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## EXTENT OF USING ELECTRONIC AUDIT AND DISCLOSURE METHODS, AND OBSTACLES FACING THEIR IMPLEMENTATION IN JORDAN

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### ABSTRACT

*The study aims to identify Extent Of Using Electronic Audit And Disclosure Methods, And Obstacles Facing Their Implementation. A questionnaire was designed by the two researchers and distributed for the purpose of the study, the number of questionnaires distributed were (50) questionnaires (44) questionnaire from them were suitable for analysis. The questionnaire data was analyzed using the (SPSS) and a number of statistical techniques through descriptive statistics, arithmetic means, and standard deviations and percentages, the study hypotheses were tested by T- test. The study found that the companies apply to a great extent the e-disclosure methods. and also there are many obstacles facing e-disclosure and auditing operation Companies and auditing offices try to overcome the obstacles facing disclosure and auditing operations through enhancing the trust of data and financial information users of the benefit of the disclosed or audited information electronically in making-decisions process.*

### KEYWORDS

Electronic Audit, Electronic Disclosure, Auditing.

### INTRODUCTION

The major goal of electronic audit is to evaluate and understand the weak and strong points in the accounting information systems since the auditors need to evaluate the accuracy and the reliability of the information presented by the computerized accounting information systems so as to use this information in taking decisions concerning the truth and fairness of financial statements. to increase the ability of judgment on the financial statements and to increase audit quality , concurrent audit is used to measure the components of the electronic environment complication to come up with high quality results taking into account that the electronic environment is more complicated than the traditional one because the auditor has to retrieve and remember the important information and to find different ways to adapt to the systems' complication (Rosman, andrew ,et al. ,2006,P59 ). The concurrent audit's function is to test the programs at the same of time of work without stopping the system (Mcleal Raymond and Schell george, 2001.P430).

Because of the technical development in the field of electronic computers and the expansion of its use in all the scientific areas , the nature of inputs and ways to get output have changed and so it was a necessity for the methods of external auditing to cope up with the every development and change . Undoubtedly, any change means a change in the philosophical approach which auditing methods rely on. In other words , means of auditing will transfer from the traditional auditing to the auditing around or through or by the computer (Goma` ,2012,p 369)

### THEORETICAL FRAME & PREVIOUS STUDIES

1. The study of Dneibat( 2008) aimed to determine the role of information technology in auditing process in Jordan in terms of the areas where the external auditors use information technology in different fields and activities of auditing . the study also aimed to evaluate the extent of using information technology in the specified fields and the effects of this use in the efficiency and effectiveness of auditing process. Results showed sing information technology in the fields of planning , control and documentation helps greatly in achieving and improving the efficiency and effectiveness of auditing process despite the problems that hinder taking decisions process to utilize information technology in a way that leads to improve the efficiency and the effectiveness.
2. The study of Migbil( 2003) aimed at clarifying the systems which the companies use in processing the electronic information and identifying types of fraud and error that can be committed in the systems of the electronic data processing . the study also aimed to identify the most efficient ways of auditing that are used in light of the electronic environment of data processing and to determine the most technological methods which are the most effective ones in discovering the error and fraud used in auditing. Results revealed that auditing through the computer is the most ways of auditing used to discover the errors in light of the electronic environment of data processing and the most effective techniques in discovering the errors were Simulation of parallel method and the Optional data method.
3. The study of Poonpool,Chanthinok (2011) aimed to identify the effect of Computerized-audit competency on audit efficiency and to examine the relationships among Computerized-audit competency. The study also aimed to identify the best methods to check fraud operations . Additionally, the study aimed to examine saving time factor as an effective mediator on the relation between computerized audit and the auditor's judgment and to examine the relation between the auditor's psychology as an effective mediator between the auditor's judgment and his efficiency . Results showed the impact of audit judgment is directly related on audit independence and then, audit independence also has positive influence on audit efficiency.
4. The study of Omoteso,e (2010) aimed at identifying the effects of information and communication technology in auditing accounts and auditors in addition to the consequence effects in the audit and audit offices' tasks as a result of using audit with the computer. Moreover, the study aimed at identifying the effects of information and communication technology in the organisations where auditors work for from the point of view of coordination, control, authority and structure. Interview were carried in 2005 in UK n accounting companies BIG4 ,other accounting companies , institutions of public sector and organizations . results showed reliance on information and communication technology and technology in the field of auditing the accounts tends to reduce the number of the unqualified auditors in the audit offices.
5. The study of Chaveeru&Ussahawanitchakit (2009) aimed to identify the relation between the effective implementation of auditing accounts with the computers in the performance through the influence of the judgment quality of auditing accounts which makes error value in looking for data low in

addition to identify specific courses specialized in auditing public accounts. Results showed the effective implementation of auditing the accounts with the help of the computer has positive relations in the judgment quality and there were effective and positive relations with auditing with the help of the computer.

