards and procedures (Nasution et al., 2022). Sharia audit quality, in particular, extends beyond conventional audit objectives. It involves a systematic process to collect sufficient and relevant evidence to form an opinion on the adherence of personnel, processes, and both financial and non-financial performance to widely accepted sharia principles (Harris & Williams, 2020).

According to the Accounting and Auditing Standards for Islamic Financial Institutions (AAOIFI, 2015), sharia auditing is defined as an independent internal process designed to test and evaluate adherence to sharia regulations, fatwas, directives, and other relevant standards issued by sharia supervisory



boards or Islamic financial institution (IFI) fatwas. Its scope is comprehensive, requiring auditors to not only verify the fairness of financial statements but also ensure compliance with sharia principles in all operational aspects (Utami, 2021). As such, sharia auditing holds a unique position in Islamic finance, providing an independent opinion on whether sharia financial institutions (LKS) align with their foundational objectives (Puad et al., 2020; Kholid et al., 2022).

Despite its importance, the development of sharia audit frameworks remains in its infancy, with limited research addressing the quality and efficacy of sharia auditing processes. Existing studies primarily emphasize the functional importance of sharia audits in maintaining the integrity of Islamic financial institutions and ensuring compliance with sharia principles (Fauzi & Supandi, 2019). However, significant gaps remain in understanding the broader implications of sharia audit quality and its effectiveness, particularly in response to the rapid growth of the Islamic finance sector (Khatib et al., 2022). A failure in sharia audits can undermine trust in Islamic financial institutions and compromise their commitment to upholding sharia principles, highlighting the need for robust standards and practices (Jusri & Maulidha, 2020).

Sharia Enterprise Theory

Sharia Enterprise Theory (SET) underpins the conceptual foundation of sharia accounting and auditing practices. This theory integrates accountability and spiritual values into the framework of Islamic business, emphasizing that resources managed by an organization are a trust (*amanah*) from Allah, which must be utilized responsibly and ethically (Gustani, 2021). Unlike conventional enterprise theories, which prioritize shareholder interests, SET adopts a broader perspective, addressing the needs of multiple stakeholders, including Allah, humanity, and nature, while positioning Allah as the ultimate stakeholder (Kamri et al., 2014).

SET aligns closely with the objectives of sharia auditing, offering a holistic approach to accountability that transcends financial considerations. This theoretical foundation underscores the importance of sharia audits in ensuring that Islamic financial institutions adhere to both their spiritual and operational obligations. Despite the increasing prominence of SET in Islamic finance literature, its application in the context of sharia audit quality remains



underexplored, warranting further investigation to strengthen its theoretical and practical integration.

Key Factors Influencing Audit Quality

Independence. Independence is a cornerstone of audit quality, reflecting an auditor's objectivity, impartiality, and freedom from external influences. It is characterized by the ability to assess evidence and draw unbiased conclusions, ensuring that the audit process remains credible and trustworthy (Ibrahim, 2009). Independence encompasses both mental attitudes and professional behaviors, enabling auditors to fulfill their responsibilities without compromising integrity.

Competence. Auditor competence refers to the skills, knowledge, and professional attitudes required to conduct audits effectively. Competent auditors demonstrate diligence, professional judgment, and adherence to ethical standards in delivering accurate and reliable audit outcomes. Continuous professional development and the application of expertise in practice are critical for maintaining and enhancing auditor competence (Ibrahim, 2016).

Motivation. Motivation plays a significant role in influencing audit quality. It refers to the intrinsic and extrinsic factors that drive an auditor's commitment to their work. Motivational factors such as recognition from superiors, collaboration with colleagues, and personal drive can enhance the quality of audit outcomes. Motivation fosters a positive work ethic, encouraging auditors to maintain high standards and fulfill their responsibilities effectively (Muddatstsir, 2022).

Time Budget Pressure. Time budget pressure arises when auditors are required to complete their tasks within rigid time constraints, potentially compromising the thoroughness of the audit process (Curtis, 2016). Excessive time pressure can lead to reduced audit quality, as auditors may resort to shortcuts or overlook critical aspects of the audit. Managing time budget pressures is essential to ensure that auditors maintain the integrity and accuracy of their work.

Religiosity. Religiosity, defined as the degree of an individual's belief, practice, and adherence to religious teachings, significantly influences auditor behavior and judgment. It encompasses both vertical relationships with God and horizontal relationships with others, shaping ethical decision-making and professional conduct (Akmal et al., 2020). In the context of sharia auditing,



religiosity reinforces auditors' commitment to spiritual and ethical principles, enhancing accountability and ensuring that audit practices align with sharia values.

METHODOLOGY

Research Design and Approach

This study adopts a quantitative research approach to fulfill its objective of measuring and generalizing the findings regarding factors influencing sharia audit quality. Quantitative research is particularly suited for examining relationships among variables and testing hypotheses with statistical rigor. To analyze the data and evaluate the proposed research model, this study employs the Structural Equation Modeling-Partial Least Squares (SEM-PLS) technique, implemented using the SmartPLS 4.0 software tool.

