# Quantitative Analysis of The Influence of Risk-Based Audits, Materiality, and Professionalism on The Opinion of Auditors

**Rizqy Hasya Farisia[1], Yeni Elfiza Abbas[2], Nur Asmilia[3] ✉, Syifa Ragustia Prabowo[4], Siti Hanah[5]**
[1,2]Swadaya Institute of Communication and Business, Indonesia
[3,4,5]Pamulang University, Indonesia
hasya.asya6@gmail.com, yeniabbas582@gmail.com, ✉nurasmilia30@gmail.com, syifaragustiaprabowo@gmail.com, titi.hanah@gmail.com

**Abstract**

***Purpose:*** *This article examines the influence of Risk-Based Audit, Materiality, and Professionalism on the audit opinion issued by auditors of the Audit Board of the Republic of Indonesia (BPK RI).*

***Methodology/approach:*** *Using a quantitative design, we surveyed 80 BPK RI auditors and analyzed the data with multiple linear regression in SPSS.*

***Findings:*** *Results show that Risk-Based Audit, Materiality, and Professionalism simultaneously have a significant effect on audit opinion, explaining 83.0% of the variance ($R^2$ = 0.830, F = 96.946, p < 0.001). Partially, Professionalism has the strongest and most significant positive effect (β = 0.704, p < 0.001), followed by Materiality (β = 0.009, p = 0.006), while Risk-Based Audit does not show a direct significant effect (β = 0.087, p = 0.416). 83% of the variation in audit opinion is explained by the model, indicating high explanatory power.*

***Practical implications:*** *We discuss implications for strengthening auditor professionalism through continuous training in ethics and skepticism, improving materiality determination guidelines, and ensuring risk-based procedures are linked to substantive testing.*

***Originality/value:*** *This study contributes to public sector audit literature by highlighting professionalism as the key determinant of audit opinion quality in the Indonesian context.*

**Keywords:**
Risk-Based Audit; Materiality; Professionalism; Audit Opinion; Public Sector Audit; BPK RI.

**For citation:**
Farisia, R. H., Abbas, Y. E., Asmilia, N., Prabowo, S. R., & Hanah, S. (2026). Quantitative Analysis of The Influence of Risk-Based Audits, Materiality, and Professionalism on The Opinion of Auditors. *Akuntansi: Jurnal Akuntansi Integratif, 12* (2), 311-329.

**DOI:** 10.29080/jai.v12i2.2665

**Declaration of conflict of interest:** The author declare no conflict of interest.

**Received:** 14 September, 2026
**Accepted:** 27 October, 2026
**Published:** 31 October, 2026

Copyright © 2026 Rizqy Hasya Farisia, Yeni Elfiza Abbas, Nur Asmilia, Syifa Ragustia Prabowo, Siti Hanah.

## INTRODUCTION

The threat-based internal audit method gives a framework consistent with state Audit standards by focusing on the identification and control of risks (Attaf, 2025). In the use of this method, auditors conduct monetary announcement examinations, targeted audits, and performance exams. threat-based examinations allow auditors to perform considerable testing on high-hazard debts, thereby presenting reasonable assurance to guide an opinion on the fairness of economic assertion presentation (Attaf, 2025). Auditors become aware of risks via evaluation and assessment of the valuable authorities' economic records, Ministry/institution financial reports, and the Kingdom's popular Treasurer's financial report, including risks of fraud in coverage implementation. As described by the Institute of Internal Auditors (IIA, 2023), risk-based internal auditing aligns internal audit activities with the enterprise's broader risk management framework. In the Indonesian context, internal audit has also been discussed as a mechanism for controlling financing risk through audit preparation, implementation, reporting, and follow-up (Khayat, 2015).

Audit quality is undoubtedly associated with revenue first-rate; higher sales best results in better audit quality, and vice versa (Khamsiah, 2025). Accelerated ranges of discretionary accruals are related to higher audit risk and lower audit best because they mirror more control opportunism in economic reporting (Sharma et al., 2023). The audit process using threat-based audit strategies includes several stages: (1) definition of overall objectives, (2) evaluation of the audit engagement, (3) making plans/risk assessment and internal control evaluation, (4) noticeable testing, (5 review, and (6) audit completion (Föhr, 2024). Empirical evidence from the Bogor District Inspectorate likewise identifies professional experience as a significant factor associated with audit quality, underscoring the importance of auditor capability in the public sector (Iryani et al., 2026).

Auditors additionally do not forget the threat of fraud that can occur throughout coverage implementation. By means of enforcing chance-based audits, auditors are better equipped to locate deviations during the exam process, mitigate declines in audit quality, and prevent audit failure. This technique allows ensure that audit reviews are rendered correctly. Moreover, auditors are expected to promote a moral lifestyle. An ethical tradition can increase the perceived severity of fraud, which is predicted to show up in the long term (Bonrath, 2023). The key function of auditors in presenting independent, objective, and professional reviews on the accuracy of annual financial statements has pushed the development of the Fullered Anti-Fraud Audit, a process specifically designed for fraud prevention and detection. Fraud detection audits use specialized methodologies and purpose-built gear to assist auditors in conducting effective behavior audits. Performance auditors provide findings, conclusions, and recommendations, while auditors with precise objectives usually produce conclusions (Munteanu, 2024). Auditor integrity is also an

important ethical foundation for transparent and accountable audit work (Sarinastiti & Sudaryati, 2025).

The Ikhtisar Hasil Pemeriksaan Semester (IHPS) I 2022 includes 137 monetary audit reviews at the primary authorities level, comprising one significant authorities financial file (LKPP) for 2021 with an Unqualified Opinion (WTP), and audit reports of ministries, groups, country-owned organizations (BUMN), and local-owned enterprises (BUMD) (BPK RI, 2022). Issuing an opinion on monetary statements is an expert announcement regarding the auditor's assessment of: (1) the fairness of economic statement presentation, (2) conformity with Government Accounting Standards, (3) adequacy of disclosure, (four) compliance with laws and policies, and (5) the effectiveness of the internal control device (BPK RI, 2022).

