The Effect of Framing and Emotional Intelligence on Audit Judgment with Task Complexity as a Moderating Variable (Empirical Study at a Public Accounting Firm in DKI Jakarta)

Putri Hanny Febry Puspa Diningrum, Ratna Mappanyukki

Mercu Buana University, Jakarta, Indonesia

DOI: https://dx.doi.org/10.47772/IJRISS.2024.8090264

Received: 11 September 2024; Accepted: 19 September 2024; Published: 22 October 2024

ABSTRACT

This study aimed to analyze the effect of Framing and Emotional Intelligence on Audit Judgment with Task Complexity as a moderating variable. The method used is Moderated Regression Analysis (MRA) to evaluate whether task complexity strengthens or weakens the relationship between the independent variable (Framing and Emotional Intelligence) and the dependent variable (Audit Judgment). The results showed that Framing and Emotional Intelligence have a positive and significant effect on Audit Judgment, with T-statistic values of 3.367 and 7.378, respectively, and P-values of 0.001 and 0.000, supporting the hypothesis that both variables affect Audit Judgment. However, Task Complexity could not moderate the effect of Framing and Emotional Intelligence on Audit Judgment, as evidenced by a T-statistic value smaller than 1.96 and a P-value greater than 0.05. Therefore, task complexity did not play a role in strengthening or weakening the relationship between Framing and Emotional Intelligence with Audit Judgment.

Keywords: Audit Judgment, Emotional Intelligence, Framing, Moderated Regression Analysis (MRA), Task Complexity.

INTRODUCTION

Auditors are independent professionals responsible for examining financial statements and providing an opinion on their fairness by accounting standards. In performing their duties, auditors must use a professional judgment that involves assessing information to form an audit opinion. (Tumurang et al., 2019). However, several cases show the failure of auditors to provide appropriate judgment, such as the case of PT Asuransi Adisarana Wanaartha (WAL) and Garuda Indonesia in 2019, which indicates a lack of quality audit judgment.

These cases show that some public accounting firms have been unable to produce quality audits, impacting the auditor's reputation and public trust (Financial Services Authority, 2023). Factors influencing audit judgment include framing, emotional intelligence, and task complexity. Framing, a different way of presenting information, has been shown to influence auditors' decisions (Hofmann, 2022).

Audit judgment is the auditor's judgment or perspective in responding to information related to the responsibilities and audit risks he faces, which affects the auditor's final decision on an entity's financial statements (Louwers et al., 2021; Arens et al., 2019). Framing factors are thought to affect audit judgment significantly (Hofmann, 2022). Framing has two dimensions: the advantage/saving dimension (positive framing framing) and the disadvantage/cost dimension (negative framing framing). National research by Kustina and Suadnyani (2023) and international research by Vinson et al. (2023) showed that framing could affect audit judgment.

The last factor which taking *audit judgment* under its influence is task complexity. It is a crucial factor in terms of decision-making process. Task complexity can be understood as certain level of difficulty in completing the task at hand in a form of mental pressure toward the workers (Harahap, 2022).

This study aims to test that task complexity in auditing is crucial because it affects auditor performance, requires specialized decision-making techniques and training, and helps management find the best solution. Therefore, this study is expected to contribute to developing audit knowledge and practice by making task complexity a moderating variable.

This research also highlights various gaps where many previous studies often produce different outcome in terms of variable relation, thus stirring up the effect of framing on audit judgment to show inconsistent results. We will address those gaps deeper in empirical review section.

LITERATURE REVIEW

Theoretical Review

Attribution theory, introduced by Fritz Heider in 1958, explains human behavior by classifying causal factors into two types: dispositional attribution and situational attribution. Dispositional attributions refer to internal factors or from within the individual, while situational attributions relate to external factors or the environment surrounding the individual. This theory helps explain why a person performs certain actions or makes decisions in specific ways (Kelley, 1972). There are three main factors in concluding a person's actions: consensus, consistency, and uniqueness. Consensus looks at how other people react to the same stimulus, consistency examines whether a person's behavior is consistent when faced with the same stimulus at different times, and uniqueness observes how a person reacts to different stimuli.

