

The Impact of Using the Electronic Work Environment to Develop the Performance of Internal Auditor in Islamic Banks in the State of Kuwait

Dr Mohammed Hussien Almarri

Assistant professor , Accounting Department , public Authority of Applied Education and Training

Dr Hussein Shabab Aldaihani

Assistant Professor , Accounting Department , Public Authority of Applied Education and Training

Dr Nabi Eid Alduwaila

Assistant Professor , Accounting Department , Public Authority of Applied Education and Training

Abstract

The study aimed at showing the effect of the electronic work environment on the performance of the internal auditors in the Islamic banks in Kuwait in terms of the qualifications required in the internal auditor to keep abreast of developments in the electronic work environment, in addition to the effect of using the electronic manual from the internal auditor. The study was based on the questionnaire, which was distributed to the internal auditors of the Islamic banks in the State of Kuwait, and 73% of the study's total number of 72 internal auditors were recovered. The main findings of the study are that the internal auditors of the Islamic banks in Kuwait possess the necessary knowledge of the components of the computer networks to serve the internal auditing process, and this has helped in the stability of the circulation of financial statements among the persons authorized by law to view the financial statements, which gives them confidentiality and security. The main recommendations of the study: The need for external auditors to rely on the electronic evidence used by the internal auditors because of the advantages achieved through the existence of the process of integration and coordination between the internal auditor and the external auditor in conducting the audit of the banks In Kuwait

Introduction

IT has created new opportunities and new risks for the enterprise to be used in business strategy. The dynamic nature of IT-based enterprises is a strategy that seeks excellence, moving from traditional systems to new systems. . The expansion of IT applications and technologies, and the accounting within the services sector covered by the WTO Agreements, have made the audit and IT profession concerned with the interaction with these changes, especially the most influential and influential companies, so it is necessary to examine the internal audit To adapt to the IT environment. The use of the computer in the accounting information system has caused many obstacles and difficulties faced by the manual system. It has made the process recording and processing mechanism very quick and precise. It enables the companies to obtain the system outputs at any time and enables them to use the methods. It has been difficult for many companies that deal with many low-value goods to use the continuous cost method of using that method, but now that the computer is in use, the continuous inventory method is easy and inexpensive.

Problem of the study

- 1-Does the internal auditor have the necessary qualifications to deal with the electronic business environment in Islamic banks in Kuwait?
- 2- What is the effect of the use of electronic evidence on the performance of internal auditor in Islamic banks in Kuwait

The importance of studying

The importance of the study stems from the following

1. The e-work environment has helped to reduce the cost of auditing in general and internal auditing in particular
2. The electronic work environment helps institutions to develop and grow by reducing time and costs, improving the quality of the audit process, and providing better bases for practicing professional judgment by auditors.
- 3 - The electronic work environment enables the auditor to make comparisons and analyzes between the actual numbers and planned, the auditor may use special programs to assist in the process of testing, which helps support the decision-making process
- 4- The electronic work environment requires the internal auditor to understand and take into consideration the advantages of the environment of computer information systems because of their impact on the design of the

accounting system and the relevant internal controls, choose the internal controls that he intends to rely on, and understand and identify the procedures

Objectives of the study

This study aims to achieve the following:

1. Demonstrate the impact of using the electronic work environment on the routine and strategic business environment of the internal auditor
- 2- Identifying internal auditing in the electronic work environment
- 3- To know the characteristics that are available in the auditor in order to be able or qualified to work in the electronic work environment
- 4 - To know the nature of the electronic report to be prepared by the internal auditor in the electronic work environment so that the report is appropriate to keep pace with the develop

Hypotheses of the study

Based on the study problem, the following hypotheses can be formulated

- 1- The internal auditor does not have the necessary qualifications to deal with the electronic work environment in Islamic banks in Kuwait
- 2 - There is no impact of the use of electronic evidence on the performance of the internal auditor in the Islamic banks in Kuwait

Previous studies

1-Alsharairi ,Mohammed(2017) Role of internal auditor in dealing with computer networks technology - Applied study in Islamic banks in Jordan

The study aimed to identify the role of the internal auditor in dealing with computer network technology - an applied study in Islamic banks in Jordan. The objectives were to identify the role of computer networks that were first installed in addition to the role of auditor in the physical components of computer networks and maintenance. The study community consists of internal auditors in Islamic banks or financial institutions. A total of 101 questionnaires were distributed, and 89 questionnaires were retrieved for statistical analysis. One sample test was used to test the hypotheses of the study. The arithmetic mean and alpha test were used to find the internal consistency rate of the study sample. The main results of the study: The impact of computer networks on the internal audit work environment both in the installation of the computer for the first time or provide the physical components of computer networks. The most important recommendations: The need to hold seminars and conferences using technology tools and their impact on the environment of internal auditing or external auditing or the accounting environment in general

