

The Role of Electronic Auditing in Increasing the Efficiency of the External Auditor of Banks in the Republic of Yemen

¹Salah Salim Mussain, ²Satish Dhoke, ³Ameen Yahya Al-Odharane, ⁴Malik Nasser Mohedin

¹Research Scholar, Department of Commerce, Dr Babasaheb Ambedkar Marathwada University, Aurangabad, Maharashtra, 431001

²Assistant Professor and Head, Department of Commerce, Moreshwar Arts Science and Commerce College Bhokardan, Dist. Jalna, Maharashtra, 431114.

^{3,4}Research Scholar. Dept. of Management Science Commerce, Dr Babasaheb Ambedkar Marathwada University.

Email - ¹salah1585@gmail.com, ²satishdhokecommerce@gmail.com, ³ameen9992010@hotmail.com, ⁴malikelhaj9@gmail.com

Abstract: The study dealt with the subject of electronic auditing and its role in the development and efficiency of auditing and the development of financial performance and its contribution to raising the efficiency of financial performance in banks in the Republic of Yemen, and how electronic auditing contributes to the development of financial performance and the efficiency of auditors through (scientific and practical electronic qualification, methods of electronic control process, audit examination electronic reference, electronic reference) to serve banks, owners, shareholders, employees, and customers. The importance of electronic audit stems from the importance of what it manages and preserves from the capital, invests it and makes profits for it. Business organizations and institutions and banks have been established from the public, private and mixed sectors, and the contribution of electronic auditing and its elements to the development and efficiency of auditing and the development of financial performance in banks and its contribution to improving financial performance. It is hoped that this study will be a qualitative addition to a scientific study targeting the field of business administration, which is financial management in particular and electronic auditing and its role in the development and efficiency of auditing and the development of financial performance and its contribution to raising the efficiency of financial performance in banks in the Republic of Yemen, and opening up horizons for researchers to conduct other studies in this field And the field of management and its applications in banks in the Republic of Yemen, and it is hoped that the results of those in charge of it will help an overview of financial management in business institutions by describing the strengths and weaknesses in the application of electronic auditing and its contribution to the development and efficiency of auditing, improving financial performance, achieving its objectives, and serving owners and shareholders in light of the application of the audit. Effective electronic.

Keywords: electronic audit, Financial performance, electronic scientific and practical qualification, electronic control process methods, electronic audit examination, electronic references, Banks, Republic of Yemen.

1. INTRODUCTION:

The study dealt with the subject of electronic auditing and its role in the development and efficiency of auditing and the development of financial performance and its contribution to raising the efficiency of financial performance in banks in the Republic of Yemen, and how electronic auditing contributes to the development of financial performance and the efficiency of auditors through (scientific and practical electronic qualification, methods of electronic control process, audit examination electronic reference, electronic reference) to serve banks, owners, shareholders, employees, and customers. The importance of electronic audit stems from the importance of what it manages and preserves from the capital, invests it and makes profits for it. Business organizations and institutions and banks have been established from the public, private and mixed sectors, and the contribution of electronic auditing and its elements to the development and efficiency of auditing and the development of financial performance in banks and its contribution to improving financial performance. It is hoped that this study will be a qualitative addition to a scientific study targeting the field of business administration, which is financial management in particular and electronic auditing and its role in the development and efficiency of auditing and the development of financial performance and its contribution to raising the efficiency of financial performance in banks in the Republic of Yemen, and opening up horizons for researchers to conduct other studies in this field And the field of management and its applications in banks in the Republic of Yemen, and it is hoped that the results of those in charge of it will help an overview of financial management in business institutions by describing the strengths and weaknesses in the application of electronic auditing and its contribution to the development and efficiency of auditing, improving financial performance, achieving its objectives, and serving owners and shareholders in light of the application of the

audit. Effective electronic. The study sample consisted of a number of banks, where the number of respondents reached (132) individuals distributed among all the study sample banks. Questions for the independent variable are (24) questions distributed on all axes and dimensions, in addition to the financial performance component as dependent variables, and the total number of (8) paragraphs, and where the total of the paragraphs reached (30) paragraphs of the questionnaire questions distributed over (5) axes related to these dimensions. The five-point Likert scale and the following statistical package (SPSS) and (Smart Plus) software and statistical methods were used to process the data: (percentages, frequency, weighted mean, deviation). Standard and hypothetical test and access to a set of results and recommendations for the population and the study sample.