6. The study of Alfehaid, Higson (2008) aimed to identify the importance of auditing in information technology environment in Saudi Arabia. The analytical descriptive approach was used through interviewing accounts auditors working the companies in Riyadh and Breda randomly. The study concluded that problems facing the external auditor related to the customers' accounting systems and lack of the specialized employees who deal with accounting systems based on information technology. results also showed points of weakness in the customers' internal control systems and the customers' rapid use of information technology complicated the work of the external accounts auditors.
7. The study of Hayale, Abu Khadra (2006) aimed to evaluate the level of control systems and the efficiency of computerized accounting information systems in the Jordanian banks and to keep the privacy and transparency plus to provide data to the banks. Results showed that Jordanian banks do not have effective control and there were many fraud operations without being discovered and using control limits errors and fraud while it does not work carefully towards (Physical access, Logical access, Data security, Documentation standard, Disaster recovery, Internet, communication and E-Control and Output security controls).

## E-AUDITING OF ACCOUNTS

The auditor is responsible to express his neutral opinion about fairness of the financial statements and so his opinion is not changed according to the change of operating accounting data and preparing the records. In other words, the auditor is committed to the common auditing standards whether operating the accounting data was manual or electronically. Ad therefore, traditional audit procedures are no longer suit systems of operating data electronically so the auditor has to have knowledge in the computers (Kahal, 2010, 200).

Although there were many definitions of the process of E-audit of accounts but there is an agreement to some extent on the following definition: it is a process of collecting and evaluating that aims to determine whether the computer system helps in achieving the desired goals and the specific administrative ones as protecting the company's assets, achieving efficiently the company's goals, and using its resources efficiently and effectively (Al-rawi, 2009, 200). And e-audit of accounts can be defined as follows: it is a process of application to any system using information technology to help the auditor in planning, control and documenting auditing (Hamdoona, 962).

## OBJECTIVES AND ADVANTAGES OF E-AUDIT OF ACCOUNTS

The purpose of e-audit is to audit and evaluate the internal control that protect the system so the auditor has to check the availability of the following: the availability of precautionary measures to protect the computer and software, telecommunications and data from the unauthorized access or from vandalism, the preparation of the software and purchasing them by the management's authorization, checking accuracy and completion of the transactions, files and reports, dealing with the original data according to the management's policies and checking the accuracy and the completion of the computers files (Steibart & Romni, 456).

It is necessary for the auditor to know the functions and the abilities of the computers which will help greatly to achieve the following objectives (Al-kateeb & Mesad, 2009, 284-285)

1. Checking the truthfulness of the procedures quickly with accuracy and less cost than the traditional auditing.
2. Classifying data and choosing samples directly from the records.
3. The ability to read and type the reports, papers of auditing and the ability to implement the logical processes.
4. Examining the accounting records to detect unusual factors.
5. Preparing payrolls of the auditor's samples, results of auditing procedures and enclosing them in the auditing papers.

## STAGES OF e-AUDIT OF ACCOUNTS

The process of e-audit process passes by the following stages (Al-hifnawi, 2001, 311)

- 1- Organizational auditing: it is the first stage in auditing where element of this system were identified; equipments, documents, people, procedures, regulations and reports.
- 2- Application auditing: it aims to audit the steps of developing accounting information systems to make sure that the system achieved its goals and requirements including technical, economic, operational and legal aspects in case there was a transition from the old system to the new one appropriately without harming the existed system.
- 3- Detailed auditing: it aims to audit the accounting software the process the transactions data in the accounting information system by ensuring the safety and the accuracy of inputs and to make sure that there is an effective and independent control of its process.

