

# THE EFFECT OF ROLE STRESS AND SELF-EFFICACY ON AUDIT JUDGMENT AUDITORS WITH PSYCHOLOGICAL WELL-BEING ASPECTS AS MODERATING VARIABLES (Study at the Bali Public Accounting Firm and East Java)

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## ABSTRACT

To be able to survive in the midst of intense competition, each KAP must be able to gather as many clients as possible in the hope that the accounting firm will be increasingly trusted by the wider community, requiring auditors to maintain good audit quality, including in conducting audit judgments. Audit judgment is a perception of a public accountant's perspective or a public accountant's personal judgment in responding to information that influences the making of an opinion on the financial statements. The public accountant profession is very vulnerable to controversy because the professional attitude and code of ethics of a public accountant describes the performance of the accountant. This study aims to provide empirical evidence regarding the effect of role stress and self-efficacy on audit judgment auditors with psychological well-being as moderating. This research was conducted in a public accounting firm in Bali and East Java. The sampling technique used in this study used a saturated sample technique, namely all 153 auditors in Bali and East Java. The data analysis technique used is *moderated regression analysis* (MRA). The results of this study found that role stress has a negative effect on audit judgment. Self efficacy has a positive effect on audit judgment. Psychological well-being is able to moderate and weaken the influence of role stress on audit judgment. Psychological well-being is able to moderate and strengthen the effect of self-efficacy on audit judgment.

Keywords: Audit Judgment, Role Stress, *Self Efficacy*, *Psychological well-being*.

## INTRODUCTION

Competition in the business world is getting tougher, including competition in the public accounting service business. To be able to survive in the midst of intense competition, each KAP must be able to gather as many clients as possible in the hope that the accounting firm will be increasingly trusted by the wider community, requiring auditors to maintain good audit quality. (Dwi Cahyo, 2019). However, in the course of the audit process, there are often problems faced by the auditor that affect the performance of the audit carried out. As a result, counterproductive behavior appears which causes lower audit quality. Research results from Thi Mai Anh and Thi Tam Le (2019) found that audit quality can be influenced by several factors, and the biggest influencing factor is the quality of the public accountant in conducting the audit process. The importance of public accountant opinion in the business community, demands the ability of public accountants to process information to determine audit judgment (Amalia, 2017). Audit judgment is a perception of a public accountant's point of view or a public accountant's personal judgment in responding to information that influences making an opinion on financial statements (Maryani and Ilyas 2019). The judgment process depends on the origin of the information, because each step in the judgment process will appear new considerations, choices, and decisions every time new information comes. In conducting audit judgments, public accountants must maintain a professional attitude.

The public accounting profession is very vulnerable to controversy because the professional attitude and code of ethics of a public accountant has become a critical issue in the accounting profession that can describe the performance of the accountant. The most famous and largest case of code of ethics violations that has ever occurred is the scandal committed by Enron and KAP Arthur Andersen which occurred in the United States in 2000. Where KAP Arthur Andersen worked outside the auditor's professional code of ethics by participating in manipulating financial statements, ignoring accounting practices and unhealthy business and destroy important documents related to the Enron scandal. This causes KAP Arthur Andersen to lose the basic principles of public accounting professional ethics which results in a decrease in the credibility of the auditor in the eyes of the public. Another impact was the loss of investors and the dramatic fall in the value of Enron's stock. In this case, it was discovered that Enron's management

had done window dressing, by manipulating financial statement figures to make its performance appear good. In fact, revenue was marked-up by \$600 million, and debt worth \$1.2 billion was hidden with the off-balance sheet technique (Dwi Yandari and Sudaryati, 2017).

