

The Effect of Auditor Knowledge, Work Experience on Audit Judgment with Task Complexity as A Moderating Variable

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Article Info	Abstract
Keywords: <ul style="list-style-type: none">○ Auditor Knowledge,○ Work Experience,○ Audit Judgment,○ Task Complexity,	<p>Purpose - This study aims to analyze the effect of Auditor Knowledge, Work Experience on Audit Judgment with Task Complexity as a moderating variable.</p> <p>Design/methodology/approach - This study uses quantitative methods with a correlational approach. This study used a questionnaire distributed to auditors of the Public Accounting Firm and undergraduate students who took audit courses. A total of 30 questionnaires were distributed via social media, each of which contained 29 statements that the respondents had to answer. Of these, 30 respondents were obtained from 2 regions. To analyze the data and obtain results, researchers used PLS-SEM Version 3.0.</p> <p>Findings - The results of this study indicate that Auditor Knowledge has a positive but insignificant effect on Audit Judgment, Work Experience has a positive and significant effect on Auditor Performance, Task Complexity strengthen the relationship between Auditor Knowledge and Audit Judgment. Task Complexity cannot strengthen the relationship between Work Experience and Audit Judgment.</p> <p>Research limitations/ implications - Research is measured using a questionnaire, so the data obtained is the respondent's perception. Respondents were obtained via WhatsApp, Email, and Instagram so that the questionnaires obtained were not guided in detail in filling them out.</p>
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INTRODUCTION

The emergence of various types of companies shows that companies are becoming more competitive in today's fast-moving global economy. In order for a company to compete with other companies, it is not enough to generate large profits, but the completeness of financial reporting is much more important. Financial reporting is mandatory for companies (Puspawardani, 2022). We strive to have our financial audit reports prepared by an impartial third party, in this case the auditor. This is inseparable from the increasing number of stakeholders who need reliable financial reporting, to find out that the financial books of a company can be presented and accounted for honestly, it requires the assistance of auditors who work at a certified public accounting firm (KAP).

Audited financial statements should reflect confidence in the opinion and the quality of all information produced. Therefore, judgment is required to handle information related to the auditor's audit responsibilities and risks. Auditors are expected to be able to formulate the right opinion because they are trusted at each stage of the audit to take into account the determination of the opinion. An accurate audit evaluation can influence the formation of the correct opinion to produce a reliable audit report. If the audit assessment is wrong, the

reliability of the audit report will be low and may have a negative impact on the parties concerned with the report. Auditors must also be able to provide opinions on financial statements and explain the audit process carried out based on factual, valid, and relevant information. The financial statements audited must reflect confidence in the opinion and the quality of all information generated. Therefore, judgment is needed to handle information related to the auditor's audit responsibilities and risks.

Case that occurred at PT Borneo Lumbung Energi, Tbk (BORN) in 2020. The Indonesian stock exchange delisted BORN shares for two reasons. First, the conditions made a big difference to its survival both financially and legally. Second, BORN shares have been suspended for at least the past 24 months. In the last financial report published by Borneo Lumbung Energi as of September 2018, the issuer earned net sales of US\$ 16.11 million, down from the January-September 2017 period which still amounted to US\$ 19.4 Million. This revenue came from export coal sales. Borneo Lumbung Energi recorded a net loss of US\$ 8.06 million. In the same period the previous year, Borneo Lumbung still pocketed a net profit of US\$ 56.75 million. The company's total assets amounted to US\$ 964.93 million. Meanwhile, BORN's total liabilities reached US\$ 1.69 billion. Borneo Lumbung Energi has an equity deficiency of US\$ 724.05 million, mainly due to accumulated losses which reached US\$ 1.57 billion (Rahmawati, 2020).

Audit Judgment is a personal judgment or perspective of the auditor in responding to information related to the responsibilities and audit risks that the auditor will face which will affect the auditor's final opinion on the financial statements of a company. The better the resulting audit judgment, the maximum audit performance will be. If an auditor produces an inappropriate Audit Judgment, it will adversely affect the accuracy of the final opinion on the fairness of the financial statements. An auditor in making Judgment must be based on events experienced by an organization or company in the past, present and future (Aida, 2021).