Audit chance evaluation and materiality will positively have an effect on the accuracy of audit reviews because both processes beautify expert judgment in responding to the threat of cloth misstatement (Grenier et al., 2023) and increase auditor effort (Christensen et al., 2022). An audit opinion is the auditor's assertion on whether the monetary statements are presented fairly, in all material respects, in accordance with the relevant economic reporting framework (Buchanan et al., 2023). Within the context of the Indonesian best Audit group, overall performance auditors produce findings, conclusions, and hints, while auditors conducting audits with unique functions commonly have a greater awareness of the conclusions. Each audit report issued by using BPK RI is submitted to the DPR, DPD, or DPRD according to their respective authority for compliance, inclusive of discussions with applicable entities (BPK RI, 2020). The use of information technology can further support audit effectiveness, including in tax audit processes (Wany et al., 2024).

Vital and nearby government monetary statements convey higher risks, specifically in capital expenditure and items expenditure bills. Auditors determine materiality through the use of both quantitative and qualitative approaches. Quantitative materiality uses measures that include financial value, time, body, frequency, and quantity. In assessment, qualitative materiality is based more closely on professional judgment, which is informed by way of the auditor's mindset, knowledge, and experience in precise situations and situations (BPK RI, 2018). Quantitative materiality degrees are decided based on facts regarding transactions concerning related parties. Despite the fact that character times of control fraud won't be cloth, they can have huge implications for customers of financial statements. An immaterial object might also turn out to be cloth whilst aggregated with different gadgets (Sulviani, 2019).

To decide materiality, auditors normally: (1) set up average materiality for the financial statements, consisting of the stability sheet, income statement, and statement of modifications in fairness; and (2) decide performance materiality for transactions, account balances, or unique disclosures (BPK RI, 2020). In quantitative strategies, a threshold is used. The auditor first sets a

percentage threshold based on assessed chance: higher threat calls for a lower threshold, even as a lower threat permits a better threshold. After putting the brink, the auditor evaluates the value of misstatements. If the value is underneath the edge, it's miles taken into consideration immaterial; in any other case, it is fabric (Corporate Finance Institute, 2023).

The auditor's examination of monetary statements is intended to provide an opinion on the fairness of the economic statements presented. The consequences of the audit carried out by the Audit Board of the Republic of Indonesia (BPK RI) are organized and supplied in the Audit report (Laporan Hasil Pemeriksaan [LHP]) without delay after audit tactics are finished (BPK RI, 2022a). Monetary auditors express evaluations, while performance auditors present findings, conclusions, and recommendations. Auditors with specific goals mostly issue conclusions (BPK RI, 2023). Each LHP issued via BPK is submitted to The Residence of Representatives (DPR), Nearby Consultant Council (DPD), or Regional House of Representatives (DPRD) according to their authority for follow-up, consisting of discussions with relevant stakeholders (BPK RI, 2022b).

## LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

Legal guidelines, guidelines, and financial reporting frameworks influence customers' perceptions of positive gadgets' size or disclosure. Additionally, figuring out materiality involves assessing performance (TM e-book 212: 2020). The auditor's comprehension of the entity, modern and relevant entity statistics, misstatements diagnosed in previous audits, and expectancies concerning misstatements within the reporting period all make contributions to the determination of materiality. Based on the review, it may be concluded that materiality willpower includes the auditor organizing a proportion of the most dangerous size limit. This restriction is decided through comparing the significance of misstatement findings. If the magnitude falls below the top restriction, it is deemed immaterial; however, if it surpasses the upper restriction, it is taken into consideration. Materiality dedication involves assessing expenditure recognition, financial figures from previous year's financial statements, the preceding 12 months' audit opinion, and understanding the entity, big money owed, and audited account values.

Issuing an opinion on financial statements entails an expert statement regarding the auditor's assessment findings regarding the equity of financial announcement presentation, alignment with authorities' accounting requirements, disclosure sufficiency, legislative compliance, and the efficacy of the inner manipulate gadget (Technical recommendations for BPK Auditors of LKPP/LKKL/LKBUN, BPK, 2020). Materiality exceeding the brink suggests compliance with material necessities. Conversely, materiality under the edge prompts auditors to conduct thorough noticeable checking out as a precautionary measure to shield the interests of financial announcement users, consisting of buyers and lenders (Christensen et al., 2020). Auditors should

keep professional skepticism to find material misstatements within the client's financial statements. Auditor performance may also be affected by role conflict and internal locus of control, while time-budget pressure can moderate some of these relationships (Aulia & Handayani, 2019).

Auditors examine materiality, the use of each Quantitative Materiality and Qualitative Materiality. Quantitative Materiality employs measures consisting of monetary value, time, body, frequency, and quantity. In evaluation, Qualitative Materiality is predicated more closely on expert judgment, informed by way of the auditor's mindset, understanding, and experience in precise conditions and conditions (RBA Module CPC 36:2018). Quantitative materiality tiers are determined based on records of transactions concerning interested parties. Even though individual instances of control fraud won't be material, they are able to have large implications for selection-makers relying on economic statements (Augustine Sulviani, 2019). Materiality dedication entails assessing expenditure attention, monetary figures from previous years' financial statements, the preceding year's audit opinion, and information about the entity, great money owed, and audited account values.

The audit group proposes to issue an opinion on the economic statements following a 3-level exam. The auditor identifies troubles affecting the equity of the monetary statements, and those findings have an impact on the audit opinion. As a minimum, two factors are considered: (1) obstacles to the scope of the audit that prevent the auditor from applying auditing standards, and (2) deviations from applicable monetary reporting frameworks. Auditing standards require auditors to gain sufficient suitable audit evidence as a foundation for expressing an opinion on the economic statements (Worldwide Auditing and Assurance Standards Board [IAASB], 2015).

Scope limitations may additionally arise from situations beyond the control of the entity, regulations imposed by means of control, or the absence of accounting data (Global Federation of Accountants [IFAC], 2023). Whilst the auditor is unable to obtain enough appropriate evidence, ISA 705 calls for the auditor to regulate the opinion by issuing a certified opinion or a disclaimer of opinion, depending on whether the feasible consequences are fabric, however no longer pervasive, or material and pervasive (IAASB, 2015; Knechel & Salterio, 2016). Moreover, auditors exercise professional judgment for the duration of the audit to ensure suitable evaluations are issued and to save you from audit failure (Gao & Zhang, 2019). Expert judgment is critical when comparing whether or not economic statements are free from material misstatement and when responding to diagnosed risks (Griffith et al., 2015).