In Indonesia itself, there are cases of violations of the ethics of public accountants which even received several sanctions from freezing permits to revocation of practice permits by the Ministry of Finance (Kemenkeu). One of the cases of ethical violations involving a public accounting firm is the case of the financial statements of PT Sunprima Nusantara Pemfundan (SNP) Finance. Public Accountants Marlinna and Merliyana Syamsul were proven to have violated professional auditing standards. Based on SNP Finance's audited annual financial report, it shows an Unqualified opinion. However, the results of the OJK examination showed different things, namely SNP Finance had failed to pay interest on Medium Term Notes (MTN) which was not included in the audited report. The public accountant has not implemented the acquisition of sufficient and appropriate audit evidence on consumer financing receivable accounts and has implemented adequate procedures related to the fraud risk detection process and response to fraud risk. For this, OJK has imposed administrative sanctions in the form of cancellation of registration to the Public Accounting Firm of Satrio Bing Eny & Partners (KAP SBE) along with two public accountants, namely Public Accountant (AP) Marlinna and Public Accountant (AP) Merliyana Syamsul (Surabayabusiness.com. 2018) .

Another ethical violation case involved the Public Accounting Firm Pricewaterhouse Coopers (PwC). In its audit results, PwC provided an unqualified opinion on the consolidated financial statements of PT Asuransi Jiwasraya (Persero) and its subsidiaries as of December 31, 2016. Jiwasraya's net profit in its 2016 financial statements increased by 37% compared to the previous year. Meanwhile, the consolidated financial statements are not published (Kompas.com 2020). Currently, there are still several public accountants who have been charged with legal cases. In 2016, Public Accountant Ahmad Sumaryono was detained by the East Java High Court on suspicion of corruption in the procurement and distribution logistics project for the 2014 legislative elections and the 2014 presidential election at the East Java General Election Commission. The suspect procured a fictitious distribution in the audit report so that the state suffered a loss of 12 billion rupiah. From this case, public accountant Ahmad Sumaryono has violated several codes of ethics, one of which is: not maintaining the principle of integrity, not being firm, honest, and fair in his professional and business relationships, in addition to not maintaining the principles of professional behavior, not complying with any regulations, applicable laws and regulations (Tribunnews.com 2016). Apart from East Java in Bali there were several cases of public accountants, which resulted in the suspension of practice licenses. The first case is the suspension of the practice permit by the Ministry of Finance of Public Accountant I Putu Sutarna, FSAI for a period of 12 months, from January 17, 2020 to January 16, 2021 based on the PPPK letter. Ministry of Finance (2020). The second case is the suspension of Public Accountant I Gede Audita PP's license. The Ministry of Finance officially suspended this Public Accountant's license from May 30, 2019 to May 29, 2020 (Directory IAPI, 2019).

Based on some of the cases above, it appears that there are still public accountants who ignore the code of ethics of public accountants so that it has an impact on the resulting audit judgment. Many factors influence the attitude of the auditor in giving judgment, both technical and non-technical. The aspect of individual behavior is one of the factors that greatly influence the making of audit judgments.(Dwi Cahyo, 2019). Research fromHuong Nguyen et al (2020)found that the quality of an auditor's audit report is strongly influenced by internal and external factors of an auditor. One of the factors that influence the auditor is the presence of role stress. Role stress is a psychological symptom experienced by auditors that arises due to two sets of conflicting demands, causing potential discomfort at work which can reduce work motivation thereby reducing overall performance.(Wigati, 2017). Individuals who are required to interact with many people both inside and outside the organization with diverse desires and expectations are likely to be prone to stress(Rahmah Sari, 2018).The existence of role stress is something that affects not only the auditors in relation to the performance of the auditors themselves, but also to the KAP where they are. Role stress is something that affects not only the psychological auditor himself, but will also affect the audit judgment of the audited financial statements.

Several previous studies have tested the effect of role stress on audit judgment. Research conducted byWigati (2017)stated that role stress partially significant effect on the performance of internal auditors in the city of Lampung. This research is supported by research conducted byAmalia (2017) and Rahmah Sari (2018)which states that role stress has a negative and significant effect on auditor performance. Auditors who have high role stress tend to experience a decrease in performance so that it will affect the audit judgment given. However, research conducted byRamadika (2014)stated that the role stress variable did not have a significant effect on the judgment of the auditor at the Supreme Audit Agency of the Republic of Indonesia (BPK-RI) Representative of the Riau Province. This means that the level of the auditor's role stress will not affect the judgment given by the auditor. The results of this study are in line with the results of research conducted byYudyanto (2019) stated that role stress (role conflict, role ambiguity, and role overload) had no effect on audit judgment.

