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Research paper

Auditor Independence, Experience, Time Pressure, Workload, and Financial Reporting Quality: Mediating Roles of Professional Scepticism and Risk Assessment

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Abstract

Audit quality remains a central concern in contemporary financial ecosystems, where public trust hinges upon the credibility of financial disclosures and the ethical integrity of auditors. This study critically examines the indirect effects of auditor independence, experience, time pressure, and workload on financial reporting quality through the mediating roles of professional scepticism and risk assessment. Drawing on the critical-positivist paradigm, this research integrates behavioral, structural, and ethical dimensions to provide a holistic understanding of how human and contextual factors interact to shape audit outcomes. Using a quantitative survey method with 178 professional auditors and data analyzed via Partial Least Squares Structural Equation Modeling (PLS-SEM), the findings reveal that professional scepticism and risk assessment quality serve as significant mediators linking auditor attributes to financial reporting quality. Specifically, auditor experience, time pressure, and workload exhibit strong indirect effects on reporting quality. At the same time, independence demonstrates a weaker, statistically insignificant path—suggesting that institutional and client-related pressures may undermine formal autonomy. The results highlight a paradox wherein professional scepticism, shaped by experience and workload, enhances audit quality yet remains vulnerable to procedural fatigue and cognitive overload under excessive pressure. The findings underscore that audit quality transcends technical compliance; it embodies a form of ethical consciousness in which auditors must navigate the competing demands of independence, judgment, and responsibility. The study contributes to the audit quality discourse by revealing that fostering reflective professional scepticism and managing a balanced workload are essential to sustaining the credibility of financial reporting in an increasingly complex audit environment.

Keywords: *Auditor Independence; Auditor Experience; Time Pressure; Workload; Professional Scepticism; Risk Assessment; Financial Reporting Quality.*

1. Introduction

Today, people and regulators alike demand greater openness and honesty in financial reports. Auditing helps keep public trust (Al-Asmakh et al., 2024). This is even more important after company scandals, economic problems, and digital changes, which show the need for strong audits (Ciconte et al., 2024). However, audit failures still hurt trust. Auditors struggle to stay independent while facing client pressure. High workloads and tight deadlines can lower audit quality (Tormo-Carbó et al., 2024). New auditors may lack experience, and even experienced ones can get tired or overconfident. They must balance judgment and ethics (Primandini & Latrini, 2025; Elyana et al., 2023). In auditing, being skeptical is key to a good audit. Strong risk assessment helps find fraud or mistakes (Halim et al., 2020). Good financial reports need skilled, independent auditors who follow ethics and are skeptical (Lutfi et al., 2022). Reliable reports are crucial for stakeholders to make economic decisions (Halim et al., 2020). If factors like independence, experience, time, and workload are not managed well, report accuracy suffers. Better audit quality leads to more accurate reports, boosting trust and economic stability (King, 2023; Meiryani et al., 2021). Through their assurance services, auditors bridge the gap between organizations and the public, facilitating informed decision-making and transparency (Ding, 2023). Given their crucial role as gatekeepers of financial integrity amid demands for corporate accountability, ensuring audit quality is vital for maintaining public confidence (Ding, 2023; Ajao & Rhoda, 2020). The UK Companies Act 2006 requires auditors to verify boards' financial information, highlighting their duty to stakeholders (Alkaraan et al., 2024). Auditors must ensure financial reports are trustworthy and statements are accurate without misleading errors (Alkaraan et al., 2024) (Alsughayer, 2021). This responsibility emphasizes improving audit methodologies to address financial reporting complexities (Alsughayer, 2021). Sound audits strengthen risk management and corporate governance, contributing to financial performance (Khudhair et al., 2018).

The quality of an audit affects how accurate and valuable a financial report is. External audits make corporate reports more trustworthy, which helps investors trust the financial information (Izukwe & Jeroh, 2022). But it's hard to measure audit quality directly because it can't be seen. So, it's important to know what affects it (Alkaraan et al., 2024) (Alsughayer, 2021). This study looks at what affects audit quality, focusing on how auditor traits and outside pressures impact the trustworthiness of financial reports. This is important because auditors help

protect investors by giving good audits and ensuring financial reports are correct (Wang, 2020). Auditors need to stay independent and objective to give fair assessments of financial data (Darmawan, 2023). After many financial scandals, people expect auditors to be strong protectors of public trust (Hamdallah et al., 2022). This expectation is seen in the ongoing discussion about auditor independence, which affects how credible accounting information is. Auditors must follow strict ethics to make sure financial reports are seen as reliable and useful (Hamdallah et al., 2022). This helps address concerns about the information in these reports (Odunayo, 2022).

Auditor neutrality is vital for maintaining professional trust (Hamdallah et al., 2022), as consulting services may compromise this neutrality. Providing non-audit services creates conflicts of interest that can impair independence and affect the quality of financial performance reports (Hamdallah et al., 2022). We need to look closely at how professional scepticism and good risk assessment affect the impact of auditor independence, experience, time pressure, and workload on the quality of financial reports.

This study aims to fill gaps in current research by looking at how professional scepticism and risk assessment quality affect audit quality. This helps us understand what influences audit quality in today's financial systems. The study examines how auditor traits and outside pressures affect the trustworthiness of financial reports. This offers useful information for regulators and professionals. The research explores how these factors work together to show how audit quality can be kept and improved in a complex financial world (Kamau, 2022; Marques et al., 2019; Yakubu & Williams, 2020). The dominance of large accounting firms providing both audit and non-audit services raises concerns about auditor independence and conflicts of interest (Dunne et al., 2022; Quick et al., 2023). Regulators are considering operational separation or break-up of multidisciplinary firms to protect audit quality (Che et al., 2021). This stems from concerns that an auditor's reliance on non-audit service fees can create economic bonds threatening impartiality and audit opinions (Liu & Chan, 2012; Joshi et al., 2017). Finding the right balance between business needs and professional duties is important. It requires looking closely at how auditor independence, experience, time pressure, and workload affect the quality of financial reports (Reckers & Robinson, 2007) (Beretta et al., 2023). This study evaluates these dynamics through professional scepticism and risk assessment quality to assess their impact on financial disclosure reliability. This is crucial given the global shift towards enhanced corporate governance and evolving accounting practices, which require sophisticated auditor professional judgment (Zhang & Li, 2024).