Throughout the audit, auditors measure misstatements or errors. The auditor determines whether the capacity misstatements are cloth and feature a pervasive impact on the monetary statements as a whole (BPK RI, 2022a; IAASB, 2022). Materiality is evaluated both quantitatively and qualitatively to assess the influence on users' financial selections (Knechel & Salterio, 2022).

The most favorable audit opinion is an unqualified opinion, which suggests that the audited economic records are presented fairly, in all material respects, and are free from material misstatement (IAASB, 2022).

Auditors are liable for acquiring an affordable warranty regarding whether or not the financial statements as a whole are free from material misstatement, whether or not because of fraud or errors (Brasel et al., 2023). Based on the literature, an auditor's opinion reflects professional judgment regarding the equity of monetary facts supplied within the financial statements. Considering the growing complexity of audit hazard, demanding situations in figuring out materiality, and the significance of professional skepticism in forming audit opinions, the writer is interested in examining the effect of threat-based audit, Materiality, and Professionalism on BPK Auditors' opinions in financial assertion Audits.

Primarily based on the studies framework, this study proposes 3 hypotheses: H1: danger-based Audit (X1) has a right away superb impact on the Audit Opinion on Financial Statements (Y). H2: Materiality determination (X2) has a direct positive impact on the Audit Opinion on monetary Statements (Y). H3: Professionalism (X3) has an immediate effect on the Audit Opinion on financial Statements (Y).

## METHOD

This looks at hired number one records collection techniques. The number one data was received at once from respondents via a survey tool (Hair et al., 2022). The facts series was carried out via distributing questionnaires to BPK RI auditors to capture their responses and perceptions. The survey was administered to all auditors at BPK RI. The research period ran from March 2024 to November 2025. Of the one hundred questionnaires allotted via e-mail, 80 were lower back and deemed usable, yielding a response rate of 80%. Respondents consisted of center auditors (n = 20, 25%), junior auditors (n = 30, 37.5%), and primary auditors (n = 20, 25%). The final 10 respondents (12.5%) did not specify their functional level. Concerning work experience, 18% of respondents had 1–10 years of experience, 30% had 11–20 years of experience, and 52% had more than 21 years of experience as auditors.

The variables on this have a look at encompass independent variables and a dependent variable. The unbiased variables are threat-based Audit (X1) and Materiality willpower (X2), whilst the dependent variable is Audit Opinion on financial Statements (Y). Respondents' perceptions were measured the use of a 5-factor Likert scale starting from 1 (strongly disagree) to five (strongly agree) (Saunders et al., 2023). danger-based totally Audit (X1) refers to an audit approach wherein auditors pick out and determine the dangers of material misstatement to determine the nature, timing, and extent of audit approaches (Christensen et al., 2022; Sharma et al., 2023).

This technique requires auditors to evaluate audit threat, detection threat, manipulation threat, and inherent chance throughout audit planning and execution. The indicators used to determine hazard-based audit in this have a look at are: (1) audit risk evaluation, (2) detection risk assessment, (three) control risk assessment, and (four) inherent risk assessment. Materiality willpower (X2) refers to the auditor's procedure of establishing quantitative and qualitative thresholds to assess whether misstatements, in my opinion or in mixture, ought to affect the economic decisions of customers (Christensen et al., 2022). The willpower involves expert judgment based on the auditor's knowledge, experience, and know-how of the entity (Widyaningsih et al., 2024).

The indicators used to measure Materiality determination (X2) are: (1) determination of quantitative materiality the usage of financial benchmarks, (2) application of professional judgment based totally on the auditor's expertise, enjoy, and expertise of the entity, (3) status quo of a specific materiality threshold for identifying cloth misstatements, and (4) evaluation of materiality for each detail of the financial statements, such as assets, liabilities, equity, revenue, and fees (Knechel & Salterio, 2022; Eilifsen et al., 2023). The variable Professionalism refers back to the auditor's dedication to moral behavior, technical competence, and due expert care in conducting audit work primarily based on worldwide auditing requirements, whilst keeping public agreement (Cao et al., 2023).

Professionalism reflects the extent to which auditors uphold independence, objectivity, and integrity during audit engagements, which at once impacts audit judgment and audit quality (Peytcheva et al., 2022). The signs used to measure Professionalism on this have a look at are: (1) utility of technical competence in audit methods, (2) maintenance of auditor independence in truth and look, (three) exercise of due expert care, (four) adherence to ethical standards and objectivity, (5) professional skepticism in comparing audit proof, (6) compliance with international requirements on auditing, and (7) attention of materiality in forming expert judgment. records collection strategies employed on this examine consist of surveys and systematic literature reviews. A questionnaire was distributed to respondents to accumulate primary statistics. Secondary facts assets include information from the International Federation of Accountants (IFAC) publications, in addition to relevant international journals and peer-reviewed articles.

## RESULTS AND DISCUSSION

The reliability of every variable was assessed the usage of Cronbach's alpha. The risk-based Audit variable yielded an alpha coefficient of .921, exceeding the encouraged threshold of .60. The Materiality variable had an alpha coefficient of .993, the Professionalism variable had an alpha coefficient of .986, and the monetary declaration Opinion variable had an alpha coefficient of .931. All values suggest sturdy inner consistency and reliability. Classical assumption assessments had

been additionally carried out. The normality of residuals was tested using the one-sample Kolmogorov-Smirnov test, and the results indicated that the residuals were typically distributed (p > .05), as shown in Table 1. Moreover, multicollinearity testing showed that each independent variable had tolerance values > .10 and VIF values < 10, indicating no multicollinearity problems. The autocorrelation check, conducted using the Durbin-Watson statistic, showed no widespread autocorrelation, as suggested in

**Table 1.** Multicollinearity Test Coefficients

**One-Sample Kolmogorov-Smirnov Test**

| | | Unstandardied Residual |
|---|---|---|
| N | | 60 |
| Normal Parameters[a,b] | Mean | .0000000 |
| | Std. Deviation | 4.66203119 |
| Most Extreme Differences | Absolute | .076 |
| | Positive | .076 |
| | Negative | -.056 |
| Test Statistic | | .076 |
| Asymp. Sig. (2-tailed) | | .200[c,d] |

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.