There are several factors such as Auditor Knowledge. Auditors must have knowledge of auditor understanding, training and education, and understanding of clients. This study has a positive effect on Audit Judgment. This is because the more often an auditor attends training, seminars and the more certificates he has, the more competent the auditor is expected to be in carrying out his duties. The difference in knowledge between auditors will affect the way auditors complete their work (Puspawardani, 2022).

Recent trends highlight the importance of auditor knowledge in audit judgment, especially in the face of modern challenges such as cyber threats and climate change. The deputy governors of India's central bank emphasized the need for auditors to go beyond traditional financial statement verification and holistically assess the material risks posed by operations and business models. They emphasized that traditional audit procedures may be inadequate to address modern risks faced by financial entities, so auditors must use prudent judgment and understand the intent of existing regulations (Nayak, 2024).

The second factor that affects Audit Judgment is Work Experience. According to (Lestari, 2015), inexperienced auditors will make more mistakes than experienced auditors. Work Experience will be a good consideration in making decisions in his duties. Work Experience has a positive effect on Audit Judgment because it can be seen from the length of time the auditor has been in the profession as an auditor, experience can also be determined by the number of inspection tasks that have been carried out or the number of types of companies that have been audited, the ability to detect errors or errors in audit reports, making aware of more errors in auditing and improving auditing skills.

One case that highlights the importance of work experience in Audit Judgment is the

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audit of seven problematic pension funds (dapen) of State-Owned Enterprises (BUMN). In October 2023, the Ministry of State-Owned Enterprises (SOEs) announced that it was conducting an audit of seven state-owned pension funds that indicated problems. This audit is targeted to be completed in early 2024. The audit process is carried out in stages, starting with an internal audit by the Ministry of SOEs, then submitted to the Financial and Development Supervisory Agency (BPKP) for further audits, and the final results will be reported to the Attorney General's Office (Uly & Setiawan, 2023). In these cases, the auditor's work experience is critical to ensuring that the audit is thorough and accurate. Experienced auditors are able to identify potential problems and risks that may not be apparent to less experienced auditors. In addition, experience in handling similar cases allows auditors to apply appropriate and effective audit techniques, so that the audit results are reliable and provide appropriate recommendations for improving the governance of state-owned pension funds.

The third factor that affects Audit Judgment is Task Complexity which is a moderating variable in this study. Moderating variables are types of variables that strengthen or weaken the direct relationship between the independent variable and the dependent variable. Task Complexity is the level of difficulty of a task caused by the limited ability of the auditor to integrate the problems faced. The problems faced by an auditor include task structure and task difficulty, so it does not strengthen Audit Judgment. Auditors face a task structure related to the clarity of the information received. In addition, the difficulty of the task received by the auditor will make the auditor more likely to face increasingly difficult tasks (Safi'i & Jayanto, 2015).

One example of a case that highlights the importance of task complexity in Audit Judgment is the manipulation of financial statements by PT Indofarma Tbk in 2024. The Supreme Audit Agency (BPK) found indications of manipulation of financial statements that could potentially harm the state up to IDR 371.8 billion. This fraudulent practice includes inflating inventory, engineering transactions, and fictitious recording. This resulted in the company's financial statements not reflecting its actual financial condition (Djailani, 2024). This case shows that high audit task complexity can affect the quality of the auditor's assessment of the client. Therefore, it is important for auditors to have a deep understanding of the client's business operations and the ability to handle complexity in the audit task to ensure the quality of accurate and reliable financial statements. In previous audit judgment-related research, one of the identifiable gaps is the lack of emphasis on the impact of new technologies and evolving regulations on the audit process. Many previous studies focused more on traditional auditing methods or less on the challenges posed by increased digitization and globalization. For example, auditors working with companies with highly complex international operations often have to handle large volumes of data, which requires new approaches to managing Audit Judgment. More recent research addresses this gap by incorporating the dimensions of technology, dynamic regulations, and social and interpersonal aspects that auditors face.

This study aims to determine and analyze the effect of Auditor Knowledge, Work Experience and to determine whether Task Complexity moderates the relationship between the independent variable and the dependent variable. This research is expected to provide information related to audit judgment and provide benefits in making the right decisions and can be used as a reference for further research. Based on the above background, this research was conducted to detect audit judgment at a public accounting firm. So, the authors propose to conduct research entitled "The Effect of Auditor Knowledge, Work Experience on Audit Judgment with Task Complexity as a moderating variable".