This research builds on earlier studies that look at different parts of audit quality, like auditor traits, client features, and the auditor-client relationship (Wang, 2020). It focuses on how things like auditor independence, which involves both structural and psychological parts, and the auditor's experience affect financial reporting accuracy (Gyer et al., 2019). Time pressure and heavy workloads can hurt an auditor's thinking and thoroughness, which might affect their financial report assessments. These challenges, along with complex financial instruments and transactions, show the need for strong professional scepticism and careful risk assessment to avoid mistakes and improve report accuracy. Auditors need to handle these pressures while staying independent and using good judgment to evaluate financial reports. This study looks at how these factors together affect the quality of financial reports, focusing on the roles of professional scepticism and risk assessment in ensuring reliable financial disclosures. This approach helps analyze how auditor traits and pressures affect financial disclosures, offering insights for regulators and practitioners (Abdallah et al., 2024; Ridzuan et al., 2022). The study examines the relationships between auditor independence, audit experience, time pressure, and workload, and their impact on financial report quality. It looks at how professional scepticism and risk assessment mediate these relationships, highlighting their roles in protecting the integrity of financial disclosures. This analysis aims to understand how auditor traits and context affect audit outcomes, contributing to the literature on audit quality and regulation (Ciconte et al., 2024).

2. Literature Review and Hypothesis Development

2.1. Auditor independence and financial reporting quality

Auditor independence is the cornerstone of audit quality, ensuring objectivity and credibility in financial reporting. Research shows independence enhances reporting quality by reducing biased opinions (Gunawan & Lestari, 2024). Auditors must remain free from financial or personal relationships with clients that could impair impartiality (Handoyo et al., 2022). This detachment maintains public trust and ensures audit opinions reflect true financial health (Puspitasari et al., 2019). Regulatory bodies have implemented measures like prohibiting non-audit services and mandating rotation to protect objectivity (Ciconte et al., 2024). However, media scrutiny can influence auditor judgment, affecting client acceptance and audit opinions (Zhang & Li, 2024).

Independence transcends compliance, embodying an ethical commitment to unbiased scrutiny that underpins reliable audited financial statements. Research shows that audit committee chairs' independence enhances financial report quality as a crucial oversight mechanism (Lutfi et al., 2022). This independence is vital, as the chair guides audits, sets agendas, and liaises with external auditors, affecting financial reporting integrity (Lutfi et al., 2022). Studies show some complex issues. Long-term relationships between auditors and clients can lead to familiarity, which may weaken independence (Nasution & Setiawan, 2022). On the other hand, changing auditors often can reduce knowledge about the client, which might hurt audit efficiency and effectiveness (Tepalagul & Lin, 2014). Independent directors play a key role in governance, improving financial reporting quality and the audit committee's work (Mbatuegwu, 2022). Thus, the composition and autonomy of the audit committee, particularly the presence of independent non-executive directors, are pivotal in reinforcing auditor independence and, by extension, the overall quality of financial reporting (Khudhair et al., 2018) (Fathelbab & Quba, 2024). This is further supported by evidence suggesting that a higher proportion of non-executive directors within the audit committee correlates with improved financial reporting quality, as they are less susceptible to management influence (Khudhair et al., 2018). This tension highlights that independence is not a fixed state. It is shaped by rules, ethics, and regulations like mandatory auditor rotation (Alhassan et al., 2023). Theoretically, independence fits into agency theory, which focuses on monitoring roles. However, in practice, it reflects broader societal expectations. Some studies show a complex link between audit committee independence and audit quality, with mixed results needing more research (Khudhair et al., 2018). For example, strong audit committee oversight usually means better audit quality (Bratten et al., 2022). But the independence of audit committees can affect different parts of audit quality, like accruals quality or going concern reports (Aldoseri et al., 2020). This complexity is shown by research suggesting that poor audit quality often comes from reduced auditor independence, especially when audit firms stay too long (Harber & Marx, 2019). Based on The hypotheses of this study are:

H1: Auditor Experience (AE) has a positive effect on Financial Reporting Quality (FR).

H2: Auditor Independence (AI) has a positive effect on Financial Reporting Quality (FR).

H3: Time Pressure (TP) hurts Financial Reporting Quality (FR).

H4: Workload (WL) hurts Financial Reporting Quality (FR).

2.2. Auditor experience as a resource in audit judgment

Experience is a key resource for improving auditors' skills and judgment quality. Studies show experienced auditors are more skeptical and accurate in risk assessment (Chen et al., 2021). Their knowledge helps them spot issues and analyze better (Dhaliwal et al., 2010). Experienced auditors understand financial reporting rules better, leading to stronger audit opinions (Wedemeyer, 2010). Their experience helps them understand risks and handle time pressure effectively (Wu et al., 2025; Mohammed & Asare, 2023).

There are inconsistencies in the research. Some studies show that having more experience is good, but others say that knowing a client for too long can make auditors too confident. This can lower the quality of audits because they might not question things as much (Chen et al., 2021). This shows a strange side of experience: it can make auditors less skeptical over time, which can hurt audit quality (Al-Asmakh et al., 2024). So, while experience is important, its benefits might decrease or even become negative if auditors work with the same client for too long. This means we need to look more into how experience affects judgment and scepticism (Al-Asmakh et al., 2024). Auditors need to keep learning and adapting to new rules, technology, and business models to stay effective. Experienced auditors are better at checking if the information from management is reliable, especially when it doesn't match objective standards. This helps reduce biases in their assessments (Kaplan et al., 2008). This skill is important for finding problems, as experienced audit leaders can better predict and spot errors due to their background, especially in identifying practices not clearly shown in financial statements (Contell et al., 2021). These mixed results show that "experience" is seen differently in studies, making it hard to compare them. The Job Demands–Resources Model (Bakker & Demerouti, 2017) helps explain these differences by viewing experience as a resource that reduces stress and keeps performance steady. For example, experienced auditors are better at finding mistakes and control issues, leading to more accurate audit opinions (Contell et al., 2021). But relying too much on past experiences without adapting to new information can lead to mistakes, reducing audit quality (Biduri et al., 2021).

2.3. Time pressure, workload, and contextual constraints

Auditors often face time pressure and heavy workloads. These challenges can affect the quality of financial reports. Many studies say that tight deadlines and too much work can make it hard for auditors to be careful and question things properly (Okafor & Adebayo, 2022). But new research shows that sometimes, time pressure can help experienced auditors focus better and do a good job (Mohammed & Asare, 2023). This means that how time pressure affects work depends on the auditor's experience and ability to question things. Also, when auditors have too much work, they might focus on important tasks and pay less attention to smaller details, which can lower the quality of the audit (DeFond & Zhang, 2014).