Another factor that influences the auditor's audit judgment is self-confidence or self-efficacy. Self-fficacy is a person's self-confidence, belief and belief about his ability to do or produce something(Suardika and Budiarta, 2017). Satiman (2018)states, most of the knowledge and behavior of members of an organization is driven from the environment, and continuously experiences the process of thinking about the information received. It affects the motivation, attitudes, and behavior of individuals. For this reason, an auditor must have internal ability in making audit judgments, namely self-fficacy.(Purnamawati et al. 2017)states that self-fficacy is a person's belief in his belief in carrying out tasks at a certain level, which affects personal activities towards goal achievement. High self-fficacy will maximize their efforts, including in making decisions in various ways, the decision in question is the audit judgment of an auditor.

Several previous studies examining the effect of self-fficacy on audit judgment have been carried out and found mixed results.Suwandi (2017) as well asAmrih et al. (2018) stated that self-fficacy positive effect on the auditor's audit judgment. This means that the higher the level of self-fficacy of an auditor, the better the level of audit judgment produced by the auditor. This

research is supported by research conducted by Maryani and Ilyas (2019) where they found the result that self-efficacy has a positive effect on the audit judgment of the Financial and Development Supervisory Agency (BPKP) Representative of Bengkulu Province. However, research conducted by Ritayani et al. (2017) show that *self efficacy* does not have a positive and significant effect on audit judgment at the Public Accounting Firm in Bali Province. While the research conducted by Gasendi et al. (2017) show that *self-efficacy* has a negative and significant effect on the performance of the auditor in making audit judgment.

With the inconsistency of some of the research results above, it motivates researchers to conduct research again on the effect of role stress and self-efficacy on auditors' audit judgments by adding a moderating variable. Murray (1990) explained that in order to reconcile conflicting results, a contingency approach is needed to identify other variables that act as mediating variables or moderating variables. In research conducted by Amalia (2017) states that someone who can control his psychological well will be able to produce good performance as well. One of the psychological factors that can affect a person's performance is psychological well-being or psychological well-being. Psychological well-being is a multidimensional measure of psychological development and mental health, including a scale of levels of independence and positive relationships with others (Wikanestri and Prabowo 2015). If the auditor can place his emotions in the right portion, sort out satisfaction and regulate his mood and is supported by psychological well-being aspects, he is expected to be able to improve performance in carrying out his assignments. Amalia (2017). For this reason, the psychological well-being aspect is used as a moderating variable in this study.

This study is different from previous studies because in this study the psychological well-being variable was used as a moderating variable on audit judgment. Meanwhile, in several previous studies, the psychological well-being variable was only used as a moderating variable on auditor performance. Considering the auditor's audit judgment is also included in the auditor's performance, therefore the researcher wants to examine more specifically about the auditor's performance through the audit judgment given by the auditor. Another difference in this study is the Grand Theory used, in some previous studies the Theory of planned behavior was used, while this study used Attribution Theory. Because in determining the audit judgment of an auditor is not only influenced by internal factors, but also external factors. In Attribution Theory states, a person's behavior is influenced by internal factors and external factors, therefore Attribution Theory is used as a Grand Theory in this study. Based on the background and previous research, the hypotheses that can be formulated are:

- H1 : Role Stress has a negative effect on Audit Judgment.
- H2 : Self-efficacy has a positive effect on audit judgment.
- H3 : Psychological well-being weakens the effect of role stress on audit judgment.
- H4 : *Psychological well-being* strengthen the effect of self-efficacy on audit judgment.