## OBSTACLES FACING ACCOUNTS e-AUDIT

Auditing offices may face obstacles and problems that accompany the process of e-audit, some of these problems are as follows (Dneibat: 262):

- 1- The auditors' assistants' lack of experience in the field of computer.
- 2- Difficulty of keeping the privacy of important information
- 3- The auditors' lack of enthusiasm towards using the computer
- 4- Difficulty of applying the computer's programs in reality.
- 5- Auditing needs high skills in using computer
- 6- Killing the creativity of auditors who use the computer and the increase of the employees' number in the audit offices.

After addressing the problems facing audit offices using the computer, it is necessary to distinguish between audit accounts methods in the computer's field:

### ELECTRONIC AUDIT OF ACCOUNTS METHOD

The auditor faces risks in using information technology systems and this risk refers to the fact that input and output e-operation were stored on tools or means that can be read by the computer which may cause lost or disappearance of auditing route and therefore auditing accounts can be done through or about the computer (Gomaa, p369). Consequently, using e-systems implies having different methods of auditing which are according to Qabani (2006, p176) "methods of auditing the accounts are "around" or "through" or "by" the computer".

### AUDIT AROUND COMPUTER METHOD

The auditor follows auditing route starting from data access to the computers till they get out as printed reports regardless the use of control methods in the central unit for his belief that the output accuracy is based on the outputs validity and truthfulness (Al-qabani, p177)

### AUDIT THROUGH COMPUTER METHOD

In this method, the auditor follows the track of accounts audit starting from the computer internal operations to process data through operation system in order to examine and evaluate methods used in the central unit of the accounting systems (Al-Rawi, p 305). It is possible to say that his method is used in two areas: the first area: in the field of checking operation levels which implies checking the use of safety means and the validity of the programs used. Concerning the other area, it checks the truthfulness and results' accuracy generated from operating data through the computer by carrying out basic test to confirm its use. (Hijazi, 2010:303-305)



**AUDIT WITH COMPUTER METHOD**

The early programs of these methods have developed since 1960 and have been used in the field of accounting, audit accounts and the internal audits in the sampling applications in accomplishing tests of accounts audit and any other tasks of audit that were used to be done manually (Abd-raboh:244). Auditing techniques or methods by the computer are used as a tool to collect and analyze the necessary data for processing the important data for auditing by the e-systems (Budacia, 2010.P117). auditing account with the computer means that the auditor uses the computer to read data so as to check its validity and to choose sample and carry out necessary steps to get the appropriate evidences and to print the results in a clear way.

**THE EXTERNAL AUDITOR'S RESPONSIBILITY IN e-AUDITING**

The responsibility of the external auditors is shown through the following ( Garbo,2000,p:386):

1. Provide the company's administration with the accurate accounting financial data which are adopted in planning and taking decisions stages .
2. Protecting the company's assets and properties from embezzlement.
3. Encouraging productivity competency
4. To make sure all the employees in the company are committed to the implementation of the procedures to achieve its goals
5. Providing financial trusted records to prepare the reports for the internal and external use
6. Having the appropriate people in the proper positions
7. Providing the suitable procedures for recording the operations
8. Physical control over the assets, records, documents availability and proper records.

**CHALLENGES FACING EXTERNAL AUDITOR IN THE ELECTRONIC AUDITING**

The external auditor faces a set of challenges as a result of using the computers in the accounting systems, and most important challenges are as follows (Khateeb&Misa`d,273-275)

- 1- It is difficult for the auditor to follow the system of data flow inside the computer's system .
- 2- The auditor's lack of knowledge of the computer's techniques and the necessary technical knowledge .
- 3- Disappearance of auditing track which leads to the difficulty of access to the documents.
- 4- It is easy to enter data wrongly purposefully or not and the difficulty to discover it .
- 5- It is difficult to follow data because of the viruses in the computer.
- 6- The responsible group of analyzing the systems lacks the experience of the accounting systems plus the computers managers' lack of experience causes more errors and even the failure in operating and storing data in addition to the shortage of information which are necessary to control's planning or taking decisions.
- 7- The inability to achieve the internal control because of the separation between the tasks in the process of using the computer.