2- The Jamran Study (2016) "The Effect of Using Information Technology Tools in Achieving Control of the Public Budget in the State of Kuwait"

This study was aimed at the effect of using the electronic work environment represented by IT tools to increase the efficiency and effectiveness of the control of the general budget in Kuwait. The questionnaire was used as a main tool in obtaining preliminary information and was distributed to internal auditors at the Ministry of Finance and Auditors of the Audit Bureau in Kuwait. The most important recommendations of the study are: • To provide adequate qualifications for auditors in the Audit Bureau to achieve effective control over the general budget in the Audit Bureau and the Ministry of Finance. The most important recommendations are: The necessity of continuing to develop the use of IT tools in achieving control over the government apparatus in Kuwait. And conferences that focus on government accounting in general and control of the public budget in particular in the State of Kuwait

3- Deihani 2016 study "The impact of electronic auditing on the development of the performance of external auditing in the State of Kuwait"

The aim of this study was to show the effect of using computer networks, planning the environment of computer and computer equipment, and providing the scientific and practical qualifications necessary to improve the performance of external auditing in the State of Kuwait. The study relied on the questionnaire to obtain preliminary information. The sample and sample of the study formed the external audit offices in the State of Kuwait. One of the most important statistical methods is the arithmetical averages, frequencies and alpha test of credibility. The most important results of the study: The use of computer networks has a positive impact on the development of the performance of external audit in terms of the possibility of receipt or delivery of reports from the administration or internal audit, and showed that the use of advanced computers and the use of computerized accounting software has a positive impact in the development of external audit performance in the State Kuwait. The most important recommendations of the study: a necessity. All companies in the State of Kuwait should fully computerize their accounting and financial functions in view of the advantages achieved by the electronic business environment in the external and internal auditing process.

4- Pashtawi Study 2015 "The role of the auditor in determining the cost and benefit in auditing the electronic accounting information systems in the commercial banks in Jordan.

The objective of this study is to demonstrate the impact of the cost-benefit policy in auditing accounting information systems by determining the cost of investing in IT tools to achieve the objectives of auditing the accounting information systems. The questionnaire was used and distributed to the internal auditors of the Jordanian commercial banks. The results of the study there is investment and large amounts indicates that there is a great benefit from the use of electronic work environment tools in achieving various objectives, including the existence of credibility in computerized accounting information systems. Among the most important recommendations: the auditor should evaluate the old computer systems to find the extent to which they can be used in computerized information systems. The auditor's attention should provide an initial report on the importance of using the electronic work environment in terms of identifying its risks and benefits.

5- Alhaniny (2011) " Risks of computerized accounting information systems in Jordanian banks and their causes and means of prevention

This study aimed to identify the risks of computerized accounting information systems in Jordanian banks, their causes and means of prevention. To achieve this, a questionnaire form was designed and distributed to a sample of (63) beneficiaries who serve as assistants to the general managers, directors of departments, branch managers, their assistants and employees in Jordanian banks. After analyzing the data using SPSS, he concluded that there were risks to the security of accounting information systems in Jordanian banks. With regard to staff as intentional access of staff to data, the risks associated with the introduction of viruses into such systems, the risks of internal control as unauthorized to see outputs, and the risks associated with natural and non-natural disasters. The study concluded that one of the most important of these risks is the lack of experience of the staff of the bank in maintaining the security of information in the lack of training staff to use the means of protection of accounting systems before the start of their work, the lack of an appropriate system of recruitment appoints the right person in the right place. Should be used by banks to reduce the effects of computerized accounting risk as the management of the bank updates the means of protection in accordance with the continuous technological development and the maintenance of alternative versions of information in safe and remote places, and implement procedures to protect the computerized accounting information system through (Physical protection) and the development and implementation of a robust internal control system.

The study recommended the following: The necessity of increasing Jordanian banks' interest in developing effective internal control systems for computerized accounting information systems, the need for Jordanian banks to keep abreast of continuous technological developments and holding continuous training courses for new and old employees; to highlight the importance of their compliance with the control procedures regarding the safety and security of computerized accounting systems And train them on these procedures.