## RESEARCH METHODS

This research will be conducted in Bali and East Java. The selection of Bali and East Java as research locations because it refers to the existing phenomenon, where there are public accountants in Bali and East Java who violate the professional code of ethics so that their licenses are suspended. In addition, the selection of Bali and East Java as research locations, because in the 2020 IAPI directory, Bali has the largest number of KAPs in eastern Indonesia with 16 KAPs. Meanwhile, East Java province has the third largest number of KAPs in Indonesia and western Indonesia with a total of 65 KAPs. The object of research is the problem under study. The research object is limited to audit judgment which is measured through role stress, self-efficacy, and psychological well-being variables as moderators. The population in this study used all public accountants at the Bali and East Java Public Accounting Firms. The total population of public accountants based on data from the IAPI directory in 2020 can be seen in Table 1

**Table 1**  
**List of Public Accountants in Bali and East Java Province in 2020**

No	Area	Number of Public Accountants
1.	Bali	20
2.	East Java	133
	<b>Total</b>	<b>153</b>

Source: Directory IAPI 2020

In taking the sample, this study uses a non-probability sampling technique with a saturated sampling method. Saturated sampling is a sampling technique when all members of the population are used as samples (Sugiyono 2018:85). So the sample in this study were all Public Accountants in Bali and East Java, totaling 153 people. Data was collected using a questionnaire technique (questionnaire). The data analysis technique used in this study used moderated regression analysis (MRA).

## DISCUSSION AND RESEARCH RESULTS

The number of respondents who are known based on the documentation conducted by the researcher is 153 respondents. Data collection was carried out using a questionnaire which began to be distributed from April 05 to April 22, 2021. Questionnaire data

collection was carried out by distributing questionnaires directly to KAPs in the Bali area, while for the East Java area the questionnaires were distributed by sending a google docs link via e-mail. mail each KAP.

**Table 2**  
**Questionnaire Return Rate**

<b>Description</b>	<b>Amount</b>
Number of KAPs in Bali Province	16
Number of KAPs in East Java Province	65
Total number of KAPs in the Provinces of Bali and East Java	81
The number of accountants from each KAP in the Provinces of Bali and East Java in 2020.	153
Questionnaire distributed from 05 April – 22 April 2021	150
Returning Questionnaire	103
Processed Questionnaire	103
Rate of Return (response rate) <u>Questionnaire returned x 100%</u> Distributed Questionnaire	68.7%
Rate of return used (useable response rate) <u>Processed Questionnaire x 100%</u> Distributed Questionnaire	68.7%

Source: Primary Data Processed, 2021

Table 2 shows that the target number of respondents of 153 people was not met. This happened because there were several KAPs that were no longer active and the KAP's e-mail addresses were no longer active so they had to be aborted. The number of questionnaires that can be used is 103 units so that the total achievement is 68.7 percent. Respondents from Bali reached 17 people with an achievement of 85 percent, while East Java only 86 people with an achievement of 64.66 percent.

Based on the characteristics of the respondents in this study, it is known that age is used to determine the age distribution of respondents, indicating that respondents who have an age under 30 years are as many as 7 people (6.8%), respondents who have an age between 30 to 35 years are 29 people (28.2%), respondents who have an age between 36 to 40 years are 31 people (30.1%), respondents who have an age between 41 to 45 years are 27 people (26.2%), and respondents who are more than 45 years as many as 9 people (8.7%). This shows that the majority of respondents tend to be aged 30-45 years. Gender is used to determine the sex distribution of respondents, indicating that the respondents were male as many as 65 people (63.1%), while the female sex was 38 people (36.9%). This shows that men dominate the sample proportion.