The increasing complexity of financial transactions and evolving accounting standards intensifies pressures on auditors to allocate their finite resources while maintaining audit rigor (Nehme et al., 2020). This requires balancing efficiency and thoroughness, as auditors must deliver timely reports without compromising their work. The relationship between contextual constraints and audit quality is contingent upon available resources, individual resilience, and institutional context. The Job Demands–Resources Model frames time pressure and workload as "demands" whose impact depends on personal and organizational resources. Excessive demands can reduce audit quality. However, adequate resources like training, work environment, and tools can mitigate these effects and enhance performance (Boritz & Timoshenko, 2014). Understanding how auditors manage pressures like premature sign-offs and underreporting hours reveals their actual audit effort and its impact on financial reporting accuracy (Nehme et al., 2020). However, some research suggests that time budget pressure does not necessarily weaken the relationship between auditor professionalism, independence, and audit quality, provided that sufficient quality controls are in place (Sholeh & Widyastuti, 2025; Ciconte et al., 2024). This view stresses the importance of strong internal controls and ethical rules to reduce the negative effects of time and workload pressures on audit quality. It shows that auditors can still work carefully even with tight deadlines (Kurniawan et al., 2019). This means that while time limits are challenging, good ethical rules and a strong quality control system can greatly lessen their harmful impact on audit work (Sholeh & Widyastuti, 2025; Ciconte et al., 2024).

2.4. Professional scepticism as a mediating mechanism

Professional scepticism is a key factor connecting auditor independence, experience, and pressures to financial reporting quality. It means having a questioning attitude and carefully checking evidence, both as a mindset and response to audit risks (Knechel et al., 2022). It involves questioning management's claims and seeking supporting evidence, especially with information gaps or conflicts of interest. The need for verification in complex markets highlights scepticism's role in financial report credibility (Nehme et al., 2020). This approach helps auditors find mistakes and verify accounting methods, improving audit quality. However, maintaining professional scepticism is challenging, affected by experience, independence, and organizational culture (Beretta et al., 2023). Research shows supervisors sometimes discourage scepticism, creating conflicts between personal and public interest (Brazel et al., 2024). Audit firms must create environments where scepticism is encouraged and rewarded. A supportive organizational culture is crucial for implementing scepticism practices that enhance reporting quality (Bol et al., 2025). Independent auditors show more scepticism, improving audit quality. Extended client relationships can reduce scepticism through excess trust (Gunawan & Lestari, 2024). Focusing on profit can harm independence and scepticism (Girdhar, 2015), making auditors less likely to question management and detect fraud (Carpenter & Reimers, 2009; Brazel et al., 2021). Recent studies discuss "calibrated scepticism," where auditors adjust doubt based on risk. Scepticism affects how independence relates to audit quality, though its impact on competence remains unclear (Santoso et al., 2020). Further research is needed on the interaction with auditor skills.

2.5. Risk assessment and the role of psychological stress

Risk assessment capability is a key mediator in the independence-quality relationship. Research shows firm complexity increases auditor stress, undermining risk evaluation accuracy (Ahmed & Habib, 2023). High workloads and client pressures constrain auditors' capacity for comprehensive risk assessments (Rahmawati & Yusuf, 2025). These findings suggest that reporting quality depends on structural factors and auditors' ability to withstand psychological stress. Self-Determination Theory (Deci & Ryan, 2020) explains why intrinsic motivation and autonomy can buffer stress and sustain risk assessment under demanding conditions. Fostering an organizational culture that prioritizes auditor well-being and provides adequate resources is crucial for maintaining risk assessment integrity and financial report quality. Integrating psychological support and professional development programs can enhance auditors' resilience in high-pressure environments, improving risk identification strategies. Audit judgment effectiveness, influenced by task complexity and independence, links directly to risk assessment quality (Eny & Mappanyukki, 2020). This highlights the importance of considering both technical and psychological

factors in audit quality (Deliu, 2020). While consensus exists on auditor independence and experience importance, debates continue regarding time pressure effects. The mediating roles of professional scepticism and risk assessment provide explanatory pathways, though empirical inconsistencies remain. Research strengths include psychological theory integration and emerging market context expansion. Weaknesses include cross-sectional survey dominance and limited longitudinal evidence. Future research needs multi-method approaches and theory-driven models integrating auditor behavior and institutional outcomes. Based on The hypotheses of this study are:
H5: Auditor Experience (AE) helps increase Professional Scepticism (PS).
H6: Auditor Independence (AI) helps increase Professional Scepticism (PS).
H7: Time Pressure (TP) reduces Professional Scepticism (PS).
H8: Workload (WL) reduces Professional Scepticism (PS).
H9: Auditor Experience (AE) helps increase Risk Assessment (RA).
H10: Auditor Independence (AI) helps increase Risk Assessment (RA).
H11: Time Pressure (TP) reduces Risk Assessment (RA).
H12: Workload (WL) reduces Risk Assessment (RA).
H13: Professional Scepticism (PS) helps improve Financial Reporting Quality (FR).
H14: Professional Scepticism (PS) helps increase Risk Assessment (RA).
H15: Risk Assessment (RA) helps improve Financial Reporting Quality (FR).
H16: Professional Scepticism (PS) and Risk Assessment (RA) together help connect Auditor Experience (AE) to Financial Reporting Quality (FR).
H17: Professional Scepticism (PS) and Risk Assessment (RA) together help connect Auditor Independence (AI) to Financial Reporting Quality (FR).
H18: Professional Scepticism (PS) and Risk Assessment (RA) together help connect Time Pressure (TP) to Financial Reporting Quality (FR).
H19: Professional Scepticism (PS) and Risk Assessment (RA) together help connect Workload (WL) to Financial Reporting Quality (FR).
H20: Professional Scepticism (PS) helps connect Auditor Experience (AE) to Risk Assessment (RA).
H21: Professional Scepticism (PS) helps connect Auditor Independence (AI) to Risk Assessment (RA).
H22: Professional Scepticism (PS) helps connect Time Pressure (TP) to Risk Assessment (RA).
H23: Professional Scepticism (PS) helps connect Workload (WL) to Risk Assessment (RA).