The current study differs from previous studies

- 1 - This study focused on the characteristics of the electronic report to be used in the electronic work environment and has a role in increasing the efficiency of internal audit work
- 2 - This study focused on the electronic work environment and its direct impact on increasing the quality of internal audit performance in Islamic banks
- 3 - This study focused on the scientific and practical qualifications to be provided by the internal auditor to be consistent with developments in the electronic work environment

The theoretical framework of the study

Relationship of computer accounting information systems

There is a strong relationship between accounting and computer information systems, and it is clear from the review of information systems and computer that the two ideas complement each other and that their elements do not differ from each other and below a number of points that illustrate this: (Muhammad, 2007, p. 201)

The idea and structure of the computer is based on the idea of information systems where the idea of the computer does not come out of the philosophy of the system.

2. Elements of the philosophy of the main system are the same parts of the mainframe (input, processing, output)
3. The philosophy of the accounting system is wider and older than the idea of the computer where the computer was based on the philosophy of the system.
4. Computer is an operational tool and control of the idea of the accounting system.
5. System philosophy and human behavior gave the computer progress and technology.
6. Computer is a planning tool for the accounting system.
- 7 - the interdependence that led to the integration between the idea of the system and the idea of computer.
8. The human need for accurate, quick and specialized knowledge and the search for the relevant particles.

The accounting information systems (AIS) is one of the main systems in the establishment. Therefore, the modern technology currently available has been developed from the way the accounting system works. Many

new technologies have been adopted in the operations of the accounting information system. Therefore, this system needs control procedures as one of its components. Prevent system errors and help detect them (Alhosban, 2013, p. 23)

The effects of using the computer on the accounting system

The use of computers in business organizations has a significant impact on the accounting information systems used by this establishment and these effects include: (Dahlama, 2008, p. 117)

- 1- Speed of operation and ease of call. Ability to consolidate large amount of stored data
- 2 - The enormous potential to store many data in a small space compared to manual records.
- 3 - High and high capacity to handle data efficiently, where the computer processes a large amount of data and can work without interruption and for long hours of time.
4. Flexibility in reporting both in terms of form and timing. Facilitate error detection. And the decrease in accounting and operating errors due to the low dependence on the human factor.
5. Improve and facilitate further analysis of information and increase the quality of information.
6. Conducting complex calculations and the possibility of operating a large amount of transactions in a short time and at a lower cost.

The effect of using the computer on the accounting system

The effects of computer use in the accounting system are: (Alhosbant, 2009, p. 67)

- 1- The objectives of accounting have not changed, whether manual or electronic, but the use of computer impact in the degree of achieving the efficiency of these goals.
- 2- The use of the computer affects the form and nature of the documentary group in accounting.
- 3- The use of the computer led to accuracy in performance and to speed in the preparation and presentation of reports better than in the manual system.
- 4- The use of the computer is an extension of the work of the human, but the computer is done quickly and efficiently.

Mechanism of work in the computerized accounting system

The accountant orders the computerized program to follow the computer instructions. The work of the accountant is limited to the introduction of the information, but no more, and the device performs the rest of the steps (accounting cycle). But before entering the data for the computer, the accountant and with the help of the programmer must create the command program in advance: (Barry, 2011, p 73)

1. Create an account coding mechanism (as in the manual system), through which the program can distinguish the type and nature of accounts.
- 2 - Create a journal programmed according to the mechanism of coding accounts.
- 3 - Establishment of general accounts in the general ledger and detailed accounts programmed in the Assistant Ledger.
4. Establish a computerized migration mechanism for accounts. And the establishment of programmed financial statements

The concept of internal audit

The internal audit was initially aimed at searching for accounting errors in the accounting documents, conducting the cash inventory and reviewing the financial statements. The auditor did not have full access to all the books and records. This concept was developed for scrutiny until the end of 2001, when another definition was introduced in line with the following modern concepts: Donald, 2001

1. Risk management.
2. Institutional (control) procedures. A set of rules and methods used to prevent corruption or gain any gains that are not their right.

Advisory role of the auditor

Thus, the new definition of internal audit issued by the Institute of Internal Auditors (IIA) is as follows (IIA, p37) An independent, objective and independent audit and consulting activity designed to enrich and develop management processes by helping them to achieve their objectives in a structured and systematic way to evaluate and effectively manage their risks, controls and institutional procedures.