The level of education used to determine the difference in the education level of the respondents shows that respondents who have a D3 education level are 7 people (6.8%), respondents who have an undergraduate education level are 62 people (60.2%), respondents who have a masters education level are as many as 31 people (30.1%), and respondents who have a doctoral education level as many as 3 people (2.9%). This shows that the respondents are dominated by Bachelor's Degree (S1) graduates. Position is used to determine the position and job responsibilities of respondents, showing that respondents who have positions as junior auditors are 6 people (5.8%), respondents who have positions as senior auditors are 72 people (69.9%), respondents who have positions as managers as many as 15 people (14.6%), 6 respondents (5.8%), and respondents who served as KAP leaders were 4 people (3.9%). This shows that most of the respondents in this study work as senior auditors. Length of work used to determine the respondent's work experience shows that respondents who have worked under 2 years are as many as 5 people (4.9%), respondents who work between 2 to 3 years are 33 people (32.0%), respondents who work between 4 to 5 years are 39 people (37.9%), respondents who work between 6 to 7 years are 21 people (20.4%), and respondents who work more than 7 years are 5 people (4.9%). This shows that the majority of respondents in this study have worked for 4 to 5 years. and 4 respondents (3.9%). This shows that most of the respondents in this study work as senior auditors. Length of work used to determine the respondent's work experience shows that respondents who have worked under 2 years are as many as 5 people (4.9%), respondents who work between 2 to 3 years are 33 people (32.0%), respondents who work between 4 to 5 years are 39 people (37.9%), respondents who work between 6 to 7 years are 21 people (20.4%), and respondents who work more than 7 years are 5 people (4.9%). This shows that the majority of respondents in this study have worked for 4 to 5 years. and 4 respondents (3.9%). This shows that most of the respondents in this study work as senior auditors. Length of work used to determine the respondent's work experience shows that respondents who have worked under 2 years are as many as 5 people (4.9%), respondents who work between 2 to 3 years are 33 people (32.0%), respondents who work between 4 to 5 years are 39 people (37.9%), respondents who work between 6 to 7 years are 21 people (20.4%), and respondents who work more than 7 years are 5 people (4.9%). This shows that the majority of respondents in this study have worked for 4 to 5 years. This shows that most of the respondents in this study work as senior auditors. Length of work used to determine the respondent's work experience shows that respondents who have worked under 2 years are as many as 5 people (4.9%), respondents who work between 2 to 3 years are 33 people (32.0%), respondents who work between 4 to 5 years are 39 people (37.9%), respondents who work between 6 to 7 years are 21 people (20.4%), and respondents who work more than 7 years are 5 people (4.9%). This shows that the majority of respondents in this study have worked for 4 to 5 years. Length of work used to determine the

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**Table 3**  
**Description of Research Data**

Variable	N	Minimum	Maximum	mean	Std. Deviation
<i>Role Stress (X1)</i>	103	34.00	85.00	68.9709	15,65715
<i>Self Efficacy (X2)</i>	103	17,00	40.00	31.00000	5,25432
<i>Psychological Well-Being (M)</i>	103	12.00	30.00	23.8738	5.16717
<i>audit Judgment (Y)</i>	103	16.00	40.00	32.5146	7.49753
Valid N (listwise)	103				

Source: processed data, 2021

The description of the data presented in Table 3 can be explained as follows, the Role Stress variable has the lowest value of 34 points and the highest answer value of 85 points. The average value is 68.97 with a deviation of 15.66. The deviation value which is smaller than the average value indicates that there is no big difference between the lowest value and the highest value. This means that respondents tend to have a homogeneous perception of Role Stress. The Self Efficacy variable has the lowest value of 17 points and the highest answer value of 40 points. The average value is 31.00 with a deviation of 5.25. The deviation value which is smaller than the average value indicates that there is no big difference between the lowest value and the highest value.

Psychological Well-Being variable has the lowest value of 12 points and the highest answer value of 30 points. The average value is 28.87 with a deviation of 5.17. The deviation value which is smaller than the average value indicates that there is no big difference between the lowest value and the highest value. This means that respondents tend to have a homogeneous perception of Psychological Well-Being. The Audit Judgment variable has the lowest score of 16 points and the highest answer value of 40 points. The average value is 32.51 with a deviation of 7.50. The deviation value which is smaller than the average value indicates that there is no big difference between the lowest value and the highest value. This means that respondents tend to have a homogeneous perception of Audit Judgment.