3. Research Method

3.1. Research design

This study employs a quantitative, survey-based research design analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) through SmartPLS software. The choice of PLS-SEM is justified due to its suitability for complex mediation models, its predictive orientation, and its robustness in small to medium sample sizes (Hair et al., 2021). Quantitative survey methodology allows for systematic measurement of latent constructs, enabling statistical testing of hypothesized relationships between auditor-related factors and financial reporting quality. This design aligns with prior research in accounting and auditing contexts, emphasizing behavioral and perceptual measures (Henseler, 2017). For details, we illustrated our conceptual framework in Figure 1.

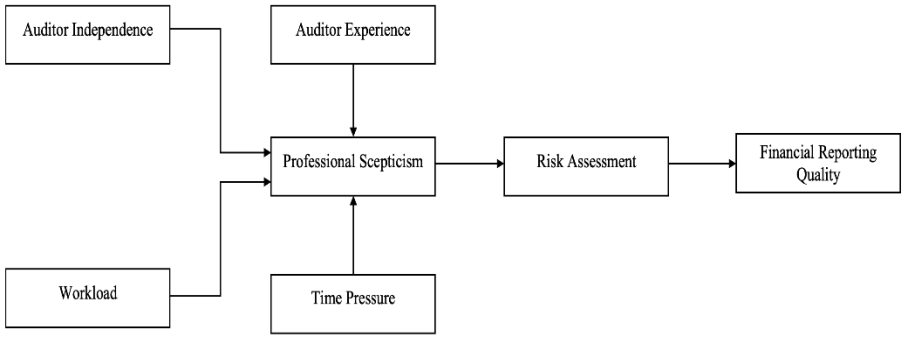

Fig 1: Research Framework.

3.2. Population and sample

The population of this study consists of professional auditors working in public accounting firms. The inclusion criteria specify that respondents must (1) be practicing external auditors with at least one year of audit experience, and (2) be directly engaged in financial statement audits. Interns or assistants without direct audit responsibility are excluded. Sampling follows a purposive approach, given the need to capture auditors with relevant expertise in risk assessment and scepticism. According to Kline (2016), a minimum of 10 respondents per indicator is recommended. Hair et al. (2021) suggest that a minimum of 100–150 responses for PLS-SEM is adequate for models with multiple mediators. Thus, this study targets a sample size of 178 auditors, ensuring statistical power and generalizability within the professional context.

3.3. Data collection

Data were collected using a structured questionnaire distributed through both online platforms (e.g., Google Forms, professional auditor associations). The data collection period spanned three months (January–March 2025). Ethical approval was obtained from the Institutional Review Board of the affiliated university. Participation was voluntary, and confidentiality was assured to minimize social desirability bias. The response rate was approximately 65%, consistent with prior auditing research (Liu et al., 2022).

3.4. Measurement of variables

All constructs were measured using reflective indicators on a five-point Likert scale (1 = Strongly disagree to 5 = Strongly agree), adapted from validated instruments. Items were refined for clarity and contextual appropriateness in Indonesian settings.

1) X1 = AI - Auditor Independence, adapted from Alzeban (2020) and Sultana et al. (2022), with items:

X1.1. = I can maintain objectivity despite client pressure.
X1.2. = I avoid circumstances that may impair my independence.
X1.3 = I resist client influence when forming audit judgments.
X1.4 = I disclose potential conflicts of interest openly.
X1.5 = I act independently in all audit-related decisions.

2) X2 = AE - Auditor Experience, adapted from Svanström (2016) and validated by subsequent studies (Hossain et al., 2019), with items:

X2.1 = My years of audit experience strengthen my professional judgment.
X2.2 = I am familiar with complex accounting issues due to past audits.
X2.3 = Prior engagements enhance my efficiency in current audits.
X2.4 = My experience enables me to identify risks more effectively.
X2.5 = I apply lessons from past audits to improve audit quality.

3) X3 = TP - Time Pressure, measured using items adapted from Svanberg and Öhman (2016), with items:

X3.1 = I often face insufficient time to complete audit tasks.
X3.2 = Strict deadlines reduce the quality of my audit performance.
X3.3 = I sometimes skip procedures due to limited time.
X3.4 = I feel stressed because of multiple tasks under tight deadlines.
X3.5 = Time constraints influence the accuracy of my audit work.

4) X4 = WL - Workload, adopted from Smith et al. (2020), with items:

X4.1 = I am often assigned to more clients than I can manage effectively.
X4.2 = Excessive workload reduces the thoroughness of my audit work.
X4.3 = My workload frequently exceeds my personal capacity.
X4.4 = I experience stress due to heavy audit assignments.
X4.5 = Workload negatively affects my ability to maintain audit quality.

5) Y1 = Professional Scepticism (Mediating Variable); Based on Hurtt's (2010) scepticism scale, with recent adaptation in Indonesian audit settings (Pratiwi & Chariri, 2021). with items:

Y1.1 = I critically evaluate audit evidence before forming conclusions.
Y1.2 = I question information that appears inconsistent or unusual.
Y1.3 = I look for corroborative evidence to support audit findings.
Y1.4 = I remain alert to the possibility of material misstatement.
Y1.5 = I verify client explanations with independent sources.

6) Y2 = RA - Risk Assessment (Mediating Variable), Adapted from Bedard & Graham (2011) and subsequent works (Glover et al., 2019). With items:

Y2.1 = I carefully evaluate the risk of material misstatement in audits.
Y2.2 = I adjust audit procedures according to identified risks.
Y2.3 = I assess internal controls when determining audit risks.
Y2.4 = I document my risk assessments systematically.
Y2.5 = I consider both inherent and control risks in planning audits.

7) Z = FR - Financial Reporting Quality (Dependent Variable), drawn from Dechow et al. (2010) and validated in recent auditing studies (Liu et al., 2022). with items:

Z1 = The audited financial statements fairly present the company's financial position.
Z2 = The audit process improves the credibility of financial reporting.
Z3 = The reported earnings are reliable and free from material misstatement.
Z4 = The financial statements are prepared in accordance with applicable standards.
Z5 = Audit assurance enhances stakeholders' trust in financial reporting.

3.5. Validity and reliability testing

Instrument content validity was established through expert review by three senior auditors and two academics. Convergent validity will be assessed using Average Variance Extracted (AVE > 0.50), while discriminant validity will be tested through the Heterotrait-Monotrait Ratio (HTMT < 0.85) and the Fornell-Larcker criterion. Reliability will be evaluated using Cronbach's Alpha (> 0.70) and Composite Reliability (CR > 0.70), following guidelines from Hair et al. (2021).