**GOALS THAT THE EXTERNAL AUDITOR COULD ACHIEVE IN THE ELECTRONIC AUDITING**

Some goals which the external auditor can achieve using the computer to save time and efforts are as follows (Al-deiba & others, p41):

- 1- Using the computer in implementing the calculations to check accurately the calculations procedures which the company did .
- 2- Using the computer capabilities in implementing logical operations to classify different files and choose directly samples of factors from the electronic records to check their validity as choosing samples from the customers' accounts to send approvals.
- 3- Using the computer's capabilities in reading and printing to prepare approvals, or inventory lists, or any other issues concerning collecting evidences .
- 4- Using the computer's capabilities and memory in implementing logical operations to do directly mathematical analysis.
- 5- Using the computer's capabilities in examining the accounting records so as to detect unusual items as customers' credit balances, or slow moving inventory items through printing them for further studying and discovering reasons for having them.
- 6- Using the computer's capabilities in calculating and preparing auditing samples and auditing results in a way that can be read easily.

**THE STUDY'S PROBLEM**

In light of the great progress in all the economic areas, the audits have to make great effort so as to express their opinions towards the fairness of financial statements. Because of the tremendous development in information technology, using the computer in daily operations of auditing, the society's needs of expressing its opinion of fairness of financial statements, lack of a clear role of the auditor in the financial society and his responsibilities, the reports' inability to keep up with the changes in the financial society (users of accounting information) ( Garbo,2007:p386) plus the need to increase the trust of output of the e-audit operation, this study aims to identify the extent to which e-audit is used by the Jordanian accounts auditors, and therefore the problem of the study is summarized by answering the following major question:

"What is the extent of the Jordanian account auditors' use of e-audit in auditing companies' accounts in Jordan? And the following sub-questions were extracted from the major question:

- 1- What is the extent of the Jordanian account auditors' use of e-audit methods?
- 2- What is the extent of the Jordanian account auditors' application of e-disclosure from the perspective of Jordanian account auditors?
- 3- What are the obstacles facing the application of electronic audit and disclosure from the perspective of Jordanian account auditors?

**THE STUDY'S SIGNIFICANCE & OBJECTIVES**

The significance of the study lies in getting more trusted information through using better method of auditing the electronic accounts so as to have decisions with greater quality. Many parties rely on the report which is resulted from this audit as investors and government agencies. It is true that when report is clear, it is trusted more by the beneficiaries of these reports that use concurrent audit techniques which helps in providing trusted results of the audit process on time. The objective of this study is to identify the extent of the electronic disclosure's application in the Jordanian companies and the electronic audit in the Jordanian audit offices and to identify the obstacles facing their application.

**STUDY'S HYPOTHESES**

The hypotheses of the study are as follows :

**HO1:** the Jordanian auditors do not use methods of e-audit in auditing the Jordanian companies' accounts.

**HO2:** the Jordanian companies do not apply the e-disclosure from the perspective of the Jordanian auditors .

**HO3:** there are no obstacles facing the implementation of electronic audit and disclosure from the perspective of the Jordanian auditors.

**POPULATION AND STUDY SAMPLE**

The study population consists of the of auditors, which is (44) auditors who deal with e-auditing and e-disclosure. A questionnaire has been distributed for the auditors. The number of distributed questionnaires was (50), (44) questionnaire from them were suitable for analysis. Thus, the percentage of valid questionnaires and recovered for analysis (88%).

**STATISTICAL ANALYSIS**

A field for answers has been identified, by giving five options for each question to know the opinion of Respondents about the using of internal auditing standards, identifying their set levels by using Five Likert scale, According to the table below:

**TABLE 1: MEANS & STANDARD DEVIATIONS OF THE DEGREE OF THE COMPANIES' USE OF THE ELECTRONIC DISCLOSURE METHODS**

| Item   | Mean | Std  |
|--|------|------|
| 1. Many companies use electronic disclosure of the financial statements  | 4.92 | .38  |
| 2. e-disclosure via internet to update the information and provide its users of the latest financial and nonfinancial information.                         | 4.92 | .61  |
| 3. The auditor has a trust in the e-disclosure of the information ( correct and objective ).   | 4.83 | .500 |
| 4. The information in the financial statements are linked with the administrative decisions and the nonfinancial information                               | 4.64 | .500 |
| 5. Company under auditing has the ability to protect its website from unauthorized access internally and externally  | 4.67 | .49  |
| 6. Auditor's report shows that the company is responsible for results of any manipulation with e-disclosed report  | 4.61 | .49  |
| 7. The company uses PDF for e-disclosure or any other program that reduces manipulation  | 4.89 | .38  |
| 8.e-report is signed by the audit office and the auditor and it is protected legally.  | 4.83 | .94  |
| 9. The auditor announces he is not responsible for any hyperlink with the disclosed financial statements or any files are not signed by the audit office . | 4.64 | .38  |

It is noted that the items' means were high as they ranged from 4.58 to 4.92 and items 1: " Many companies use electronic disclosure of the financial statements," came in the first rank with a mean (4.92) and std ( 0.38) which enhances the auditors' trust of the information which are disclosed electronically by the these companies.

