

THE IMPACT OF ELECTRONIC AUDITING ON THE EFFECTIVENESS OF BANKS' PERFORMANCE AN EXPLORATORY STUDY OF A SAMPLE OF COMMERCIAL BANKS IN THE PROVINCE OF BASRA

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Abstract

The research aims to shed light on the impact of electronic auditing on the effectiveness of the performance of banks as it is one of the important topics on the Iraqi environment in general at the present time, and where the researchers used the questionnaire as a main tool for data collection by selecting a random sample of internal auditors and workers in commercial banks in the province of Basra with a size of (110) responding the sample and their perceptions of the study variables and its sub-dimensions and testing the study hypotheses using descriptive and inferential statistics methods as well as the use of personal interviews and field observations as tools to help in data collection, the researchers relied on statistical programs (16.SPSS V.25; Excel V) processing and analyzing the data through the use of the most appropriate statistical methods, and the study reached several results: the most important of which are the existence of a significant relationship between the independent variable (electronic audit) and the dependent variable (effectiveness of banks' performance) and its dimensions (shareholders' satisfaction, customer satisfaction, employee satisfaction, profit growth, diversification of services) through the role that electronic auditing detecting errors. Auditing also contributes The electronic audit facilitates the work of the auditor in terms of plays in speed in performance, the effectiveness of banks and the lack of effort in order to achieve the objectives of those banks not allowing unauthorized persons to enter, and then does not give the opportunity Electronic audit also helps by to manipulate information and audit results. Electronic audit also makes the auditor more efficient and experienced. In the field of computer work and data processing electronically through the application of technology programs.

Keywords: *electronic auditing, the effectiveness of banks' performance, commercial banks.*

Introduction

In recent years, the world has witnessed a revolution in information technology, which has led to an increase in the number of computer users in various activities. All sectors, with their various activities, have witnessed many clear developments and changes over the past years in use of information several aspects, including the economic and technological aspect, through the technology to process their data electronically, and they use information technology in order to conduct their business, manufacture their products, provide their services and share knowledge. Information technology also to connect those who interact with the company frequently such as: customers, suppliers, employees, company partners, shareholders, and government units. At the same time, the audit process witnessed increasing responses to keep pace with developments in information technology in those organizations, companies and banks. As a result, the so-called and the importance of electronic auditing comes, electronic auditing or computer auditing appeared from checking the inputs, operation and outputs of those systems and assessing the security and integrity of that information and data. The electronic audit process is implemented through a successive set of logical steps to collect the largest amount of evidence in order to verify the



integrity of the evaluate it objectively in order to express a neutral technical opinion on the validity and accuracy of that data and its conformity with generally accepted standards and the accounting rules it contains laws and regulations.

This research consists of four axes, the first axis dealt with the methodology of the research, while the second axis came to present the theoretical aspect of the research represented by and the effectiveness of the performance of banks, while the third axis was electronic auditing concerned with presenting the field aspect related to diagnosing the reality of the researched variables and testing the hypotheses on which the research was based. The fourth and final axis presents the conclusions reached through analyzing the respondents' answers, testing the hypotheses of association and vulnerability, and presenting recommendations that were found to be appropriate and applicable in the surveyed organizations.

I. Research problem

The positive impact of adopting advanced information systems in most of the successful banks of developed countries with simultaneous accumulations was reflected in the success of those banks through noticeable in the policies of their performance indicators and through direct and comparative access to the impact of openness and observations of the quality of performance in banks in neighboring countries and various countries of the world, it was noted that there is still a gap In the reluctance of some bank departments by maximizing the role of information technology, introduce information technology to the and here the researchers realized the need for banks to auditing profession in order to keep pace with the requirements of the profession and the ability to continue and compete in light of the technological development known as electronic auditing, as the latter was considered as a leap representing the transition from Manual auditing to computer auditing and giving a competitive advantage and giving quality, which necessitated the auditing profession to keep pace with these developments and changes **considering that the auditing profession plays a fundamental role in combating the corruption system and enhancing performance and sufficient transparency in a way that encourages all sectors in general and the banking sector in particular in improving Its performance to maintain its position in the competition of other commercial banks.**