3.6. Data analysis

Data will be analyzed using PLS-SEM in SmartPLS. The analytical procedure involves three stages: (1) measurement model assessment, covering indicator reliability, internal consistency, convergent validity, and discriminant validity; and (2) structural model assessment, evaluating path coefficients, R^2, effect sizes (f^2), and predictive relevance (Q^2). Mediation testing will use bootstrapping procedures with 5,000 resamples to assess the indirect effects (Preacher & Hayes, 2008). This approach is widely endorsed in auditing research to capture complex mediation effects in auditor behavior studies (Hair et al., 2021), and the last stage is interpreting the results and writing discussions.

4. Results and Discussion

4.1. Statistical results

a) Data demography respondent

Table 1: Respondent Demographics (n = 178)

Category	Sub-Category	n	Percentage (%)
Gender	Man	102	57.3 %
	Women	76	42.7 %
Length of Work as an Auditor (years)	< 3	42	23.6 %
	3 – 5	68	38.2 %
	6 – 10	46	25.8 %
	> 10	22	12.4 %
Age (Years old)	25 – 30	100	56.2 %
	31 – 40	56	31.5 %
	> 40	22	12.4 %

Table 1 presents demographic characteristics of 178 auditors. Male respondents comprise 57.3% (n=102), while females account for 42.7% (n=76). Regarding work experience, most auditors have three to five years (38.2%, n=68), followed by six to ten years (25.8%, n=46) and less than three years (23.6%, n=42). Only 12.4% (n=22) have over ten years of experience, indicating a predominantly early to mid-career sample. Age distribution shows 56.2% (n=100) are 25-30 years old, 31.5% (n=56) are 31-40 years old, and 12.4% (n=22) are above 40, reflecting a younger professional demographic consistent with their work experience levels.

b) Outer Loadings

Table 2: Outer Loadings

	Auditor Experience	Auditor Independence	Financial Reporting Quality	Professional Skepticism	Risk Assessment	TimePressure	Workload
X1.1		0,778					
X1.2		0,736					
X1.3		0,760					
X1.4		0,718					
X1.5		0,730					
X2.1							0,758
X2.2							0,858
X2.3							0,726
X2.4							0,770
X2.5							0,557
X3.1	0,570						
X3.2	0,807						
X3.3	0,783						
X3.4	0,710						
X3.5	0,745						
X4.1						0,644	
X4.2						0,716	
X4.3						0,753	
X4.4						0,722	
X4.5						0,769	
Y1.1				0,825			
Y1.2				0,807			
Y1.3				0,734			
Y1.4				0,813			
Y1.5				0,544			
Y2.1					0,775		
Y2.2					0,840		
Y2.3					0,818		
Y2.4					0,746		
Y2.5					0,580		
Z1			0,801				
Z2			0,882				
Z3			0,846				
Z4			0,859				
Z5			0,808				

Table 2 presents the outer loadings of the measurement model, showing how indicators explain latent constructs. Generally, outer loading values above 0.70 are acceptable, while values between 0.50–0.70 may be retained if they remain conceptually meaningful and the construct demonstrates adequate reliability (Hair, 2019). For Auditor Experience (X1.1–X1.5), outer loadings range from 0.718 to 0.778, exceeding the recommended threshold. The Workload construct (X2.1–X2.5) shows loadings from 0.726 to 0.858, although X2.5 (0.557) falls below the threshold; however, this indicator was retained as it captures a specific dimension of workload not fully represented by other items. For Auditor Independence (X3.1–X3.5), loadings vary between 0.570 and 0.807, with X3.1 (0.570) showing relatively lower loading but remaining conceptually essential to represent foundational aspects of independence. The Professional Scepticism construct (X4.1–X4.5) shows loadings between 0.644 and 0.769, indicating acceptable reliability despite some indicators below 0.70. Financial Reporting Quality (Y1.1–Y1.5) demonstrates strong loadings (0.734–0.825), except Y1.5 (0.544), which was retained due to its relevance in capturing practical nuances of reporting quality. Risk Assessment (Y2.1–Y2.5) shows strong loadings (0.746–0.840), with Y2.5 (0.580) retained to preserve the conceptual breadth of the construct. The Time Pressure construct (Z1–Z5) demonstrates high convergent validity with loadings ranging from 0.801 to 0.882.

c) Construct Reliability and Validity

Table 3: Construct Reliability and Validity

	Cronbach's Alpha	rho_A	Composite Reliability	AVE
Auditor Experience (AE)	0,776	0,795	0,847	0,530
Auditor Independence (AI)	0,799	0,802	0,861	0,554
Financial Reporting Quality (FR)	0,896	0,917	0,923	0,705
Professional Scepticism (PS)	0,801	0,819	0,865	0,566
Risk Assessment (RA)	0,808	0,806	0,869	0,574
Time Pressure (TP)	0,771	0,780	0,844	0,521
Workload (WL)	0,790	0,818	0,856	0,548

Table 3 presents construct reliability and validity results using Cronbach's Alpha, rho_A, Composite Reliability (CR), and Average Variance Extracted (AVE). Values above 0.70 for Cronbach's Alpha, rho_A, and CR indicate acceptable reliability, while AVE values above 0.50 demonstrate convergent validity. For Auditor Experience, reliability measures (Cronbach's Alpha = 0.776; rho_A = 0.795; CR = 0.847) exceed thresholds, with adequate AVE (0.530). Auditor Independence shows strong reliability (Cronbach's Alpha = 0.799; rho_A = 0.802; CR = 0.861) and sufficient AVE (0.554). Financial Reporting Quality demonstrates excellent reliability (Cronbach's Alpha = 0.896; rho_A = 0.917; CR = 0.923) with strong AVE (0.705). Professional Scepticism shows satisfactory reliability (Cronbach's Alpha = 0.801; rho_A = 0.819; CR = 0.865) with AVE of 0.566. Risk Assessment demonstrates solid reliability (Cronbach's Alpha = 0.808; rho_A = 0.806; CR = 0.869) and AVE of 0.574. Time Pressure shows acceptable reliability (Cronbach's Alpha = 0.771; rho_A = 0.780; CR = 0.844) with an AVE of 0.521. Workload demonstrates good reliability (Cronbach's Alpha = 0.790; rho_A = 0.818; CR = 0.856) with AVE of 0.548.