The choice of SEM-PLS is justified by its advantages in handling complex models and small-to-moderate sample sizes. SEM-PLS is known for its high statistical power, ability to identify significant relationships within a dataset, and robustness when applied to models involving multiple constructs and indicators. Furthermore, SEM-PLS is especially suitable for exploratory studies, as it can evaluate underdeveloped or emerging theories, aligning with the study's goal of advancing the conceptualization of sharia audit quality (Hair et al., 2018).

Population and Sample

The target population for this research consists of public accounting firms (KAPs) situated in Medan City, North Sumatra Province. According to the directory of the Indonesian Institute of Certified Public Accountants (IAPI), there are 20 registered KAPs in Medan, employing a total of 168 auditors. From this population, a sample size of 63 was selected using a purposive sampling technique, which is a non-probability method that involves choosing participants based on specific inclusion criteria. The criteria for selecting respondents in this study are as follows:

1. Respondents must hold senior-level roles, such as Senior Auditor, Managing Partner, or Partner.
2. Respondents are required to have extensive knowledge and practical experience in auditing, ensuring that their insights are relevant and informed.



Data Collection

The primary data for this research was collected using a structured questionnaire, carefully designed to capture the constructs and indicators associated with each research variable. The variables measured in this study include Sharia audit quality as the dependent variable, and independence, competence, motivation, and time budget pressure as the independent variables. Additionally, religiosity was measured as the moderating variable. Each variable was operationalized using validated indicators derived from existing literature. The questionnaire was pre-tested to ensure clarity and relevance before full-scale distribution. Additionally, all collected data underwent rigorous validity and reliability testing, as required by the SEM-PLS methodology, to confirm the adequacy of the measurement model.

Data Analysis

Data analysis was conducted using SEM-PLS, a variance-based structural equation modeling technique. SEM-PLS is particularly advantageous for analyzing complex relationships between latent variables while accommodating reflective and formative measurement models. The analytical process involved three primary steps:

1. **Evaluating the Measurement Model.** The evaluation of the measurement model focuses on assessing construct validity, encompassing both convergent validity, measured by average variance extracted (AVE), and discriminant validity to confirm distinct constructs. Additionally, the reliability of indicators is assessed using Cronbach's alpha and composite reliability (Hair et al., 2018).
2. **Evaluating the Structural Model.** The evaluation of the structural model involves analyzing path coefficients to test the hypothesized relationships between constructs. Additionally, model fit and predictive relevance are assessed using metrics such as R^2 and Q^2 , along with other relevant indicators.
3. **Evaluating Model Fit.** Evaluating model fit entails conducting suitability tests, such as the standardized root mean square residual (SRMR), to assess the overall fit of the research model. Conclusions are then drawn based on the significance of relationships and the model's explanatory power, ensuring a comprehensive understanding of the model's effectiveness.



Variables and Their Measurement

The research examines the relationships among key variables to understand their influence on sharia audit quality. These variables and their operational definitions are as follows:

1. **Dependent Variable**
Sharia Audit Quality. Measured by indicators related to the auditor's ability to ensure compliance with sharia principles, verify financial and non-financial performance, and provide comprehensive accountability.
2. **Independent Variables**
 - Independence. Evaluated based on auditors' objectivity, impartiality, and freedom from external influence in performing their duties.
 - Competence. Measured through indicators of auditors' technical knowledge, professional skills, and commitment to continuous development.
 - Motivation. Assessed by the enthusiasm and dedication of auditors in fulfilling their responsibilities, driven by intrinsic and extrinsic factors.
 - Time Budget Pressure. Measured by the extent to which auditors are pressured to complete their work within predefined time constraints.
3. **Moderating Variable**
Religiosity. Measured through respondents' beliefs, attitudes, and practices related to religious teachings, emphasizing both vertical (God-centered) and horizontal (social) dimensions

RESULT AND DISCUSSION

Measurement Model Evaluation

The evaluation of the measurement model was conducted to assess the reliability and validity of the constructs in the research framework. This involved testing both convergent validity and reliability. The validity and reliability tests confirm that the constructs used in this research meet the necessary criteria for measurement quality.

Convergent Validity

Convergent validity was examined by evaluating the Average Variance Extracted (AVE) for each construct. AVE measures the degree to which a construct explains the variance of its indicators. To meet the validity threshold,



AVE values must exceed 0.50, indicating that the construct explains more than half of the variance of its indicators (Hair et al., 2018).

The results of the AVE analysis are presented in Table 1, which demonstrates that all constructs achieved AVE values above the required threshold. Specifically, the AVE values ranged from 0.531 to 0.716, confirming that the measurement items for each construct exhibited sufficient convergent validity.