Hence, the research problem was derived from two perspectives, one theoretical and the other practical, to be integrated into a group of questions raised by the study, an attempt to answer them, while the results of the field effort will lead to a set of conclusions, namely:

1. to achieve high levels of electronic auditing To what extent do commercial banks rely on performance in commercial banks?
2. in order to electronic auditing The extent of the senior leadership's contribution to adopting reach high levels of performance in commercial banks?
3. and its ability to improve electronic auditing What is the impact of commercial banks adopting the effectiveness of commercial banks' performance and achieve greater customer attraction?
4. the effectiveness of banks' and What is the nature of the relationship between electronic auditing performance?

II. research importance

1. on the effectiveness of banks' performance electronic auditing Shedding light on the use of.
2. Clarify the importance of electronic auditing on the effectiveness of banks' performance.

3. auditing by adopting administrative mechanisms and appropriate information to raise electronic the effectiveness of the performance of commercial banks.

III. search goals

1. Knowing the extent to which electronic auditing is used in the commercial banks surveyed.
2. Determine the most important challenges and difficulties facing electronic auditing and the resulting problems.
3. and the electronic auditing Determine the level of correlation and influence between Specifically, banking performance in the field of attracting effectiveness of banks' performance customers and improving returns in order to achieve the best competitive advantages.

IV. research assumes

In light of the research problem and taking into account the achievement of its objectives, the following two hypotheses were formulated:

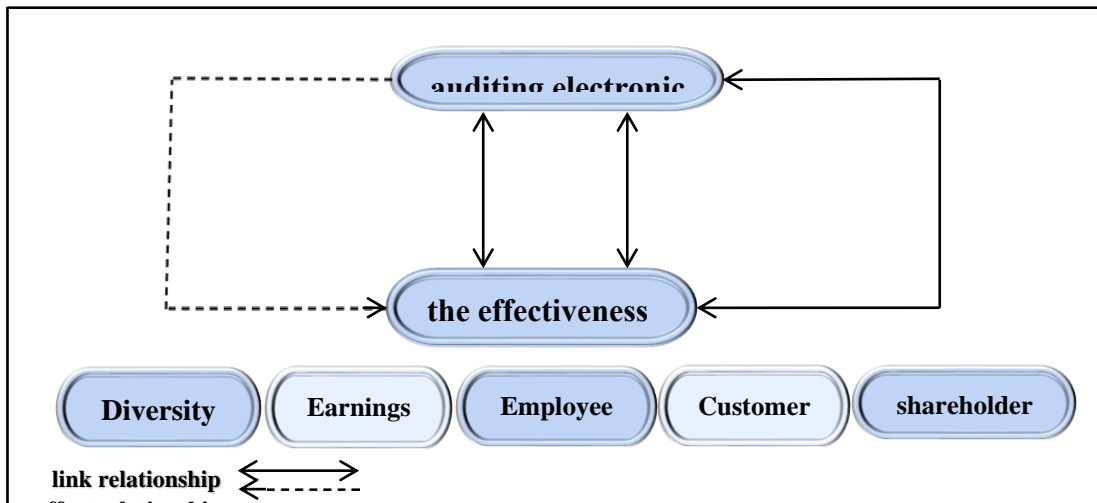
- A. **Correlation hypothesis** : There is a significant correlation between electronic auditing and the effectiveness of the performance of commercial banks.
- B. **effect hypothesis**: There is a significant effect of electronic auditing and the effectiveness of the performance of commercial banks.

V. Hypothetical study plan

The study outline shows a relationship between two basic variables in which a number of sub-variables interact, the independent research variable electronic) (auditing and the dependent research variable (the effectiveness of banks' performance).

The lines expressed by arrows with one direction represent the relationship of influence, while the lines expressed by arrows with two heads represent the correlations.

Figure (1): Scheme of the hypothetical research



Source: Prepared by researchers

VI. study population and sample



The study identified commercial banks as a community from which a purposive sample of (100) executives and department managers was chosen. Their opinions were surveyed through a specially prepared questionnaire to reveal their attitudes towards the research variables.