The important points to be taken into account in the internal audit system that help to avoid the risks of auditing or the problems of the electronic work environment are (Lawrence, 2003, p8)

1. To provide and maintain information security requirements.
2. Meet new employees and learn about their ability to deal with IT risks before hiring.
- 3 - work on the control of communication networks, to ensure that the information on the networks are correct and not false.
- 4 - Work on the appointment of an appropriate user to determine the systems: Users must change the password

regularly, and if the password does not meet the purpose of auditors must search for other means to ensure the security of information, for example, the memory must be clear and large capacity

Qualification of the internal auditor to work in the electronic work environment

The elements of accounting qualification appropriate to the phenomenon of globalization and information technology require the preparation of educational programs, and should take those programs and the set of knowledge emerging and associated effects, which means the need to develop a program focuses on accounting disciplines, auditing and technical in general, in addition to knowledge of audits and the basics of accounting and laws and benefit from ICT, accounting information systems, decision-making methods and leadership development (Bashtawi, 2002)

The internal audit assesses the degree of compliance with the criteria set by the auditor, and is derived from the auditor's program, which is provided by the audit team's experienced employees and specialists with skills and qualifications, by asking questions to the technicians. In the information technology world, experts are very interested in the organization, especially the qualified auditors, and attention to the auditor's report because it is meaningless if it is written in the language of generalization and not the language of allocation. This does not give the company's management a precise picture of the company's conditions. Information Technology Auditor (John, 2003)

The auditors in the e-work environment should rely on training, especially in the field of accounting programs, because it helps to increase the coverage of the audit process of the company's activities and activities and increase the activities of the auditors. The training helps the auditor not to rely too much on past experience, And trying to create it. Training means focusing on how new information technology approaches and changes are learned, and does not necessarily mean how to further expand prior knowledge (Grand, 1998)

Time has changed, new branches of knowledge have emerged such as information technology, counseling and guidance, which has created the opportunity for the accounting profession to take a leading role in these areas. Accountants have the opportunity to present themselves as the most specialized and knowledgeable in these new areas compared with other parties outside. The requirements for specialization in auditing or accounting in the electronic work environment are (Oliphant, 2004)

- 1-Preparation of examinations for accounting specialization programs.
2. Preparation of scientific publications, conferences and other means of consultation and guidance or specialization.
3. Issuing new legislation for each professional activity related to accounting.
- 4 - Give the title of accounting specialist for people who fulfill a number of requirements, including their assessment in terms of their ability in the field of advanced knowledge and practical experience.
- 5 - Prepare the training of accountants in the most effective way in the field of specialization after the university qualification.

The objective of the specialization from the point of view of the professional auditors in the field of electronic work environment is to achieve promotion and receive high salaries. IT auditor must obtain a general certificate and then have a more background in the concepts and practical practices of auditing. The IT auditor should also be aware of the business issues and developments and cannot consider technology issues independently of auditing. And that the auditors in the field of technology to obtain a certificate of scrutiny such as Certified Internal Auditor (CIA) in accordance with the place of work and place of residence where the auditor works, and then take the certificate of specialist information technology auditor and be the subject of jurisdiction in the sciences prevailing or known in Information Technology, Internal auditor in an e-work environment must have knowledge of the following (Alhosban , 2009 , p79)

1. Special skills and knowledge to plan audit procedures.
2. Knowledge of the information systems and security of the company such as computer applications and related matters.
- 3 - Locating the control of the work by providing services to the units of information systems and understanding the operating characteristics of certain units of the company.
4. Understand GAAP applications through the practical practices of these principles and their suitability for the company's applications.
5. Assess current risks and control risks related to work.

Electronic Guide to the Internal Auditor in the Electronic Work Environment

The ability to search for information whether it is stored on computers or stored on databases or other audit records gives the auditor greater ability to coordinate efforts and assess the issues he or she discovers from the initial audit. This is done through the types of electronic worksheets that help auditors to perform their work, especially in companies that apply electronic data processing and access to information, which in turn increases the efficiency of the auditors to carry out their work instead of keeping them in files or offices. The continuation

of technological changes have changed from The methods of auditors in dealing with the work and activities of the company, because they created new risks and opportunities, resulting from changing the laws of safety of information and reliability and thus changed the procedures of documentation evidence and the manual paper does not meet the need, especially in the work environment that depend On computers in the performance of accounting and auditing (Grand 2003)

Almost every company uses computers to track and store information, which means that auditors have to deal with the manual in its electronic form. Therefore, the American Institute of Certified Public Accountants (AICPA) issued Standard No. 80 as "Statement of Auditing Standards". Information technology requires the use of the electronic manual to reduce audit risk to an acceptable level. The auditor should test the controls to gather evidence to support the level of control risk required. The increased use of computers by the company to follow up and store information means that the auditors have to handle the manual electronically (Williams, 2004)

Because of the difficulty of verifying the paper directory to obtain the appropriate evidence for each process, Accounting Standards Board (ASB) standard No. 94 on the impact of information technology on auditing by focusing on internal control in the fifth month of 2001 is effective when applying periodic financial statements. This criterion applies to the electronic directory of companies, especially the large ones, noting that the use of the electronic manual may result in several risks compared to the traditional index, which can be summarized in the following points (Ratcliffe, 2005)