d) Fornell-Larcker Criterion

Table 4: Fornell-Larcker Criterion

	AE	AI	FR	PS	RA	TP	WL
Auditor Experience (AE)	0,728						
Auditor Independence (AI)	0,631	0,745					
Financial Reporting Quality (FR)	0,430	0,328	0,840				
Professional Scepticism (PS)	0,668	0,579	0,400	0,752			
Risk Assessment (RA)	0,679	0,595	0,552	0,689	0,758		
Time Pressure (TP)	0,685	0,593	0,366	0,748	0,586	0,722	
Workload (WL)	0,648	0,667	0,322	0,582	0,584	0,622	0,740

Table 4 presents the Fornell-Larcker criterion results for discriminant validity. The square root of the Average Variance Extracted (AVE) for each construct (shown on the diagonal in bold) should exceed its correlations with other constructs, indicating that a construct shares more variance with its indicators than other constructs. The Auditor Experience (AE) construct's square root of AVE is 0.728, higher than its correlations (0.430 to 0.685). The Auditor Independence (AI) construct has a square root of AVE of 0.745, exceeding its correlations (0.328 to 0.667). The Financial Reporting Quality (FR) construct shows the highest square root of AVE at 0.840, exceeding all correlations (0.322 to 0.552). Professional Scepticism (PS) has a square root of AVE of 0.752, larger than its correlations (0.400 to 0.748), though the correlation with Time Pressure approaches this value. The Risk Assessment (RA) construct's square root of AVE is 0.758, exceeding its correlations (0.552 to 0.689). Time Pressure (TP) shows a square root of AVE of 0.722, greater than its correlations (0.366 to 0.748). The workload (WL) construct has a square root of AVE of 0.740, exceeding its correlations (0.322 to 0.667). Overall, all constructs satisfy discriminant validity requirements, though correlations between Professional Scepticism and Time Pressure are relatively high but acceptable.

e) Model Fit

Table 5: Fornell-Larcker Criterion

	f) Saturated Model	Estimated Model
SRMR	0,093	0,085
d_ULS	5,445	6,975
d_G	1,594	1,648
Chi-Square	1396,876	1432,246
NFI	0,836	0,826

The results of the model fit assessment are shown in Table 5. The SRMR value is 0.093 for the saturated model and 0.085 for the estimated model. Both are below 0.10, meaning the model fits well. The estimated model is close to 0.08, which is even better. The d_ULS and d_G values are 5.445 and 6.975 for d_ULS, and 1.594 and 1.648 for d_G. There are no set cut-off values for these, but they are used for comparisons, and the values are acceptable. The Chi-Square statistic is 1396.876 for the saturated model and 1432.246 for the estimated model. This is less important for PLS-SEM, so it does not affect the model's adequacy. The NFI is 0.836 for the saturated model and 0.826 for the estimated model. An NFI above 0.90 is strong, while 0.80 to 0.90 is moderate but acceptable. The model shows a good fit overall. The SRMR values confirm that the model is acceptable, and the NFI values show a moderate fit, which is still good for further analysis.

g) R-Square

Table 6: R-Square

	R Square	R Square Adjusted
Financial Reporting Quality (FR)	0,304	0,300
Professional Skepticism (PS)	0,615	0,606
Risk Assessment (RA)	0,475	0,472

Table 6 presents R-Square values for endogenous constructs. Financial Reporting Quality has an R-Square of 0.304 (adjusted = 0.300), indicating 30% variance explained by exogenous variables, reflecting moderate explanatory power (Chin, 1998). Professional Scepticism shows a higher R-Square of 0.615 (adjusted = 0.606), with 61.5% variance explained, indicating substantial explanatory power. Risk Assessment's R-Square is 0.475 (adjusted = 0.472), with 47.5% variance explained, showing moderate explanatory power. The model

demonstrates satisfactory capability, with Professional Scepticism being the strongest predicted construct, followed by Risk Assessment and Financial Reporting Quality.

h) F-Square

Table 7: F-Square

	AE	AI	FR	PS	RA	TP	WL
Auditor Experience (AE)				0,056			
Auditor Independence (AI)				0,013			
Financial Reporting Quality (FR)							
Professional Skepticism (PS)					0,905		
Risk Assessment (RA)			0,438				
Time Pressure (TP)				0,297			
Workload (WL)				0,004			

Table 7 displays the effect sizes (f^2) of the exogenous constructs on their respective endogenous variables. According to Cohen's (1988) guidelines, f^2 values of 0.02, 0.15, and 0.35 represent small, medium, and large effects, respectively. The results show that Auditor Experience has a negligible effect ($f^2 = 0.056$) on Professional Scepticism, while Auditor Independence contributes only a minimal effect ($f^2 = 0.013$) on the same construct. In contrast, Time Pressure exerts a medium-to-large effect ($f^2 = 0.297$) on Professional Scepticism, indicating its more substantial influence relative to the other predictors. Furthermore, Professional Scepticism demonstrates a huge effect ($f^2 = 0.905$) on Risk Assessment, suggesting it is the primary driver of variance in this construct. Similarly, Financial Reporting Quality has a substantial effect ($f^2 = 0.438$) on Risk Assessment, underscoring its significant predictive relevance. Meanwhile, Workload shows only a negligible effect ($f^2 = 0.004$) on Professional Scepticism, suggesting that its contribution is practically insignificant in this model. As a conclusion of the entire series of statistical testing processes, we visualize the inner and outer testing of our study model as shown in Figure 2.