LITERATUR REVIEW

Attribution Theory

Auditor performance is inseparable from the auditor's behavior in carrying out his duties. According to Fritz Heider, the originator of attribution theory, attribution theory is a theory that explains a person's behavior. Attribution theory clarifies the method of how we decide the causes and thought processes of a person's behavior. Attribution theory defines an understanding of a person's reaction to events that can be seen from their surroundings, by knowing their reasons for the events they experience. Attribution theory also contains behavior related to attitudes and privileges possessed by a person, so it can be said that just by looking at their behavior, the person's attitude or characteristics can be known and can also estimate a person's behavior in responding to certain conditions (Faisal et al., 2023). Attribution is one of the processes of forming impressions. Attribution refers to how people explain the causes of other people's or their own behavior. Attribution Theory is a theory that discusses the causes of a person's behavior or us, which will later form an impression. The impressions formed will be concluded as factors that influence the behavior of others. Attribution is a process carried out to find an answer or question why or what is the reason for the behavior of others or oneself. Attribution theory is a theory that explains a person's behavior in doing something is influenced by internal factors and external factors (Safi'i & Jayanto, 2015). These two factors play a very important role because auditors, when making a judgment, will consider many things not only based on existing findings. Attribution theory connects these hypotheses by explaining that the way auditors attribute audit outcomes affects their decision-making process. Auditors who are more likely to attribute audit results to external factors may be more defensive and cautious in their judgments, given that they feel that external constraints affect their audit quality. In contrast, those who are more likely to attribute audit results to their internal capabilities may feel more capable of dealing with complex tasks and more willing to make riskier decisions. In other words, in this hypothesis, auditors' attribution of causal factors to audit success or failure serves as a mediator between the Task Complexity they face and the decisions they make in Audit Judgment.

Auditor Knowledge

Auditor Knowledge is the collection of information, skills, and understanding possessed by an auditor to perform his duties effectively. This Knowledge covers various aspects required to evaluate, examine, and provide professional opinions related to the financial statements, compliance, or performance of an organization (Faisal & Sari, 2018). The following are the main elements of Auditor Knowledge. Auditor knowledge is defined as the ability of the auditor or supervisory accountant to master the audit field. Knowledge within the scope of an audit is the ability of an auditor or examining accountant to master the audit domain (analyzing the company's financial statements) (Murwanto et al., 2006). Audit evidence obtained directly by the auditor through physical checks, observations, counts, and surprise checks is more competent than audit evidence obtained indirectly. For example, if the auditor calculates the debt to assets ratio and compares it to the previous year, this audit evidence will be more reliable than if the auditor relies solely on the financial manager's calculation. (Safi'i & Jayanto, 2015). Auditor Knowledge is measured by 3 dimensions, namely auditor understanding, training & education, and understanding of the client.

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Work Experience

Work Experience gained by an auditor while performing audit tasks. This experience covers a wide range of activities and skills relevant to the auditor's profession, whether in financial, operational, compliance, or other related aspects of auditing. Work Experience is the auditor's work experience in conducting audits of financial statements both in terms of length of time and the number of assignments that have been carried out (Sudarman, 2023). Auditors who have different experiences will also differ in viewing and responding to information obtained during the examination and also in drawing conclusions about the object being examined and Work Experience can be measured from the level of position in the structure where the auditor works, years of experience, a combination of level of position and years of experience, expertise possessed by auditors related to writing (Sari et al., 2021). Work Experience has 5 dimension, namely length of time working as an auditor, number of assignments handled, ability to detect errors in audits, making aware of more errors, and experience improves audit skills (Lestari, 2015).

Audit Judgment

Audit Judgment is a personal judgment or the auditor's perspective in responding to information that affects the documentation of evidence and making decisions on the auditor's opinion of an entity's financial statements. Audit Judgment is the auditor's policy in determining opinions regarding the results of his audit which refers to the formation of an idea, opinion or estimate about an object, event, status, or other type of event. (Abbas & Basuki, 2020). Where audit judgment is needed when dealing with uncertainty and limited information and data obtained, where the examiner is required to be able to make assumptions that can be used to make judgments and evaluate judgments. In this case, judgment in auditing is used to determine audit risk, determine the amount of evidence and select evidence. The examiner's perspective in responding to information is related to the responsibilities and audit risks that the auditor will face in connection with the judgments he makes. Audit Judgment has 3 dimension, namely materiality level, audit risk level, and going concern of an entity (Aida, 2021).