Table 1. Construct Reliability and Validity Values

Variable	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Independence	0.839	0.844	0.881	0.554
Competence	0.799	0.806	0.869	0.624
Audit Quality	0.928	0.937	0.940	0.611
Motivation	0.705	0.705	0.819	0.531
Religiosity	0.901	0.901	0.926	0.716
Time Budget Pressure	0.734	0.749	0.831	0.553

(Source: SmartPls.4.0 Output, 2024)

Reliability

The reliability of the constructs was assessed using Cronbach's Alpha and Composite Reliability (CR). Cronbach's Alpha evaluates internal consistency, with a threshold value of 0.70, indicating that the items reliably measure their respective constructs (Hair et al., 2018). Similarly, Composite Reliability (rho_c) provides a more comprehensive measure of reliability by accounting for the true score variance relative to measurement error. A CR value above 0.70 is also required for reliability.

As shown in Table 1, all constructs met or exceeded the minimum thresholds for Cronbach's Alpha and Composite Reliability. Cronbach's Alpha values ranged from 0.705 to 0.928, while Composite Reliability values ranged from 0.819 to 0.940. These results confirm the internal consistency and reliability of all research variables.

Structural Model Evaluation Results

Collinearity Assessment

To evaluate the structural model, a collinearity test was conducted using the Variance Inflation Factor (VIF) to detect potential multicollinearity among



predictor variables. Multicollinearity can undermine the reliability of path coefficient estimates if VIF values exceed acceptable thresholds. In this study, all VIF values were below the recommended threshold of 5, indicating that the data is free from collinearity issues and suitable for structural model analysis (Hair et al., 2018).

Path Coefficient Analysis

The path coefficients were assessed to evaluate the direct effects of the independent variables on audit quality. Statistical significance was determined using two criteria: a t-value greater than 1.96 at a 5% significance level and a p-value less than 0.05. The results of the path coefficient analysis, including t-statistics, p-values, effect size (F^2), and VIF values, are presented in Table 2.

Table 2. Path Coefficients, Effect Sizes, and VIF Values

	T statistics (O/STDEV)	P values	F Square	VIF
Independence → Audit Quality	2.948	0.003	0.432	3.766
Competency → Audit Quality	1.347	0.178	0.056	2.074
Motivation → Audit Quality	0.955	0.339	0.021	2.441
Religiosity → Audit Quality	1.971	0.049	0.260	3.349
Time Budget Pressure → Audit Quality	1.891	0.059	0.071	3.382
Religiosity x Independence → Audit Quality	2.042	0.041	0.222	4.489
Religiosity x Competency → Audit Quality	0.139	0.889	0.001	4.302
Religiosity x Motivation → Audit Quality	1.566	0.118	0.079	4.276
Religiosity x Time Budget Pressure → Audit	0.799	0.424	0.028	4.512

(Source: SmartPLS 4.0 output, 2024)

The analysis revealed that independence has a significant positive effect on audit quality ($p = 0.003$, $t = 2.948$). The F^2 value of 0.432 indicates a large effect size, demonstrating that independence plays a critical role in enhancing audit quality. Competence did not significantly affect audit quality ($p = 0.178$, $t = 1.347$), with an F^2 value of 0.056, indicating a small and statistically insignificant contribution. The effect of motivation on audit quality was also nonsignificant ($p = 0.339$, $t = 0.955$), with a negligible F^2 value of 0.021. Religiosity was found to have a significant positive effect on audit quality ($p = 0.049$, $t = 1.971$), with a moderate F^2 value of 0.260. This result highlights religiosity as a key factor in enhancing audit quality. The effect of time budget pressure on audit quality was nonsignificant ($p = 0.059$, $t = 1.891$), with a small F^2 value of 0.071.



