

The Impact of Time Pressure on the Audit Quality: A Case Study in Jordan

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Abstract: *The study aimed to examine the impact of time pressure on audit quality, premature sign-offs is a proxy of audit quality, case study in Jordan, to achieve the objective of the study, the researcher, developed a survey questionnaire which is adopted from a literature, and distributed to the responded, Jordanian external auditors, out of 120 research instrument, 120 were returned of which 74 were useable while 46 instrument were excluded from the sample before further analysis due to incomplete data, total response rate for completed questionnaire instrument is 61.7%. The descriptive statistics was used for data analysis, and the hypotheses was examined by Pearson correlation between two continues variables time pressure and premature sign-offs. The research results shows that the respondent agreed that the time pressure has influence on premature sign-offs of the audit process. In the light of achieved results, the researcher recommends that Future researches need to concentrate on other auditors dysfunctional behaviours and its impact on the quality of audit performance.*

Key words: *Time pressure, audit quality, premature sign-off, external auditors, Jordan*

Date of Submission: 08-01-2020

Date of Acceptance: 23-01-2020

I. Introduction

Audit quality became a critical issue after the global financial crisis and huge corporate failure such as Enron, WorldCom and Parmalat, keep attention regulators and scholars shed light on the quality of audit performance by external audit. These scandals indicate a requirement for high audit quality (Salleh, Stewart & Manson, 2006; Mohd Nor, 2011). High audit quality of financial statement refers to whether the financial statement is presented fairly in all material aspects according to the applicable framework of financial reporting (IFAC, 2007). This can be achieved by improving resource distribution and contracting efficiency (DeFond & Zhang, 2014). The important role of an auditor is to help investors in their decision-making by providing information regarding the financial statements and the trend of the financial market (Salleh et al, 2006). Globally, regulators are pushing their limits to increase the quality of auditing service (Shahzad, Pouw & Rubbaniy, 2018).

During the process of finalizing an audit, some behavioral issues may arise. Precisely, a premature sign off (PMSO) is one of the quality reduction behaviors during an audit process. The action occurs when an auditor reports that he/she completed a specified audit procedure, yet he/she did not perform it as per the set standards. Hence, the auditors required to complete their work under time pressure due to inadequate time provided by the client or audit fees. In literature, researcher conducted that the auditors preceded to engage to do premature sign-off under time pressure. According to Coram, Ng and Woodliff (2003), time budget pressure has been a significant factor that lead the auditors to engage PMSO. However, research on time pressure on audit quality is few in emerging countries such as Jordan. Therefore, this study aims to investigate the impact of time pressure on audit quality among Jordanian external auditors.

II. Literature review

2.1 Audit quality

Audit quality adds a significant value to investors in the capital markets because they often use audited financial statements by auditors as the main basis for investment decisions (Sudsomboon & Ussahawanitchakit, 2009). The use of audited financial statements by investors has been proved by many researches (Loudder, et. al., 1992; Chen, et. al., 2000; Zureigat, 2010; Kathleen, et. al., 2007) who found a market reaction to the different types of audit reports. Because the purpose of an audit is to provide assurance regarding the financial statements, this role can be successful only; if an audit opinion reflects the true findings of the audit engagement (Al-Ajmi, 2009).

It is difficult to assess audit quality because the only observable outcome of the audit is the audit report which is a generic template and the overwhelming majority of reports are standard clean opinions. While it is possible to assess audit quality in the case of outright audit failures, as already noted, these are relatively infrequent occurrences. An important development in audit quality research is based on the premise that

'differences' in audit quality exist and can be inferred by comparing different groups or classes of auditors (Francis, 2004).

DeAngelo (1981) explains audit quality as a market-developed assumption that an auditor will be able to highlight and detect a material breach (i.e. misstatement) and he would subsequently report to the related authority. However, DeAngelo, 1981 definition is the part of an assumption that is generally found in the market relating to the role and performance of auditor. Additionally, clients also expect their auditors to satisfy their expectations (Fontaine and Pilote, 2012) without compromising audit quality (Francis, 2011) while carrying out their audit engagements. Thereby, it does not always indicate or prove their validity in all sorts of audit engagements and audit processes as well. Overall, numerous definitions of audit quality give various aspects that are more general than particular (Tritschler, 2013).

