

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

عنوان البحث:

"مخاطر المراجعة ومجالات مساهمة المراجع الخارجي  
التخفيف من تأثيرها على القوائم المالية في عملية المراجعة"  
دراسة تحليلية لآراء المراجعين الخارجيين في قطاع غزة - فلسطين □

*"Audit Risks And The Contribution Fields Of The  
External Auditor To Decrease Its Effect On The  
Financial Statements In Auditing Process"*

*Analytical Study Of The External Auditor's Point of View  
In Gaza Province – Palestine*

إعداد الباحث

الدكتور/ يوسف محمود جربوع  
أستاذ مراجعة الحسابات المشارك  
كلية التجارة - قسم المحاسبة  
الجامعة الإسلامية- غزة  
فلسطين

زميل المجمع العربي للمحاسبين القانونيين "ASCA"

(2007)

**ملخص الدراسة:-**

(85)  
.(%75)

(64)

(6)

**الكلمات الدالة:-**

- - - - -  
- - - - -

### ***Abstract***

This study aims at identifying audit risks and the contribution fields of the external auditor to decrease its effect on the financial statements in auditing process. To achieve these objectives, a questionnaire has been developed, depending on previous and theoretical studies, consisted from (6) Six parts, addressed to the external auditors in Gaza- Province. The distributed questionnaires were (85), and (64) questionnaires were replied which represent (75%).

The results of this study showing that the using of statistical sampling is derived from the theory of probabilities in mathematics, based on, if we select a sample from a group of transactions randomly, it will give us a good result about the group which was selected from. The execution of auditing process in the electronic treatment of information environment, require from the auditor to; understand the nature of electronic operation, to enable him planning the auditing process. The management is responsible of adopting the accounting estimates when preparing financial statements, so the auditor must be sure about its accuracy and correctness. When the auditor planning auditing procedures, its execution and evaluating the result, he must consider the existence of material risks in the financial statements resulting from fraud and illegal acts. The management is responsible about inherent risks and control risks, but the auditor is responsible about detection risks. In case there is a weakness in the internal control system, the auditor must provide the management with recommendations for improving the internal control system by a letter or a report.

The researcher introduce many recommendations, from it when the auditor defines the statistical sample size, he must control that the sample risks is reduced to low level. The necessity of establishing internal control inside the computer, to protect information, files and to keep at the secrecy of information. The auditor must bear the responsibility of fraud and illegal act's detection.

In case of setting up provision to face contingent liabilities, the auditor must audit these provisions. the auditor must evaluate the inherent risks, control risks and detection risks at the financial information level and be sure that the risks are reduced at low level. The auditor must understand internal control environment for the sake of increasing the effectiveness of planning the auditing process.

### ***Keywords:***

Statistical sample – electronic operation – accounting estimates – inherent risks – control risks – detection risks – fraud and illegal acts – audit risks.

(Amhawitz)  
-: 1987  
"

.(Amhawitz, 1987)

.(ISA, 1998) .

-:  
(%100)

(Defliese, "et.al", 1990)

.(2002 )

.

:

.(1990 ) .(  
(Accounting Estimates)

:

)

) .

.(2002

•

Anderson, Coopers, Deloitte, Ernest, ) .

(KPMG. And Waterhouse, 1991

.(1999 )

•

-:

-:(**Inherent Risk**)

.1

-:(**Control Risk**)

.2

)

.(

-:(**Detection Risk**)

.3

.( )

:

(Jarvis, 1983) (Citron & Taffler, 1990) .

.(US, GAO, 1989) (Anderson, 1981)

. (2005 ) .

### مشكلة الدراسة:-

- :"  
-:
- .1
  - .2
  - .3
  - .4
  - .5
  - .6

### أهمية الدراسة:-

- 
- 
-

•  
/  
**أهداف الدراسة:-**

-:

.1

-

.2

.3

.4

**فرضيات الدراسة:-**

-:

-:

"

-:

"

-:

"

- :

"

"

-:

"

"

-:

"

"

**الدراسات السابقة:**

{ :

" : (1990) -1

: . -

. -

. -

. -

" : (2000) -2

"

: . -

. -

. -

. -

" : (2002) -3

"

:  
 -  
 -  
 " : (2002) -4  
 "  
 :  
 -  
 -  
 :  
 •  
 •  
 •  
 •  
 -  
 " : (2002) -5  
 "  
 :  
 -  
 -  
 : { }  
 " : (clarence & forgarty,1991) -1

:

-  
-  
-

" : (Elizabeth & William, 2000) -2  
"

:

-  
-  
-

" : (Kaminski, Wetzel and Guan, 2004) -3  
"

<sup>79</sup>  
(1999 -1982)

79

(16)

(21)

:

.( )

## منهجية الدراسة:

(questionnaire)

أولاً- الدراسة النظرية وتشتمل علي ما يلي:

-1

(inherent Risk) :

(Robertson, 1988) .

(Control Risk) :

(Taylor & Glezen, 1991) .

(Detection Risk) :

(2003) .

-2

A selected sample from a group of transactions randomly, it " ( will give us a good result about the group which was selected from"

Arens, ) .

.(et.al. ,2008

**المخاطر المرتبطة باستخدام العينة الإحصائية في عملية المراجعة:**

(Carmichael and Willingham, 1989) .

"  
(IAS -220, 1998) .

"

:

-3

.(Wallace, W.A., 1993) .