According to Robbins et al. (2019), attribution theory involves a three-stage process: observation, interpretation, and cause attribution. Observation involves observing unique behavior, interpretation determines the cause of the behavior, and cause attribution decides whether the cause comes from internal or external factors. In the context of auditing, this theory is relevant because auditor judgment is influenced by internal factors such as framing, which affects the way auditors process information and their professional judgment, as well as external factors such as task complexity, which can affect audit quality if auditors focus too much on speed. Attribution theory is used in this study to analyze how auditors' characteristics and environmental factors affect audit judgment.

On the other side, the prospect theory proposed by Tversky and Kahneman (1981) states that framing has the ability to influence a person's decision. Framing could also be read as a phenomenon in which decision outcomes can vary due to the differences in comprehending the mental framework(Takemura, 2021), which then resulting in different information presentations and different judgments (Sutrisna et al., 2019)

Empirical Review

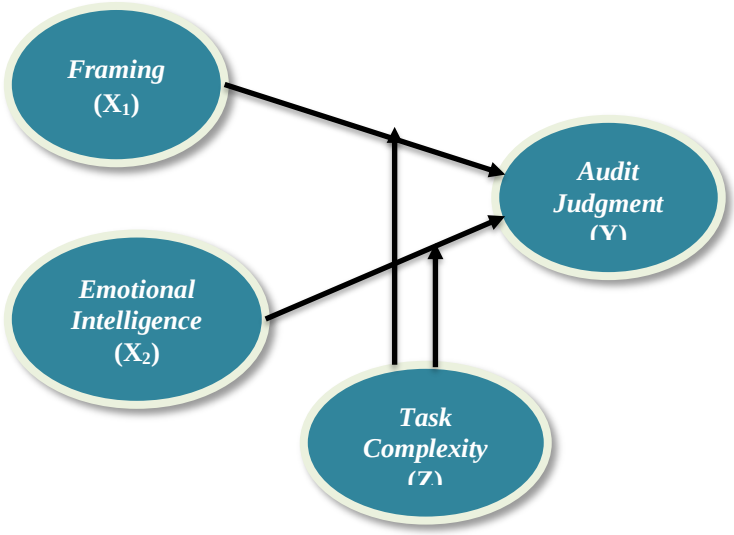
The authors have compiled some recent previous studies that were in line with the main question of this paper. Research by Kustina & Suadnyani (2023) for example, which is in tandem with Harahap and Pratama (2020) and Kurniawan (2020), found that framing has a positive and significant effect on audit judgment. However, different results were shown by Evangelia's research in tandem with (Goleman, 2020; Jacobson, 2021) which stated that framing does not affect audit judgment.

By looking at these researches, we can observe that each study carried a unique mental framework. A specific mental framework accelerates the emergence of one or several micro aspects and/or factors. Those tiny details often prove to be the determiner of difference that shape the relation between framing and audit judgment in one research and another.

In Jaya et al. (2022), William and Boynton explained that task complexity has two dimensions: difficulty level of understanding and unstructured model. Research by Ayem and Putri (2021) proves that task complexity as a moderating variable strengthens the effect of framing on audit judgment. In addition, research by Zilker and Pachur (2020) shows the effect of framing on ask complexity. Research by Putra et al. (2018) and Abdolrezapour (2018) showed that emotional intelligence influences task complexity.

Therefore, task complexity was selected as single moderating variable in this research. The main reason for the selection was that audit tasks often involve high complexity, where auditors face various distinctive and complex challenges in fulfilling each task.

Conceptual Review



Hypotheses

H_1: Framing has positive and significant effect on audit judgment.

H_2: Emotional intelligence has positive effect on audit judgment.

H_3: Task complexity is moderating the effect of framing on audit judgment.

H_4: Task complexity is moderating the effect of emotional intelligence on audit judgment.

METHODOLOGY

Research Design

This study used a causal research design to explore the cause-and-effect relationship between the independent variables (Framing and Emotional Intelligence) and the dependent variable (Audit Judgment), with task complexity as a moderating variable, in the context of Public Accounting Firms in DKI Jakarta. Primary data were collected through questionnaires distributed to regional auditors, including questions about respondents' identity and the influence of framing and emotional Intelligence on Audit Judgment. Data analysis techniques are carried out quantitatively using the Smart PLS version 4.0 program to simplify and interpret data objectively.

Population

Population of this research is all auditors who are working at public accounting firms all aroud Jakarta with minimum of one year auditing experience. The number of Jakarta's public accounting firms which had been registered in Indonesian Public Accountant Institute by 2023 is 269 offices.