2. REVIEW OF LITERATURE::

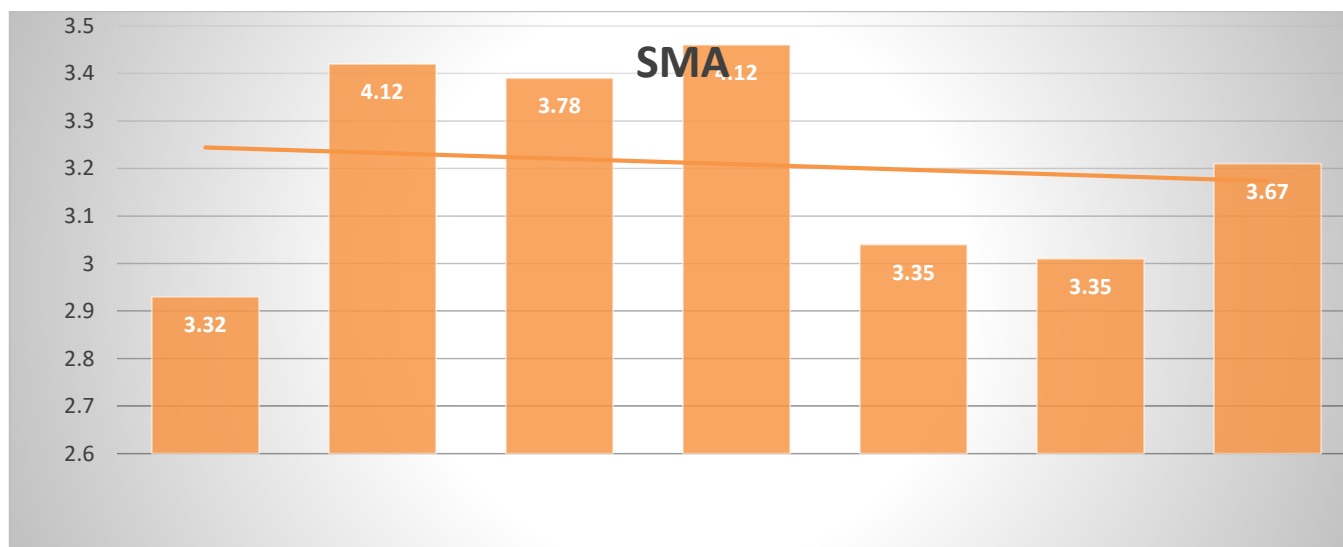
Internal audit (IA) makes use of a methodology to measure and improve all related processes to governance, risk management and internal controls in terms of effectiveness (IIA, 2017). The internal audit function (IAF) can be considered independent if its practices adhere to standards internationally accepted, as well as its activities are performed autonomously, due both to the adjustment of the level of reporting to senior management and the timely issuance of reports to the Board of Directors (IIA, 2013). The IAF is believed to be a governance branch and, when effective, is widely believed to conduct distinct significant roles during the process of financial reporting (Ismael & Kamel, 2021). In general, enhancing IAF and promoting internal auditors' performance are supposed to lead any organization in accomplishing its goals (Abdallah et al., 2021). IAF is relevant for providing robustness of corporate governance function. Despite having expanded its area of activity and its scope from the mid-twentieth century, its tasks and main functions are rarely understood within the organizational scope, particularly concerning its integration into the governance scenario (IBGC, 2018). The Institute of Internal Auditors (IIA) states that entities that make effective use of IA have a greater capacity to: (i) distinguish risks and weaknesses in both procedures and systems; (ii) perform repair actions properly; and (iii) support continuous improvement on a regular basis (IIA, 2010). Considerable scrutiny has been given to IAF by organizations in consequence of its roles (Abdallah et al., 2021). Throughout the several scandals that occurred in both public and private organizations, particularly those in WorldCom and Enron in the early 2000s, greater attention has been given to the IAF, as an instrument for maintaining effective corporate governance and disseminating quality financial reports (Prawitt et al., 2009). In the context of the Brazilian public sector, the repercussions of operations carried out to fight the proliferation of corruption activities by public agents have consolidated not only the notoriety but also the importance of IA, which – to some extent – could justify a greater investment in research that promotes improvements in its performance. The growth in its relevance is also due to a broader responsibility for consulting activities within the risk management function (Alzeban & Gwilliam, 2014), even leading central roles in both development and analysis of risk management (Vinnari & Skærbæk, 2014) and also in fighting corruption amongst entities (Asiedu & Deffor, 2017). The interest in IAF is recent (Coetzee & Lubbe, 2014; Regoliosi & D'eri, 2014; Shabnam et al., 2014; Pizzini et al., 2015; Trotman & Trotman, 2015; Roussy & Brivot, 2016) and some gaps in knowledge about this subject matter were identified by (Gramling et al. (2004), in one of the first articles written about this theme after the Sarbanes-Oxley Act (SOX). Although IAF in the public sector has also begun to be studied recently (Neu et al., 2013; Roussy, 2013; Everett & Tremblay, 2014; Vinnari & Skærbæk, 2014; Roussy, 2015; Roussy & Brivot, 2016), this topic still lacks some research, as the definition of internal audit remains comprehensive (Roussy, 2013) and still susceptible to several perceptions (Roussy & Brivot, 2016). Internal audit (IA) makes use of a methodology to measure and improve all related processes to governance, risk management and internal controls in terms of effectiveness (IIA, 2017). The internal audit function (IAF) can be considered independent if its practices adhere to standards internationally accepted, as well as its activities are performed autonomously, due both to the adjustment of the level of reporting to senior management and the timely issuance of reports to the Board of Directors (IIA, 2013). The IAF is believed to be a governance branch and, when effective, is widely believed to conduct distinct significant roles during the process of financial reporting (Ismael & Kamel, 2021). In general, enhancing IAF and promoting internal auditors' performance are supposed to lead any organization in accomplishing its goals (Abdallah et al., 2021). IAF is relevant for providing robustness of corporate governance function. Despite having expanded its area of activity and its scope from the mid-twentieth century, its tasks and main functions are rarely understood within the organizational scope, particularly concerning its integration into the governance scenario (IBGC, 2018). The Institute of Internal Auditors (IIA) states that entities that make effective use of IA have a greater capacity to: (i) distinguish risks and weaknesses in both procedures and systems; (ii) perform repair actions properly; and (iii) support continuous improvement on a regular basis (IIA, 2010). Considerable scrutiny has been given to IAF by organizations in consequence of its roles (Abdallah et al., 2021). Throughout the several scandals that occurred in both public and private organizations, particularly those in WorldCom and Enron in the early 2000s, greater attention has been given to the IAF, as an instrument for maintaining effective corporate governance and disseminating quality financial reports (Prawitt et al., 2009). In the context of the Brazilian public sector, the

repercussions of operations carried out to fight the proliferation of corruption activities by public agents have consolidated not only the notoriety but also the importance of IA, which – to some extent – could justify a greater investment in research that promotes improvements in its performance. The growth in its relevance is also due to a broader responsibility for consulting activities within the risk management function (Alzeban & Gwilliam, 2014), even leading central roles in both development and analysis of risk management (Vinnari & Skærbæk, 2014) and also in fighting corruption amongst entities (Asiedu & Deffor, 2017). The interest in IAF is recent (Coetzee & Lubbe, 2014; Regoliosi & D'eri, 2014; Shabnam et al., 2014; Pizzini et al., 2015; Trotman & Trotman, 2015; Roussy & Brivot, 2016) and some gaps in knowledge about this subject matter were identified by Gramling et al. (2004), in one of the first articles written about this theme after the Sarbanes-Oxley Act (SOX). Although IAF in the public sector has also begun to be studied recently (Neu et al., 2013; Roussy, 2013; Everett & Tremblay, 2014; Vinnari & Skærbæk, 2014; Roussy, 2015; Roussy & Brivot, 2016), this topic still lacks some research, as the definition of internal audit remains comprehensive (Roussy, 2013) and still susceptible to several perceptions (Roussy & Brivot, 2016). Knechel et al. (2013) understand that the most important to be considered in IAQ are the four attributes of the audit itself: (i) inputs; (ii) process; (iii) outcomes; and (iv) context. Gonthier-Besacier et al. (2016) suggest that the perception of IAQ is impacted by the professional's role in the audit process and may also be affected by the professional's characteristics.