2.2 Premature sign-offs

Premature sign-off of audit documents is one of the behaviors of external auditors in the audit progress that will reduce the quality of an audit program (Dopuch & King, 1996; Jais et al., 2016). It is not covered by an alternative audit step without finalizing the actual work or noting the omission (Rhode 1978; Otley & Pierce, 1996). The effect on the poor ethical value and practices by the external auditor as well as their unprofessional behavior and inferior judgment if they practice premature sign-off. The collapse and corporate scandals involved in audit firms such as Arthur Andersen show how imperative audit material is as evidence to support an audit report if any unexpected matters occur (Jais et al, 2016).

Premature sign-off has been explained as occurring, "when an auditor actually sign-off on required audit procedures without going through complete and required audit procedure" (Pierce and Sweeney, 2004). These behaviors highlighted first time in a survey conducted by (Rhodes, 1978); the 60% of respondents admitted to Premature Sign-Off (PMSO) behaviors provided the reasons such that deadline pressure, did not recognize the importance of the audit step, did not understand the audit step, the client had imposed a tight deadline, laziness and boredom, lack of training and experience.

According to Shapeero et al. (2003) and Hyatt & Taylor (2013), when auditors intentionally do not perform certain required procedures of audit not covered by other procedures, or intentionally omit the procedures but record them as if they have done them, a premature audit sign-off occurs. The existence of a reduced audit quality activities have been shown to be evident in prior empirical research (Rhode, 1978; Alderman & Deitrick, 1982; Margheim & Pany, 1986; Kelley & Margheim, 1990; Raghunathan, 1991; Malone & Roberts, 1996; Herrbach, 2001; Barrainkua & Espinosa-Pike, 2015; Agoglia et al., 2015; and Johnson et al., 2016).

Kelley and Margheim (1990), for example, found that one half of the auditors surveyed admitted that they had committed in dysfunctional audit behaviors on a latest audit practice. However, an issue arises when external auditors approve a client's work without checking properly and ask the clients sufficiently about the business and financial transactions. During the audit, external auditors need to verify and ensure that an adequate level of sales invoices, purchase invoices, payment vouchers, bank statements, and other required documents are available to support the transactions.

In addition, the external auditors need to be skeptical enough by asking the clients regarding the unusual transaction or to obtain detailed information on the suspicious activities. Undoubtedly, the responsibility of external auditor is very high in order to maintain the professional behavior and judgment (Jais et al., 2016). Graham (1985) believes that the unavailability of imperative audit procedures are often the cause of audit failures. A premature sign-off indicates a negative attitude and contradicts professional auditing standards of the auditors in charge. Premature sign-offs have severely affected the audit quality.

2.3 Time pressure

Time pressure defined as "the extent to which unreasonable deadlines and time demands are imposed" (Larson, 2004, p. 1126). Time pressure, as stated by the US Commission on Auditors Responsibilities (1978), is one of the biggest concerns which has to be endured by auditors in fulfilling their tasks. It is noted in the Treadway Report (National Commission on Fraudulent Financial Reporting – NCFRR, 1987) that intense competition can lead to pressure related to audit budget, reduced scopes, use of lower quality audit evidence, and/or omission of specific audit procedures (Soobaroyen and Chengabroyan, 2006). An auditor faces time pressure when he or she must complete the audit according to the accountant office's predetermined time. Time pressure usually happens when an auditor has to weigh in the cost and available time when completing audit procedures that are planned prior (Agustin, Handayani and Syahril, 2015). If the allocation time is insufficient the auditor will need to work faster and might be able to only produce a partial audit (Waggoner & Cashell, 1991). Coram, Glaovic, Ng, & David (2008), An audit process with less time allocated will usually result in a higher chance of premature sign off.