**a. Dependent Variable: Providing financial statement opinions**

| Model | Collinearity Statistics | |
|---|---|---|
| | Tolerance | BRIGHT |
| Risk-Based Audit | .245 | 4.084 |
| Professionalism | .137 | 7.319 |
| Materials | .107 | 9.358 |

**Table 2.** Autocorrelation Test

**Model Summary**

| Model | R | R Square | Adjusted R-Square | Std. Error of the Estimate | Durbin-Watson |
|---|---|---|---|---|---|
| 1 | .916a | .839 | .830 | 4.78528 | 2.258 |

a. Predictors: (Constant), Materiality, Risk-Based Audit, Professionalism

b. Dependent Variable: Providing financial statement opinions

Source: Primary data processed

Graph test criteria: Data is normally distributed when the distribution of data follows a diagonal line.

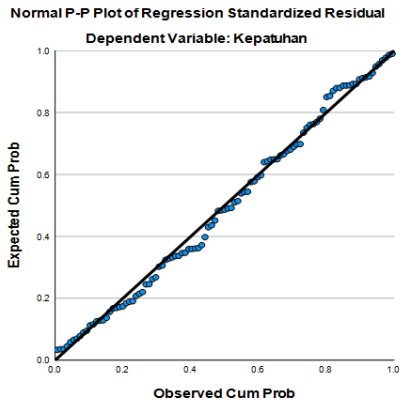



Figure 1 shows that in the graphical approximation, data is considered normally distributed when the points closely adhere to a diagonal line. Here are the results of the multicollinearity test in the

**Table 3.** Multicollinearity Test"Coefficients

| **Coefficients** | | | **Coefficients** | | | **Coefficients** | |
|---|---|---|---|---|---|---|---|
| Model | Model | Model | Model | Model | Model | Model | Model |
| 1 (Constant) | 23.237 | 7.263 | | 3.199 | .002 | | |
| 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| X2 | .703 | .184 | .376 | 3.816 | <,001 | .641 | 1.560 |
| X3 | .500 | .177 | .307 | 2.826 | .006 | .528 | 1.895 |

Source: Primary data processed

The multicollinearity test was conducted to examine the correlation between the independent variables, namely Risk-Based Audit, Materiality, and Professionalism. The presence of correlation would indicate a symptom of multicollinearity. A well-specified regression model should not exhibit correlation among its independent variables. The results of the multicollinearity test are presented below. Since the tolerance value is above 0.1 and the Variance Inflation Factor (VIF) is below 10, multicollinearity is not present. Therefore, this study is free from one of the deviations of classical assumptions, namely the symptom of multicollinearity.

The following are the results of the Scatterplot heteroscedasticity test, as presented in Table 4.

**Tabel 4.** Heteroscedasticity test

| standardized Coefficients | | Unstandardized Coefficients | | |
|---|---|---|---|---|
| B | B | B | Unstandardized Coefficients | Say. |
| 1.355 | 1.355 | 1.355 | 1.129 | .264 |
| .087 | .087 | .087 | 1.889 | .064 |

| | | | | |
|---|---|---|---|---|
| -.007 | -.007 | -.007 | -.177 | .860 |
| -.133 | -.133 | -.133 | -1.603 | .115 |

Source: Primary data processed

Figure 2 above illustrates that the points are randomly scattered and do not form any specific pattern, indicating a random distribution above and below zero on the Y-axis, which represents the variability of Financial Statement Opinion. This suggests the absence of heteroscedasticity in the regression model, making it suitable for use with both independent variables (Risk-Based Audit, Materiality, and Professionalism) and the dependent variable (Financial Statement Opinion). To determine the extent of the correlation between the independent variables and the dependent variable, multiple correlation calculations were performed, as presented in "Table 5: Test T, Regression, and Hypothesis Testing".

**Tabel 5.** T Test Regression, and Hypothesis Testing

| Unstandardized Coefficients | | Standardized Coefficients | | |
|---|---|---|---|---|
| B | Std. Error | Beta | t | Say. |
| 9.573 | 2.044 | | 4.684 | .000 |
| .087 | .107 | .089 | .819 | .416 |
| .009 | .072 | .018 | .123 | .903 |
| .704 | .141 | .821 | 4.998 | .000 |

Dependent Variable: Providing financial statement opinions
Predictors: (Constant), Materialitas, Risk-Based Audit, Profesionalisme
Source: Primary data processed

## CONCLUSION, IMPLICATION AND LIMITATION

Based on a couple of linear regression evaluations, the anticipated equation is Y=nine.573+zero.087X1+zero.009X2+0.704X3, where Y represents financial declaration Opinion, $X_1$ represents risk-based Audit, $X_2$ represents Materiality, and $X_3$ represents Professionalism. The nice coefficient for threat-based audit ($b_1$ = 0.087) suggests that a boom in the software of threat-based audit techniques is associated with a growth in the quality of financial assertion Opinion, keeping other variables constant. This finding is supported by means of Grosu et al. (2023), who verified that an established danger-based audit approach improves auditors' capability to allocate effort to high-risk areas, thereby improving audit effectiveness and the appropriateness of the audit opinion.

Similarly, Eulerich et al. (2022) found that audit firms adopting threat-based methodologies file fewer audit deficiencies, suggesting that risk responsiveness immediately contributes to greater

defensible critiques. The coefficient for Materiality ($b_2$ = zero.009), although notably small, remains positive. This aligns with Christensen et al. (2022), who argued that materiality judgments are essential to the audit procedure because they guide the auditor in figuring out whether or not misstatements could have an impact on the economic decisions of users. While auditors practice materiality appropriately, the ensuing audit opinion more clearly displays the real and honest view of the economic statements. Professionalism exhibited the largest coefficient ($b_3$ = zero.704), indicating it is far the most powerful predictor of economic declaration Opinion in this model.

This result corroborates Al-Qadasi et al. (2023), who concluded that auditor professionalism, characterized by competence, due care, and objectivity, considerably enhances professional skepticism and decreases audit reporting mistakes. Furthermore, Bauer (2023) emphasized that professionalism is a vital determinant of audit excellence, as it affects the auditor's willingness to task management assertions and trouble modified critiques when necessary. Collectively, the superb and big influence of risk-based Audit, Materiality, and Professionalism on financial statement Opinion confirms that technical audit techniques and auditor attributes collectively decide the final results of the audit engagement (Knechel et al., 2023).