3. STUDY HYPOTHESES:

The first hypothesis: The scientific and practical qualification of workers in the field of electronic auditing is sufficient to meet the requirements of data audit systems under the electronic accounting system. The second hypothesis: that the methods currently applied in the electronic audit process meet the requirements of electronic accounting information systems. The third hypothesis: - The electronic audit contributes to facilitating the operations of the external auditor. Analysis of the first hypothesis: For the scientific and practical qualification of employees in electronic auditing, it is sufficient to fulfill the requirements of data audit systems under the electronic accounting system.

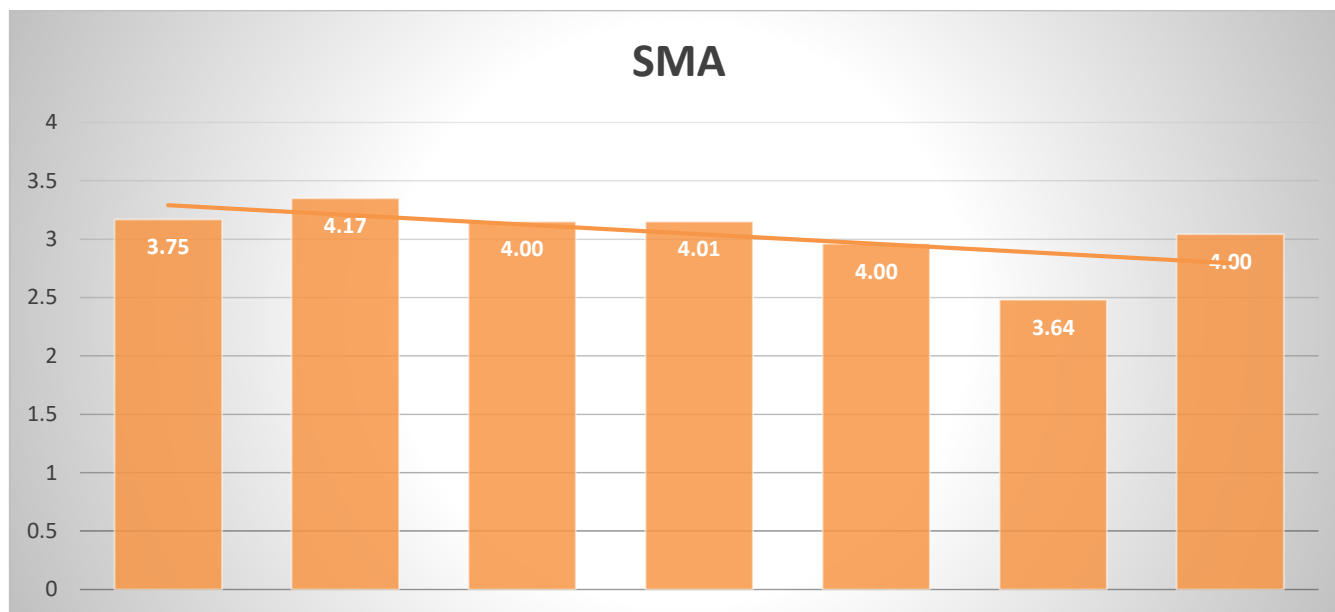
Axis Question	Strongly agree		Agree		Neutral		Disagree		Strongly disagree		Mean	Standard Division	Arrange	Trend
	F	%	F	%	F	%	F	%	F	%				
Q1	34	24	36	27	23	20	17	13	22	16	3.32	0.71	5	Neutral
Q2	57	43	51	39	13	10	6	5	5	3	4.12	0.87	1	Agree
Q3	43	33	48	36	19	14	14	11	8	6	3.78	0.80	2	Agree
Q4	22	16	33	26	38	28	29	23	10	7	4.21	0.66	6	Neutral
Q5	27	20	36	27	34	26	27	21	8	6	3.35	0.74	3	Neutral
Q6	32	24	29	22	34	26	28	21	9	7	3.35	0.74	4	Neutral
Weighted Average											3.67			Neutral



The study proved through analysis that the banks in the Republic of Yemen that the e-training opportunities are very average for the references in the electronic review, which negatively affects the quality of the electronic review, as the answers of the study sample for this paragraph were neutral with an average of (3.32) and this indicates that Banks do not care much about e-training opportunities, and the answer is the second paragraph, which states that the electronic auditor's commitment to applying the rules of professional and ethical conduct of the audit profession leads to the quality of electronic auditing. The responses of the study sample to this paragraph were (4.12). The electronic audit by applying the rules of professional and ethical conduct leads to the quality of electronic auditing, and the answers to the third paragraph which states that the electronic auditor obtains professional certificates helps the auditor to conduct the electronic audit process efficiently, and it is clear that most of the answers were in agreement with an average of (3.78), That is, the electronic auditor obtaining professional certificates helps the auditor to conduct the electronic audit process efficiently, as the study confirmed through the analysis that the amount of The auditor has to perform several operations while performing the electronic review operations, such as the merger and sorting operations in the electronic system, where the total responses are neutral with an average of (4.21), and the study indicates that the respondents' answers to the paragraph that stipulates making some amendments to the standards regulating the profession to keep pace with Electronic development in the audit process, the study showed that the average response rate was (3.35), that is, making some amendments to the standards regulating the profession to keep pace with the electronic development in the audit process is present and flexible and changes with the change of local and international accounting standards, and confirmed the results of the study for the paragraph, which states The profession of electronic auditing requires special qualifications, such as graduates of accounting and financial and banking studies, where the study indicated that this is not necessarily so, and the sample answers were neutral with an average of (3.35). By analyzing the paragraphs of the first hypothesis, the following became clear: We note from the above table that the weighted average of all the paragraphs that represent the hypothesis was (3.67), and this indicates that the respondents' answers are neutral, is their disapproval of the answers to the hypothesis that they came with (the scientific and practical qualification of the staff in the review Electronic is sufficient to fulfill the requirements of data reference systems under the electronic accounting system) and the standard deviation of these expressions ranged between (0.66 - 0.87), which indicates the homogeneity of the respondents' answers to this hypothesis with neutrality and disapproval. Through the above, the first hypothesis was rejected, which states that (The scientific and practical qualification of employees in electronic auditing is sufficient to fulfill the requirements of data reference systems under the electronic accounting system), and the alternative hypothesis has been proven, which states that (finance) management does not contribute to the development of financial performance through planning) the appropriate financial position in business organizations in Republic of Yemen).