Task Complexity

Task Complexity refers to the perception of each individual, especially auditors, of the level of difficulty of the task faced by the auditor and this difficulty arises when the cognitive capacity, memory, and abilities possessed by the auditor make the task more challenging to complete. Task Complexity as the level of difficulty reflected in the amount of attention and mental processes required by the auditor to complete the assignment and the data used becomes more complicated so that can lead to misinterpretation or unintentional errors (Ikhsan & Rizal, 2023). Task Complexity has 2 dimensions, namely difficulty of the task, and task structure (Safi'i & Jayanto, 2015).

Hypothesis development

The level of knowledge possessed by the auditor can support the quality of judgment taken by the auditor. An auditor who has a high level of knowledge will be better able to understand the tasks assigned properly, including the auditor's ability to make a judgment more thoroughly and professionally. Auditor knowledge can prevent mistakes and errors in describing the evidence of findings obtained during the examination. The auditor will make

every effort to apply the knowledge he gets from formal and informal education in making judgments. The more often auditors attend seminars and training, the auditors are expected to be able to carry out their duties properly. (Adel et al., 2024; Puspawardani, 2022; Wiguna, 2023) said that the level of Auditor Knowledge can influence decision making so that the level of auditor knowledge is very important and shows that Auditor Knowledge has a positive effect on Audit Judgment. Based on this explanation, the researchers took the hypothesis, namely:

H₁: Auditor Knowledge has a positive effect on the Audit Judgment.

Experience can also affect an auditor's ability to make judgments by predicting fraud that occurs in the company. From this experience the auditor can learn how to make a judgment. It shows that a person with more experience in a field has more things stored in his memory and can develop a good understanding of events. The positive sign indicates that the higher the audit experience an auditor has, the better and more correct the judgment the auditor will make. A lot of experience in the audit field can help auditors understand and solve problems that tend to have the same pattern. This statement is in line with research (Aida, 2021; Fajarini et al., 2020; Lestari, 2015). From the results of this study, the hypotheses proposed are:

H₂: Work Experience has a positive effect on the Audit Judgment.

In the case of the audit environment, Task Complexity is an important factor that can affect audit judgment. The task of conducting an audit tends to be a task that faces many complex issues. Auditors are faced with tasks that are complex, many, different and interrelated with each other. Increased task complexity can reduce the level of audit judgment success, if not equipped with expertise and knowledge about auditing. According to (Maharani, 2023), stated in his research that task complexity moderates the effect of Knowledge on Audit Judgment negatively. Auditor knowledge is an important element that must be possessed by an auditor to work as a professional. According to (Pertiwi & Rahman, 2021) The results showed that knowledge has a negative effect on audit judgment, it can be said that the higher the level of difficulty of the task and the structure of the task performed by the auditor, it must require high knowledge to carry out Audit Judgment of a report case and if there is no high knowledge from the auditor, mistakes will occur which result in huge losses. It can be concluded that Task Complexity does not strengthen the relationship between Auditor Knowledge and Audit Judgment. Based on this explanation, the researchers took the hypothesis, namely:

H₃: Task Complexity does not strengthen Auditor Knowledge on Audit Judgment.

Experience can provide an opportunity for someone to do the job better and more precisely. However, someone who does not have experience will usually make mistakes easily if they get an excessive task load. It states that Work Experience does not moderate the effect of Work Experience on Audit Judgment. This shows that task complexity support is unable to moderate auditor experience on audit judgment. High experience, even if given a lot of tasks, will not affect Audit Judgment. It can be concluded that Task Complexity does not strengthen the relationship between Work Experience and Audit Judgment. Task complexity does not moderate the relationship between work experience and audit judgment because auditors' work experience tends to affect their ability to cope with task complexity regardless of the level of complexity. Experienced auditors have developed better analytical skills, intuition, and decision-making strategies through learning from previous audit cases. Thus, they can adapt and still make accurate audit judgments even when faced with complex tasks. In addition,

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research shows that work experience helps auditors recognize patterns and risks in different situations, so task complexity does not greatly affect their decision-making process. In contrast, auditors with less experience tend to be more affected by the level of task complexity because they do not yet have sufficient skills or knowledge to manage such complexity effectively. This statement is in line with research (Maharani, 2023; Safi'i & Jayanto, 2015; Widyakusuma, 2019). Therefore, moderation by task complexity becomes insignificant, especially for auditors who already have sufficient work experience to cope with various levels of difficulty in audits. Based on this explanation, the researchers took the hypothesis, namely:

H₄: Task Complexity does not strengthen Work Experience on Audit Judgment.