This shows that auditors can detect the danger of cloth misstatement in an assertion during the audit process, making the audit method more careful in providing audit reviews. This means that the auditor's capacity to govern the detection threat degree is powerful in audit methods and testing ranges. Auditors can anticipate Detection chance by applying analytical strategies and precise testing of account balances/transaction cycles. Therefore, in determining critiques, auditors tend to be more qualified. The regression analysis indicates that a higher level of Risk-primarily based Audit implementation by auditors is related to a greater level of suitable willpower of financial assertion evaluations. This finding is supported by Intone et al. (2022), who showed that auditors' risk assessment greatly improves audit planning efficiency and decreases the likelihood of inappropriate evaluations. I

The regression coefficient for Materiality is zero.009, indicating a superb affiliation with economic announcement Opinion. This shows that, protecting other variables constant, a one-unit boom in Materiality consideration is associated with a zero. 009-unit boom in the financial declaration Opinion. The result aligns with Messier et al. (2021), who found that materiality thresholds set at some stage in planning extensively influence the auditor's assessment of audit proof and the very last opinion system. Keune and Johnstone (2022) additionally established that auditors who record materiality judgments more thoroughly are much less likely to issue unqualified evaluations whilst misstatements are present.

Professionalism is well-known, shows the most important regression coefficient ($b_3$ = 0.704), indicating a sturdy positive association with monetary announcement Opinion. This suggests that,

holding different variables steady, a one-unit growth in auditor Professionalism is associated with a zero. A 704 unit increase in the monetary statement Opinion. This helps findings through Broberg et al. (2023), who stated that auditor professionalism, measured through ethical reasoning and independence in mind, is a key predictor of audit fines and opinion accuracy. Likewise, Harding et al. (2022) concluded that professionalism mitigates purchaser strain and strengthens the auditor's propensity to alter opinions whilst warranted by means of the proof.

Significant Simultaneous Test (F-Test).

The following are the results of the Significant Simultaneous Test (F-Test) presented in

**Table 6.** F Test Results."ANOVA"

| Model | | Sum of Squares | Df | Mean Square | F | Say. |
|---|---|---|---|---|---|---|
| 1 | Regression | 6659.846 | 3 | 2219.949 | 96.946 | .000b |
| | Residual | 1282.338 | 56 | 22.899 | | |
| | Total | 7942.183 | 59 | | | |

**a. Dependent Variable: Providing financial statement opinions**

**b. Predictors: (Constant), Materialitas, Risk-Based Audit, Profesionalisme**

Table 7 ANOVA indicates that the significance level is listed as 0.000. This suggests that the variables Risk Based on Audit, Materiality, and Professionalism collectively influence the Provision of Financial Statement Opinions. This significance level of 0.000 is below the threshold of 0.05, demonstrating a statistically significant impact. The coefficient of Determination (R2) shows the following results of the Coefficient of Determination Test (R2) in Table 7: R2 Test Results.

**Table 7.** R Square Model Summary

| R Square | Adjusted R-Square | Std. Error of the Estimate |
|---|---|---|
| .839 | .830 | 4.78528 |

**a. Predictors: (Constant), Materiality, Risk-Based Audit, Professionalism**

**b. Dependent Variable: Providing financial statement opinions**

Table 7 above explains that the magnitude of the impact of all independent variables (risk-based Audit, Materiality, and Professionalism) on the dependent variable (economic announcement Opinion) is 83.0%. The R2 price levels are between 0.329 and 0.630. From the coefficient table, it is able to be visible that the risk-based audit size has the largest coefficient for the various variables of determining materiality, expert variables, and opinion-giving variables. This is evident from the

obtained T-cost surpassing the tabulated value, as well as the significance price (Sig) being less than 0.05 for all hypotheses. The t-take a look at is employed to examine whether or not the character risk-based Audit drastically affects the provision of monetary statement opinions. Based on the processing of SPSS statistics, the t-test outcomes are as follows: t-rely = 4.684, t-table = 1.66023. From the decision-making standards, Ha is customary if t-matter > t-table.

This result aligns with previous empirical evidence. This suggests that stronger application of risk-based audit procedures is associated with a more appropriate determination of Financial Statement Opinion. The result is supported by Griffith (2023) found that auditors' risk responsiveness and skepticism during risk assessment directly improve the identification of material misstatements, which leads to higher audit quality and more defensible opinions. In the public sector context, Hay and Cordery (2022) showed that risk-based auditing enhances the relevance and reliability of audit opinions issued by supreme audit institutions, as it directs effort toward areas with the highest fiscal risk. Furthermore, Svanberg and Öhman (2021) demonstrated that audit firms adopting structured risk-based methodologies exhibit fewer audit deficiencies in regulatory inspections, indicating that risk-based approaches strengthen the defensibility of audit opinions.

Based on the partial testing results, the effect of Risk-Based Audit on Financial Statement Opinion yielded a calculated value of 0.089, exceeding the t-table value of 1.66023, with a significance value of 0.089 > 0.05. According to the decision-making criteria, the null hypothesis (Ho) is rejected, and the alternative hypothesis (Ha) is accepted. This suggests that there is no significant influence between Risk-Based Audit and Financial Statement Opinion. The Effect of Materiality on Financial Statement Opinion. The t-test is used to determine whether individual materiality has a significant influence on the provision of financial statement opinions. The results of the t-test from the SPSS data processing are as follows: t-count = 4.684, t-table = 1.66023. According to the decision-making criteria, Ha is accepted if the t-count is greater than the t-table value. Based on the partial testing results, the partial influence of Materiality on Financial Statement Opinion yielded a calculated value of 0.018, with a t-table value of 1.66023 and a significance level of 0.018 < 0.05.