- 1- The difficulty of change: The easy-to-change guide loses its credibility and its value is almost non-existent. The paperwork guide is difficult to change and easy to detect change.
2. Reliability: reliability increases when the source of the manual is outside the company and strengthened.
3. Complete documentation: The paper directory contains all required information such as (customer name, address, telephone directory, etc.). The electronic directory can provide a reference number or reference for this information.
- 4 - Ease of use: The manual paper is easy to use and does not require advanced or expensive auditing tools to ensure them, and the electronic directory needs experts and the existence of utilities to get it, such as the printer or advanced computers.
- 5 - Clarity: The manual paperwork is often clear and allows scrutiny of several auditors performing the same task, the electronic evidence is not completely clear in the habit of not be able to check the auditor and verify its validity.

Statistical analysis of the study

Credibility and consistency

The Kronbach alpha test, which measures the degree of internal consistency of the responses of the study sample, was 81% higher than the minimum 70% (SekaranK, 2013, p. 348). This indicates that the responses of the sample Gives a positive reflection on the findings and recommendations of the study. Alpha test for the first hypothesis 86% and the second hypothesis 73%, and this also indicates that the level or degree of consistency of the responses of the sample members of the study is acceptable at the level of study in general and at the level of hypotheses of the study. A total of 64 questionnaires were recovered, of which 57 were retrieved and 57/64 (89%). The total number of internal auditors was 72 internal auditors at Islamic banks in Kuwait distributed as follows: Kuwait Finance House 35 Internal Auditor , Werba Bank 5 Internal Auditors, Boubyan Bank 16 Internal Auditors, Ahli United Bank 8 Internal Auditors, and Kuwait International Bank 8 Internal Auditors

Decision making base

The SPSS system was used to analyze the study questionnaire in which the five-layer Lycert system was used, so that the following symbols were given: Strongly agree with code 5, OK with code 4, neutral with code 3, disagree with code 2, strongly disagree with code 1, The higher the average of the paragraph or the average of the hypothesis, the greater the number 3, the answers of the sample of the study tend to the degrees of approval or strongly approved, and the average of the paragraph or hypothesis is less than the number 3, the responses of the sample study participants tend to the degrees of disagreement, In the acceptance is the number 3 $(5 + 4 + 3 + 2 + 1) / 5$.

Characteristics of Study Sample Individuals

Table 1 Characteristics of Study Sample Individuals by Specialization

Title	Frequencies	Percentages
Accounting	35	%61
Managements	15	\$26
Economics and Finance	7	%13
Total	57	%100

It is noted from the above table that the members of the study sample are mostly from accounting

specialization. This may be a natural result. The sample of the study is targeted at the internal auditors. Naturally, most of them are accounting specialists. This has a positive reflection on understanding of the questionnaires.

Table 2 Characteristics of Study Sample Individuals by Years of Experience

Title	Frequencies	Percentages
Less than 5 years	12	%21
5-less than 10 years	19	%33
10-less than 15 years	13	%23
15 years and more	13	%23
Total	57	%100

Note from the previous table that the majority of the sample of the study according to the variable of experience from the category of 5 to less than 15 years, which means that the members of the sample of the study have appropriate experience in the field of accounting work in Islamic banks, also notes that the rest of the ratios are close, which gives a positive reflection on the results and recommendations studying.

Table 3: Characteristics of Study Sample Members by Job Status

Title	Frequencies	Percentages
Assistant Auditor	10	%17
Primary Auditor	43	%75
Auditor Manager	4	%8
Total	57	%100

It is noted from the previous table that the vast majority of the sample of the sample of the study are the main auditors by 75%, and the assistant auditors have a low rate of 17%, and this indicates that the members of the study sample have suitable job centers, which reflects positively on the credibility of the study tool

Table 4: Characteristics of Study Sample Members by Academic Qualification

Title	Frequencies	Percentages
College	14	%24
University	31	%54
Post graduates	12	%22
Total	57	%100

It is noted from the previous table that the vast majority of the sample of the study who hold a bachelor's degree and this means that the members of the study sample have appropriate qualifications, which reflects positively on the credibility of the study tool.