Analysis of the second hypothesis: The methods currently applied in the electronic audit process meet the requirements of electronic accounting information systems.

Axis Question	Strongly agree		Agree		Neutral		Disagree		Strongly disagree		Mean	Standard Division	Arrange	Trend
	F	%	F	%	F	%	F	%	F	%				
Q1	39	30	47	36	23	17	21	16	2	1	3.75	0.78	6	Neutral
Q2	46	35	47	36	24	19	13	10	1	1	4.17	1.20	4	Agree
Q3	49	37	51	39	18	14	11	8	3	2	4.00	1.21	3	Agree
Q4	53	40	52	39	24	19	2	1	2	1	4.00	1.34	1	Agree
Q5	46	48	61	46	12	9	7	5	6	4	4.01	1.22	2	Agree
Q6	42	31	53	40	16	12	9	7	12	9	3.64	0.99	5	Agree
Weighted Average											4.00			Agree



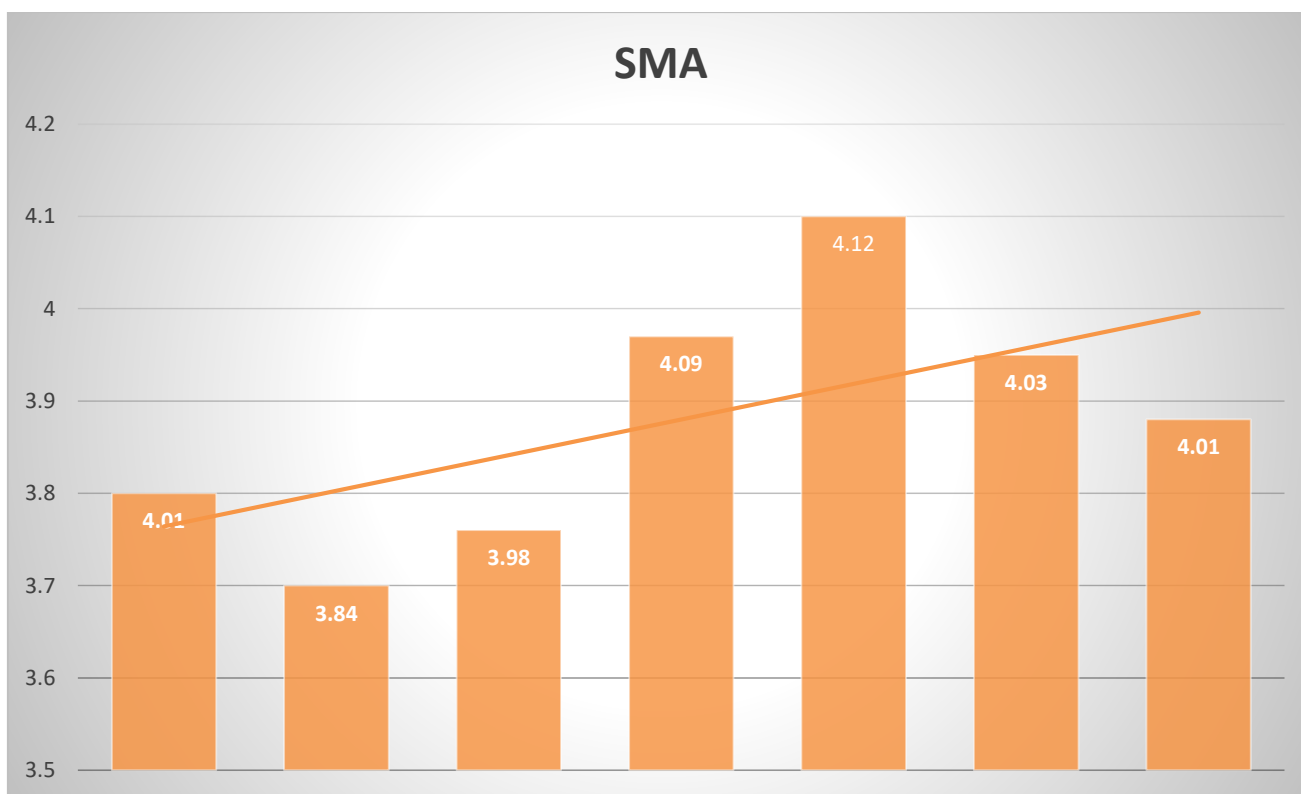
The study showed through the analysis that the banks in the Republic of Yemen that there are shortcomings in the processes of controlling financial performance as a result of the complexities of some electronic audit programs, which negatively affects the quality of the electronic audit, as the answers of the study sample for this paragraph were neutral with a mean of (3.75) and This indicates that there are shortcomings in the processes of controlling financial performance as a result of the complexities of some electronic audit programs, and the answer is the second paragraph, which states that the electronic audit provides time, which affects the quality of the audit. The availability of electronic audit time positively affects the quality of the audit, and the answers to the third paragraph which states that procedures for the electronic audit process are carried out by persons qualified in the use of computers, which affects the process of electronic financial control, and it is clear that most of the answers were in agreement with the average (4.17), that is, the procedures of the electronic audit process affect the electronic financial control process, as the study confirmed through the analysis that there are some risks to which it is exposed. The electronic review that you are exposed to, whether through devices such as some viruses or intruders, where the total responses were neutral with an average of (4.00), i.e. approving the paragraph, and the study indicates that the respondents' answers to the paragraph that states that the auditor has sufficient experience to be able to Improving the level of supervision and financial control of electronic auditing, the study showed that the average response rate was (4.01), that is, the auditor possesses sufficient experience to be able to improve the level of control and financial control of electronic auditing, and the results of the study confirmed the paragraph, which states that there are some operations that are carried out Outside the scope of electronic audit programs, which affects the process of controlling financial performance when conducting the audit process, as the study indicated that it is not necessarily so, and the sample answers were neutral with an average of (3.64), meaning that operations outside the scope of electronic audit programs affect the process of controlling Financial performance when conducting the electronic review process.