The t-test results indicate that Risk-Based Audit has no statistically significant effect on Financial Statement Opinion. The analysis yielded a significance value of .089, which exceeds the .05 threshold ($p > .05$). Therefore, the null hypothesis ($H_0$) is accepted, and the alternative hypothesis ($H_a$) is rejected. This finding suggests that the extent to which auditors apply risk-based audit procedures does not independently influence the determination of Financial Statement Opinion in this study. A possible explanation is that risk assessment may serve as a planning tool rather than a direct determinant of the final opinion, with its effect mediated by other factors such as professional judgment and evidence sufficiency. This finding suggests that the extent to which auditors apply risk-based audit procedures does not independently influence the determination of Financial Statement

Opinion in this study.

A possible explanation is that risk assessment may serve as a planning tool rather than a direct determinant of the final opinion, with its effect mediated by other factors such as professional judgment and evidence sufficiency. This result contrasts with Griffith (2023), who found that auditors' risk responsiveness during risk assessment directly improves the identification of material misstatements and enhances audit quality. However, it aligns with Hay and Cordery (2022), who noted that in public sector audits, the effectiveness of risk-based procedures depends heavily on auditor expertise and organizational context, and does not always translate into statistically significant changes in audit outcomes.

Materiality level testing by these researchers serves as a key consideration for auditors when determining their opinions on company financial statements. The Influence of Professionalism on Financial Statement Opinion. The t-test is used to determine whether individual professionalism has a significant influence on the provision of financial statement opinions. The results of the t-test from the processing of SPSS data are as follows count = 4.684, table = 1.66023. From the decision-making criteria Ha is accepted if count> table.

The t-test results indicate that Professionalism has no statistically significant effect on Financial Statement Opinion. The t-statistic is 4.684, which exceeds the critical t-value of 1.660, but the significance value is .821, exceeding the .05 threshold ($p > .05$). Therefore, $H_0$ is accepted, and $H_a$ is rejected. This suggests that, in this study, higher levels of auditor professionalism do not independently lead to a change in the determination of Financial Statement Opinion. One possible explanation is that professionalism may influence opinion indirectly through mediating variables such as ethical judgment and evidence evaluation, rather than having a direct effect. This finding contrasts with Broberg et al. (2023), who reported that auditor professionalism enhances ethical reasoning and audit quality in European audit firms.

It is more consistent with Svanberg and Öhman (2021), who found that the effect of professionalism on audit outcomes depends on contextual factors such as client pressure and regulatory environment, and is not always statistically significant. This indicates that materiality considerations play a key role in shaping the auditor's final opinion. The result aligns with Messier et al. (2021), who concluded that materiality judgments are central to the audit process because they guide auditors in evaluating whether misstatements could influence users' decisions. Similarly, Keune and Johnstone (2022) demonstrated that rigorous application of materiality thresholds reduces the likelihood of issuing an inappropriate unqualified opinion.

According to the decision-making criteria, it can be concluded that Ho was accepted (Ha was rejected), indicating no influence between Professionalism and Financial Statement Opinion. The

results of the test indicate that (1) there is a significant effect of materiality on the awarding of audit opinions. F Test Results in Table 4.22 ANOVA indicates a significance level of 0.000, demonstrating that the variables Risk Based on Audit, Materiality, and Professionalism collectively influence the Giving of BPK Auditor Opinion on Financial Statement Auditors. This significance level is below the threshold of 0.05, suggesting a significant impact. From the appendix, it is observed that F-table 100 = 3.087.

This suggests that, in this study, higher levels of auditor professionalism alone do not directly determine the audit opinion. A likely explanation is that professionalism influences opinion indirectly through mediating factors such as ethical judgment, independence, and skepticism. This finding contrasts with Broberg et al. (2023), who found that auditor professionalism enhances ethical reasoning and audit quality in European audit firms. It aligns more closely with Svanberg and Öhman (2021), who reported that the effect of professionalism on audit outcomes is contingent on contextual factors like client pressure and regulatory oversight, and is not always statistically significant.

This indicates that Risk-Based Audit, Materiality, and Professionalism simultaneously have a significant effect on Financial Statement Opinion. Collectively, these three variables explain a substantial portion of the variance in audit opinions issued by BPK auditors. The result is consistent with Messier et al. (2021), who emphasized that the integration of risk assessment, materiality judgment, and professional standards strengthens the overall reliability of audit conclusions. Similarly, Hay and Cordery (2022) demonstrated that when auditors apply risk-based procedures alongside professional standards, the defensibility and accuracy of public sector audit opinions improve significantly.

This research finding is reinforced by Akrout and Guizani (2023), who provide evidence that auditor professionalism significantly improves ethical decision-making and the credibility of audit opinions in emerging markets. Consequently, higher professionalism among auditors leads to stronger audit performance, resulting in opinions that are more reliable for stakeholders in making economic decisions. The theory of attribution is relevant to professionalism, as it explains how auditors' internal attributes and adherence to ethical standards shape their behavior during audit planning and execution. When compared with the critical value, the calculated F-value of 96.946 exceeds the F-table value of 3.087. Therefore, it can be concluded that Risk-Based Audit, Materiality, and Professionalism have a simultaneous effect on Financial Statement Opinion. The $R^2$ test results in Table 4.23 indicate that the three independent variables collectively explain 83.0% of the variance in Financial Statement Opinion, with an $R^2$ value of 0.830. This suggests the regression model has strong explanatory power.

The finding aligns with Bédard et al. (2022), who found that the joint application of professional standards, risk assessment, and materiality judgment enhances the consistency and

defensibility of The theory of attribution is related to professionalism as a form of demonstrating auditor behavior and attitude by always instilling high professionalism and responsibility in planning and conducting inspections, adhering to and being guided by the code of ethics and professional standards established for the profession they represent. When compared with the value of the F-table, the calculated F-value is greater than the table value, i.e., 96.946 > 3.087. Therefore, it can be concluded that all independent variables (Risk-Based Audit, Materiality, Professionalism) have a simultaneous effect on the dependent variable (Financial Statement Opinion). R2 Test Results in Table 4.23 above provide information about the magnitude of the influence of all independent variables (Risk Based on Audit, Materiality, and Professionalism) on the dependent variable (Financial Statement Opinion), which is 0.830 or 83.0%.