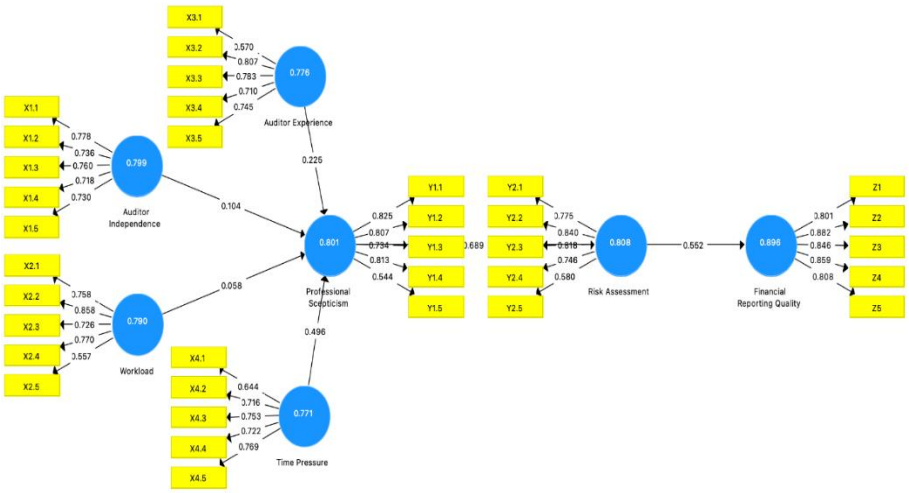

Fig. 2: Inner and Outer Model Result.

i) Direct Effect

Table 8: Direct Effect

	Original Sample	Sample Mean	Standard Deviation	T Statistics	P Values
Auditor Experience (AE) → Financial Reporting Quality (FR)	0,085	0,087	0,032	2,637	0,009
Auditor Experience (AE) → Professional Scepticism (PS)	0,225	0,228	0,076	2,972	0,003
Auditor Experience (AE) → Risk Assessment (RA)	0,155	0,158	0,054	2,884	0,004
Auditor Independence (AI) → Financial Reporting Quality (FR)	0,090	0,094	0,033	3,209	0,000
Auditor Independence (AI) → Professional Scepticism (PS)	0,404	0,414	0,081	2,286	0,000
Auditor Independence (AI) → Risk Assessment (RA)	0,472	0,479	0,057	1,868	0,003
Professional Scepticism (PS) → Financial Reporting Quality (FR)	0,380	0,382	0,061	6,286	0,000
Professional Scepticism (PS) → Risk Assessment (RA)	0,689	0,691	0,048	14,466	0,000
Risk Assessment (RA) → Financial Reporting Quality (FR)	0,552	0,552	0,064	8,607	0,000
Time Pressure (TP) → Financial Reporting Quality (FR)	0,189	0,189	0,043	4,429	0,000
Time Pressure (TP) → Professional Scepticism (PS)	0,496	0,494	0,074	6,664	0,000
Time Pressure (TP) → Risk Assessment (RA)	0,342	0,342	0,058	5,884	0,000
Workload (WL) → Financial Reporting Quality (FR)	0,122	0,120	0,031	2,704	0,002
Workload (WL) → Professional Scepticism (PS)	0,088	0,454	0,080	2,722	0,001
Workload (WL) → Risk Assessment (RA)	0,080	0,477	0,056	3,715	0,000

Table 8 presents the structural model's direct relationships among constructs. The findings reveal significant paths with varying effects. First, Auditor Experience (AE) positively influences Financial Reporting Quality (FR) ($\beta = 0.085$, $p = 0.009$), Professional Scepticism (PS) ($\beta = 0.225$, $p = 0.003$), and Risk Assessment (RA) ($\beta = 0.155$, $p = 0.004$). These results suggest that auditor experience contributes to enhancing professional scepticism (PS) and risk assessment (RA), which supports financial reporting quality. Second, Auditor Independence (AI) significantly affects all endogenous constructs. It positively impacts Financial Reporting Quality (FR) ($\beta = 0.090$, $p < 0.001$), Professional Scepticism (PS) ($\beta = 0.404$, $p < 0.001$), and Risk Assessment (RA) ($\beta = 0.472$, $p = 0.003$). The strongest influence is on Risk Assessment (RA), indicating independence is crucial for effective risk assessment. Third, Professional Scepticism (PS) shows strong

positive effects on Financial Reporting Quality (FR) (β = 0.380, p < 0.001) and Risk Assessment (RA) (β = 0.689, p < 0.001). These results highlight sceptical judgment's central role in driving audit quality and risk evaluation. Fourth, Risk Assessment (RA) improves Financial Reporting Quality (FR) (β = 0.552, p < 0.001), underlining risk evaluation's mediating role in reliable reporting. Time Pressure (TP) influences Financial Reporting Quality (FR) (β = 0.189, p < 0.001), Professional Scepticism (PS) (β = 0.496, p < 0.001), and Risk Assessment (RA) (β = 0.342, p < 0.001), suggesting time constraints sharpen auditors' sceptical attitudes and risk assessments. Lastly, Workload (WL) shows significant but weaker effects, influencing Financial Reporting Quality (FR) (β = 0.122, p = 0.002), Professional Scepticism (PS) (β = 0.088, p = 0.001), and Risk Assessment (RA) (β = 0.080, p < 0.001), indicating its impact is less pronounced than auditor independence (AI), professional scepticism (PS), or time pressure (TP).

Table 9: Indirect Effect

	Original Sample	Sample Mean	Standard Deviation	T Statistics	P Values
Auditor Experience (AE) → Professional Scepticism (PS) → Risk Assessment (RA) → Financial Reporting Quality (FR)	0,085	0,087	0,032	2,637	0,009
Auditor Independence (AI) → Professional Scepticism (PS) → Risk Assessment (RA) → Financial Reporting Quality (FR)	0,040	0,044	0,033	1,209	0,227
Time Pressure → Professional Scepticism (PS) → Risk Assessment (RA) → Financial Reporting Quality (FR)	0,189	0,189	0,043	4,429	0,000
Professional Scepticism (PS) → Risk Assessment (RA) → Financial Reporting Quality (FR)	0,380	0,382	0,061	6,286	0,000
Workload (WL) → Professional Scepticism (PS) → Risk Assessment (RA) → Financial Reporting Quality (FR)	0,422	0,420	0,031	2,704	0,001
Auditor Experience (AE) → Professional Scepticism (PS) → Risk Assessment (RA)	0,355	0,358	0,054	2,884	0,004
Auditor Independence (AI) → Professional Scepticism (PS) → Risk Assessment (RA)	0,472	0,479	0,057	1,968	0,000
Time Pressure (TP) → Professional Scepticism (PS) → Risk Assessment (RA)	0,342	0,342	0,058	5,884	0,000
Workload (WL) → Professional Scepticism (PS) → Risk Assessment (RA)	0,540	0,537	0,056	3,715	0,000