Sample and Sampling Technique

The authors select 18 public accounting firms located in Jakarta's territory. Non probability sampling was chosen as the sampling technique with convenience sampling method, which means sampling units are easy to contact, simple enough to be measured, undemanding, and cooperative. This method was used because the authors have freedom to pick samples quickly from the population part that has been considered uncomplicated to access (Sugiyono, 2018).

Method of Data Collection

This study utilizes primary data and collected through questionnaire filled by auditors who are registered with public accounting firms all around Jakarta. Each questionnaire is comprised of two parts. The first part contains several general questions related to the respondent's identity. The latter part accommodates questions linked to the effect of framing and emotional intelligence on audit judgment with auditor's task complexity acting as moderating variable. Respondents then will provide their answer by deciding their degree of approval or disapproval regarding certain statements in the questionnaire.

Method of Data Analysis

The authors use quantitative method with descriptive analysis with the assistance of Smart PLS 4.0 software. Data collection mainly coming from professional auditors who are working at public accounting firms in Central Jakarta and contains several characteristics such as gender, working duration, and the professional title of the auditor which reflects his/her position of authority in the office.

Data Quality Test

Outer Model Test

Convergent validity test results

According to Ghozali (2014), a certain indicator is deemed to have a valid and positive impact if its value > 0,70, with loading factor between 0,50 until 0,60 is considered enough. Based on this criteria, if there is a loading factor with value below 0,70, it should be expelled from the model.

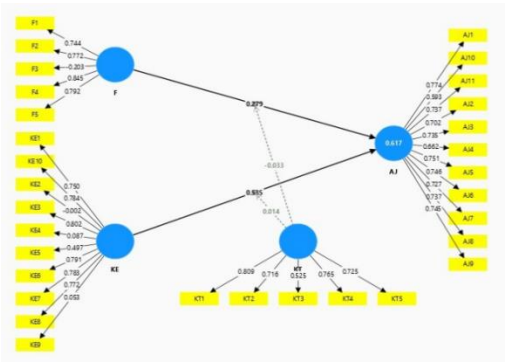


Figure 1: First Convergent Loading Factors Value (2024)

The variables AJ4 (0.662), AJ10 (0.593), F3 (-0.203), KE2 (-0.002), KE4 (0.087), KE5 (0.497), KE9 (0.053), and KT3 (0.525) have values below 0.70. Based on existing provisions, variables with a loading factor value below 0.70 will be deleted or eliminated because they do not meet the established standards.

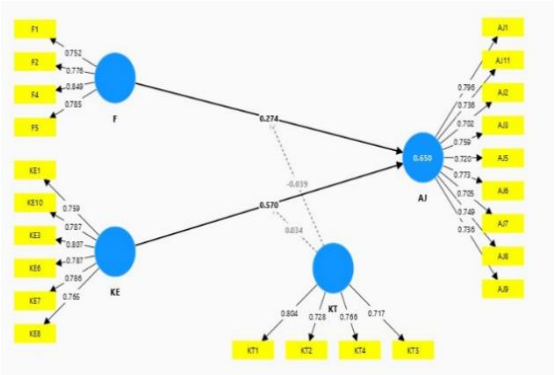


Figure 2. Second Convergent Loading Factors Value (2024)

ISSN No. 2454-6186 | DOI: 10.47772/IJRISS |Volume VIII Issue VI June 2024

After elimination, all indicators have a value that meets the standard of more than 0.70. Thus, all instruments in this study have proven valid based on loading factor and outer loading tests. Besides loading factors, convergent validity can be evaluated through the Average Variance Extracted (AVE) value.

Table 1. Average Variance Extracted (AVE)

Variables	***Average Variance Extracted* (AVE)**
Framing	0,626
Emotional Intelligence	0,611
Audit Judgment	0,551
Task Complexity	0,569

Source: PLS 4.1.0.5 Processing Results, 2024

Based on the AVE test table above, the values of the four variables have exceeded the minimum limit set, which is 0.50. Therefore, AVE is declared to have met the convergent validity standard.