Table (1) Study sample banks

| T | Bank name | Headline | Year Found | num ber of bra nch es | Numb er of emplo yees | Capital billion) (dinars | The date of listing in the financial market |
|---|---------------------------------------|----------------------|------------|-----------------------------------|--------------------------------|---------------------------------|---|
| 1 | Baghdad Bank | Red Baghdad | 1995 | 26 | 764 | 250 billion | 1983 |
| 2 | Mansour Bank | Baghdad / Karrada | 2005 | 9 | 243 | 250 billion | 1997 |
| 3 | Gulf Bank | Baghdad / Saadoun | 1999 | 20 | 297 | 300 billion | 2004 |
| 4 | Ashur International Bank | Baghdad / Karrada | 2005 | 9 | 198 | 264 billion | 2007 |
| 5 | Development Bank for Investment | Baghdad / Karrada | 2011 | 8 | 274 | 250 billion | 2017 |
| 6 | Iraqi Credit Bank | Baghdad / Saadoun | 1998 | 6 | 176 | 250 billion | 2004 |

Source: Prepared by researchers. Depending on the reports and bulletins issued by the banks

VII. The limits of the study

1. Spatial boundaries: A sample of private commercial banks located in the center of Basra Governorate was selected.
2. Scientific limits: The study was defined scientifically, including its objectives, importance and questions.
3. Human limits: The banking cadres at the levels of senior and middle management formed human limits for the research.
4. Time limits: 2023

VIII. Data and information collection tools

1. Study questionnaire
2. The researchers adopted the interview method, in addition to the cognitive method represented by the questionnaire, to ensure the accuracy of the answer.
3. The official documents and papers obtained by the researchers from the departments of the banks concerned with the research.
4. Desktop survey to enrich the theoretical framework of the research.

The second axis the theoretical side

The first requirement: Electronic audit



Auditing is a profession performed by a scientifically and practically qualified professional person, to examine and verify the validity of the financial statements prepared by the institution, in order to express his technical and impartial opinion about these lists (Okab, 2013). What is the concept of electronic auditing? Florida defines it as: “computer-assisted auditing, which uses electronic records to complete all part of the audit process (Arens, 2017). Bagranoff defined it as “the process of implementing any type of system using information technology to assist the auditor in planning, controlling, and documenting the auditor’s work, Therefore, the audit corner, in addition to the other audit pillars, is represented in the use of information technology in the audit process to assist the auditor through the various audit stages of planning, control and documentation” (Bagranoff, 2010) the concept of electronic auditing is a collection and evaluation process to determine whether the use of the computer contributes to protecting the assets of the economic unit, confirms the integrity of its data, effectively achieves its objectives, and uses its resources efficiently (Bodnar, 2013).

The second requirement is the performance of banks

The concept of performance is one of the important concepts of commercial banks in general, as through it it is possible to give a complete and comprehensive picture of the progress of the activities of organizations and their work at the level of the internal and external environment, In addition, the banking performance is the main axis around which the efforts of all banks that seek diligently to perform their functions efficiently and effectively, and therefore the evaluation of banking performance is through which the strengths and weaknesses of the bank's performance are identified, and the banking financial performance refers to the suitability of a financial organization and providing information to beneficiaries, shareholders, owners, employees, depositors, other creditors, and borrowing customers (2015:39, Ng0c) As defined by Singh, it is the completion of a specific task that was measured according to standards known for accuracy, efficiency, and speed. In the contract, performance is considered the fulfillment of obligations (20: 2018, Singh). As defined by Issa, it is the reflective mirror of the organization’s activities and achievements. It is the results of the comprehensive activity practiced by the organization and determines its level of achievement. And the extent of its exploitation of its resources, as it is indicated by the organization’s ability to achieve (90: 2019, Issa).