By analysing the paragraphs of the second hypothesis, it became clear from the above table that the weighted average of all the paragraphs representing the hypothesis was (4.00), and this indicates that the respondents' answers agree to the answers to the hypothesis that they came with (the methods currently applied to the electronic audit control process meet the requirements of electronic accounting information systems) And the standard deviation of these expressions ranged between (0.78 - 1.34), which indicates the homogeneity of the respondents' answers to this hypothesis with approval. Through the foregoing, the second hypothesis was approved, which states that (the methods currently applied to the process of electronic audit control meet the requirements of electronic accounting information systems The alternative hypothesis was rejected, which states that (the currently applied methods for the electronic audit control process do not meet the requirements of electronic accounting information systems).

Analysis of the third hypothesis : electronic review contributes to facilitating the operations of the external auditor

Axis Question	Strongly agree		Agree		Neutral		Disagree		Strongly disagree		Mean	Standard Division	Arrange	Trend
	F	%	F	%	F	%	F	%	F	%				
Q1	39	29	55	42	21	16	12	9	5	4	4.01	0.97	6	Agree
Q2	42	33	57	43	23	17	7	5	3	2	3.84	1.22	3	Agree

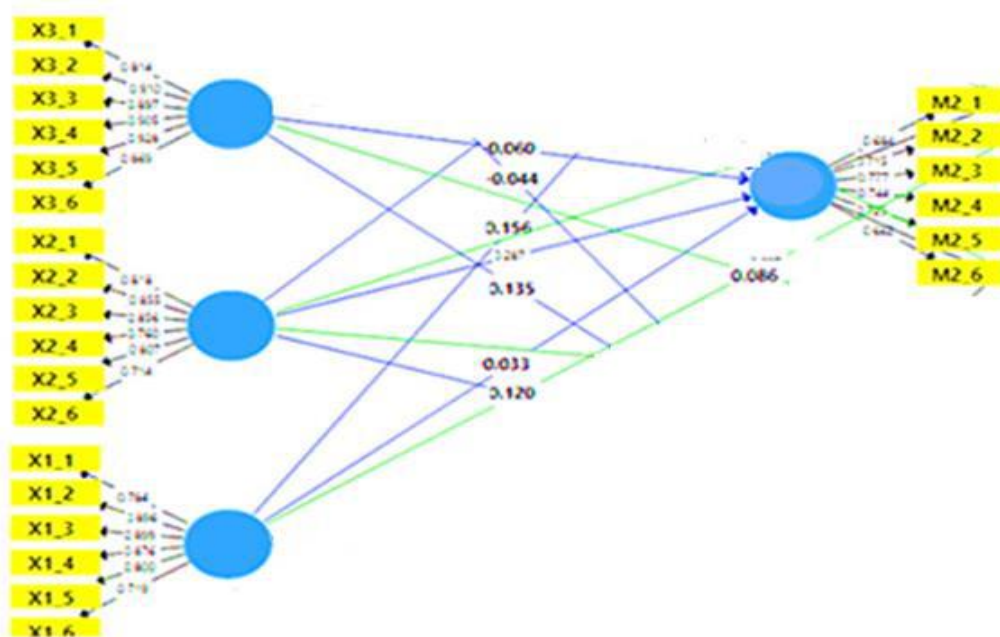
Q3	45	34	54	41	24	18	5	4	4	3	3.98	1.23	4	Agree
Q4	40	30	55	42	18	14	17	13	2	1	4.09	1.01	5	Agree
Q5	51	38	53	40	21	17	5	4	2	1	4.12	1.34	1	Agree
Q6	48	36	61	46	14	11	8	6	1	1	4.03	1.33	2	Agree
Weighted Average											4.01			Agree



The study clarified through the analysis that the external auditor reviews the monetary standards and follows up the financial movements, which positively affects the quality of the electronic audit, as the answers of the study sample for this paragraph were in agreement with an average of (3.84), meaning that the external auditor follows up the complete financial movements, and the answer is the second paragraph Which states that the external auditor is committed to the external audit standards approved by the relevant authorities, the answers of the study sample were to this paragraph (4.00), meaning that the external auditor adheres to the external audit standards approved by the relevant authorities, and the answers were to the third paragraph that states the external auditor It has criteria for selecting accounts that have been effectively audited and reviewed, and it is clear that most of the answers were in agreement with an average (4.00), that is, the external auditor has criteria for selecting the accounts that have been effectively audited and reviewed, and the study indicates that the respondents' answers to the paragraph that states The external auditor supervises the implementation of the work according to the approved program methods. The study showed that the average response rate was (3.96), meaning that the external auditor The person who supervises the implementation of the work according to the approved program methods, and the results of the study confirmed the paragraph, which states that the external auditor has sufficient knowledge of the external auditing standards. The analysis indicated in the sixth paragraph, which states that the external auditor takes into account the degree of efficiency of supervision and control processes in all activities. The answer was in agreement with an average of (4.11).By analyzing the paragraphs of the fifth hypothesis, it became clear from the above table that the weighted average of all the paragraphs representing the hypothesis was (4.00), and this indicates that the respondents' answers agree to the answers to the hypothesis they came with (electronic review contributes to facilitating the external auditor's operations) and the standard deviation of these expressions It ranged between (0.97 -1.34), which indicates the homogeneity of the respondents' answers to this hypothesis with approval. Through the above, the fifth hypothesis was approved, which states that (electronic review contributes to facilitating the external auditor's operations), and the alternative hypothesis was rejected, which states that That (electronic review does not contribute to facilitating the external auditor's operations).