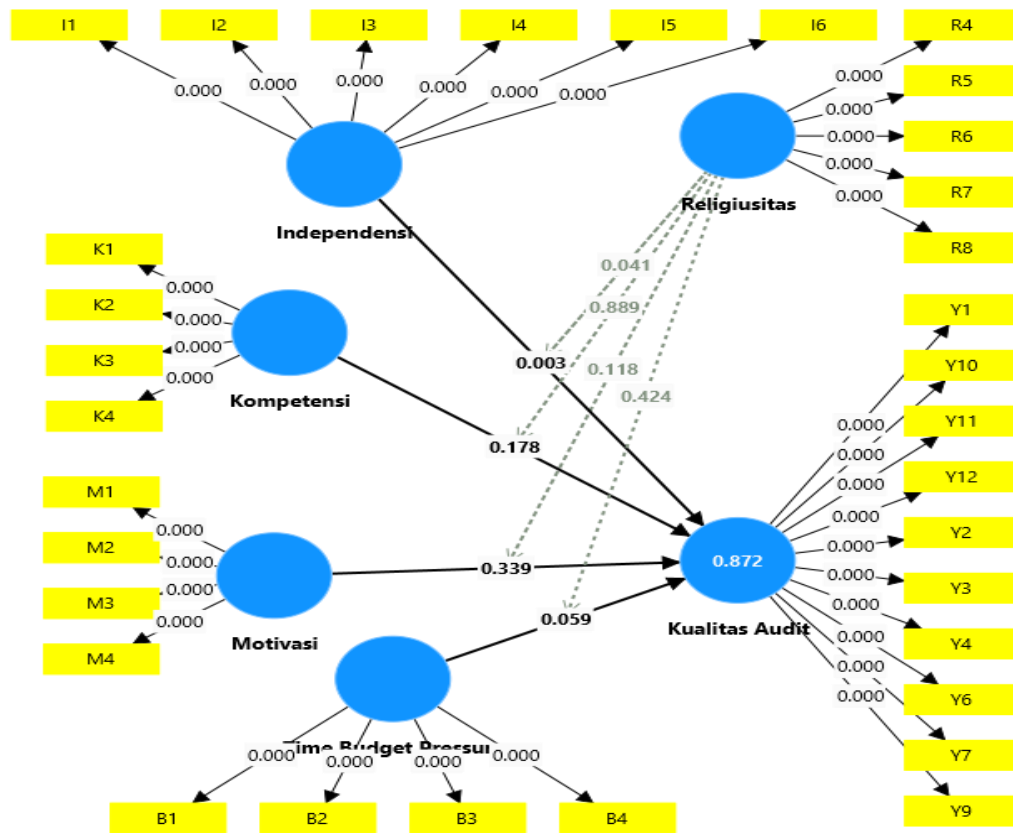


Figure 1. Results of Bootstrapping Analysis (Source: SmartPLS 4.0 output, 2024)

Religiosity significantly moderated the relationship between independence and audit quality ($p = 0.041$, $t = 2.042$). The F^2 value of 0.222 indicates a substantial moderating effect, suggesting that religiosity strengthens the impact of independence on audit quality. Religiosity did not moderate the relationship between competence and audit quality ($p = 0.889$, $t = 0.139$). The negligible F^2 value of 0.001 underscores the lack of interaction effect. Religiosity did not significantly moderate the relationship between motivation and audit quality ($p = 0.118$, $t = 1.566$), with a small F^2 value of 0.079. Similarly, religiosity did not moderate the relationship between time budget pressure and audit quality ($p = 0.424$, $t = 0.799$), as reflected in the F^2 value of 0.028.

The bootstrapping analysis confirmed the significance of key relationships in the structural model. Figure 1 (SmartPLS 4.0 Bootstrapping Output) provides a visual representation of the model, highlighting significant and nonsignificant paths.



Model Suitability and Goodness-of-Fit Evaluation

Effect Size Analysis

The F^2 effect size evaluates the relative contribution of each predictor variable to the variance explained in the dependent variable. According to Hair et al. (2018), F^2 values are classified into three categories: small (0.02), medium (0.15), and large (0.35). The F^2 results for this study are summarized as follows: the F^2 effect size for the independence variable on audit quality falls within the high category ($F^2 > 0.35$), indicating that independence is a substantial predictor of audit quality. The F^2 value for competence is also categorized as high, suggesting that competence significantly contributes to explaining audit quality. In contrast, the F^2 effect size for motivation is classified as low ($F^2 < 0.15$), implying a minor influence on audit quality. The religiosity variable demonstrates a medium effect size ($0.15 \leq F^2 < 0.35$), confirming its moderate impact on audit quality. The F^2 value for time budget pressure is categorized as low, indicating a limited role in influencing audit quality.

Regarding the moderating effects, the effect size for the interaction of religiosity and independence falls within the medium category, signifying that religiosity significantly moderates the relationship between independence and audit quality. Conversely, the effect size for the interaction of religiosity and competence is low, suggesting minimal moderation of the relationship between competence and audit quality. Similarly, the effect size for the interaction of religiosity and motivation is also low, reflecting a limited moderating influence. Furthermore, the effect size for the interaction of religiosity and time budget pressure is categorized as low, highlighting a negligible moderation effect.

Coefficient of Determination

The R^2 value, or coefficient of determination, measures the proportion of variance in the dependent variable (audit quality) explained by the independent and moderating variables. The R^2 values are categorized as follows: weak ($R^2 = 0.25$), moderate ($R^2 = 0.50$), and substantial ($R^2 = 0.75$).

Table 3. R-square

Variable	R-square	R-square adjusted
Audit quality	0.872	0.851

(Source: SmartPls 4.0 output)



The R^2 value of 0.872 indicates that 87.2% of the variance in audit quality is explained by the independent variables (independence, competence, motivation, religiosity, and time budget pressure) and their interactions with religiosity. This substantial predictive power highlights the effectiveness of the model in capturing the key determinants of audit quality. The adjusted R^2 value of 0.851 further supports the robustness of the model by accounting for potential overfitting.

Model Fit Evaluation

The Standardized Root Mean Square Residual (SRMR) is used to assess the model's goodness of fit by comparing the observed correlation matrix with the model-estimated correlation matrix. An SRMR value below 0.09 is indicative of a well-fitting model.