RESEARCH METHOD

The population of this study were auditors who were members of the Public Accounting Firm and students who had taken audit courses. The inclusion of auditors and students in the sample provides a rich variety of data, but also has certain impacts on the research findings. Auditors tend to produce more mature and accurate judgments due to their experience in managing complex and ambiguous situations. In contrast, students' judgments may be affected by theoretical biases or lack of practical insight, which may lead to less precise results in real situations. The primary data is the data used in this study. A quantitative approach is the research method in this study used, namely examining significant relationships between the variables studied to draw conclusions that will explain the general picture of the study, based on the value or score of respondents' answers to the questionnaire. Non-probability sampling is the sampling design in this research. The variables used in this study are as follows:

Table 1. Variable Measurement

Type	Variable	Dimension	Source
Independent Variables	Auditor Knowledge	1. Auditor understanding 2. Training and education 3. Understanding of the client	(Puspawardani, 2022)
	Work Experience	1. Length of time working as an auditor 2. Number of assignments handled 3. Ability to detect errors in audits 4. Making aware of more errors 5. Experience improves audit skills	(Lestari, 2015)
Dependent Variable	Audit Judgment	1. Materiality level 2. Audit risk level 3. Going concern of an entity	(Aida, 2021)
Moderation Variables	Task Complexity	1. Difficulty of the task 2. Task Structure	(Safi'i & Jayanto, 2015)

The Partial Least Square (PLS) methodology is the data analysis method in this research. PLS is a structural equality modeling (SEM) solution method that is more suitable for this study than other SEM approaches. PLS SEM was chosen because of its advantages in handling small sample sizes and evaluating complex relationships between latent variables. In this study, respondents came from five regions due to limited resources and ease of access. Although this study is limited

to only five regions, the results are more relevant because they are focused only on those areas. Although this study was conducted in only five regions, it still provides valuable insights into Auditor Performance. The linear equation model in this regression is as follows:

$$AJ = \beta_1AK + \beta_2WE + \beta_3AK*TC + \beta_4WE*TC + \varepsilon$$

RESULTS

Responden Demographics

This researcher chose 2 regions, 10 respondents from Jakarta and 20 respondent from Bekasi as samples of this study. With 15 male and 15 female respondent, the majority of respondents were between 23 - 26 years old. Of these, 26 people have bachelor's degrees, 2 people have master's degrees and 2 people have successfully complete doctoral programs. In addition to respondents who have held their current positions for more than 8 years including quality assurance, audit manager and senior audits.

Normality Testing, Convergent Validity and Reliability Testing

The fundamental assumption of multivariate analysis is normality. The data are considered normal if the skewness value is the range of ± 1.96 at a significance of 0.05 (Hair J et al., 2014). The data is deemed normal since, according to the table, the normality test indicates that each variables skewness value is less than 1.96. in the meantime, the data processing findings demonstrated that all indicators and dimensions created latent variables, with loading factor > 0.7 and AVE > 0.5 meeting the validity of convergence (Hair et al., 2019). Additionally, the reliability test revealed that each variable had Cronbach's alpha and composite reliability values greater than 0.7, indicating the dependability of the data. All things considered, the assessment of the measurement model (outer model) verifies that all dimensions and indicators originate from latent variables.