Discuss the statistical results with the hypotheses of the study

Table 5: Opinions of the sample of the study in terms of qualifications of the internal auditor in the electronic work environment

N	Paragraph	Average	Standard deviation	Rank
1	Internal Audit Evaluates the degree of compliance with the criteria set by the auditor, which is the source of the auditor's program, which is provided by the employees' experience in the company concerned with the audit	4.04	0.75	3
2	Training helps the auditor not to rely too much on previous experience, which makes him able to focus in a particular field and try to create it	3.76	0.58	5
3	Internal auditors are subject to specialized examinations in the field of electronic auditing	3.09	0.96	7
4	The title of an electronic auditor is given to persons who meet a number of requirements, including their assessment of their ability in the field of advanced knowledge and practical experience	2.80	0.56	9
5	The internal auditor has special skills and knowledge to plan electronic audit procedures	3.37	0.67	6
6	The internal auditor has knowledge of the company's information systems and security, such as computer applications and related matters.	3.82	0.49	4
7	The internal auditor determines the location of the control by providing services to IT units and understanding the operating characteristics of specific units of the company.	2.76	0.86	8
8	The internal auditor assesses current risks and control risks related to the electronic business	3.76	0.41	5
9	The internal auditor shall have the necessary technical knowledge in the electronic work environment	4.27	0.52	2
10	The internal auditor has the necessary components to deal with the physical components of computer networks that are based on the transfer and exchange of accounting information	4.38	0.39	1
11	The internal auditor shall use experts or technicians in the electronic work environment to ensure the reliability and consistency of the transfer and exchange of accounting information	2.43	0.89	10
Average		3.49		

Note from the previous table that the members of the sample of the study - represented by the internal auditors - that paragraph 10 represents the highest acceptance level with an average of 4.38, indicating that the ratios of the strongly approved and the corresponding ratios are much higher than the ratios of non-approved, Which is the basis for the exchange of financial information between the relevant parties. This indicates that the internal auditors have specialized knowledge in computer networks, which gives additional value to the credibility and stability of the exchange of financial information that is exchanged. With the relevant parties. It is also noted that the standard deviation is 0.39, which is an acceptable percentage indicating that the level of dispersion in the responses of the sample members of the study sample is not high. It is also noted that paragraph 9 represents the second degree of acceptance with an average of 4.27. This paragraph is that the internal auditors have information or The necessary expertise in the electronic work environment required in the internal audit process. This indicates that the internal auditors have the necessary knowledge in linking or employing the tools of the electronic work environment in achieving the objectives of internal auditing in Islamic banks. This indicates that there is a good level of technical knowledge In the electronic work environment. It is also noted that the standard deviation 0.52, which is an acceptable percentage, indicates that the level of dispersion in the responses of the sample members is not high . It is also noted that the third paragraph represents the third degree of acceptance with an average of 4.04, namely that the internal audit assesses the degree of compliance with the criteria set by the auditor, and the source of the auditor's program provided by the employee's experience in the company related to the audit, indicating the existence of an electronic audit program carried out by the auditor The internal audit process has a positive impact on the auditor's knowledge of the electronic work environment. The audit program is a summary of the audit work carried out during a particular period. It is also noted that paragraph 11 represents the lowest acceptance level with an average of 2.43, which indicates that the degrees of non-approved higher percentages of approval levels, the paragraph is the use of internal auditors experts in the field of electronic work environment, which may also mean that the internal auditors have the necessary knowledge in the environment Electronic work. It is also noted that the general average of the hypothesis 3.49

which is higher than the point of cutting 3, and this indicates that the internal auditors in the Islamic banks in Kuwait have the elements of work in the electronic work environment to achieve the objectives of internal audit Table (6): The sample of the study in the sections of the electronic manual of the internal auditor

N	Paragraph	Average	Standard deviation	Rank
1	The internal auditor uses electronic worksheets that help auditors perform their duties, especially in companies that implement electronic data processing and information acquisition	3.49	0.59	5
2	The use of the electronic work environment helped to develop the use of the electronic manual by the internal auditor, which led to the development of its performance	4.19	0.87	3
3	The use of the electronic report helped the auditor in the rapid exchange of information and data between the relevant parties, which reflected positively on the performance of the auditor	3.08	0.62	7
4	The electronic evidence helps the internal auditor in the audit process mitigate the risks of information security technology	4.02	0.92	4
5	The electronic evidence helped the internal auditor to assess the risks of the electronic work environment, which was positively reflected on its performance	2.29	0.51	9
6	The Internal Audit Guide helped assess the effectiveness of the internal electronic control system, giving greater reliability to accounting information	4.67	0.85	2
7	The internal auditor's approval of the electronic directory has helped to give additional value to the financial statements so as to assist in making decisions	4.77	0.69	1
8	The electronic evidence helped to quickly store and import evidence and evidence for the internal auditor, which reflected positively on the auditor's report	3.27	0.92	6
9	The electronic guide has a positive impact on increasing the knowledge and understanding of the internal auditor of the components of the electronic work environment in order to achieve the objectives of the internal audit	2.40	0.51	8
10	The use of the electronic evidence by the internal auditor increased the external auditor's approval of the internal auditor's report on the objectivity of the financial statements	2.24	0.62	10
Average		3.29		