The effect of time pressure on the behavior of premature audit sign off was also a subject of research performed by Zulman (2014), a public accountant office in Pekanbaru, Padang and Batam. In the research, time pressure has shown to have positive and significant effects on the behavior of premature sign off by an auditor when performing audit procedures. However, the results of these studies are not similar to the ones obtained by a public accountant office in Jakarta even though the same object was used. The results of the latter showed no significant impact of time pressure on the premature sign off of audit procedures. Unethical behaviors under time pressure can be influenced by ethical cultural dimension where auditors often face pressure from tight-time budgets, which is a situation that somehow originates from the bidding activity for audit contracts (Sweeney et al, 2010). In previous studies, causal relationship has been found to be present in the causal relationship between time pressure and dysfunctional behaviors. Nevertheless, the negative impacts of time pressure are reduced (Low and Tan, 2011).

If an auditor receives forewarning of the impending time limitations. Research regarding TBP and dysfunctional behaviors has usually concerns low-ranking auditors such as junior and senior auditors who receive more TBP than high-ranking auditors such as managers and partners. (Cook and Kelley, 1991; McNair, 1991; Savanberg and ohman, 2013; Sweeney et al., 2010). Time budgets tend to increase and become less attainable with RAQ acts and URT even though they may decrease if time budgets seem to be too impossible to attain (Alderman and Deitrick, 1982; Margheim and Pany, 1986; Kelley and Margheim, 1987, 1990; Ponemon, 1992; Otley and Pierce, 1996a, b; Willett and Page, 1996; Pierce and Sweeney, 2004; Gundry and Liyanarachchi, 2007; Bowrin and King II, 2010; Low and Tan, 2011).

A few studies believe that relationships exist between perceived TBP and an audit firm's position (Cook and Kelley, 1991; McNair, 1991; Gist and Davidson, 1999; Moreno and Bhattacharjee, 2003). Between low and high-ranking auditors, the factors causing TBP to increase with the increase of URT may differ (Gist and Davidson, 1999). A partner's URT increases with risk factors which relate to clients, on the other hand, Gist and Davidson (1999) a junior's URT is not influenced by client risk factors. This stressful situation happens more rampantly in big audit firms with strong competitive culture (Otley and Pierce, 1996a; Anderson-Gough et al., 2001; Cook and Kelley, 1991; McNair, 1991).

Therefore, auditors in Big 4 firms may experience higher TBP than those who work for other firms. This is probably due to the fact that a highly competitive culture, strong internal control and high work pressure are present (Herbohn, 2004). While all those are lacking in small audit firms, they somehow offer greater work diversity, job security and better personal relationships with colleagues (Patten, 1995). But as TBP is assumed to be higher in Big 4 firms, they are likely to have stronger mechanisms of internal support which may minimize the effects of TBP on dysfunctional behaviors (Clarke et al., 1996).

III. Hypotheses Development

According to Pietsch and Messier (2017) the manner by which an information is collected and processed can have an impact on an individual's judgement and decision making. This suggests that stress and pressures at work, such as time pressure, may influence the quality of employee output. Yan and Xie (2016) pointed out that the Public Company Accounting Oversight Board's concern about how audit quality is likely to be compromised because of the time pressure and the auditor's workload. In addition, Broberg et al (2017), discussed the existence of time budgeting within the auditing industry, which means that auditors are often placed in a position where they have to trade off auditing time and quality, against the cost associated with performing the audit. It is theorized that providing more audit time to complete the audit work increases the quality of the audit, but this may also result in added cost to the audit firm (Broberg et al, 2017).

Amalia and Baridwan (2019) provided an empirical evidence on the relationship of time pressure and audit quality as a moderating variable. While it is surmised that time and cost constraints may pressure the auditors to perform and complete the auditing work within the given deadline, and this is thought to have an adverse impact on the audit quality. However, despite the hypothesis that time pressure can have a negative impact on audit quality, Yan Xie (2016) determined that "there is no pervasive deterioration in audit quality from auditor's work that is under control". However, this finding is not conclusive, as there are various factors that contribute to the auditor's perception of stress. Yan and Xie (2016) presented information about the fact that age may affect the perception and reaction towards stress. That is, in relation to audit work, young auditor may have the physical ability to withstand time pressure and the need to work for longer hours. Time pressure as a moderating variable is further validated in the research by Margheim, Pattison and Kelley (2011) where it is recognized that time pressure as a factor that affects audit quality cannot be examined generally. This is also supported in the review presented by Broberg et al (2017) who discussed that there are other factors that contribute to audit quality, other than time pressure.