The Hypothesis Test

The theory in this research can be known from calculation of the demonstrate utilizing the PLS bootstrapping procedure. From the result of the bootstrapping calculation, the measurable t esteem of each relationship or way will be gotten. This theory testing is set with a noteworthiness level 0.05. The hypothesis can be accepted in case the original sample value is in line with the hypothesis. The results of the calculation for hypothesis testing in this study, using the direct effect of the independent variable on the dependent variable and the moderating variable obtained as follows:

Regression results

Table 2. Path Coefficient

Variable	Prediction	Original Sample (O)	P- Values
AK -> AJ	+	0,175	0.367
WE -> AJ	+	0.122	0.000
AK*TC -> AJ	-	0.130	0.656
WE*TC -> AJ	-	-0,007	0,705

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Variable	Prediction	Original Sample (O)	P- Values
R-squared			0,541
Adjusted R- squared			0,449

Explanatory

The results of the analysis using SmartPLS show that the effect of Auditor Knowledge on Audit Judgment is not significant, with a path coefficient of 0.175 and a p value of 0.367 ($p > 0.05$). This indicates that auditor knowledge does not have a strong influence on the quality of audit judgment in this study. In contrast, Work Experience shows a significant effect on Audit Judgment, with a path coefficient of 0.122 and a p value of 0.000 ($p < 0.05$). This suggests that auditor work experience plays an important role in determining the quality of audit judgment. Furthermore, moderation of Task Complexity on the relationship between Auditor Knowledge and Audit Judgment does not show a significant effect. This can be seen from the path coefficient of 0.130 with a p value of 0.656 ($p > 0.05$). Similarly, moderation of Task Complexity on the relationship between Work Experience and Audit Judgment is also not significant, with a path coefficient of -0.077 and a p value of 0.705 ($p > 0.05$). Overall, these results indicate that Work Experience has a significant direct effect on Audit Judgment, while other variables, including moderation by Task Complexity, do not have a significant effect. This finding underscores the importance of auditor work experience in supporting quality audit decision making.

DISCUSSIONS

Auditor knowledge has a positive effect on Audit Judgment

The results showed that Auditor Knowledge has a significant positive effect on Audit Judgment. Auditors who have a higher level of knowledge tend to be able to make better audit decisions. This knowledge includes the auditor's understanding of auditing standards, ability to understand client conditions, and formal training and education that has been attended. With good knowledge, auditors can analyze information more thoroughly, reduce judgment errors, and improve the quality of audit results. Behavioral Decision Theory supports this finding, where the auditor's knowledge structure is an important basis for decision making. The better auditors' understanding of their duties and responsibilities, the less likely errors in audit judgment. Well-integrated knowledge allows auditors to focus on important elements in the financial statements, such as the level of materiality and audit risk. This research is also in line with previous findings. (Puspawardani, 2022) found that the level of auditor knowledge strongly influences audit decisions, while confirmed that auditors with higher knowledge tend to produce more accurate judgments. In addition, (Abdallah et al. (2024) demonstrated the consistency of this positive relationship across different countries, emphasizing the importance of knowledge as a universal factor in auditing. The research data shows that the dimension with the highest score is "auditor understanding." Respondents who have a strong understanding of accounting and auditing standards are able to produce better judgment. This can be attributed to the high number of respondents who have professional certifications such as CPA and experience attending formal training. This factor allows them to tackle complex challenges in a more structured and professional manner. Auditor knowledge, while important, does not always significantly influence audit judgments because a number of other factors are more dominant. One of these is the presence of cognitive biases such as confirmation bias or anchoring bias, which can lead auditors to make judgments based on prior

beliefs or information that supports their views, rather than objective analysis. Future research could explore how cognitive biases and social influences affect auditor decision-making, as well as how technology can be integrated to assist auditors in making more objective and accurate judgments.

Work Experience has a significant positive effect on Audit Judgment

This study found that Work Experience has a significant positive effect on Audit Judgment. Auditors with longer work experience are proven to be able to provide better judgment in the audit process. Experience gives them greater insight into how to deal with various audit situations and scenarios, including the ability to recognize error patterns and detect risks. Attribution Theory supports these results by stating that experience allows individuals to evaluate internal and external factors that influence judgment. Experienced auditors have a better understanding of the dynamics of the audit task, thus being able to provide more informed judgments. For example, experience in dealing with clients from various sectors makes auditors more flexible and competent in dealing with different challenges. This research is consistent with the findings of (Aida, 2021) and (Lestari, 2015), which show that work experience significantly affects the auditor's ability to make accurate audit decisions. However, it contradicts (Tampubolon, 2018), who states that experience does not always guarantee good judgment results, because other factors such as external pressures can also influence. The "length of time working as an auditor" dimension has the highest score in this study. Respondents with more than three years of experience have a better ability to understand and complete complex audit tasks. This shows that experience provides additional confidence and skills for auditors in identifying risks and providing relevant recommendations. Work experience has a significant impact on audit judgment because more experienced auditors tend to be better able to deal with complex and ambiguous situations, and identify risks that less experienced auditors may miss. This experience helps auditors make more informed decisions, manage uncertainty, and understand the broader context of clients and regulations. Practically speaking, work experience allows auditors to use more informed judgment, which can prevent costly audit errors. For example, in audits of companies with complex financial structures, experienced auditors are better able to recognize suspicious transactions or unusual differences in the financial statements. Another practical application is that this work experience can translate into training and mentoring for younger auditors, to help them develop better judgment skills.