Discriminant validity test results

Table 2. Discriminant Validity Test (Cross Loading)

	AJ	F	TO	KT	KT x F	KT x KE
AJ1	0.796	0.568	0.738	0.198	-0.071	0.002
AJ11	0.736	0.370	0.405	0.114	-0.130	-0.037
AJ2	0.702	0.571	0.578	0.219	-0.180	-0.145
AJ3	0.759	0.501	0.678	0.249	-0.025	0.056
AJ5	0.720	0.497	0.548	0.224	-0.107	-0.091
AJ6	0.773	0.551	0.667	0.098	0.032	0.060
AJ7	0.705	0.364	0.382	0.205	-0.106	-0.059
AJ8	0.749	0.558	0.552	0.327	-0.095	-0.020
AJ9	0.736	0.495	0.496	0.183	-0.091	0.037
F1	0.549	0.752	0.586	0.227	-0.125	-0.072
F2	0.499	0.776	0.568	0.039	-0.003	-0.041
F4	0.571	0.849	0.480	0.095	-0.137	-0.143
F5	0.539	0.785	0.566	0.270	-0.184	-0.023
KE1	0.529	0.578	0.759	0.157	-0.065	0.035
KE10	0.623	0.525	0.787	0.279	0.004	-0.016

KE3	0.685	0.587	0.807	0.320	-0.08	-0.025
KE6	0.600	0.500	0.787	0.173	-0.054	-0.014
KE7	0.573	0.523	0.786	0.244	-0.052	0.059
KE8	0.624	0.540	0.765	0.121	-0.143	-0.021
KT1	0.160	0.084	0.174	0.804	-0.074	-0.010
KT2	0.239	0.222	0.186	0.728	-0.128	-0.017
KT4	0.219	0.139	0.213	0.766	-0.028	-0.018
KT5	0.186	0.133	0.267	0.717	-0.047	-0.002
KT X F	-0.109	-0.145	-0.084	-0.095	1.000	0.803
KT X KE	-0.025	-0.090	0.001	-0.016	0.803	1.000

Source: PLS 4.1.0.5 Processing Results, 2024

Reliability test results

Table 3. Composite Reliability & Cronbach's Alpha

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)
AJ	0.899	0.905	0.917
F	0.800	0.802	0.870
KE	0.873	0.876	0.904
KT	0.749	0.750	0.840

Source: PLS 4.1.0.5 Processing Results, 2024

Inner Model Test

R-square value

Table 4. R-square

	R-square	R-square Adjusted
AJ	0.650	0.632

Source: PLS 4.1.0.5 Processing Results, 2024

The R-square value for the Audit Judgment (AJ) variable is 0.650, with an Adjusted R-square value of 0.632. Based on the Adjusted R-square value, it can be concluded that the independent variables, namely Framing and Emotional Intelligence, strongly influence the Audit Judgment variable by 63.2%. In comparison, the remaining 36.8% are influenced by other variables not included in this model.

F-square value

Table 5. F-square

	AJ
F	0.109
KE	0.457
KT	0.008
KT X F	0.002
KT X KE	0.001

Results: PLS Processing 4.1.0.5, 2024

These values illustrate the magnitude of the influence of each variable on other variables. The Framing variable has a moderate effect on Audit Judgment with a value of 0.109, while Emotional Intelligence shows a more substantial influence with a value of 0.457. Meanwhile, the Task Complexity variable as a moderating variable weakens Audit Judgment with a value of 0.008. The effect of Task Complexity in moderating the relationship between Framing and Audit Judgment is also weak, indicated by an f-square value of 0.002, as well as in moderating the relationship between Emotional Intelligence and Audit Judgment, which has a value of 0.001.

Hypothesis Test and Moderated Regression Analysis

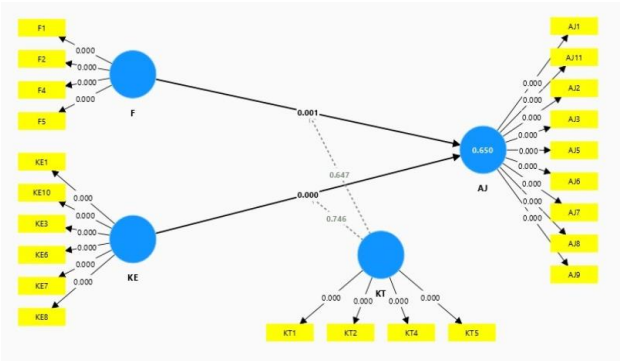


Figure 3. Bootstrapping Test Results

Table 5. Bootstrapping Test

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
F -> AJ	0.274	0.276	0.081	3.367	0.001
KE -> AJ	0.570	0.567	0.077	7.378	0.000
KT -> AJ	0.056	0.081	0.059	0.955	0.340
KT x F -> AJ	-0.039	-0.030	0.086	0.457	0.647
KT x KE -> AJ	0.034	-0.004	0.105	0.324	0.746