**Table 4**  
**Moderation Regression Test Results**

Variable	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	$\alpha$	Std. Error	Beta		
(Constant)	-2,944	3,158		-0.932	0.354
<i>Role Stress (X1)</i>	-0.183	0.075	-0.38	-2.422	0.017
<i>Self Efficacy (X2)</i>	0.866	0.143	0.806	6,038	0.000
<i>Psychological Well-Being (M)</i>	0.728	0.226	0.532	3,219	0.002
<i>Role Stress* Psychological Well-Being (X1*M)</i>	-0.037	0.008	-1,175	-4,432	0.000
<i>Role Stress* Psychological Well-Being (X2*M)</i>	0.019	0.004	1.21	4,730	0.000
<i>Adjusted R Square</i> : 0.856					
<i>Fcount</i> : 121,796					
<i>Sig. Fcount</i> : 0.000					

Source: processed data, 2021

Based on Table 5.8, it can be obtained the regression equation as shown below.

$$Y = -2,944 - 0.183X_1 + 0.866X_2 + 0.728M - 0.037 X_1 * M + 0.019X_2 * M$$

The test results show the Fcount value of 121.796 with a significance of 0.000. The significance value which is smaller than 0.05 indicates that there is a significant effect of all independent variables, moderation and interaction on Audit Judgment. These results

also indicate that the model used in this study is a fit model. The test results show that the Adjusted Rsquare value is 0.856. This means that changes that occur in Audit Judgment can be explained by all independent variables, moderation and interaction up to 85.6 percent, while the remaining 14.4 is explained by other factors.

### **The Effect of Role Stress on Audit Judgment**

The results of the MRA test show that regression coefficient ( $\beta_1$ ) on variable *Role Stress* is worth -0.183 and a significance value of 0.17. These results indicate that the hypothesis is accepted. This means, if there is an increase in pressure in the form of Role Stress on an auditor, it will decrease Quality Audit Judgment. Theoretically it is also explained in the Attribution theory proposed by Fritz Heider (1958), which explains that a person's behavior is caused by internal factors and external factors within him. Role stress in this study is an external factor that affects the performance of auditors in conducting a Judgment audit.

The results of this study are in line with previous research conducted by Olivier and Senny (2020) who found that auditor work stress had a significant and negative effect on audit quality. In times of stress, auditors have tight schedules, leaving them with a lower ability to decide and schedule during an engagement. Other research conducted Wigati (2017) found that partially Role Stress has an effect on negative on the performance of the Internal Auditor of the Bandar Lampung City Inspectorate. Study Amalia (2017) find results *Role Stress* negative effect on the Audit Judgment auditor at the Public Accounting Firm in the city of Makassar. This study shows that high work stress will reduce the performance of auditors in Makassar City Public Accountants Office in conducting audit judgments. Study Rahmah Sari, et al (2018) found results, that Role Stress has a negative effect on Auditor Performance.

The high work pressure of an auditor in carrying out his duties, then this will affect an auditor in conducting Audit Judgment. In this study, auditors in the Bali and East Java regions often experience excess roles, therefore an auditor feels burdened by excess work, as well as work deadlines. This causes an auditor to be able to reduce their work stress, because it will be able to improve the results of the audits carried out, one of which is in the audit judgment process.

### **Effect of Self Efficacy on Audit Judgment**

The results of the MRA test show that regression coefficient ( $\beta_2$ ) on variable *Self Efficacy* is 0.866 with a significance value of 0.00. These results indicate that the hypothesis is accepted. This means that if there is an increase in *Self Efficacy* then it will be able to increase value of Audit Judgment. This is in line with the Goal Setting Theory proposed by Locke et al (1981) which is a behavior that continues until the behavior brings a person to the expected result. So if someone believes and believes in a task or job that he can then it will give maximum results to the work he does.