## Conclusion

1. This study examined the effect of Risk-Based Audit, Materiality, and Professionalism on the audit opinion issued by BPK RI auditors. Using multiple regression analysis on data from 80 auditors, the results show:
2. Simultaneously, Risk-Based Audit, Materiality, and Professionalism have a significant effect on audit opinion, explaining 83.0% of the variance.
3. Partially, Professionalism has the strongest and most significant positive effect on audit opinion. Materiality also has a small but significant positive effect. Risk-Based Audit does not show a direct significant effect, suggesting it functions more as a planning tool than a direct determinant of the opinion.
4. Overall, auditor professionalism is the key driver of audit opinion quality, more than technical audit procedures alone.

## Recommendations

1. For BPK RI and audit practitioners: Strengthen continuous training on ethics, independence, and professional skepticism. Integrate risk assessment results into substantive testing rather than treating risk-based audit as a procedural formality. Standardize guidelines for quantitative and qualitative materiality determination to improve consistency across audit teams.
2. For regulators and standard setters: Evaluate the implementation of risk-based auditing in the public sector and provide practical guidance on applying materiality judgments in complex government audits.
3. For future research: Examine mediating variables such as professional skepticism and client pressure to better understand the indirect effects of Risk-Based Audit and Professionalism on audit opinion. Expanding the sample to include public accounting firms and regional inspectorates would improve generalizability.

## ACKNOWLEDGEMENT

The authors would like to express their sincere gratitude to all parties who have contributed to the completion of this research. Special appreciation is extended to Universitas Pamulang and SWINS for the support and facilities provided throughout the research process. The authors also thank all respondents and other parties who have contributed valuable assistance, support, and input to this study.

## REFERENCES

Abdelrahim, A. A., & Almutairi, A. R. (2022). Materiality judgments and audit opinion: Evidence from audit reports in GCC countries. Journal of International Accounting, Auditing and Taxation, 48, Article 100485. https://doi.org/10.1016/j.intaccaudtax.2022.100485

Akrout, M. M., & Guizani, M. (2023). The effect of auditor professionalism on audit quality: Evidence from Tunisia. Journal of Applied Accounting Research, 24(2), 245–265. https://doi.org/10.1108/JAAR-06-2022-0147

Al-Qadasi, A. A., Abidin, S., & Al-Jaifi, H. A. A. (2023). Auditor professionalism, ethical climate, and audit quality: An empirical analysis. Managerial Auditing Journal, 38(3), 321–345. https://doi.org/10.1108/MAJ-03-2022-3489

Askew, S., & Jeffers, A. E. (2018). The Proposed Expansion of Auditor's Responsibilities. International Journal Of Data Modeling And Knowledge Management, 3(2), 39–47.

Attaf, W. F., & Bensbahou, A. (2025). The impact of risk-based internal audit approach on improving risk management processes: A field study in Yemeni Islamic Banks (Aden). Journal of Management World, 2025(1), 180–190.

Augustine Sulviani 2019 The Influence of Audit Risk, Materiality, Audit Complexity, and Internal Control Relevant to Auditor Considerations of Audit Procedures Journal

Aulia, Y., & Handayani, A. E. (2019). Konflik peran, kepribadian LOC internal, kinerja auditor, dan moderasi tekanan anggaran waktu (suatu studi pada auditor yang bekerja pada KAP di Surabaya). Akuntansi: Jurnal Akuntansi Integratif, 5(2). https://doi.org/10.29080/jai.v5i02.162

Badan Pemeriksa Keuangan Republik Indonesia. (2020). Ruang edukasi BPK. BPK RI. https://www.bpk.go.id/

Badan Pemeriksa Keuangan Republik Indonesia. (2022). Ikhtisar Hasil Pemeriksaan Semester I Tahun 2022. BPK RI.

Badan Pemeriksa Keuangan Republik Indonesia. (2020). Technical material book 212: Audit planning. BPK RI.

Bédard, J. C., Gonthier-Besacier, N., & Schatt, A. (2022). Consequences of expanded audit reports: Evidence from the justifications of assessments in France. Auditing: A Journal of Practice & Theory, 41(1), 1–26. https://doi.org/10.2308/AJPT-19-062Gul

Bharata, A. R., & Wiratmaja, I. D. N. (2017). [Judul artikel]. Nama Jurnal, Volume(Issue), halaman–halaman. https://doi.org/xxxx

Buchari, I., & Marita. (2014). [Judul artikel]. Nama Jurnal, Volume(Issue), halaman–halaman.

Broberg, P., Umans, T., & Gerlofstig, C. (2023). Auditor professionalism and audit quality: The moderating role of organizational culture. European Accounting Review, 32(4), 891–917. https://doi.org/10.1080/09638180.2022.2072145

Brasel, K. R., Hatfield, R. C., & Jackson, S. B. (2023). The effect of auditors' fraud detection experiences on professional skepticism and audit quality. The Accounting Review, 98(2), 75–98. https://doi.org/10.2308/TAR-2021-0125

Brasel, K. R., Hatfield, R. C., & Jackson, S. B. (2023). The effect of auditors' fraud detection experiences on professional skepticism and audit quality. The Accounting Review, 98(2), 75–98. https://doi.org/10.2308/TAR-2021-0125

Broberg, P., Umans, T., & Gerlofstig, C. (2023). Auditor professionalism and audit quality: The

moderating role of organizational culture. European Accounting Review, 32(4), 891–917. https://doi.org/10.1080/09638180.2022.2072145

Bauer, T. D. (2023). Professionalism and audit quality: The role of auditor mindset. Accounting, Organizations and Society, 105, Article 101418. https://doi.org/10.1016/j.aos.2022.101418

Buchanan, J., Commerford, B. P., & Wang, D. (2023). Auditor responses to earnings management: Evidence from audit fees and audit opinions. Auditing: A Journal of Practice & Theory, 42(3), 45–72. https://doi.org/10.2308/AJPT-2021-089.