Table 4. Model Fit Indicators

Metric	Saturated models	Estimated model
SRMR	0.081	0.087
d_{ULS}	3.653	4.240
d_G	2.658	2.572
Chi-square	705.903	723.998
NFI	0.611	0.601

(Source: SmartPls 4.0 output)

The SRMR values for the saturated model (0.081) and the estimated model (0.087) are both below the recommended threshold of 0.09, confirming that the model demonstrates a good fit to the data. While the Normed Fit Index (NFI) values for the saturated (0.611) and estimated models (0.601) are lower than the commonly accepted threshold of 0.90, the SRMR values provide stronger evidence of model fit. The chi-square values and other fit indices (d_{ULS} and d_G) further support the model's adequacy.

Discussion

This section provides an in-depth analysis of the effects of independence, competence, motivation, and time budget pressure on audit quality, with a particular emphasis on the role of religiosity as a moderating variable. Each of these factors uniquely contributes to the overall quality of audits, influencing both the processes and outcomes associated with auditing practices. A summary of the research results is presented in Table 6, which offers a comprehensive



overview of both the direct and moderating relationships among these variables.

Table 5. Summary of Research Results

Variable	Result
Independence → Audit Quality	Has effect
Competence → Audit Quality	No effect
Motivation → Audit Quality	No effect
Religiosity → Audit Quality	Has effect
Time Budget Pressure → Audit Quality	No effect
Religiosity × Independence → Audit Quality	Has effect
Religiosity × Competence → Audit Quality	No effect
Religiosity × Motivation → Audit Quality	No effect
Religiosity × Time Budget Pressure → Audit Quality	No effect

(Source: Results of research data processing)

The Effect of Independence on Audit Quality

The analysis reveals that independence has a significant positive effect on audit quality. Among the three indicators of independence programming independence, investigative independence, and reporting independence the programming independence indicator scored the highest (0.717). These findings underscore the critical role of independence in enhancing audit quality, consistent with the foundational principles of auditing.

Independence is a fundamental principle in auditing, signifying that auditors must operate as impartial entities. The audit process involves a systematic examination by an independent party of an entity's financial statements. This research underscores the importance of auditor independence for audit quality. Vanasco et al. (1997) highlights three dimensions of independence to mitigate threats to objectivity: programming, investigative, and reporting independence.

In the context of Shariah enterprise theory, conducting an audit entails a responsibility not only to the company owners but also to a broader group of stakeholders. Sharia audits represent a dual form of accountability: towards the management and stakeholders, and ultimately towards Allah. Consequently, auditors must uphold their independent stance as part of their ethical obligation to all stakeholders. This commitment to independence is viewed as a mandate that carries accountability to Allah SWT. This study aligns with previous research showing that auditor industry specialization and independence



significantly influence audit quality (Sarwoko & Agoes, 2019; Rahmina & Agoes, 2014). Independence allows auditors to apply professional skepticism and adhere to standards, leading to well-informed conclusions.

To enhance audit quality, the study recommends increasing auditor independence, such as through audit firm rotation. Daniels and Booker (2021) found that auditors feel more independent with firm rotation policies, as prolonged auditor-client relationships can compromise independence (Garcia-Blandon & Argiles, 2015). Regulatory institutions can also ensure higher quality services by providing independence certifications with stricter evaluation criteria (Jamal & Sunder, 2021).

The Effect of Competency on Audit Quality

The results of the data analysis indicate that there is no significant effect of competency on the audit quality variable. Among the three indicators that constitute the competency variable in this study, the indicator with the lowest value is sharia knowledge, which has an outer loading value of 0.763. This finding underscores the necessity for enhancing auditor competency, particularly in the area of sharia knowledge. Accordingly, this research recommends improvements in the sharia knowledge of auditors in Medan City to facilitate an enhancement in audit quality.

Shariah enterprise theory posits that auditors should fulfill their mandate impartially while executing their duties. Independence is an essential responsibility for auditors, who must possess a diverse array of competencies. Auditor competency encompasses the qualifications necessary for auditors to conduct audits accurately. The auditors included in the research sample are generally experienced professionals with equivalent educational backgrounds that align with the auditing profession. Consequently, the competencies possessed by the auditors in this research sample exert a limited influence on audit quality. This suggests that differences in competency are less discernible, as the auditors predominantly possess equivalent qualifications (Zahmatkesh & Rezazadeh, 2017).

A decline in audit quality may be attributed to dysfunctional behavior—actions undertaken by auditors during their work that can compromise the accuracy and effectiveness of audit evidence collection. Therefore, audit quality is not solely determined by competency but rather by the extent to which an auditor can uphold an independent attitude. The findings of this study stand in contrast to



Sulanjana (2023), which assert that competency positively influences audit quality.