The results of this study are in line with the results of previous studies, namely from research Schunk (1995) and Iskandar and Tanusi (2011) found the results that the higher the Self-Efficacy will increase the contribution of the auditor in conducting audit judgment. Other research from Cherian J. and Jacob (2013) mentions that a higher level of Self-Efficacy can help motivate employees to improve the quality of their work. Goyena (2019) found that Self-Efficacy has a positive effect on Audit Judgment. Because the higher the Self-Efficacy of an auditor, the judgment produced by the auditor is more accurate or better. With the existence of Self-Efficacy or high self-confidence due to the many experiences that the auditor has gone through in auditing, so that whatever tasks and pressures are given, he can complete his work as well as possible including in providing Audit Judgment. The results of this study are also supported by the results of research Maryani and Ilyas (2019) who found that Self Efficacy had a positive effect on Audit Judgment. Research from Ching-Lee et al (2016) also found the results of professional development and self-efficacy have a positive and significant effect on audit quality. This shows that the higher the level of confidence of the auditor in carrying out audit tasks, the higher the quality of the audit produced.

A person with Self Efficacy or high self-confidence, will be able to cope with any given task, because he already has a sense of belief that the work given will be completed optimally. In this study, auditors in the Bali and East Java regions have high self-efficacy or self-confidence so that they have no doubts about their abilities and tend to feel they can solve every problem with greater effort in completing the audit task. With the self-confidence that the auditor has in considering an option, the auditor will be confident in his own abilities and not hesitate in making a decision.

### **The ability of Psychological Well-Being in moderating the influence of Role Stress on Audit Judgment.**

The results of the MRA test show that the regression coefficient ( $\beta_4$ ) on the interaction variable *Role Stress* with *Psychological Well-Being* is -0.037 with a significance value of 0.00. While the direct effect of the variable *Psychological Well-Being* on Audit Judgment on the regression coefficient (3) is worth 0.728. This shows that the variable *Psychological Well-Being* as a moderator can weaken the influence *Role Stress* on Audit Judgment auditors. This result is supported by the Cognitive Dissonance theory proposed by Festinger (1957) which states that someone who experiences a feeling of discomfort will motivate himself to take steps to reduce the discomfort. Cognitive dissonance centers on how people try to achieve consistency and conformity in their attitudes and behavior. Dissonance when experiencing cognitive dissonance makes a person will look for ways to reduce the discomfort, one way is to apply *Psychological Well-Being* or positive attitude towards him.

The results of this study are in line with several previous research results, namely from, Idris and Kamel (2011) who found psychological factors affecting role overload (role conflict) and role ambiguity (role ambiguity) in terms of doing work for academics at the State University of Malaysia. The results of a more in-depth study on audit judgment were carried out by Gratia (2014) which states that someone who has Psychological Well-Being will play an important role in overcoming role stress and

improving the performance of auditors at the Public Accounting Firm (KAP) in the city of Semarang. Other research from Almer and Kaplan (2002) and Reskia and Risko (2016) states that the Psychological Well-Being aspect is a condition of individuals who have positive attitudes towards themselves and others. This positive attitude is characterized by the ability to make their own decisions and regulate their behavior. Research conducted by Amalia (2017) found that the Psychological Well-Being aspect was able to moderate and weaken the relationship between Role Stress and the performance of auditors at the Makassar Public Accounting Firm (KAP).

Aspects of Psychological Well-Being are able to overcome the work stress of an auditor so that they can provide the right Audit Judgment. This study shows that the Psychological Well-Being aspect is able to moderate and weaken the relationship between Role Stress and the Auditor's Audit Judgment. So, an auditor will be able to improve the results of his performance by instilling a positive attitude towards a job. This study shows that auditors in Bali and East Java have high work stress, so by instilling a positive attitude towards a job, it can help them maximize the results of their work. Directly an auditor who has high work stress on the audit task, by applying a positive attitude towards the audit work,

### **Psychological well being ability in moderating the influence of Self Efficacy on Judgment Audit.**

The results of the MRA test show that the regression coefficient ( $\beta_5$ ) on the interaction variable *Self Efficacy* with *Psychological Well-Being* is 0.019 with a significance value of 0.00. While the direct effect of the variable *Psychological Well-Being* on Audit Judgment on the regression coefficient (3) is worth 0.728. These results indicate that the variable *Psychological Well-Being* as a moderator can strengthen the influence *Self Efficacy* on Audit Judgment auditors. These results are supported by the Attribution theory developed by Fritz Heider in 1958 which states that a person's behavior is determined by a combination of internal forces, namely factors originating from a person, and external forces, namely factors originating from outside a person. In this study the Self Efficacy factor and also *Psychological Well-Being* are two internal factors contained in a person. These two factors will directly determine a person's behavior towards the work being done.