It is noted from the above table that the sample of the study confirms that the seventh paragraph has an acceptance score with an average of 4.77 and this indicates that the ratios of the strongly approved and the corresponding ratios are higher than the ratios of the non-approved or not strongly approved, and this paragraph is that the use of electronic evidence by the internal auditor has a reflection This indicates that the use of the electronic guide has a positive impact on the credibility and stability of the financial statements of both internal and external parties in the bank and this has helped to add value to the credibility of the financial statements, which helped to develop the performance Internal auditors at Islamic banks in Kuwait. It is also noted that the sixth paragraph represents the second degree of acceptance according to the opinion of the sample of the sample of the average 4.67, that the use of the electronic guide by the internal auditor helped to evaluate the internal electronic control systems, especially accounting control and internal control, and this indicates that the management of the company has a control environment adopt the use of environment Electronic work as a basis in the adoption or preparation of lists of Islamic banks in Kuwait. It is also noted that the second paragraph has the third degree of acceptance or confirmation with an average of 4.19, namely, that the optimal use of the electronic work environment tools helped the effective use and general acceptance of the use of the electronic manual by the internal auditor. This has helped to improve the performance of the internal auditors in the Islamic banks in Kuwait To achieve the objectives of the bank in general. It is also noted that the tenth paragraph represents the lowest level of acceptance with an average of 2.24, namely, that the use of the electronic guide by the internal auditor has an impact on the external audit process, and this indicates the weakness of cooperation or coordination between the internal auditor and the external auditor in conducting the audit in the electronic work environment . It is also noted that the average hypothesis is 3.20, which is higher than the cut-off point. This indicates that the use of the electronic evidence by the internal auditor has a positive effect on the development of the performance of the internal auditor in the Islamic banks in Kuwait

Test the hypotheses of the study

Test the first hypothesis

A one sample T test was used to test the first hypothesis that "the internal auditor does not have the qualifications necessary to deal with the electronic business environment in Islamic banks in Kuwait"

Table 7 Result of the first hypothesis test

Hypothesis	T schedule	T statistical	Average	Significant	Result
First	1.977	11.43	3.49	0	Rejected

Where the rule of decision is not to accept the alternative hypothesis and reject the null hypothesis if the calculated value is higher than the tabular value, as a result, the null hypothesis is rejected and the alternative hypothesis is accepted and that the internal auditor has the qualifications required to deal with the electronic work environment.

Test the second hypothesis

A one sample T test was used to test the first hypothesis that "there is no impact of the use of electronic evidence on the performance of the internal auditor of Islamic banks in Kuwait"

Table 8 Result of the second hypothesis test

Hypothesis	T schedule	T statistical	Average	Significant	Result
Second	1.977	7.79	3.2	0	Rejected

Where the rule of decision is not to accept the alternative hypothesis and reject the null hypothesis if the calculated value is higher than the tabular value, as a result, the null hypothesis is rejected and the alternative hypothesis is accepted which it there is impact of the use of electronic evidence on the performance of the internal auditor of Islamic banks in Kuwait

Study findings and recommendations

First, the results of the study

1. The internal auditors of the Islamic banks in Kuwait possess the necessary knowledge of the components of the computer networks in order to serve the internal audit process. This has helped in the stability of the circulation of financial statements among the persons legally authorized to view the financial statements, giving them confidentiality and security.
2. The internal audit assesses the degree of compliance with the criteria set by the auditor. The auditor's program is based on the experience of the employees in the company concerned with the audit. This reflects the integration of the internal auditor's program with the audit program of the external auditor, which gives credibility to the financial statements. Reflection on stakeholder decisions
- 3 - Internal auditors have the necessary knowledge of information security policies in the electronic work environment, which has a positive reflection on the difficulty of penetrating financial statements, both from parties inside or outside the bank
- 4 - The adoption of the internal auditor on the electronic guide has helped to give additional value to the financial statements to help in making investment and operational decisions in the bank, and this helps to mitigate the risks of using the electronic work environment and encourages the possibility of optimal use of these tools, which facilitates the achievement of internal control objectives
5. The internal auditor assisted the internal auditor to evaluate the effectiveness of the internal electronic control system, which gives greater reliability to the accounting information prepared by the bank's management and the audit from the internal audit, and has an impact on facilitating the external audit procedures
- 6 - The use of electronic work environment to develop the use of electronic evidence from the internal auditor, which led to the development of performance.