Time pressure may add to the auditor's work-related stress, however, according to Yan and Xie (2016) time pressure and work stress do not generally affect the audit quality, given that things are taken under control. In the same study, the authors established that while work stress affects the quality of the audit of a new client,

this is often linked to the auditor’s lack of understanding and audit experience in the industry. Nevertheless, Pierce and Sweeney (2004) suggested that the conflict that arise in relation to constraints and quality can be resolved “from the perspective of audit firm management”. This relates to the need for auditing firms to consider putting an upper limit in relation to assigned tasks, taking into consideration the various factors that may affect audit quality. This is supported by Broberg et al (2017) who discussed that audit quality is affected by various factors, and suggested that trading off the time budget and cost may require consideration of other factors such as the auditor’s characteristics.

While other auditing literatures pointed out that time pressure does not have a considerable impact on audit quality, Amala et al (2019) pointed out that “time pressure weakens the relationship between independence and audit quality”. The idea is that the increased pressure on the auditor to complete the engagement within a given deadline is likely to disrupt the auditor’s independence. This is further supported in the article by Saputra (2015), where it is suggested that the auditor’s independence affects the quality of the audit, thus it is required for the auditor to maintain his reputation as an audit professional. Amala et al (2019) discussed that the minimization of time pressure allows the auditor to conduct the audit in a more effective and efficient manner. The negative impact of time pressure on the audit quality is that the limited time imposed on the auditor to complete the engagement may force him to forego some of the important auditing procedures and processes. Accordingly, the hypothesis state that:

H1: There is a significant positive relationship between time pressure and premature sign-offs.

IV. The Conceptual Model

Figure 1 presents research model and concludes the important proposed hypotheses (to be discussed). Time pressure directly impact dysfunction behavioural, premature sign-offs.



Figure 1. Conceptual Model Underpinning the Study

V. Research Methodology

5.1 Sample

The respondents cosseted of partner, audit manager, audit assistant manager and audit senior in Jordanian audit firms. A purposive sampling technique was used in this study based on three criteria; listed on JCPA, have a physical office and active audit firms, research instrument were distributed personally, hardcopy to participants in the study. Out of 120 research instrument, 120 were returned of which 74 were useable while 46(38.3%) instrument were excluded from the sample before further analysis due to incomplete data. This represents a 61.7% response rate for the completed instrument. Data was collected for time pressure, premature sign-off, and some demographic information. The average age of our participants was between 27 and 72 years, and participants were (72) male represent 97.3%, while (2) participants were female represent 2.7%.

5.2 Questionnaire Design

The following nine instrument premature sign-offs used by Ling and Akers, (2010) were adopted; While the respondents asked to indicate the agreement of premature sign-offs statement based on a Likert scale. For time pressure, the instrument adopted by Cook and Kelly (1988), Azad (1994), Soobaroyen and chengabroyan (2006), Svanström (2016) was adopted; study. This study employs a five-point Likert scale started from one to five.

Table (1) Study variables measurement

Variables	Statement	Sources
Premature sign-offs	<ul style="list-style-type: none"> • Premature sign-off is unethical. • The auditor's professional judgment is always sufficient to overrule the performance of a specific audit step. • The person performing an audit procedure should never omit a planned procedure without consulting a supervisor. • I am aware that some auditors in my department sign-off required audit steps, not covered by other audit steps, without completing the work or noting the omission of procedures. • Review procedures in my department are adequate to detect premature 	(Ling and Akers, 2010).

	sign-offs <ul style="list-style-type: none"> In my opinion, premature sign-offs are the result of time budget constraint. In my opinion, premature sign-offs are the result of Inadequate supervision. In my opinion, premature sign-offs could be reduced by tighter supervision of all auditors. During the past 12 months, I signed off audit steps without completing the work or noting the omission of the procedure(s). 	
Time pressure	<ul style="list-style-type: none"> I cannot work optimally as it should be because of time constraints necessary for the implementation of the audit process, where the time budget have become tighter in recent years. Time budget pressure interferes with the proper conduct of an audit. Time budget pressure causes reduction in external audit quality. 	Cook and Kelly (1988), Azad (1994), Soobaroyen and chengabroyan (2006), Svanström (2016).