The results of this study are in line with the results of research conducted by Jones, et al (2010) who conducted research on several auditors at the United States Public Accounting Firm (KAP), showed that someone who always thinks positively and has a good healthy lifestyle will help him improve the quality of the work he does. More in-depth research was carried out by Amalia (2017), which shows that the interaction aspects of Psychological Well-Being and Self Efficacy have an effect on auditor performance. This means that the Psychological Well-Being aspect is able to moderate the relationship between Self Efficacy and auditor performance. study Iskandar and Sanusi (2018) who examined auditors in Malaysia found results that the level of self-efficacy and positive thinking about a job, will increase the audit judgment given by the auditor. Other research conducted by Rahmah Sari, et al (2018) found that, someone who has an attitude high self-confidence, it will improve one's performance. It will be better if the person has a positive attitude towards his work, namely with the aspects of *Psychological Well-Being* where this aspect shows that the individual has a positive attitude towards himself and his work.

The results of this study indicate that auditors in the Bali and East Java regions, who have a high level of confidence in a job, will be better off if they can apply a positive feeling to their work. Because with high self-confidence and with a positive attitude towards a job, it will improve the quality of work, including in conducting Audit Judgment. This research too shows that auditors who have a high level of confidence and have a positive attitude towards a job will produce a better audit assessment than auditors with a lower level of confidence.

### **Implications of Research Results**

This research can provide practical and theoretical benefits. Practically This study shows that in carrying out audit tasks, one of which is Audit Judgment, an auditor can be influenced by internal factors as well as external factors. The results of this study indicate that auditors who have a high level of Role Stress or work stress can reduce the auditor's performance in carrying out audit tasks. In this study, the work stress factor which is influenced by the role ambiguity greatly affects the auditor's performance. Therefore, an auditor must be able to reduce the ambiguity of the role faced when carrying out audit tasks, in order to obtain maximum audit results. The results of this study also show that self-efficacy on auditor performance is strongly influenced by the attitude of self-confidence in an auditor's high success. Therefore, an auditor should increase his confidence in the success he has in himself, because this will improve the auditor's performance in carrying out audit tasks. Performing audit judgment, an auditor will be better if he has a positive attitude in himself, namely the attitude of *Psychological Well-Being*. The quality of the audit judgment of an auditor will be better if an auditor has confidence and a positive sense of himself. By applying Psychological Well-Being, in doing their job, the auditor will directly maximize their performance and can reduce the risk of errors in conducting Audit Judgment. Theoretically, this research can be used as a reference for further research.

### **CONCLUSIONS AND SUGGESTIONS**

Based on the results of the analysis and discussion that has been carried out, this research can be concluded that *Role Stress* negative effect on Audit Judgment. Self-Efficacy has a positive effect on Audit Judgment. Psychological Well-Being is able to weaken the influence of Role Stress on Audit Judgment. Psychological Well-Being is able to strengthen the influence of Self-Efficacy on Audit Judgment.

The advice given from the results of this study is for development and improvement in order to obtain better research results, namely for auditors in terms of doing audit work, it is better to increase their positive sense of themselves. This will allow an

auditor to consider and solve a work problem as well and as much as possible. For the leadership of the Public Accounting Firm (KAP) it is better to always pay attention to the level or risk of the work given to the auditor, because the level of work that is not in accordance with the ability of the auditor will result in the auditor experiencing job stress (role stress), which will make the results of the audit judgment made. not optimal. With an adjusted R square value of 0.856 or 85.6%, it shows that there are still several other variables that can be used in explaining audit judgment. For this reason, it is hoped that further research can add other variables that can affect Audit Judgment in their research. In addition, further research can also change the number of samples to be all auditors in KAP Bali and East Java in order to provide representative results, as well as more valid measurements.

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