The Effect of Motivation on Audit Quality

The findings of this research indicate that the motivation variable does not exert a significant effect on the audit quality variable. This conclusion is consistent with Zahmatkesh and Rezazadeh (2017), who found that auditor motivation was not a significant factor, thereby suggesting the absence of a meaningful relationship between auditor motivation and audit quality. This observation implies that, although auditors may exhibit motivation, such motivation does not influence the quality of the audits performed. Auditors typically adhere to established standards, thereby minimizing the impact of external motivational factors on their performance. Similarly, Putra (2019) found no effect of motivation on audit quality, and Samagaio and Felício (2022) suggested that motivation might negatively influence audit quality. However, this study contradicts Sososutiksno and Risakotta (2023), who found that both motivation and integrity positively influence audit quality.

Motivation should not be regarded as a variable that affects audit quality, as auditors must remain free from self-serving motivations. It is crucial for auditors to be unaffected by extraneous motivations that could compromise the integrity of audit results. While motivation theoretically enhances performance, high audit quality depends more on adherence to auditing standards than personal enthusiasm. Alqudah et al. (2023) support this view, arguing that auditors must operate free from self-serving motivations. Ma et al. (2023) suggest that the absence of negative motivations, such as conflicts of interest, is more critical than the presence of positive motivation in ensuring audit quality.

The Effect of Time Budget Pressure on Audit Quality

The analysis reveals that time budget pressure does not significantly affect audit quality, as auditors consistently adhere to professional standards and established methodologies. This finding aligns with Kurniawan et al. (2019), who determined that auditors generally uphold high standards of quality even under tight time constraints.

However, Coram et al. (2023) argued that increased time budget pressure can adversely affect audit quality by increasing the risk of errors and oversight,



often due to dysfunctional auditor behaviors like premature sign-offs and reduced thoroughness. Putu et al. (2020) found that such behaviors partially moderate the relationship between time budget pressure and audit quality, suggesting that the impact depends on how auditors respond to these pressures. Cutting corners or conducting superficial checks can compromise audit outcomes under significant time constraints.

Despite these concerns, this study indicates that auditors maintain consistent audit quality even under time budget pressures. This resilience is due to their commitment to professional guidelines, effective time management, and robust institutional support. The research shows that auditors handle varying degrees of time pressure without significant declines in quality, suggesting that while time constraints can induce stress, they do not necessarily diminish performance. Ultimately, the findings highlight the importance of professional training and institutional frameworks in ensuring high-quality audit outcomes.

Based on the findings, several recommendations are proposed to ensure audit quality under time budget pressures. Auditors should allocate time to tasks based on their complexity and criticality to ensure comprehensive coverage without compromising quality. Audit firms could benefit from offering time management workshops or tools to enhance auditors' efficiency under tight schedules. Institutions should provide additional resources or personnel during peak periods to alleviate excessive time pressures and distribute workloads more evenly.

The Effect of Religiosity on Audit Quality

The analysis demonstrates that religiosity has a significant positive effect on audit quality. This finding highlights the central role of religiosity in shaping ethical behavior and professional judgment within the auditing context. This aligns with Ahsan et al. (2024), who found that religious values positively influence audit practices by fostering professional behavior and discouraging deviant actions during audits.

Religiosity serves as a moral foundation that influences individual attitudes and actions, particularly in professional settings. In Islamic teachings, religiosity encompasses a holistic practice (*kaffah*), requiring the comprehensive application of religious principles without selective adherence. Such an approach is intended to fulfill the objectives of *maqasid sharia*, which aim to ensure justice, ethical conduct, and the collective welfare of society. When



auditors internalize and apply these principles in their professional activities, they contribute to the achievement of a *falah* life, characterized by well-being in both worldly and spiritual dimensions.

In line with the result, Omer et al. (2018) found that firms with high religiosity are more likely to issue going concern opinions, reflecting increased vigilance and moral responsibility. Nazariah and Ismayli (2021) also noted that religiosity enhances audit quality and auditors' professionalism. Religiosity instills spiritual accountability, motivating auditors to uphold high ethical standards, ensuring fair and reliable audits. From a Sharia perspective, audit quality involves both technical precision and moral responsibility, promoting justice and trustworthiness in financial reporting.

The findings underscore the importance of religiosity in improving audit quality, especially in Islamic contexts. Practical recommendations include incorporating religiosity and ethical frameworks into audit training programs to reinforce moral and professional responsibilities. Promoting awareness of *maqasid sharia* principles in auditing can help align professional practices with religious values. Organizations should support auditors by providing guidelines for ethical dilemmas based on Islamic teachings. The significant relationship between religiosity and audit quality suggests that religious values can enhance professional conduct. Future research could explore how religiosity interacts with other factors, such as independence and competence, to deepen understanding of its role in the auditing profession.