Dimensions of performance for banks

1. Customer satisfaction

This axis presents a presentation of how customers perceive the organization, and the customer’s perspective must be considered the central element in the business strategy and provides a mixture of the relationship between services and price, and the image that the bank provides to its customers. From this perspective, the bank must prove how it distinguishes itself from the rest of the competing banks through Maintaining the relationship with its target customers and attracting and maintaining them. Therefore, managers must put procedures in place to achieve a vision of how it appears to its customers, and among the most important indicators that represent this axis are increasing market share, increasing customer retention and gaining new customers, and increasing customer satisfactio (Zehir: 2011) defines customer satisfaction as one of the performance measures of the quality management system, The



organization must monitor information related to the customer's perception of whether the organization meets the customer's requirements, and the methods of obtaining and using this information must be In the same direction, he defined (622: 2011, Chi & Hung) customer satisfaction as one of the performance measures of the quality management system, the organization must monitor information related to the customer's perception of whether the organization meets the customer's requirements, and the methods of obtaining and using this information must be determined, and in the same direction.

2. Employee satisfaction

Job satisfaction is the feeling of pleasure generated by an appreciation for one's work - or an emotional response to the value judgment If the individual realizes that the work meets or allows it to meet important values for him, then he will feel satisfied (32: 2001, Nebeker et al.) Job satisfaction was also defined as the worker's feeling about his job in terms of the nature of the job and his expectations about his job as pleasure others thought that satisfaction represents a quality life on the job (167: 2007.chimanikire et al) while Diala defines it as the worker's feelings as a result of his response to job-related factors that lead to comfort and confidence through rewards and personal growth (829: Diala & Nemani 2011), he believes that satisfaction represents the general position of the worker about his work, as the worker who is satisfied with his work carries a positive attitude towards work (20: 2000: Robbins)

3. earnings growth

The concept of profit is the primary goal of any business organization and does not measure the success of a specific product, but helps in developing the market for it, and represents a perception of past performance and an opportunity for innovation for the future However, profitability achieves a clearer vision when performing (Nishanthini & Nimalathan, 2013 : 2) , so profitability means The ability of the company to generate profits, which is the final result of various administrative policies and decisions, and its rates represent the net operational result of liquidity and asset (Achim&Borelamanagement,2010: 4) and it is defined as the relationship between the profits achieved and the investments that contributed to that. It is an estimate of the efficiency of the organization or its business unit. Profitability is the goal of any commercial activity and does not represent the financial return on investment only, but it has an important impact on the work of the organization(Sivathaasan, 2013 :3)

4. Diversity of services

The views of the book differed in determining the definition of services, as the American Marketing Association defined them as activities and benefits that are offered for sale or that are provided in connection with the goods sold (5: Tasha Doerr), and Mosley defined them as any benefit that is provided or distributed by a service production unit for a specific individual Or a group of individuals or for another destination that entails intangible outputs (Mosley, 2011). Khatri defined it as an activity or performance of work that a person provides to another person on the grounds that it is intangible and does not result from ownership of anything, and may be related to productivity or not linked to a physical product (2010 , Khatri), where he mentioned it as the

activities that have and are provided by the state, to achieve economic efficiency or equality in distribution.

Practical side: analysis and interpretation of results

The statistical results presented in Table (2) showed that the percentage of males in the scanned sample differed from the percentage of females, which was as follows:

| Table No. (2) shows the description of the study sample by gender | | | |
|--|----------------------|-------------------|-------------------|
| variants | target sample | Repetition | percentage |
| gender | males | 46 | 42% |
| | females | 64 | 58% |
| the total | | 110 | 100% |

Source: Prepared by researchers based on the questionnaire

As for the age group, the statistical results presented in Table (3) showed that the percentage of (27%) of the respondents was (35 years or less) and it represented the highest percentage, then comes the category (40 years and less) where the percentage of this category reached (22%), and the category (30 years and under) reached (18%), then the category (45 years and under) reached (15%), and the category (25 years and under) reached (7%) and was the lowest percentage. (50 years and over) was (11%).

The statistical results presented in Table (3) are shown according to the age group.

| Table No. (3) Description of the research sample by age group | | | |
|--|---------------------------|-------------------|-------------------|
| variants | target sample | duplicates | percentage |
| Age group | years or less 25 | 8 | 7% |
| | years and under 30 | 20 | 18% |
| | years and under 35 | 30 | 27% |
| | years and under 40 | 24 | 22% |
| | years and under 45 | 16 | 15% |
| | and over 50 | 12 | 11% |
| the total | | 110 | 100% |

Source: Prepared by researchers based on the questionnaire

The statistical results presented in Table (4) indicate that (41%) of the sample are holders of a bachelor’s degree, as this represented the highest percentage in terms of academic achievement, then followed by the category of holders of a technical diploma, and the percentage of this category reached (23%) the percentage of middle school was (18%), the master’s category was (16%), and the doctoral category was (2%).