Source: PLS 4.1.0.5 Processing Results, 2024

Interaction test widely known as moderated regression analysis (MRA) is a special application on double linier regression of which the equation carries interactions aspects. The goal is to determine whether the moderating variable will strengthen or weaken the relationship between independent variable and dependent variable (Ghozali, 2014).

Based on the results of the Moderated Regression Analysis (MRA) test, it can be concluded that framing and emotional intelligence have a positive and significant effect on audit judgment, with T-statistic values of 3.367 and 7.378, respectively, and P-values of 0.001 and 0.000, so these two hypotheses are accepted. However, task complexity does not moderate the effect of framing and emotional intelligence on audit judgment because the

T-statistic values for these two moderations are smaller than 1.96, and the P-value is insignificant because the figure is more than significance level of 0.05. Thus, task complexity does not strengthen or weaken the effect of framing and emotional intelligence on audit judgment, so the hypothesis relating to this moderation is rejected.

RESULTS AND DISCUSSION

Framing (F) had a positive and significant effect on Audit Judgment (AJ)

The results of hypothesis testing show that framing (F) positively influences audit judgment (AJ), supported by prospect theory, which states that framing can influence individual decisions. In auditing, framing helps auditors assess information from various perspectives, which is crucial in making professional judgments. The 2016 PT Hanson International Tbk. case highlights the importance of framing, where auditors must carefully assess the evidence, resulting in an opinion, not by the actual conditions. This study's results align with Harahap and Pratama (2020) and Kustina and Suadnyani (2023), who found that framing positively affects Audit Judgment. Auditors with strong framing can assess information from various points of view and ensure its truth through in-depth examination and auditing. In addition, Suryanti and Nur (2022) research also explains that "the effect of Framing on Audit Judgment is proportional to its quality."

However, these results contradict the research of Hasibuan et al. (2022), who found that framing had no significant effect on audit judgment. The study showed that framing can cause auditors to make irrational decisions, which hurt the results of audit judgment.

Emotional Intelligence (EI) had a positive effect on Audit Judgment (AJ)

The results of hypothesis testing showed that emotional intelligence (EI) positively affected audit judgment (AJ), according to the attribution theory, which states that internal factors, including emotional intelligence, influence auditors' decisions. Auditors with good emotional intelligence tend to be wiser in making decisions that affect themselves and the companies they audit. The West Java BPK auditor bribery case in 2022 highlights the importance of emotional intelligence in maintaining professional integrity, as auditors who fail to control themselves tend to make unethical decisions.

The results of this study are consistent with the research of Mulyandini (2023) and Sholihah and Muhammad (2024), who also found that emotional intelligence has a positive and significant effect on audit judgment. This study concluded that emotional intelligence plays a vital role in the audit judgment process, and companies can benefit by selecting internal auditors with high emotional intelligence to improve audit quality. In addition, research in Vietnam by Phan et al. (2021) also showed that "auditors with good emotional intelligence will have a positive impact on their professional judgment, which improves work quality and efficiency, and provides added value to audit firms."

However, the results of this study differed from Fernandes & Dewi (2021) research, which found that emotional intelligence has no positive effect on audit judgment. They argued that the auditor's duties and obligations at work are mandatory, not based on emotional intelligence. Nevertheless, having emotional intelligence is still essential for making the right decisions when in emotional situations and for building good social relationships with colleagues, superiors, or clients, which affect the results of audit judgment.

Task Complexity (KT) was moderating the effect of Framing (F) on Audit Judgment (AJ)

The results of hypotheses testing showed that task complexity did not moderate the relationship between framing and audit judgment but acted as a predictor. Before moderating variables were added, framing significantly affected audit judgment, but after task complexity was added, framing became insignificant. Prospect theory supports this finding, where framing was initially thought to affect audit judgment quality. However, this study found that framing no longer had an effect when task complexity was present as a moderating variable. Auditors tend to increase audit time to avoid unfair opinions, which client requests, not task complexity, may trigger. This study's results align with research conducted by Ramdhan et al. (2022), which concluded that framing affects audit time and has a negative but insignificant effect on audit judgment. This is due to the information provided by clients that has been framed, so auditors who receive information with a negative frame tend to take risks.