The Moderating Effect of Religiosity on the Relationship Between Independence and Audit Quality

The analysis confirms that religiosity significantly moderates the effect of independence on audit quality, with higher levels of Islamic religiosity amplifying the positive influence of auditor independence. This underscores the complementary relationship between professional standards and ethical values rooted in religiosity, particularly in an Islamic auditing context. Data indicates that auditors with greater religiosity demonstrate enhanced honesty and fairness in decision-making, positively impacting audit quality. This aligns with Mardijuwono and Subianto (2018), who found that religiosity supports adherence to audit and confidentiality standards by fostering a moral framework. Islamic religiosity reinforces professional skepticism and ethical judgment, leading to more accurate and trustworthy audit outcomes.



Independence is a cornerstone of audit quality, representing an auditor's ability to perform duties objectively, free from external pressures. The findings support Irmawan et al. (2013), who asserted that independence is the foundation of public trust in the auditing profession. Yuhardiansyah et al. (2019) noted that higher levels of independence are associated with more reliable audit reports, while Bustami (2022) argued that adequate independence prevents personal interests from undermining adherence to professional ethics. Religiosity strengthens the influence of independence by providing an additional layer of ethical accountability. In Islamic auditing, religiosity introduces a spiritual dimension, where auditors are accountable to both stakeholders and Allah SWT. This dual accountability ensures decisions are guided by professional standards and moral principles, fostering responsibility and fairness.

The findings suggest that incorporating religious principles into auditing practices could enhance the ethical foundations of independence, particularly in sharia-based contexts. Training programs for auditors should emphasize integrating religiosity with professional independence to ensure adherence to ethical standards. By combining independence with religiosity, auditors can strengthen public trust in their work, reflecting both professional competence and moral accountability. This study contributes to the existing body of research by providing empirical evidence of religiosity's moderating role in the relationship between independence and audit quality. While prior studies highlighted the critical role of independence, the current findings add the dimension of religiosity to this relationship.

The Moderating Effect of Religiosity on the Relationship Between Competence and Audit Quality

The analysis reveals that religiosity does not significantly moderate the relationship between competence and audit quality. While competence is crucial for audit performance, religiosity does not enhance or alter its effect. Competence, encompassing the necessary knowledge, skills, and abilities, is developed through formal education, professional training, and experience (Mohd Ali et al., 2020; Khalid et al., 2018). Bustami (2022) and Purwanto and Surjandari (2021) emphasize that ongoing learning enhances auditors' competence, forming the foundation for reliable audits.

Although religiosity guides ethical behavior, it does not amplify the competence-audit quality relationship. Competence is primarily a function of



technical proficiency, operating independently of ethical or spiritual considerations. This aligns with Boyatzis' competency framework, which posits that competence is rooted in task performance and individual characteristics. High levels of competence among auditors may explain why religiosity does not significantly influence audit quality. These findings contrast with studies linking competence directly to audit quality but align with those highlighting the distinct roles of technical competence and ethical behavior (Bustami, 2022; Mohd Ali et al., 2020).

The findings underscore the independent contributions of competence and religiosity to audit quality. While competence remains essential for effective audit performance, religiosity does not enhance its influence in this context. These results highlight the need for a balanced approach to auditor development, combining technical proficiency with ethical and spiritual awareness to achieve high-quality audits in Islamic financial systems.

The Moderating Effect of Religiosity on the Relationship Between Motivation and Audit Quality

The study indicates that religiosity does not significantly moderate the relationship between motivation and audit quality. While both factors are important individually, religiosity does not enhance motivation's effect on audit quality in this context. Motivation is crucial for auditors, especially under challenging conditions like high workloads and tight deadlines (Spillane, 1987). Motivation theory suggests that individuals are driven by a hierarchy of needs, from basic survival to self-actualization (Maslow, 1943). Auditors' motivation may stem from professional aspirations, ethical standards, or a desire to avoid negative consequences (Yuejun, 2021).

Despite its role in fostering ethical behavior, religiosity does not significantly enhance the influence of motivation on audit quality. High religiosity does not necessarily translate into morally sound behavior, as ethical actions depend on personal values, organizational culture, and situational pressures (Dewi & Gayatri, 2020). Motivation based on external pressures or rewards may not align with the internalized values of religiosity, resulting in limited synergy. While this study finds no significant moderating effect, other research highlights motivation's importance in audit performance. For instance, motivation to avoid fraudulent reports can drive more reliable outcomes



(Kassem, 2018). These findings suggest that while motivation is critical for audit quality, its interaction with religiosity may vary depending on the context.

The results indicate that religiosity does not significantly moderate the relationship between motivation and audit quality, suggesting these variables operate independently. While motivation is crucial for performance, its interaction with religiosity may not enhance audit quality. These findings provide a nuanced understanding of how personal and professional factors influence audit outcomes, especially in sharia-based contexts.

The Moderating Effect of Religiosity on the Relationship Between Time Budget Pressure and Audit Quality

The analysis reveals that religiosity does not significantly moderate the relationship between time budget pressure and audit quality. Time budget pressure, driven by organizational efficiency targets or resource limitations, can lead to dysfunctional behaviors like prematurely stopping audit procedures or reducing evidence collection, compromising audit quality (Bedard et al., 2018; Willett & Page, 1996).