The statistical results shown in Table (4) according to academic achievement:

| Table No. (4) Description of the research sample according to academic achievement | | | |
|---|----------------------|-------------------|-------------------|
| variants | target sample | duplicates | percentage |



| | | | |
|-----------------------------|--------------------------|------------|-------------|
| Academic achievement | junior high | 20 | 18% |
| | Technical Diploma | 25 | 23% |
| | Bachelor's | 45 | 41% |
| | Master's | 18 | 16% |
| | Ph.D | 2 | 2% |
| the total | | 110 | 100% |

Source: Prepared by researchers based on the questionnaire

The statistical results presented in Table (5) indicated that the percentage of manager specialization in the sample amounted to (5.45%), while the percentage of department manager specialization amounted to (16.37%), while the percentage of employees in the sample amounted to (78.18%).

The statistical results presented in Table (5) according to job specialization showed:

| Table No. (5) Description of the research sample by job specialization | | | |
|---|-----------------------------------|-------------------|-------------------|
| variants | target sample | duplicates | percentage |
| Functional specialization | boss | 6 | 5.45% |
| | Director of the Department | 18 | 16.37% |
| | employee | 86 | 78.18% |
| the total | | 110 | 100% |

Source: Prepared by researchers based on the questionnaire

As for the experience, the statistical results contained in Table No. (6) indicated that the percentage (33%) of the respondents whose number of years of service reached (6 years or less) represents the highest percentage, then comes the category (4 years or less). Less), where the percentage of the number of years of service is (22%), and the years (8 years or less) are (18%), either the number of years of service (two years or less) is (16%), and the lowest percentage was for the category (10 years or less), which amounted to (11 %).

The statistical results shown in Table (6) according to the number of years of service showed:

| Table No. (6) Description of the research sample according to the number of years of service | | | |
|---|---------------------------|-------------------|-------------------|
| variants | target sample | duplicates | percentage |
| Number of years of service | years and under 2 | 18 | 16% |
| | years and under 4 | 24 | 22% |
| | years and under 6 | 36 | 33% |
| | years and under 8 | 20 | 18% |
| | years and under 10 | 12 | 11 % |
| the total | | 110 | 100% |

Source: Prepared by researchers based on the questionnaire

2.4 Analyze the data related to the evaluation of the electronic audit



We review the answers of the research sample (service provider) about the independent variable (electronic auditing).

Table No. (7) shows the paragraphs of the independent variable (electronic auditing).

| Electronic audit Table (7) | | | | | | | | |
|----------------------------|---|----------------|---------|-----------|----------------|-------------------------|-----------------|---------------------|
| T | Paragraph | duplicates | | | | | Arithmetic mean | deviation normative |
| | | Strongly agree | I agree | sometimes | I do not agree | I do not agree severely | | |
| 1 | Electronic data operation provides independence and is far from external influences. | 32 | 38 | 34 | 1 | 5 | 4.12 | 0.986 % |
| 2 | Electronic data processing provides effective communication between the director of the internal audit department and senior management or the audit committee. | 37 | 35 | 33 | 3 | 2 | 3.09 | 0.431 % |
| 3 | It achieves the electronic operation of objective data, and the separation between the functions of the auditor related to the audit from the functions or duties that he performs. | 32 | 37 | 33 | 5 | 3 | 3.76 | 1.127 % |
| 4 | Electronic operation leads to the detection of weaknesses in the internal control system | 32 | 38 | 36 | 1 | 3 | 5.08 | 1.901 % |
| 5 | The electronic operation of data achieves data and information protection and non-tampering by allowing access to only those authorized to exercise the internal audit function via a computer. | 37 | 33 | 34 | 2 | 4 | 3.06 | 1.008 % |
| 6 | It leads to maintaining the confidentiality and security of accounting information. | 38 | 34 | 33 | 4 | 1 | 4.85 | 0.331 % |
| 7 | The auditor can ensure that the audit program is correct | 32 | 34 | 36 | 3 | 5 | 3.21 | 0.741 % |
| 8 | Leads to ensure the integrity of computer performance in the field of auditing. | 36 | 35 | 32 | 4 | 3 | 4.79 | 1.151 % |
| 9 | Leads to the auditor's control over the correctness of the modifications made to the auditing program on the computer. | 33 | 36 | 38 | 2 | 1 | 4.20 | 0.021 % |
| 10 | It enables the auditor to match the information generated by the computer program with the | 34 | 36 | 35 | 4 | 1 | 3.88 | 0.098 % |