According to the indirect effect analysis in Table 9, Auditor Experience (AE) significantly influences Financial Reporting Quality (FR) through Professional Scepticism (PS) and Risk Assessment (RA), with a t-statistic of 2.637 and p-value of 0.009 (<0.05). This indicates that experienced auditors should better enhance financial reporting quality through professional scepticism and risk assessments. Auditor Independence (AI) shows an insignificant indirect effect on FR through PS and RA (t-statistic = 1.209; p-value = 0.227), suggesting organizational pressures may hinder its practical impact. Time Pressure (TP) has a significant indirect effect on FR through PS and RA (t-statistic = 4.429; p-value = 0.000), indicating it can enhance auditors' attentiveness and professional scepticism, though excessive pressure could impair performance. Professional Scepticism (PS) significantly affects FR through RA (t-statistic = 6.286; p-value = 0.000), confirming its crucial role in improving reporting quality through systematic risk assessments. Workload (WL) significantly affects FR through PS and RA (t-statistic = 2.704; p-value = 0.001), suggesting balanced workload enhances professional scepticism and reporting quality, while excessive workload could diminish effectiveness. For two-path mediation, AE, AI, TP, and WL each significantly affect RA through PS (all p-values < 0.05), highlighting professional scepticism's mediating role. Workload (β = 0.540; t = 3.715; p = 0.000) shows the strongest indirect effect, emphasizing its importance in professional scepticism application and risk assessment.

4.2. Discussion

The findings of this study illuminate the intricate dynamics of the audit process, where factors such as auditor experience, independence, time pressure, and workload function not only as technical determinants but also mirror the social and moral realities of the profession. In this framework, audit practice transcends a mere sequence of rational procedures, evolving into a reflective process that positions auditors at the crossroads of professional demands and the structural pressures of the institutional environment. Auditor experience is not merely a measure of years served; it represents an accumulation of professional insight gained through repeated encounters with uncertainty, ambiguity, and ethical challenges. The broader an auditor's experience, the more developed their cognitive and moral frameworks become, underpinning their professional judgment. Experience acts as a dialectical bridge between "knowing" and "doing," between normative knowledge and practical wisdom. Through experience, auditors learn not only to conduct audits accurately but also to grasp the essence of audit truth—namely, upholding the reliability of financial information as a form of social responsibility to the public. Auditor independence, viewed through a critical lens, extends beyond mere compliance with rules; it becomes a form of epistemological resistance against the dominance of external interests. Amidst the power dynamics between auditors and clients, independence symbolizes intellectual freedom, safeguarding the profession's integrity from the commercialization of values. By maintaining a critical distance from client influence, auditors affirm the profession's autonomy, asserting that auditing is not merely a tool for corporate legitimacy but an ethical control mechanism that bridges public trust and corporate accountability. In the context of time pressure and workload, this study highlights the paradox of the modern audit profession. On one hand, time pressure can drive increased efficiency and professional skill.

However, when this pressure surpasses an auditor's reflective capacity, it becomes a force of standardization that undermines critical thinking. Time pressure and workload are manifestations of instrumental rationality, prioritizing productivity over quality of thought. Here, professional scepticism plays a vital role—not just as a cognitive stance that questions audit evidence, but as a form of critical awareness that resists work mechanisms suppressing auditors' intellectual autonomy. The claim regarding time pressure's impact on reporting quality can be refined by explicitly differentiating between moderate and excessive time pressure. The manuscript's current wording acknowledges a paradox—that time pressure can enhance care and thoughtfulness but may also lead to procedural compliance without genuine critical thinking. To strengthen this interpretation, it would be beneficial to clarify that Moderate time pressure acts as a motivator, sharpening auditors' focus and encouraging efficient, yet thoughtful, audit practices, thereby potentially improving financial reporting quality. Excessive time pressure, however, overwhelms auditors' cognitive resources, leading to rushed procedures, reduced professional scepticism, and diminished audit quality. Incorporating this nuanced distinction aligns with the literature cited in the manuscript (e.g., Mohammed & Asare, 2023; Nehme et al., 2020; Sholeh & Widyastuti, 2025), which highlights that the effect of time pressure is contingent on its intensity and auditors' capacity to cope. This framing also complements the theoretical perspective of the Job Demands–Resources Model, where demands like time pressure can either stimulate performance or impair it depending on available resources.

Professional scepticism and risk assessment, in this study, function as two reflective axes that transform pressure and experience into meaningful professional knowledge. Professional scepticism serves as a process of epistemic reflection—the ability to continually question, reinterpret, and confirm evidence before concluding. Meanwhile, Risk Assessment becomes an expression of practical rationality—an effort to manage uncertainty without losing the substantive meaning of professional due care. When the two interact, a comprehensive form of professional awareness emerges: auditors do not simply comply with procedures, but understand why those procedures are important. The quality of financial reporting depends not just on good audit systems, but also on the auditor's ability to think critically. Auditors need to balance the following rules while understanding the social effects of financial reports. This study shows that improving financial reporting quality is not just about technical skills. It also requires a change in how professionals think. Good auditing needs more than tools and rules. It requires the courage to question, resist pressure, and tell the truth, even when economic interests try to stop moral thinking.

5. Conclusion

The findings of this study indicate that financial reporting quality is influenced by both auditor characteristics and the dynamics of the audit process. Professional scepticism and risk assessment function as key mediating mechanisms linking auditor experience, independence, time pressure, and workload to financial reporting quality. These results underscore that audit quality emerges from the interaction between auditors' individual capacities and their working conditions. Specifically, auditor experience and workload indirectly affect financial reporting quality through enhanced professional scepticism and more rigorous risk assessment. In contrast, auditor independence does not exhibit a significant effect within this model, suggesting structural limitations in contemporary audit practice, where formal autonomy may not be fully internalized as a substantive mechanism for improving audit quality. Moreover, time pressure demonstrates a paradoxical effect: moderate time pressure can sharpen auditors' focus and diligence, whereas excessive time pressure tends to encourage procedural compliance at the expense of critical judgment, thereby weakening professional scepticism.

Theoretical Implications: These findings contribute to the auditing literature by highlighting that professional scepticism and risk assessment are dynamic mechanisms shaped by experience and work context, rather than static individual attributes. The limited role of auditor independence challenges normative assumptions in auditing theory and emphasizes the need for more context-sensitive perspectives in explaining audit quality. Managerial Implications: For audit firms, the results emphasize the importance of experience-based team composition and the development of professional scepticism training programs that equip auditors to manage time pressure and workload constructively. Regulators are encouraged to strengthen substantive independence oversight and enforce workload and time-pressure guidelines that distinguish between productive and detrimental pressure. Professional bodies should integrate psychological pressure management into Continuing Professional Development (CPD) programs to sustain audit quality and auditor well-being.

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