Christensen, B. E., Newton, N. J., & Wilkins, M. S. (2022). How does inherent risk impact auditor effort and audit quality? Contemporary Accounting Research, 39(4), 2678–2712. https://doi.org/10.1111/1911-3846.12813

Corporate Finance Institute. (2023, January 15). Materiality threshold in audits. https://corporatefinanceinstitute.com/resources/accounting/materiality-threshold-in-audits/

Christensen, B. E., Eilifsen, A., Glover, S. M., & Messier, W. F. (2020). The Effect Of Audit Materiality Disclosures On Investors' Decision Making. Accounting, Organizations And Society, 87(Xxxx), 101168. https://Doi.Org/10.1016/J.Aos.2020.101168

Cao, J., Chen, F., & Higgs, J. L. (2023). Audit firm tenure, auditor professionalism, and financial reporting quality. Contemporary Accounting Research, 40(1), 508–545. https://doi.org/10.1111/1911-3846.12821

Christensen, B. E., Elder, R. J., & Glover, S. M. (2022). The effect of materiality disclosure on audit quality and investment efficiency. Contemporary Accounting Research, 39(2), 1004–1036. https://doi.org/10.1111/1911-3846.12754

Eulerich, M., Kremin, J., & Wood, D. A. (2022). The effects of risk-based auditing on internal audit outcomes. The Accounting Review, 97(5), 209–235. https://doi.org/10.2308/TAR-2020-0191

Eilifsen, A., Messier, W. F., Jr., Glover, S. M., & Prawitt, D. F. (2023). Auditing and assurance services (18th ed.). McGraw-Hill.

Eilifsen, A., Hamilton, E. L., & Messier, W. F. (2023). The influence of time pressure and client importance on auditors' application of professional skepticism and materiality assessments. Accounting, Organizations and Society, 108, 101462. https://doi.org/10.1016/j.aos.2023.101462

Föhr, T. L. (2024). A method to categorize and classify artificial intelligence applicable to the risk-based audit approach. Die Unternehmung – Swiss Journal of Business Research and Practice. Advance online publication. https://doi.org/10.2139/ssrn.4330607

Gao, P., & Zhang, G. (2019). Auditing standards, professional judgment, and audit quality. The Accounting Review, 94(6), 201–225. https://doi.org/10.2308/accr-52389 publications.aaahq.org

Griffith, E. E., Hammersley, J. S., & Kadous, K. (2015). Audits of complex estimates as verification of management's assertions: How does professional skepticism assist auditors in evaluating complex estimates? Contemporary Accounting Research, 32(3), 833–862. https://doi.org/10.1111/1911-3846.12145

Grenier, J. H., Reffett, A., Simon, C. A., & Warne, R. C. (2023). Auditors' consideration of fraud and materiality: The effects of accountability and knowledge. Auditing: A Journal of Practice & Theory, 42(2), 87–108. https://doi.org/10.2308/AJPT-2021-056

Grosu, V., Chelariu, G., & Robu, I. B. (2023). Risk-based audit approach and financial reporting quality: Evidence from European listed companies. Journal of International Financial Management & Accounting, 34(1), 5–32. https://doi.org/10.1111/jifm.12167

Griffith, E. E. (2023). Auditors, specialists, and the use of professional judgment in complex accounting estimates. Accounting, Organizations and Society, 106, Article 101394. https://doi.org/10.1016/j.aos.2022.101394

Hay, D., & Cordery, C. J. (2022). Public sector audit: The effectiveness of risk-based auditing in supreme audit institutions. Financial Accountability & Management, 38(3), 321–340. https://doi.org/10.1111/faam.12301

Hair, J. F., Jr., Page, M., & Brunsveld, N. (2022). Essentials of business research methods (5th ed.). Routledge.

Harding, N., Trotman, K. T., & Harris, M. K. (2022). Professionalism, client pressure, and auditor reporting judgments. Auditing: A Journal of Practice & Theory, 41(3), 125–148. https://doi.org/10.2308/AJPT-2020-094

International Auditing and Assurance Standards Board. (2022). International Standard on Auditing 320: Materiality in planning and performing an audit. International Federation of Accountants.

Iryani, L. D., Rahman, A. A., & Yadiati, W. (2026). Analysis of factors affecting audit quality at the Bogor District Inspectorate: The SEM-PLS approach. Akuntansi: Jurnal Akuntansi Integratif, 12(1), 80–102. https://doi.org/10.29080/jai.v12i1.2455

Ittonen, K., Miettinen, J., & Vähämaa, S. (2022). Does audit committee financial expertise enhance the informativeness of audit reports? International Journal of Auditing, 26(1), 2–18. https://doi.org/10.1111/ijau.12259

Keune, M. B., & Johnstone, K. M. (2022). Materiality judgments and disclosure quality: Evidence from restatement firms. Contemporary Accounting Research, 39(3), 1823–1856. https://doi.org/10.1111/1911-3846.12782

Knechel, W. R., Krishnan, G. V., Pevzner, M., Shefchik, L. B., & Velury, U. K. (2023). Audit quality: Insights from the academic literature. Auditing: A Journal of Practice & Theory, 42(1), 1–30. https://doi.org/10.2308/AJPT-2021-062

Keune, M. B., & Johnstone, K. M. (2022). Materiality judgments and disclosure quality: Evidence from restatement firms. Contemporary Accounting Research, 39(3), 1823–1856. https://doi.org/10.1111/1911-3846.12782.

Khayat, I. (2015). Peranan audit internal dalam pengendalian risiko pembiayaan di Bank BRI Syariah Kantor Cabang Diponegoro Surabaya. Akuntansi: Jurnal Akuntansi Integratif, 1(1). https://doi.org/10.29080/jai.v1i1.5

Messier, W. F., Jr., Martinov-Bennie, N., & Eilifsen, A. (2021). A review and integration of empirical research on materiality: Two decades later. Auditing: A Journal of Practice & Theory, 40(4), 1–35. https://doi.org/10.2308/AJPT-18-135

Peytcheva, M., Wright, A. M., & Majoor, B. (2022). The impact of principles-based vs. rules-based accounting standards on auditor professionalism and audit quality. Auditing: A Journal of Practice & Theory, 41(4), 155–178. https://doi.org/10.2308/AJPT-2020-134

Sarinastiti, N. V., & Sudaryati, E. (2025). Integritas seorang auditor internal pemerintah: Telaah konseptual berdasarkan perspektif Al-Qur'an. Akuntansi: Jurnal Akuntansi Integratif, 11(1), 75–91. https://doi.org/10.29080/jai.v11i01.2013

Wany, E., Widjaja, A. T., & Prayitno, B. (2024). Analisis penggunaan teknologi informasi terhadap efektivitas audit pajak. Akuntansi: Jurnal Akuntansi Integratif, 10(1), 69–78. https://doi.org/10.29080/jai.v10i1.1574