It is worth mentioning here that these companies try to develop its disclosure operations continuously and this was clear in item 2 : " the company updates the website ," and this enhances the trust of the disclosed information and it guarantees the safety of its website from any manipulation especially when the company announces its responsibility in case there was any manipulation and this was stated in item(6).

**TABLE 2: MEANS & STANDARD DEVIATIONS OF THE COMPANIES' DEGREE OF USING e-AUDITING**

| Std   | Mean   | Item   |
|---|--------|--------|
| 1. the auditor presented his report without allowing any one to adjust or change it   | 4.7222 | .63932 |
| 2. the financial information are linked to the accompanied tables for general explanation                                     | 4.5833 | .47809 |
| 3. the company under auditing guarantees that the audited financial information do not overlap with the unaudited information | 4.5833 | .48714 |
| 4. company under auditing pays attention for updating its website to increase its safety and protect it from any hacking.     | 4.6389 | .49441 |
| 5. office of audit issued a paper copy of the audited report to enhance the e-report  | 4.6389 | .31873 |
| 6. audited data were distinguished by color or type of font or any other way  | 4.6389 | .48714 |

It is clear from table 2 that all the items' degrees are high as the means ranged from 4.58 to 4.72 and item : " the auditor presented his report about the financial statements without allowing any one to adjust it or change it," was in the first rank with a mean 4.72 and standard deviation 0.63 and this enhances information users' trust . it is worth mentioning that accounts auditors try to develop audit operations continuously through linking the financial information to the accompanied tables to explain the information generally , issuing a paper copy of the e-report , and identifying the audited information by color ,or type of font or any other mean and this would enhance trust degree of the audited information.

**TABLE 3: MEANS & STANDARD DEVIATIONS OF OBSTACLES FACING THE COMPANIES' USE OF THE ELECTRONIC DISCLOSURE AND AUDITING METHODS**

| Obstacles   | M      | Std     |
|---|--------|---------|
| The company under auditing does not have the ability to deal with e-disclosure  | 3.5278 | .94070  |
| The companies are not convinced of the safety of e-disclosure   | 3.5278 | .69636  |
| The companies are not convinced of the benefit of e-disclosure  | 3.5000 | .73679  |
| Lack of an expert of updating website for the purpose of e-disclosure   | 3.6111 | .76636  |
| The auditor's lack of trust of the e-information to be audited  | 3.1389 | .89929  |
| Office of audit does provide e- infrastructure as ( networks ,internet ) that have enough efficiency to implement auditing process on the financial information | 3.0000 | .92582  |
| The auditor tends to deal with paper financial information more than dealing with e-information and so he prefers paper disclosure                              | 3.8000 | .75926  |
| Accounts auditors' lack of ability do deal with information or e-disclosure   | 2.6944 | .82183  |
| Users of financial statements do not trust e-information  | 3.1143 | .83213  |
| Users of financial statements do not trust e-information  | 3.3143 | .79600  |
| All users of financial statements do not have the ability to deal with e-information for cultural reasons   | 3.2000 | .93305  |
| All users of financial statements do not have the ability to deal with e-information for lack of trust of information security                                  | 4.1667 | .50709  |
| Weakness of internet service supplier& slowness   | 4.9167 | .28031  |
| Internet supplier does not guarantee protecting the website from any hacking despite of purchasing programs of to protect information from hacking or viruses.  | 3.5278 | .94070  |
| Total   | 4.2222 | 0.46972 |

It is noted from table 3 that all the items' level was high as the means ranged from 2.69 to 3.80. item 5 : " the auditor tends to deal with paper financial statement than dealing with e-information and therefore to deal with paper disclosure ," got a mean 3.80 and standard deviation 0.76.

Table 3 showed auditors' agreement on the existence of these obstacles and so it is expected that such thing will limit the use of e-disclosure and auditing but the results mentioned in table 1 showed that although of having such obstacles but the companies insisted on using these methods concerning the e-disclosure. Table 3 showed that the auditors' lack of ability in dealing with information and e-disclosure was the least obstacle that may hinder the application of e-disclosure which indicates the auditors' efficiency and their keeping up with the latest developments in the career.