Task Complexity can strengthen the relationship between Auditor Knowledge on Audit Judgment

The results showed that Task Complexity does not strengthen the relationship between Auditor Knowledge and Audit Judgment. Instead, high task complexity tends to weaken the effectiveness of auditor knowledge. This shows that even though auditors have adequate knowledge, the level of task difficulty can hinder their ability to produce accurate judgments. The theory underlying this finding is Behavioral Decision Theory, which explains that task complexity can strain the cognitive capacity of individuals, including auditors. When the information received is unclear or the task is too complex, even highly knowledgeable auditors can have difficulty making the right decisions. This study supports the results of (Pertiwani & Rahman, 2021), who found that increasing task complexity can reduce the effectiveness of auditor knowledge in producing accurate judgments. (Maharani, 2023) also showed that task complexity negatively affects the relationship

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between knowledge and judgment. The “task structure” dimension recorded the highest score in this analysis. Respondents indicated that well-structured tasks are easier to complete, while unclear information is the main obstacle. Therefore, it is important for auditors to receive additional training in handling more complex tasks in order to improve the quality of their judgment. Task complexity may fail to moderate the relationship between factors such as auditor knowledge or experience and audit judgment for various reasons. One is that auditors' perceptions of complexity may vary, so auditors with different levels of experience or skill may respond to complexity in different ways. Auditors who are less experienced or unfamiliar with a particular type of audit may find it difficult to deal with, but more experienced auditors may instead feel more confident and able to handle complex situations without major problems.

Task Complexity cannot strengthen the relationship of Work Experience to Audit Judgement

This study also found that Task Complexity does not strengthen the relationship between Work Experience and Audit Judgment. Auditors with high work experience still face challenges when tasks are very complex. High task complexity can cause errors in judgment even though auditors have extensive experience. Attribution Theory explains that experience alone is not enough to overcome very high levels of difficulty. In this situation, auditors need additional support, such as training or relevant tools, to complete the task effectively. This result is consistent with the research of (Widyakusuma et al. (2019), which shows that task complexity is unable to moderate the relationship between experience and judgment. Maharani's research (2023) also found that experience is not always a factor that can overcome task complexity, especially if auditors do not have adequate resources. The “task difficulty” dimension recorded the lowest score, indicating that tasks that are too complex can reduce the quality of auditors' judgment even though they are experienced. This could be due to high workload or lack of sufficient information to complete the task properly. Therefore, organizations need to ensure that the tasks assigned to auditors have a level of difficulty that is appropriate for the resources available. Task complexity may fail to moderate the relationship between factors such as auditor knowledge or experience and audit judgment for various reasons. One is that auditors' perceptions of complexity may vary, so auditors with different levels of experience or skill may respond to complexity in different ways. Auditors who are less experienced or unfamiliar with a particular type of audit may find it difficult to deal with, but more experienced auditors may instead feel more confident and able to handle complex situations without major problems.

CONCLUSIONS

Based on the research results, the following conclusions can be drawn: 1. Auditor knowledge has a positive and insignificant effect on Audit Judgment. 2. Work Experience has a positive and significant effect on Audit Judgment. 3. Task Complexity does strengthen the relationship between Auditor Knowledge and Audit Judgment and is not in line with theory. 4. Task Complexity does not strengthen the relationship between Work Experience and Audit Judgment and is in line with theory.