However, these results contradict Ayem & Putri (2021) research, which found that task complexity as a moderating variable influences the relationship between framing and audit judgment.

Task Complexity (KT) was moderating the effect of Emotional Intelligence (EI) on Audit Judgment (AJ)

The results showed that task complexity does not moderate the relationship between emotional intelligence and audit judgment but is a predictor. Initially, emotional intelligence affected audit judgment, but the effect became insignificant when task complexity was added. According to attribution theory, emotional intelligence is an internal factor influencing audit judgment, but task complexity reduces its influence. Auditors who feel less optimistic about completing the audit on time indicate that high emotional intelligence only sometimes ensures the accuracy of audit judgment.

This study's results align with Fernandes and Dewi (2021) research, which concluded that emotional intelligence has no significant effect on audit judgment because tasks and obligations in work are considered a necessity, not determined by the level of emotional intelligence. However, emotional intelligence is essential for socializing, especially in client interactions. Research by Ramdhani et al. (2022) also supports that emotional intelligence only significantly affects audit judgment because auditors rely more on established standards.

However, this result contradicts Vincent & Osesoga (2019) research, which found that task complexity significantly affects audit judgment, where the higher the task complexity, the higher the accuracy of the audit judgment that must be produced. Research by Hamdan et al. (2022) in Malaysia also showed that task complexity can affect auditors' cognitive processes in integrating and processing data visualization, given the increasing complexity of data and business processes.

Implication of the findings

Our findings show that Takemura’s view theoretically did influence our approach when we built the mental and conceptual framework in this research. When we realized that all four hypotheses produced positive effect to various degree in their relationship to one another, we still could not find single and continuous formula to read the outcome. Thus, it serves as a reflection of our efforts in shaping the mental and conceptual framework of this study. Those aspects constitute a limitation to our paper, and while we acknowledge the probability that no universal pattern will ever emerge, we hope that future research will be able to shed more light on the defining factors that ensure deeper comprehensions of the relationship between variables discussed in this paper.

CONCLUSION AND RECOMMENDATION

Conclusion

This study shows that framing and emotional intelligence positively affect audit judgment, where auditors who can view information from multiple perspectives and have high emotional intelligence tend to produce more prudent judgments. However, task complexity as a moderating variable did not significantly affect this relationship, signaling that task complexity only serves as a predictor in this context.

Recommendation

This study recommends that auditors focus more on analyzing audit evidence to avoid misleading framing and increase knowledge through regular training. Public accounting firms are advised to provide training facilities to improve the quality of auditor judgment. Future researchers are encouraged to explore other moderating or independent variables to expand the findings of this study.

REFERENCES

1. Abdolrezapour, P. (2018). The relationship between emotional intelligence and complexity, accuracy and fluency in EFL learners’ oral performance. In Cypriot Journal of Educational Sciences (Vol. 13, Issue 3). www.cjes.eu