| | | | | | | | | |
|------------------------------------|--|--|--|--|--|--|--------------|--------------------|
| actual results. | | | | | | | | |
| The general arithmetic mean | | | | | | | 4,004 | 0.575 % |

Source: Prepared the table based on the results of the questionnaire

We note from Table (7) that the trends of the research sample individuals towards paragraphs (4, 3.1) were within a high degree of agreement, and the highest arithmetic mean was for the first paragraph and reached (4.12) and a standard deviation (0.986%), then followed by the fourth paragraph with an arithmetic mean (5.08) and a deviation Normative reached (1.901%), and achieved the lowest arithmetic average estimated at (3.06) related to the fifth paragraph and a standard deviation amounted to (1.008%) The arithmetic mean of the second paragraph is close to it and is estimated at (3.09), but as for the general arithmetic mean, it is estimated at (4.004), which reflects a good degree of agreement with the response of employees in commercial banks to the electronic audit.

4.4 Analyzing data related to evaluating the performance dimensions of banks' effectiveness

Table No. (8) shows the paragraphs of the independent variable (banks effectiveness performance)

| 1. Shareholder satisfaction: | | | | | | | | |
|-------------------------------------|--|--|------------------------------|---------------------------------|--|--|---------------------------------|--|
| T | Paragraph | duplicates | | | | | Arith metic mean | deviatio n normati ve |
| | | Str on gly agr ee | I ag re e | so met ime s | I do no t agr e | I do not agre e seve rely | | |
| 1 | The bank's ability is high to achieve shareholders' satisfaction by increasing the returns of their investments. | 36 | 35 | 33 | 3 | 4 | 4.90 | 1.124% |
| 2 | The bank's ability is high to achieve shareholder satisfaction by increasing returns on an ongoing basis. | 32 | 34 | 34 | 4 | 2 | 4.55 | 1.421% |
| The general arithmetic mean | | | | | | | 4.62 | 0.019% |
| 2. Customer satisfaction | | | | | | | | |
| T | Paragraph | duplicates | | | | | Arith metic mean | deviatio n normati ve |
| | | Str on gly agr | I ag re e | so met ime s | I do no t agr e | I do not agre e | | |



| | | | | | | | | |
|------------------------------------|---|-------------------------------|--------------------|-----------------------|-------------------------------------|--|------------------------|--------------------------------|
| | | ee | | | ag re e | seve rely | | |
| 1 | The customer looks at our bank with satisfaction due to the availability of speed in services. | 36 | 34 | 35 | 1 | 4 | 3.08 | %1.542 |
| 2 | The customer looks at our bank with satisfaction due to the availability of quality, reasonable price and speed in the services provided to them compared to other banks. | 38 | 35 | 32 | 2 | 3 | 4.21 | %1.032 |
| The general arithmetic mean | | | | | | | 3,645 | 0.361% |
| 3. Employee satisfaction | | | | | | | | |
| T | Paragraph | duplicates | | | | | Arith metic mean | deviatio n normati ve |
| | | Str on gly agr ee | I ag re e | so met ime s | I do no t ag re e | I do not agre e seve rely | | |
| 1 | The employees of our bank feel integrated with the organization due to the availability of all kinds of appropriate incentives. | 34 | 38 | 35 | 1 | 2 | 3.44 | 0.401% |
| 2 | The employees of our bank feel clearly satisfied with the bank's provision of all kinds of stimulation and a suitable atmosphere for work. | 32 | 35 | 35 | 5 | 3 | 4.32 | 1.218% |
| The general arithmetic mean | | | | | | | 3.88 | 0.578% |
| 4. Earnings growth | | | | | | | | |
| T | | duplicates | | | | | Arith metic mean | deviatio n normati ve |
| | | Str on gly agr ee | I ag re e | so met ime s | I do no t ag re e | I do not agre e seve rely | | |