Theoretical Implications

The results of writing this research are expected to add to the academic literature and be used to develop a more comprehensive theoretical model in understanding the same problems. This research can be used as a reference in testing the variables of auditor knowledge, work experience, and task complexity as independent variables, with Audit Judgment as the dependent variable on auditors from

various levels and institutions in a certain period. These variables play a key role in influencing decisions made in the audit context, with auditor knowledge providing the basis for technical understanding, work experience enabling the application of more appropriate judgment in dealing with complex situations, and task complexity may introduce challenges that require more advanced decision-making skills. By expanding the scope of this study to include different levels of auditors-from novice to senior auditors-as well as different institutions, this study will provide greater insight into how these factors operate in different audit contexts. In addition, this study may also identify any moderating or mediating factors that may exist between these variables, providing a deeper understanding of how these variables interact with each other and influence audit judgment in various situations.

Managerial Implications

This research provides useful findings for the Public Accounting Firm (KAP) and related auditors in strengthening auditors' understanding of professional knowledge, ensuring sufficient work experience to support effective audit judgment, and considering managing task complexity to improve accurate audit decisions. These implications can help create a more reliable and professional audit system, while reducing the risk of errors in decision making. In strengthening the practical implications, KAPs are advised to design specific training programs that focus on improving auditors' knowledge and experience, such as case-based training and complex audit simulations. In addition, the development of technology-based audit applications can provide great benefits. These applications can assist auditors in identifying errors, tracking relevant information, and managing task complexity more effectively, making the audit process more efficient and organized. KAP should invest in audit technology that can help reduce manual workload, speed up the data verification process, and reduce the risk of human error. In addition, implementing automated reporting systems integrated with audit platforms can increase transparency, reduce potential inaccuracies, and provide auditors with more relevant and timely information. By combining professional knowledge, work experience, and technology, KAP can develop a more reliable, efficient, and quality-oriented audit system. This in turn will reduce the risk of errors in audit decision making, improve the integrity of the resulting financial statements, and increase public confidence in the audit system.

Policy Implications

To improve better audit decisions (audit judgment), policies are needed that focus on developing auditor competence through relevant training and education, as well as increasing work experience in a structured manner. The government and public accounting firms (KAP) can design professional certification programs such as Certified Public Accountant (CPA) to ensure auditors have appropriate competency standards. In addition, case study-based training related to task complexity can help auditors handle difficult tasks more effectively. Universities that produce future auditors can also integrate practical materials related to auditor knowledge and work experience in their curriculum. For example, providing real audit simulations that refer to work situations in the professional world. The government can also adopt regulatory policies that encourage companies to provide a work environment that supports learning for novice auditors. This can be done through internship programs or cooperation with KAP to provide wider audit experience opportunities. In addition, the development of data-driven technology tools to support auditor decision making is recommended. Applications that allow simulation of risk-based audit decisions or financial statement analysis can assist auditors in improving the accuracy of audit judgments. Collaboration between KAP, educational

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institutions, and regulators is essential to create better auditing standards and minimize decision errors that can harm many parties. This policy is expected to improve audit quality and public confidence in the results of financial statements.

Limitations

The limitation of this study is that all research variables, namely auditor knowledge, work experience, and task complexity as moderating variables, are measured using a questionnaire. Therefore, the data obtained is based on respondents' perceptions. The questionnaire is distributed online through platforms such as Google Forms, so the process of filling out the questionnaire cannot be guided directly. This allows for subjectivity from respondents in answering the questions asked. In addition, another limitation is the snowball sampling method, which relies on the respondent's network to distribute the questionnaire. This approach has challenges in reaching respondents who have certain characteristics more broadly, as well as in ensuring the suitability of the data filled in according to the research needs.

Suggestion

Based on the results of this study, some suggestions that can be given are as follows: (1) Future researchers are advised to add or develop other variables not discussed in this study, such as environmental factors, the amount of pocket money, or other variables that may be relevant and affect personal financial management. This can expand the scope of the research and provide deeper insights. (2) Future research is recommended to use samples from different universities with a larger sample size. Thus, the research results can be more varied and allow for differences in findings based on different research locations. (3) Students are expected to continue to increase their knowledge and sensitivity to financial information to understand the importance of good financial literacy. With adequate literacy, students can avoid various financial problems that may occur. (4) Students are also encouraged to develop positive habits and behaviors, such as budgeting, recording all expenses, and saving for the future. These habits will support better financial management and help students achieve their financial goals.

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