The researchers expected that these obstacles will reduce the degree of using e-disclosure through increasing the companies' and auditors' belief of the lack of feasibility and usefulness of e-disclosure although it is not considered an obstacle of using it. Despite using e- disclosure methods with a high degree and the companies' try to overcome obstacles facing using them , but the users of data do not accept these methods nor the financial and non financial output which are issued by these companies.

The greatest obstacle was related to service suppliers in terms of weak and slow services which were presented to the companies with a mean (4.92) followed by "the inability of all users of financial statements to deal with e-information", and this may due to the users' lack of trust of information security (4.67) or their lack of ability to deal with e-information culturally.

The researchers expect that these obstacles will reduce the degree of using the e-audit of disclosure methods by increasing the companies' and auditors' belief of the lack of feasibility and usefulness of e-disclosure or auditing although it is not considered an obstacle facing using it. Despite using e- disclosure methods

with a high degree and the companies' try to overcome obstacles of using them, but the users of data do not accept these methods nor the financial and non financial output which are issued by these companies

#### TEST OF HYPOTHESES

**TABLE 4: MEANS, STANDARD DEVIATIONS & T TEST OF THE COMPANIES' DEGREE OF USING E-DISCLOSURE METHODS**

| Field      | M            | Std          | R value     | t           | Df        | Sig t        | Result    |
|------------|--------------|--------------|-------------|-------------|-----------|--------------|-----------|
| Disclosure | <b>4.625</b> | <b>1.578</b> | <b>3.00</b> | <b>4.94</b> | <b>35</b> | <b>0.000</b> | Rejection |

The previous table showed the value of the calculated T is (4.94) and it is the value that illustrates the mean of the e-disclosure field according to the respondents' estimations differs greatly from the referential value (3) which represents the mean of Lickert scale because the value of the significance level (0.000) was less than 0.05 which indicates that the high use of e-disclosure methods reflects the respondents' belief of this level as the mean was (4.625). Therefore, the null hypothesis is rejected and the alternative one is accepted.

**TABLE 5: MEANS, STANDARD DEVIATIONS & T TEST OF THE COMPANIES' DEGREE OF USING e-AUDITING**

| Field      | M            | Std          | R value     | t             | Df        | Sig t        | Result    |
|------------|--------------|--------------|-------------|---------------|-----------|--------------|-----------|
| e-auditing | <b>4.538</b> | <b>0.370</b> | <b>3.00</b> | <b>26.538</b> | <b>35</b> | <b>0.000</b> | Rejection |

The previous table showed that the value of calculated T was (26.538) and it is a value illustrates the mean of the e-auditing filed according to the respondents' estimations differs from R value (3) which represents the mean of Liker scale because the significance level (0.000) was less than 0.05 which indicates the high use of e-auditing and the mean (4.538) reflects the respondents' belief of the degree of using e-auditing methods and therefore the null hypothesis is rejected and the alternative one is accepted.

**TABLE 6: MEANS, STANDARD DEVIATIONS & T TEST OF THE OBSTACLES FACING USING e- DISCLOSURE AND AUDITING**

| Field  | M            | Std          | R value     | t             | Df        | Sig t        | Result    |
|--|--------------|--------------|-------------|---------------|-----------|--------------|-----------|
| Obstacles facing using e- disclosure ad auditing | <b>4.222</b> | <b>0.470</b> | <b>3.00</b> | <b>15.612</b> | <b>35</b> | <b>0.000</b> | Rejection |

The previous table showed the value of the calculated T was (15.612) which indicates that the mean of the field of obstacles facing using e-disclosure and auditing according to the respondents' estimations differs greatly from the R value that represents the mean of Licker scale because the value of the significance level (0.000) was less than 0.05 which indicates obstacles facing the use of e-disclosure and auditing. Additionally, the mean's value (4.538) reflects the respondents' belief of the degree of using the e-auditing methods and so the null hypothesis is rejected and the alternative one is accepted.

#### CONCLUSIONS & RECOMMENDATIONS

1. The companies apply to a great extent the e-disclosure methods.
2. There are many obstacles facing e-disclosure and auditing operation.
3. Companies and auditing offices try to overcome the obstacles facing disclosure and auditing operations through enhancing the trust of data and financial information users of the benefit of the disclosed or audited information electronically in making-decisions process.

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