| | | | | | | | | |
|------------------------------------|---|-------------------------------|--------------------|-----------------------|---------------------------------|---|------------------------|--------------------------------|
| 1 | The bank achieved growth in its profits. | 32 | 34 | 35 | 5 | 4 | 4.02 | 1.906% |
| 2 | The profits achieved by the bank have clearly increased compared to the previous period. | 54 | 56 | 55 | 3 | 2 | 3.66 | 0.053% |
| The general arithmetic mean | | | | | | | 3.84 | 1.242% |
| 5. Diversity of services | | | | | | | | |
| T | | duplicates | | | | | Arith metic mean | deviatio n normati ve |
| | | Str on gly agr ee | I ag re e | so met ime s | I do not ag re e | I do not ag re e seve rely | | |
| 1 | The bank has developed many new banking services compared to other banks thanks to its adoption of advanced information technology. | 50 | 58 | 59 | 1 | 2 | 3.92 | 1.422% |
| 2 | The bank adopted diversification in its banking services thanks to information technology. | 50 | 55 | 58 | 2 | 5 | 3.64 | 1.052% |
| 3 | The bank adopted the ATM service to reduce the workload and provide additional services to the customer. | 55 | 52 | 58 | 1 | 4 | 3.98 | 1.078% |
| 4 | The bank introduced many advanced technologies to accommodate more customers. | 57 | 54 | 56 | 1 | 2 | 3.88 | 1.129% |
| The general arithmetic mean | | | | | | | 3.71 | 1.310% |

Source: Prepared by researchers based on the outputs of the (spss.v25) program.

We note through table (7)

1. The degree of agreement was high in the dimension of shareholder satisfaction for Paragraph No. (1), where the arithmetic mean was (4.90) and the standard deviation was (1.124%), which helps shareholder satisfaction in the performance of commercial banks.
2. The degree of agreement was high in the dimension of customer satisfaction for paragraph No. (2), where the arithmetic mean was (4.21) and the standard deviation was (1.032%) through the speed in leading to customer satisfaction.
3. The degree of agreement was high in the employee satisfaction dimension for Paragraph No. (2), where the arithmetic mean was (4.32) and the standard deviation was (1.218%).
4. The degree of agreement was high in the profit growth dimension for Paragraph No. (1), where the arithmetic mean was (4.02) and the standard deviation (1906%) his indicates the achievement of the goals of banks through increasing liquidity and achieving profitability.



5. The degree of agreement was high in the dimension of the diversity of services for paragraph No. (3), where the arithmetic mean was (3.98) and the standard deviation was (1.032%) This indicates that electronic auditing helps to diversify services and reduce the cost and speed in completing transactions.

1. Analyzing the correlation between the two research variables

This paragraph aims to analyze the correlations between electronic auditing (as an independent variable) and the performance of banks' effectiveness (as a dependent variable) The test was conducted at the level of each of the independent variables to reach conclusions. For the purpose of reaching this goal, the Spearman rank correlation coefficient was used, and Table (5) indicates that, as the value of the correlation coefficient at the sample level amounted to (0.768**), which is a positive value indicating the existence of a positive relationship with significant significance at the level (0.01) With a confidence level of (0.99).

Table No. (5) Spearman correlation coefficient values between electronic auditing and banks' effectiveness performance

| correlation coefficient | MoralSig |
|-------------------------|----------|
| 0.76 8** | 0.01 |

PN** significant level 0.01, P* level 0.05, (N = 110)

Source: Prepared by the researcher by taking advantage of the spss program (25)

2. Measuring the effect between research variables:

This paragraph aims to test the effect hypothesis between the two research variables and to test the simple linear regression analysis model in an attempt to show the effect between electronic auditing and the performance of the effectiveness of banks the the modified coefficient (R^2) indicates The percentage of the explained difference in performance due to the impact of the electronic audit on the performance of the effectiveness of banks is not less than (0.514), which is a percentage indicating that (54%) of the total differences in the electronic audit It is determined by the company's interest in the research sample in administrative development and the exploitation of new ideas in the development of production, and that the remaining percentage, which is (48%), represents the percentage of the contribution of variables that are not included in the research model and that cannot be controlled.