Table (7) Hypothesis Testing Table Using Structural Equation Modeling (SEM)

Variables	B	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Section A: The impact of the dimensions of electronic auditing (electronic scientific and practical qualification, methods of the electronic control process, electronic audit examination, electronic audit) on the efficiency and quality of electronic auditing in banks.				
electronic scientific and practical qualification / Efficiency and quality of electronic audit	0.183	0.073	2.528	0.006
methods of the electronic control process / Efficiency and quality of electronic audit	-0.009	0.057	0.152	0.440
electronic auditing / Efficiency and quality of electronic audit	0.118	0.053	2.232	0.013
R ²				0.33



First: The role of the dimension of scientific and practical qualification of workers in the field of electronic auditing is sufficient to meet the requirements of data audit systems under the electronic accounting system:

The results in section (a) of the table indicate the role of electronic audit dimensions (electronic scientific and practical qualification, electronic control process methods, electronic audit examination) on the efficiency and quality of electronic auditing. The results show that the “electronic scientific and practical qualification” variable, which represents one of the dimensions of electronic auditing, contributes to the efficiency and quality variable of electronic auditing. and electronic practical” on the efficiency and quality of electronic audit, as it is clear that the level of statistical significance for the variable “scientific and practical electronic qualification” was (Sig =0.006<0.05), which is less than the level of statistical significance approved to prove any statistical effect, which is (5%), and therefore it is clear There is an important statistically significant impact of electronic scientific and practical qualification on the efficiency and quality of electronic auditing in banks. It is also noted through the results that the role of electronic scientific and practical qualification on the efficiency and quality of electronic auditing in banks was positive, which is indicated by the value of β , which amounted to (0.183), and this indicates that the respondents believe that there is a

link between scientific and electronic qualification in banks - which withdrew Including the sample - the efficiency and quality of the electronic audit

This indicates that the staff in these banks is able to deal with the existing electronic devices, and it can also be explained by saying that the respondents believe that there are no obstacles or difficulties in using the electronic audit represented by the dimension of the efficiency and quality of electronic auditing, and that there is an important link between the acceptance model Technology represented by electronic review and the use of information technology represented in the dimension of electronic scientific and practical qualification. This role may also be attributed to the respondents' perception that electronic scientific and practical qualification as one of the dimensions of electronic review should accompany the use of electronic review dimensions (electronic scientific and practical qualification). Electronic review in the efficiency and quality of electronic review. Where the results indicate that there is a link between the scientific and practical electronic qualification in banks and the efficiency and quality of electronic auditing.

Second: The role of the dimension of the methods currently applied in the electronic audit process that meet the requirements of electronic accounting information systems.

The results in section (b) of the table refer to the role of electronic audit dimensions (electronic scientific and practical qualification, electronic control process methods, electronic audit examination) on the efficiency and quality of electronic auditing. The results show that the variable "Methods of the electronic oversight process", which represents one of the dimensions of electronic auditing, contributes to the variable of efficiency and quality of electronic auditing. %) of the variable "Methods of the electronic control process" on the efficiency and quality of electronic auditing, as it is clear that the level of statistical significance for the variable "Methods of the electronic control process" was (Sig =0.440 <0.10), which is greater than the level of statistical significance approved to prove any statistical effect, which is (10 %), and therefore it is clear that there is an important statistically significant impact of the methods of the electronic control process on the efficiency and quality of electronic auditing in banks. It is also noted through the results that the role of the electronic control process methods on the efficiency and quality of electronic auditing in banks was negative, which indicates the value of β , which amounted to (-0.009), and this indicates that the respondents believe that there is a link between scientific and practical electronic qualification in banks - which The sample was withdrawn - and the efficiency and quality of electronic auditing, and this indicates that the staff in these banks is able to deal with the existing electronic devices, and this can be explained by saying that the respondents believe that there are obstacles or difficulties in using the electronic audit represented in the dimension of the efficiency and quality of electronic auditing. And that there is an important link between the technology acceptance model represented by electronic auditing and the use of information technology represented by the dimension of the electronic control process methods. This role may also be attributed to the respondents thinking that the methods of the electronic oversight process as one of the dimensions of the electronic audit should accompany the use of the dimensions of the electronic audit (methods of the electronic oversight process). It meets the requirements of electronic accounting information systems. Where the results indicate that there is a link between the methods of the electronic control process in banks and the efficiency and quality of electronic auditing.

4. CONCLUSION:

The study proved through analysis that the banks in the Republic of Yemen that the e-training opportunities are very average for the references in the electronic audit. To conduct the electronic audit process efficiently, and the study showed that no amendments were made to the standards regulating the profession to keep pace with the electronic development in the audit process and there is no flexibility with the change of local and international accounting standards, and the results of the study confirmed that the profession of electronic audit does not require special qualifications, such as graduate studies Accounting, financial and banking, the study showed through the analysis that there are shortcomings in the Republic of Yemen banks in the processes of controlling financial performance as a result of the complexities of some electronic auditing programs. Procedures in the electronic audit process that positively affect the business The electronic financial control mechanism, and the study showed that the electronic auditor has sufficient experience to be able to improve the level of supervision and financial control of electronic auditing. The study indicated that the employees in the electronic audit have sufficient experience to be able to continuously improve and develop in the electronic audit. The study confirmed that the level of financial control of electronic auditing is good and acceptable in the banks of the study sample, and the results of the study confirmed that there are some operations that take place outside the scope of electronic auditing programs, which affects the process of controlling financial performance when conducting the electronic audit process in banks, and the study indicated that Operations outside the scope of electronic audit programs affect the financial performance control process when conducting the electronic audit processThe study showed through analysis that the banks in the Republic of Yemen