2. Ayem, S., & Putri, S. (2021). PENGARUH FRAMING, URUTAN BUKTI AUDIT DAN SKEPTISME AUDITOR TERHADAP AUDIT JUDGMENT DENGAN KOMPLEKSITAS TUGAS SEBAGAI VARIABEL MODERASI. Jurnal Ilmiah Edunomika, 5(1).
3. Fernandes, A., & Dewi, K. (2021). Pengaruh Pelaksanaan Etika Profesi, Kecerdasan Emosional, dan Faktor Perilaku Individu Terhadap Audit Judgement. Jurnal Ilmiah Akuntansi Kesatuan, 9(3), 611–620. https://doi.org/10.37641/jiakes.v9i3.1211
4. Ghozali, I. (2014). Structural Equation Modeling, Metode Alternatif dengan Partial Least Square (PLS) (4th ed.). Badan Penerbit Universitas Diponegoro.
5. Goleman, D. (2020). Emotional Intelligence : Why it can matter more than IQ (1st ed.). Bloomsbury Publishing Plc. https://www.google.co.id/books/edition/Emotional Intelligence/ PUMIEAAAQBAJ?hl=id&gbpv=1&dq=Emotional+Intelligence:+25th+Anniversary+Edition+book& pg=PR9&printsec=frontcover
6. Hamdan, A., Jusoh, R., Yahya, Y., Jalil, A. A., & Abidin, N. H. Z. (2022). Auditor judgment and decision-making in big data environment: a proposed research framework. Accounting Research Journal, 35(1).
7. Harahap, I. (2022). PENGARUH EFEKTIVITAS SISTEM INFORMASI AKUNTANSI DAN KOMPLEKSITAS TUGAS TERHADAP KINERJA KARYAWAN PADA PT.BANK SYARIAH INDONESIA (BSI) (Studi Kasus BSI KCP Kec.Medan Barat). Universitas Medan Area.
8. Harahap, R. U., & Pratama, R. (2020). PENGARUHLOCUS OF CONTROL, FRAMING DAN KOMPETENSI AUDITOR TERHADAP AUDIT JUDGMENT PADA KANTOR AKUNTAN PUBLIK KOTA MEDAN. Literasi Jurnal Bisnis Dan Ekonomi, 2(2).
9. Hasibuan, A. K. F., Bukit, R. B., & Rini, E. S. (2022). The Effect of Framing, Halo Effect and Auditor's Experience on Audit Judgment (Study on Auditors Public Accountant Office (KAP) in Medan City). International Journal of Research and Review, 9(9), 37–47. https://doi.org/10.52403/ijrr.20220905
10. Hofmann, A. (2022). The Ten Commandments of Risk Leadership. Springer Nature Switzerland AG. https://www.google.co.id/books/edition/The_Ten_Commandments_of_Risk_Leadership/1S1gEAAAQ BAJ?hl=id&gbpv=1&dq=framing+prospect+theory&pg=PA34&printsec=frontcover
11. Jacobson, A. (2021). Emotional Intelligence (1st ed.). John Wiley & Sons Australia, Ltd. https://www.google.co.id/books/edition/Emotional Intelligence/oHgrEAAAQBAJ?hl=id&gbpv=1&dq=Emotional+Intelligence&printsec=frontcover
12. Jaya, A. A., Sabrina, N., & Afrida, A. (2022). Lingkungan Kerja Dan Kompleksitas Tugas Terhadap Kinerja Auditor Dengan Kompetensi Sebagai Variabel Modearsi Pada Inspektorat Daerah Sumatera Selatan. SINTAMA: Jurnal Sistem Informasi, Akuntansi Dan Manajemen , 2(3). https://adaindonesia.or.id/journal/index.php/sintamai
13. Kelley, H. H. (1972). Attribution theory in social psychology (Vol. 15). Nebraska Symposium on Motivation.
14. Kurniawan, F. (2020). PENGARUH SELF-EFFICACY, PENGALAMAN AUDITOR, TEKANAN KETAATAN, KOMPLEKSITAS TUGAS, FRAMING, DAN URUTAN BUKTI TERHADAP AUDIT JUDGMENT (Studi Empiris pada kantor Badan Pemeriksa Keuangan Republik Indonesia). Universitas Muhammadiyah Yogyakarta.
15. Kustina, K. T., & Suadnyani, K. A. (2023). Pengaruh Tekanan Anggaran Waktu, Framing, Dan Kompetensi Auditor Terhadap Audit Judgment. Jurnal Ekonomi & Bisnis Pusat Riset Dan Publikasi Fakultas Ekonomi Dan Bisni Universitas Samawa, 11(1).
16. Louwers, T. J., Bagley, P. L., Blay, A. D., Strawser, J. R., & Thibodeau, J. C. (2021). AUDITING & ASSURANCE SERVICES. McGraw Hill LLC. https://studylib.net/doc/25757425/auditing-and-assurance-services-8th-by-timothy-j-louwers-
17. Mulyandini, V. C. (2023). The Relationship between Emotional Intelligence and Audit Judgment: A Study on Internal Auditors in Indonesian Financial Institutions. Asian Journal of Economics Business and Accounting, 23(9). https://www.researchgate.net/publication/369520992 The Relationship between Emotional Intelligence and Audit Judgment A Study on Internal Auditors in Indonesian Finansial Institutions
18. Otoritas Jasa Keuangan. (2023, March 7). Siaran Pers: OJK Beri Sanksi Untuk AP dan KAP Terkait Wanaartha Life di Tengah Penanganan Likuidasi. Otoritas Jasa Keuangan.