While the calculated (F) value was (62.22), which is a statistically significant value at a significant level (0.000), which is higher than the tabular (F) value (4.00), as this indicates that the regression curve is good in explaining the effect between electronic auditing and the performance of banks' effectiveness It is clear from what was mentioned above that the result confirms the



acceptance of the second hypothesis, which states that "there is a significant effect of the administrative development processes in improving the performance of the effectiveness of banks."

Table (6) Results of measuring the impact between electronic auditing and banks' effectiveness performance

| R | R ² Ad | The rate isR ² | temperatu re | P.Val ue | tabula r value ofF | The calculat edF value | depend ent variable | the indepen dent variable |
|------|-------------------|---------------------------|--------------|----------|--------------------|------------------------|---------------------|---------------------------|
| 0.72 | 0.514 | 0.54 | 158 | 0.000 | 4.00 | 62.22 | Banks perform ance | Electroni c audit |

Source: Prepared by researchers

The fourth axis: conclusions and recommendations

conclusions

First: Conclusions Through the theoretical and applied study in the research sample banks, the researcher reached the following conclusions:

1. The electronic audit affects the independence of the internal auditor in the research sample units because it is far from external influences such as pressures on auditors that negatively affect the objectivity and credibility of preparing reports.
2. It provides effective communication between the director of the internal audit department and senior management, as well as departments related to audit activities, as all reports are submitted to senior management, and then comes the role of the accountant in addressing and correcting accounting errors and responding to them. The auditors' questions that appear in the reports, then comes the role of senior management in following up the accountant's work in dealing with the observations that appear in the auditor's reports.
3. The first task of the auditor in all units is to examine the internal control system in the research sample units, and therefore the existence of a sound electronic information system for the activities of the research sample units leads to ease and efficiency of examining the elements of the research sample leads to ease and efficiency of examining the internal control system and thus discovering errors with less Time, effort and cost.
4. It leads to not allowing the electronic information system to enter unauthorized or authorized persons, and thus does not give the opportunity to manipulate the information and audit results in the units of the research sample.

5. The electronic audit makes the auditor more efficient and experienced in the field of computer work and electronic data processing, and then enables him to implement the procedures adopted by the research sample units in the audit process.
6. The profession of electronic auditing contributes to many aspects such as speed, accuracy, cost of effort and time.
7. The need to keep abreast of developments in the field of information technology so that the audit function continues to provide the best and achieve effectiveness, and this means accepting the first hypothesis.
8. The effectiveness of banks was influenced by the performance of their qualified and highly experienced human resources through the general impact of information systems, as the synergistic relationship between the dimensions of information systems identified human resources as a major factor in their current effectiveness.

Second: Recommendations In the light of the conclusions reached by the researcher, he presents the following recommendations:

1. The need to strengthen electronic audit applications in the research sample units by providing the material and human resources necessary for the success of the electronic audit process in the commercial banks examined.
2. Providing a sound internal control system in all aspects, which facilitates the work of the internal auditor.
3. Provide an automated accounting information system that is sufficient and appropriate for the application of electronic auditing in the research sample units.
4. Providing qualified computer cadres as well as experience in the fields of auditing and accounting to be able to perform the audit efficiently and effectively.
5. Providing training programs, whether inside or outside the country, or seeking help from experts in this field to develop the capabilities of staff who need to develop their capabilities and capabilities in order to keep pace with developments in the field of specialization and the field of work.
6. Carrying out developmental studies in the field of electronic auditing, auditing standards, and new contemporary technological systems, and trying to benefit from the companies' expertise in this field.
7. That the performance of workers be associated with the use of technologies and their involvement in intensive training courses to remove barriers between technologies and the requirements of continuous learning and their experience and knowledge.

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