The study suggests that the impact of time budget pressure is primarily operational and driven by organizational factors rather than individual ethical or spiritual considerations. Bedard et al. (2018) noted that time budget pressure often arises from systemic issues, such as budget variances and cost pressures imposed by audit firm management. In such cases, individual religiosity has little impact on these broader organizational factors. Willett and Page (1996) highlighted that irregularities associated with time budget pressure are often shaped by institutional practices and managerial expectations rather than personal values. Similarly, Ibrahim et al. (2023) argued that high workloads can impair auditors' ability to detect errors or fraud, regardless of their ethical or religious orientation. Akbar (2021) found that auditors often adapt to time constraints by increasing efficiency and professionalism, potentially maintaining or even improving audit quality.

These findings contrast with studies highlighting the benefits of religiosity in auditing. Omer et al. (2018) noted that religiosity fosters ethical awareness and professional skepticism, mitigating risks of dysfunctional behaviors. However, in the context of time budget pressure, religiosity has limited influence, likely due to structural rather than behavioral pressures. Astuty et al. (2022) found



that budget pressure is more likely to trigger irregular practices as auditors prioritize meeting targets over procedural rigor.

The findings indicate that while time budget pressure is a critical factor in auditing, its effects on audit quality are not significantly moderated by religiosity. This underscores the importance of addressing time budget constraints at an organizational level, as structural factors appear to outweigh individual ethical considerations in this context. These results contribute to the broader understanding of how operational and ethical dimensions intersect in the auditing profession.

The Combined Effect of Independence, Competence, Motivation, and Time Budget Pressure Moderated by Religiosity on Audit Quality

The analysis demonstrates a strong combined effect of independence, competence, motivation, and time budget pressure on audit quality, with an R^2 value of 0.872. This indicates that these variables explain 87.2% of the variance in audit quality. The inclusion of religiosity as a moderating variable enhances the model, aligning with research on the significance of religious and ethical values in Islamic auditing (Azmat et al., 2021). Religiosity plays a crucial role in shaping auditors' behavior by encouraging adherence to regulations and justice, which are fundamental components of Islamic auditing. This integration allows for a comprehensive evaluation of audit quality, incorporating both technical proficiency and moral accountability.

Further, religiosity significantly moderates the influence of independence on audit quality, reinforcing auditors' commitment to ethical principles and enhancing decision-making (Abdelsalam et al., 2021). It discourages unethical behavior by aligning auditors' responsibilities with moral accountability, contributing to the objectives of *maqasid sharia*—promoting social welfare and ethical governance. Auditors with high levels of religiosity are likely to approach their work with greater diligence and responsibility, resulting in improved audit outcomes.

These findings are consistent with Baatwah et al. (2020), who reported that religiosity and accounting expertise contribute to improved financial reporting quality, supporting the notion that sharia-based indicators enhance audit quality measures. However, they contrast with Lumban Gaol (2019), who found that while independence affects audit quality, competence and religiosity do not.



This discrepancy may stem from differing research contexts, as the current study specifically focuses on sharia auditing, which prioritizes religiosity.

The combined influence of independence, competence, motivation, and time budget pressure on audit quality is substantial, with religiosity serving as a key moderating factor. The high R^2 value underscores the strength of this model in explaining variations in audit quality, particularly within a sharia auditing framework. These findings highlight the necessity of adopting an integrated approach to auditor development, emphasizing both technical skills and moral accountability. Future research could further explore the contextual factors that enhance the interaction between religiosity and other determinants of audit quality.

CONCLUSION

This study underlines the importance of audit quality from a sharia perspective, emphasizing the integration of conventional and sharia indicators to promote sustainable decision-making and enhance professional skepticism within public accounting firms. The findings reveal that independence is a critical determinant of sharia audit quality, while religiosity significantly moderates this relationship. This highlights the essential role of ethical principles in the auditing process, suggesting that auditors who adhere to strong religious values are better positioned to uphold audit quality.

The implications of this research are substantial for both auditors and stakeholders. Auditors can utilize these insights to enhance their practices by prioritizing independence and fostering a commitment to ethical standards rooted in religiosity. Stakeholders are encouraged to advocate for sharia-compliant audit methodologies, ensuring that ethical considerations are integral to the auditing process. This study emphasizes the necessity of combining technical proficiency with moral accountability in the development of auditors.

Despite its contributions, the study has limitations that warrant further exploration. The lack of impact from competence, motivation, and time budget pressure on audit quality suggests the need for further exploration of these variables in different contexts. Future studies should aim to refine the understanding of sharia audit quality by examining additional contextual factors and their interactions with religiosity and independence. Continued development of this concept will be essential for strengthening the framework



of audit quality in line with sharia principles, ultimately contributing to more effective auditing practices.

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