VI. Results

The data was collected for this study through a survey to the Jordanian external auditors. Total of 120 instruments was distributed to the respondents were 74 instruments were answered and completed out of 120. Therefore, a response rate for the completed questionnaire instrument is 61.7%.

Table (2) respondent's rate.

Questionnaire	Frequency	Percentage
Completed	74	61.7%
Missing	46	38.3%
Not Returned	0	0
Total instrument distributed	120	100%

Table (3) Respondent's information

Demography	Frequency (74)	Percentage (%)
Position		
Partner	10	13.5%
Audit manager	19	25.7%
Audit assistant manager	25	33.8%
Audit senior	20	27%
Total	74	100%
Professional membership/s		
JCPA	62	83.3%
CPA	3	4.1%
CMA	4	5.4%
AICPA	4	5.4%
NON	1	1.4%
Total	74	100%
Academic qualification/s		
BA	63	85.1%
Master	9	12.2%
PhD	2	2.7%
Other	0	0%
Total	74	100%
Academic major		
Accounting	62	83.8%
Economy	1	1.4%
Business Administration	3	4.1%
Banking and Finance	8	10.8%
Total	74	100%
Gender		
Male	72	97.3%
Female	2	2.7%
Total	74	100%
Age		
27-39	44	59.5%
40-61	27	36.5%
62-72	3	4%
Total	74	100%

Data was collected for variables, including time pressure, premature sign-off a proxy of audit quality, and some demographic information. Descriptive statistic shows that the average age of our participants was between (27 to 39) were (59.5%), (40 to 61) were (36.5%), and (62 to 72) were (4%), and participants had (5 to 30) years of working experience. Nearly all respondents (97.3%) were male, while (2.7%) were female and most

respondents (92.8%) have professional qualifications (JCPA, CPA, and AICPA) of the external audit, (5.4%) have CMA, while (1.4%) without any professional qualifications. Additionally, all the respondents have academic qualifications, were (85.1%) have a degree, (12.2%) have a master, and (2.7%) have a PhD. Furthermore, descriptive statistic shows that the positions of participants were a partner with (13.5%), audit manager (25.7%), audit assistant manager(38.3%), and audit senior (27%). In average most of the participant was audit assistant manager. According to the descriptive statistic also shows that most of the respondents have academic major (Accounting) with the percentage of (83.8%), Banking and Finance with percentage (10.8%), Economic with percentage (1.4%), and Business administrations with percentage (4.1%).

Descriptive statistic also shows that the majority of respondents age is between 27 to 72 years old (20%), the age group starts at 25, because in Jordan it is the age at which the auditor begins as an auditor. When an aspired auditors' finishes a bachelor's degree at the age of 23, they need two years to complete the work of auditing and obtaining the license (JCPA). Follow by those who were Less than 35 (48%), followed by those who were between 36 to 40 years old (26.6 %) while, the lowest percentage goes to those who were above 41 years old (5.4%). Furthermore, the descriptive statistic of education level in the analysis indicates that most auditors have bachelor with the percentage of (98%), whereas, and then those have a master (2%). Descriptive statistic also shows that all respondents have professional qualifications (JCPA) with the percentage of (67%), CPA with the percentage of (1%), CMA with (4%), and others with (28%). According to the descriptive statistic also shows that most of the respondents have academic major (Accounting) with a percentage of (97%) and Banking and Finance with percentage (3%). Data were analyzed using IBM SPSS version 25 (SPSS Inc., Chicago, IL). To measure the reliability of the study tool the researcher used internal consistency method (Cronbach's alpha) as shown in table (4).