that the manual system is better for the presence of the original document next to the electronic guide, and the study showed that the financial and accounting information is available as a result of the auditor's observation and discussion by qualified administrators and the availability of sufficient and decisive data in the light of the electronic audit. Collection Evidence in electronic audit requires high skill in the use of computers, and work in electronic audit takes the following forms: photo, record, document. .etc., and the results of the study confirmed that the impact of information technology on the electronic regulatory guide can be shown through the extent of its adoption and the degree of its credibility. The study showed through the analysis that the use of computers in the electronic audit process helps to complete it quickly and efficiently, and the results of the study indicated that there are some risks related to the use of computers in the electronic audit process, which threatens the accuracy and credibility of the results. and omission, negatively affect the electronic audit process, the study showed that keeping paper documents in addition to the document inside the computer provides greater security for the electronic audit process, the study showed that the inaccuracy in addition to the speed of implementation of the electronic audit process negatively affects the quality of the electronic audit, the analysis explained The speed of the electronic review process negatively affects the quality and integrity of electronic data. The study showed through the analysis that the external auditor reviews the monetary standards and follows up the financial movements, and the study explained that the external auditor is committed to the external audit standards approved by the relevant authorities, and the study indicated that the external auditor has criteria for selecting the accounts that have been effectively audited and reviewed, and the study indicates The external auditor is the person who supervises the implementation of the work according to the approved program methods, and the results of the study confirmed that the external auditor has sufficient knowledge of the external audit standards. The study indicated that the external auditor takes into account the degree of efficiency of supervision and control processes in all activities.

RECOMMENDATIONS

- Establishing electronic training for employees in the electronic review department.
- Holding seminars and lectures to introduce employees to the application of the rules of professional and ethical conduct in Yemeni banks.
- Join the institutes for teaching accounting and electronic auditing, and the need for the electronic auditor to obtain professional certificates in order to improve the electronic audit process efficiently.
- Forming work teams with expertise in electronic auditing and making any amendments to the standards regulating the profession to keep pace with the electronic development in the electronic audit process.
- Flexibility with changing local and international accounting standards and modern and advanced electronic auditing standards and programs.
- Addressing errors and gaps and avoiding the shortcomings that exist in the Republic of Yemen banks in the processes of controlling financial performance as a result of the complexities of some electronic audit programs.
- The optimum and positive use of the time of the employees of the electronic audit department because of its positive and effective impact on the quality of the electronic audit.
- Conducting internal and external workshops to understand the procedures of the positive electronic audit process on the electronic financial control process.
- The need for the electronic auditor to have sufficient experience to be able to improve the level of supervision and financial control of the electronic audit.
- Providing modern, local and international references and sources in electronic auditing to electronic auditing staff so that they have sufficient experience and to be able to continuously improve and develop in electronic auditing.
- Retaining and archiving documents and books of accounting operations in the manual system to be an essential reference in electronic auditing operations in banks.
- The necessity of distributing electronic financial and accounting information among all employees in banks and making observations and amendments thereto, in a way that contributes to achieving the objectives of the bank.
- Providing accounting and electronic data and information from its sources through holding seminars and special lectures.
- Joining information technology and electronic audit programs to control electronic accounting operations in banks.
- Holding seminars on monetary standards and following up on financial movements inside and outside banks.

- It is necessary for the external auditor to comply with the external audit standards approved by the relevant authorities.
- The external auditor's enrollment in the electronic audit programs, managing and supervising the implementation of the work according to the approved program methods.
- Visit the electronic reference to a number of advanced countries in accounting standards and electronic auditing to know about external auditing standards and how to formulate and apply them, and compare accounting standards and electronic auditing existing in banks with international accounting standards and global electronic audit programs.
- Provides the degree of efficiency of supervision and control processes in all accounting and financial activities.
- The use of modern and advanced computers of the latest generation with excellent specifications.
- Address the risks related to the use of computers in the electronic review process that threaten the accuracy and credibility of the results.
- Flexibility of accounting programs as the feature of modification and deletion in the electronic audit process.
- Maintain paper documents in addition to the document inside the computer for the electronic review process. Audit and ensure the electronic review process and the quality and integrity of electronic data.

REFERENCES:

1. Abbott, L. J., Daugherty, B., Parker, S., & Peters, G. F. (2016). Internal Audit Quality and Financial Reporting Quality: The Joint Importance of Independence and Competence. *Journal of Accounting Research*, 54(1), 3-40. <https://doi.org/10.1111/1475-679X.12099>
2. Abbott, L. J., Parker, S., & Peters, G. F. (2012a). Audit Fee Reductions from Internal Audit-Provided Assistance: The Incremental Impact of Internal Audit Characteristics. *Contemporary Accounting Research*, 29(1), 94-118. <https://doi.org/10.1111/j.1911-3846.2011.01072.x>
3. Abbott, L. J., Parker, S., & Peters, G. F. (2012b). Internal audit assistance and external audit timeliness. *Auditing: A Journal of Practice & Theory*, 34(4), 3-20. <https://doi.org/10.1111/j.1911-3846.2011.01072.x>
4. Abbott, L. J., Parker, S., Peters, G. F., & Rama, D. V. (2007). Corporate Governance, Audit Quality, and the SarbanesOxley Act: Evidence from Internal Audit Outsourcing. *The Accounting Review*, 82(4), 803-835. <http://www.jstor.org/stable/30243479>
5. Abbott, L., Parker, S., & Peters, G. (2010). Serving Two Masters: The Association between Audit Committee Internal Audit Oversight and Internal Audit Activities. *Accounting Horizons*. 24(1), 1-24. <https://doi.org/10.2308/acch.2010.24.1.1>
6. Abdallah, A. S., Majeed, M. Z., & Hamzah, A. M. (2021). Measuring the impact of governance pillars on the auditing quality. *Academy of Strategic Management Journal*, 20(2S), 1-7. <https://www.abacademies.org/articles/measuring-the-impact-of-governance-pillars-on-the-auditing-quality11334>.
7. Abdolmohammadi, M. (2012). Chief audit executives' assessment of internal auditors' performance attributes by professional rank and cultural cluster. *Behavioral Research in Accounting*, 24(1), 1-23. <https://doi.org/10.2308/bria-50023>
8. Abdolmohammadi, M. (2013). Correlates of cosourcing/outsourcing of internal audit activities. *Auditing: A Journal of Practice & Theory*, 32(3), 69-85. <https://doi.org/10.2308/ajpt-50453>
9. Alaraji, F. A. A. S. (2020). Corporate governance and its impact on the quality of internal audit. *Quality - Access to Success*, 21(175), 85-90. <https://www.proquest.com/openview/a5652d78da7ce6518867e9f164279262/1?pq-origsite=gscholar&cbl=1046413>
10. Alzeban, A., & Gwilliam, D. (2014). Factors affecting the internal audit effectiveness: A survey of the Saudi public sector. *Journal of International Accounting, Auditing and Taxation*, 23(2), 74-86. <https://www.sciencedirect.com/science/article/pii/S1522771714000108>
11. Anderson, U., Christ, M., Johnstone, K., & Rittenberg, L. (2012). A Post-SOX Examination of Factors Associated with the Size of the Internal Audit Functions. *Accounting Horizons*, 26(2), 167-91. <https://doi.org/10.2308/acch-50115>
12. Archambeault, D. S., DeZoort, F. T., & Holt, T. P. (2008). The need for an internal auditor report to external stakeholders to improve governance transparency. *Accounting Horizons*, 22(4), 375-389. <https://doi.org/10.2308/acch.2008.22.4.375>
13. Aria, M., & Cuccurullo, C. (2017). Bibliometrix: An R-tool for comprehensive science mapping analysis. *Journal of Informetrics*, 11(4), 959-975. <https://doi.org/10.1016/j.joi.2017.08.007>