19. Phan, H. T., Nguyen, P. H., Nguyen, C. T., Vo, T. T. T., & Nguyen, T. T. (2021). Effect of emotional intelligence on auditors' judgment and audit sustainability: Empirical evidence from Vietnam. Problems and Perspectives in Management, 19(2), 333–345. https://doi.org/10.21511/ppm.19(2).2021.27
20. Putra, A. A. P., Budiasih, I., Gayatri, G., & Dwirandra, A. (2018). Capabilities of Emotional Intelligence and Workplace Spirituality to Moderate the Effect of Task Complexity on Performance of Auditors (Case Study at Public Accounting Firm of Bali Province). International Journal of Sciences: Basic and Applied Research. https://www.semanticscholar.org/paper/Capabilities-of-Emotional-Intelligence-and-to-the-Putra-Budiasih/922b7922d1f74ff524423263c9d24d30052f7495
21. Ramdhan, A. R., Oktaroza, M. L., & Hernawati, N. (2022). Pengaruh Profesionalisme dan Kecerdasan Emosional Auditor terhadap Audit Judgement. Bandung Conference Series: Accountancy, 2(2).
22. Ramdhani, A. R., Oktaroza, M. L., & Hernawati, N. (2022). Pengaruh Profesionalisme dan Kecerdasan Emosional Auditor terhadap Audit Judgement. Bandung Coference Series : Accountancy, 2(2).
23. Robbins, Stephen, P., & Timothy, A. (2019). Organizational Behavior (18th ed.). Pearson Education.
24. Sholihah, L. F., & Muhammad, R. (2024). Pengaruh Gender, Emotional Intelligence, Dan Pengalaman Auditor Terhadap Audit Judgement. Profit: Jurnal Manajemen, Bisnis Dan Akuntansi, 3(1).
25. Sugiyono. (2018). Metode Penelitian Kuantitatif. Alfabeta.
26. Suryanti, H., & Nur, M. (2022). Ethical Moderation on Framing Relationships, Audit Tenure and Compliance Pressure on Audit Judgment. Atestasi : Jurnal Ilmiah Akuntansi, 5(2).
27. Sutrisna, A., Rastina, Abidin, D., & Syamsinar. (2019). Akuntansi Keperilakuan Manajerial (1st ed.). Deepublish Publisher. https://www.google.co.id/books/ edition/Akuntansi Keperilakuann Manajerial/ejP4DwAAQBAJ?hl=id&gbpv=1&dq=framing+negatif+framing+positif&pg=PA48&printsec=frontcover
28. Takemura, K. (2021). Behavioral Decision Theory (2nd ed.). Springer Nature Singapore Pte Ltd. https://www.google.co.id/books/edition/Behavioral_Decision_Theory/yLRFEAAAQBAJ?hl=id&gbpv=1&dq=framing+prospect+theory&pg=PA145&printsec=frontcover
29. Tumurang, D. O., Llat, V., & Kalalo, M. Y. B. (2019). Pengaruh Self Efficacy, Kompleksitas Tugas Dan Keahlian Audit Terhadap Audit Judgment Auditor Pada Inspektorat Provinsi Sulawesi Utara. Jurnal EMBA: Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi, 7(3), 3919–3928.
30. Tversky, A., & D. Kahneman. (1981). The Framing of Decision and The Psychology of Choice. Science, 211(30), 453–458.
31. Vincent, N., & Osesoga, M. S. (2019). THE EFFECT OF AUDITOR'S EXPERIENCE, AUDITOR'S EXPERTISE, INDEPENDENCE, COMPLIANCE PRESSURE, AND TASK COMPLEXITY ON AUDIT JUDGEMENT. Jurnal Ilmu Akuntansi, 11(1).
32. Vinson, J. M., Pike, B. J., Chui, L., & Zhou, M. (2023). The Influence of Audit Evidence Framing on Auditors' Judgment. Behavioral Research in Accounting, 1–16. https://doi.org/10.2308/bria-2020-055
33. Zilker, V., & Pachur, T. (2020). Does option complexity contribute to the framing effect, loss aversion, and delay discounting in younger and older adults? Journal of Behavioral Decision Making, 34(4), 488–503. https://doi.org/10.1002/bdm.2224