Table (4) Validity and reliability analysis

Constructs	No. of items	Cronbach's alpha coefficient
Time pressure	3	0.754
Premature sign off	9	0.774
Total	12	0.796

Based on the above table, a Cronbach's alpha for both variable range from (0.754 to 0.774) which describe a good level of internal consistency of items used in this study, while for total scale was (0.796) which considered high score According to the Nunnally scale, which was adopted (0.70 as a minimum reliability index). Hence, this means that all the instrument is acceptable and can be distributed to the respondents.

Construct validity for study tool.

The researcher calculated the construct validity for study tool by using Pearson correlation coefficient between questioner items with a dimension that belongs to on one hand and correlation of each item with overall degree of scale on the other hand. as shown in table (5).

Table (5) correlation coefficient of study tool items

Item number	Correlation coefficient with dimension	Correlation coefficient with total score of scale
1	.767**	.374**
2	.842**	.518**
3	.855**	.543**
Item number	Correlation coefficient with dimension	Correlation coefficient with total score of scale
1	.812**	.784**
2	.731**	.723**
3	.743**	.726**
4	.686**	.616**
5	.430**	.407**
6	.533**	.546**
7	.540**	.554**
8	.536**	.539**

9	.420**	.423**
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* statistically significant at ($\alpha=0.01$)

Table (5) indicates that all Pearson correlation coefficient between study tool items and the dimension that belongs to range between (0.420 - 0.855), while ranged with total score of the scale (0.374 -0.784) and all Pearson correlation coefficient statistically significant at ($\alpha=0.01$) and none of scale item were excluded. To answer research question, Is there a significant positive correlation between time pressure and premature sign-offs. Which the null hypothesis formulated that there is no statistically significant correlation between time pressure and premature sign off at ($\alpha \leq 0.05$). To examine this hypothesis the researcher used Pearson correlation between two continues variables as shown in the below table.

Table (6) Result of hypothesis testing

	Premature sign off
Time pressure	r= 0.403 p=.000**

Based on the above table, indicates that there is a statistically significant moderate positive correlation between time pressure and premature sign-offs. ($r= 0.403$, $p= <0.001$). Thus the null hypothesis is rejected and accept alternative hypothesis: time pressure has a significant moderate positive relationship between time pressure and premature sign-offs. This result is consistent with the study of Zulman (2014), time pressure has shown to have positive and significant effects on the behaviour of premature sign-offs by an auditor when performing audit procedures.

VII. Discussion And Conclusion

The study proposed time pressure are linked to dysfunctional behaviours of auditors, premature sign-offs during audit process without any alternative procedures under time pressure by external auditors in Jordanian audit firms context. The study reveals that time pressure has a positive correlation with premature sign-offs. The study result shows that there is a statistically significant moderate positive correlation between time pressure and premature sign-off. ($r= 0.403$, $p= <0.001$). Thus the null hypothesis is rejected and accept the alternative hypothesis. Hence, the study result confirms and extends connections made in the prior literature. The study result support study made by Zulman (2014), time pressure has shown to have positive and significant effects on the behaviour of premature sign-offs by auditors. Additionally, according to Amala et al (2019) pointed out that “time pressure weakens the audit quality. Hence, the minimization of time pressure allows the auditor to conduct the audit in a more effective and efficient manner. Therefore, this study examines the issue of audit quality from the behavioural perspective, premature sign-offs. This study intends to establish the various gaps in PMSO and its relationship with time pressure in the MENA countries. The current study has a several limitations, study made at the last quarter of the year, while the auditors spend most of their time in the clients entities involved in preparing and auditing the financial statements, it consumed money and time as well to gather data since the instrument of this study was distributed by hand to the study respondents. Although, some auditors did not respond to filling out the questionnaire. The present study included one factor associated with premature sign-offs. Future researches need to concentrate on other auditors dysfunctional behaviours and it impacts on the quality of audit performance.

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Khaled Isam AL-Qatamin. "The impact of time pressure on the audit quality: a case study in Jordan." *IOSR Journal of Business and Management (IOSR-JBM)*, 22(1), 2020, pp. 08-16.