14. Asare, S., Davidson, R., & Gramling, A. (2008). Internal auditors' evaluation of fraud factors in planning an audit: The importance of audit committee quality and management incentives. *International Journal of Auditing*, 12(3), 181- 203. https://papers.ssrn.com/sol3/papers.cfm?abstract_id=1292985
15. Asiedu, K. F., & Deffor, E. W. (2017) Fighting Corruption by Means of Effective Internal Audit Function: Evidence from the Ghanaian Public Sector. *International Journal of Auditing*, 21(1), 82-99. <http://doi.wiley.com/10.1111/ijau.12082>
16. Bame-Aldred, C., Brandon, D., Messier, B., Rittenberg, L., & Stefaniak, C. M. (2012). A Summary of Research on External Auditor Reliance on the Internal Audit Function. *Auditing: A Journal of Practice and Theory*, 32, 251-86. <https://doi.org/10.2308/ajpt-50342>
17. Bartlett, G. D., Kremin, J., Saunders, K. K., & Wood, D. A. (2016). Attracting applicants for in-house and outsourced internal audit positions: Views from external auditors. *Accounting Horizons*, 30(1), 143-156. <https://doi.org/10.2308/acch51309>
18. Bartlett, G. D., Kremin, J., Saunders, K. K., & Wood, D. A. (2017). Factors influencing recruitment of non-accounting business professionals into internal auditing. *Behavioral Research in Accounting*, 29(1), 119-130. <https://doi.org/10.2308/bria51643>
19. Bhattacharjee, S., Maletta M. J., & Moreno, K. K. (2017). Audit reviewers' judgments in multiple client audit environments. *Behavioral Research in Accounting*, 29(2), 1-9. <https://doi.org/10.2308/bria-51788>
20. Bhattacharjee, S., Maletta, M. J., & Moreno, K. K. (2016). The role of account subjectivity and risk of material misstatement on auditors' internal audit reliance judgments. *Accounting Horizons*, 30(2), 225-38. <https://doi.org/10.2308/acch51363>
21. Boyle, D. M., DeZoort, F. T., & Hermanson, D. R. (2015). The effects of internal audit report type and reporting relationship on internal auditors' risk judgments. *Accounting Horizons*, 29(3), 695-718. <https://doi.org/10.2308/acch51110>
22. Brandon, D. (2020). External auditor evaluations of outsourced internal auditors. *Auditing: A Journal of Practice & Theory*, 29(2), 159-173. <https://doi.org/10.2308/aud.2010.29.2.159>
23. Brown, P. R. (1983). Independent auditor judgment in the evaluation of internal audit functions. *Journal of Accounting Research*, 21(2), 444-455. <https://www.jstor.org/stable/2490784?seq=1>
24. -BTQV-TUVE De Zwaan, L., Stewart, J., & Subramaniam, N. (2011). Internal audit involvement in enterprise risk management. *Managerial Auditing Journal*, 26(7), 586-604. <https://doi.org/10.1108/02686901111151323>
25. Burnaby, P., & Hass, S. (2009). A summary of the global common body of knowledge 2006 (CBOK) study in internal auditing. *Managerial Auditing Journal*, 24(9), 813-834. <https://doi.org/10.1108/02686900910994782>
26. Burton, F. G., Starliper, M. W., Summers, S. L., & Wood, D. A. (2015). The effects of using the internal audit function as a management training ground or as a consulting servicesprovider in enhancing the recruitment of internal auditors. *Accounting Horizons*, 29(1), 115-140. <https://doi.org/10.2308/acch-50925>
27. Carcello, J. V., Hermanson, D. R., & Raghunandan, K. (2005). Factors associated with U.S. public companies' investment in internal auditing. *Accounting Horizons*, 19(2), 69-84. <https://doi.org/10.2308/acch.2005.19.2.69>
28. Chen, L. H., Chungm, H. H., Peters, G. F., & Wynn, J. P. (2017). Does incentive-based compensation for chief internal auditors impact objectivity? An external audit risk perspective. *Auditing: A Journal of Practice & Theory*, 36(2), 21-43. <https://doi.org/10.2308/ajpt-51575>
29. Christ, M. H., Masli, A., Sharp, N. Y., & Wood, D. A. (2015). Rotational Internal Audit Programs and Financial Reporting Quality: Do Compensating Controls Help? *Accounting, Organizations and Society*, 44, 37-59. <https://doi.org/10.1016/j.aos.2015.05.004>