Second: Recommendations of the study

Based on the study findings, the following recommendations can be formulated

- 1 - The need for external auditors to rely on the electronic manual used by the internal auditors because of the advantages achieved by the existence of the process of integration and coordination between the internal auditor and external auditor in conducting the audit of Islamic banks in Kuwait
- 2 - The need to give the title of an internal auditor (eg electronic) or IT auditor who has the skills and competencies necessary to audit financial statements prepared electronically
3. The internal auditor will not determine the location of the control by providing services to IT units and understanding the operating characteristics of certain units of the company
- 4 - The need to use experts or technicians by the internal auditor through cooperation and coordination between them in the quality of financial data and determine their suitability in taking appropriate decisions
5. The electronic evidence should help the internal auditor to assess the risks of the electronic work environment, which is positively reflected on its performance
6. The need to hold scientific conferences and seminars on the subject of electronic auditing so as to contribute

to enrich the academic trends and scientific trends that have a positive impact on the development of the performance of internal auditor in Islamic banks in Kuwait

7 - the need to hold specialized courses for internal auditors that help to prepare them for the optimal use of the electronic work environment to achieve the objectives of the bank in general and the goals of internal audit in general.

References

- Al-Azza, Firas Mohammed(2007) , ("Computer Skills", Dar Al Yazudi Publishing and Distribution., Jordan, Amman, p. 201
- Alhosban, Atallah Ahmed (2013) "Accounting Information Systems, Dar Al Yazuri Publishing, Amman, Jordan
- Alsharairi , Mohammed (2017) " Role of internal auditor in dealing with computer networks technology - Applied study in Islamic banks in Jordan . International Business Research .
- Dalahma, Sulaiman Mustafa(2008) "Fundamentals of Accounting Information Systems and Information Technology", Al-Warraq Publishing and Distribution, First Edition, Jordan, Amman.
- Bashtawi, Suleiman; Al-Shabib, Duraid(2002) , Accounting Education in Jordanian Universities, Reality and Prospects for Development in the Light of the Phenomenon of Globalization and Information Technology, Fourth Scientific Conference, Accounting and the Challenges of Globalization, Association of Auditors, Amman, Jordan, 24-25 September .
- Daihani, Saud (2016) "The Effect of Electronic Auditing on Developing the Performance of External Audit in the State of Kuwait", Master Thesis, Al-Bayt University, Mafraq, Jordan
- Alhosban , Attallah (2009) Internal Control and Auditing in the Information Technology Environment, Dar Al-Raya, 1, Jordan, Amman, 2009, pp. 65-67
- Barry E. Cushing; & Marshall B. Romney(2009); Accounting Information System, Sixth edition
- Alhaniny m Eman (2011) " the Risks of computerized of AIS in Jordanian banks , European Journal of Business and Management, Vol 20 , No 20.
- Donald E. Kieso; Jerry J. Weygandt; and Terry D. Warfield(2001(, Intermediate Accounting, Tenth edition.
- IIA(2003),Current Impact of Information Technology on Internal Auditing,,Jan .,P6.www.tindarcles.com
- John, Tongren (2003), Integrated IT Audit – part 1 , IIA , ITAUDITOR , WWW.IIA.ORG
- John, Tongren(2004) , Integrated IT Audit – part 2 , IIA , ITAUDITOR , WWW.IIA.ORG
- Oliphant , Alan(2003) , IT Auditors Certification _IIA , ITAUDITOR , WWW.IIA.ORG
- Grand , Charles(20098) ,Using CAATs As Audit Tools , Audit Tools ,IIA, Vol 1 , September 1 , 1998.
- Williamson, Louise(2004) , Guiding Auditors Along the Information Superhighway : the Implication of Electronic Evidence ., pp 69-71 .
- ˆRatcliffe,Thomas(2005) , IT Audit and Internal Control and Financial Statement Audit, ITAUDITOR , WWW.IIA.ORG p41 .
- Alsharairi ,Mohammed(2017) Role of internal auditor in dealing with computer networks technology - Applied study in Islamic banks in Jordan, International Business Research .
- Al-Pashtawi, Sulaiman (2015) "The Role of the Auditor in Determining the Cost and Benefit of Auditing Accounting Information Systems in Jordanian Commercial Banks, Journal of Research and Studies, Irbid National University, Irbid, Jordan
- Al-Jamran, Muhammad (2016) "The Effect of Using IT Tools on the Public Budget in Kuwait" Master Thesis, Al-Bayt University, Mafraq, Jordan