Lachenbruch and Mickey, ) :

.(1968

:

- 
- 
- 
-

: -4

:  
-  
-  
-  
-

.  
) (Miller, g., 2001) , (Goldbery and Godwin, 1995 – 1996),  
(2000-1999

.(2000 ) :

-  
-  
-  
-

: -5

(20)

1977

(2001 ) -:

) .1

.( ) .2

- .3 ( )  
 .4 .  
 .5 .  
 .6 ( )

**مراجعة الشبكات الإلكترونية:-**

(ACA, 1989)

- .  
 .1 (George Geargiad, 2001) .  
 .2  
 -6 -:

" "

**خطر الاكتشاف المخطط والاختبارات الأساسية:- (2002)**

-.  
 =  
 ×

=  
=  
=  
=

**المدخل الكمي لتصميم اختبارات التحقق الأساسية:-- (2007)**

-:

$$\times \quad \times \quad =$$

=

$\times$

-:

:

$$\%70 =$$

$$\%50 =$$

$$\%10 =$$

$$\%10$$

$$\%29 =$$

=

$$\%70 \times \%50$$

**ثانياً: الدراسة الميدانية التطبيقية:--**

**منهج الدراسة:--**

■

(Questionnaire)

(Spss).

**مجتمع وعينة الدراسة:--**

(85)

■

(2003)

(64)

(%75)

**أداة الدراسة:--**

-:

:

(9)

:

(11)

:

(10)

:

(6)

:

(8)

:

(10)

**صدق وثبات الاستبيان:**

:



**1) صدق الاستبانة:**

(8)

**2) صدق الاتساق الداخلي لفقرات الاختبار:**

29

(1)

(0.05)

(1)

0.014	0.451	7			
0.001	0.564	8	0.000	0.656	1
			0.001	0.595	2
0.000	0.735	1	0.000	0.791	3
0.000	0.741	2	0.006	0.495	4
0.000	0.737	3	0.000	0.673	5
0.000	0.658	4	0.000	0.767	6
0.030	0.403	5	0.000	0.637	7
0.003	0.538	6	0.007	0.496	8
			0.000	0.607	9
0.035	0.423	1			
0.005	0.547	2	0.010	0.468	1
0.038	0.418	3	0.000	0.673	2
0.014	0.483	4	0.001	0.579	3
0.011	0.502	5	0.000	0.756	4
0.000	0.676	6	0.000	0.735	5
0.038	0.418	7	0.000	0.678	6
0.014	0.483	8	0.000	0.803	7
			0.000	0.770	8
0.006	0.532	1	0.012	0.461	9
0.014	0.484	2	0.001	0.568	10
0.004	0.554	3	0.000	0.620	11
0.001	0.603	4			
0.000	0.737	5	0.003	0.528	1
0.006	0.532	6	0.002	0.560	2
0.006	0.536	7	0.000	0.693	3
0.000	0.779	8	0.000	0.883	4
0.001	0.636	9	0.000	0.704	5
0.002	0.589	10	0.000	0.623	6

0.361

28

0.05

r

ثبات الاستبانة Reliability:

Split-Half Coefficient:

-1

Spearman-)

: (Brown Coefficient

(2)

$$\frac{r^2}{r+1} =$$

:Cronbach's Alpha

-2

(4)

(2)

( )

0.8720	0.000	0.854656	0.7462	9	
0.8410	0.000	0.836533	0.719	11	
0.8514	0.000	0.841654	0.7266	8	
0.8202	0.000	0.791468	0.6549	6	
0.7997	0.000	0.787732	0.6498	8	
0.9021	0.000	0.800672	0.6676	10	

المعالجات الإحصائية:

SPSS

:

-1

-2

-3

-4

( 1- Sample K-S )

One sample T test -5

اختبار التوزيع الطبيعي(اختبار كولمجروف - سمرنوف (1- Sample K-S)

(3)

( sig. > 0.05 ) 0.05

(3)  
(One-Sample K-S)

	Z	
0.401	0.894	
0.204	1.068	
0.256	1.014	
0.074	1.284	
0.248	1.021	
0.481	0.840	
0.401	0.894	

اختبار فرضيات الدراسة

(One Sample T test ) T

t t t  
0.05 ) 0.05 "64" 2.0  
) 2.00 t (% 60  
(% 60 t  
0.05 0.05

:"

."

(One Sample T test ) T

(4) ( "%60" )  
0.05 "

" "%94.38 " "  
" "%90.94 " "  
" (%100) " "% 89.06  
" "%77.19"  
" "%81.56 " "

" %81.25 "

" %80.00 "

" %80.94 "

81.88 "

t % 84.13      2.0      t      32.95

0.05      0.000

$\alpha = 0.05$

(4)

	t	(%)		
0.000	21.855	94.38	4.72	1
0.000	18.609	90.94	4.55	2
0.000	23.170	89.06	4.45	3
0.000	7.738	77.19	3.86	4
			(%100)	
0.000	9.438	81.56	4.08	5
0.000	12.807	81.25	4.06	6
0.000	6.481	80.00	4.00	7
0.000	10.949	80.94	4.05	8
0.000	7.427	81.88	4.09	9
0.000	32.958	84.13	4.21	

2.0      0.05      (63)      t

$\alpha = 0.05$

" - :

."

)

(5)

" ("

"%60"

0.05

"

"

" "%85.00"

"

"

" "%60.94 "

"

"

"

"%85.63

" "%83.44 "

"

" "%86.88 "

"

" "%87.50 "

"

" "% 83.44 "

"

" "%89.69 "

"

"%80.63 "

"

t % 83.44

2.0

t

28.935

0.05

0.000

$\alpha = 0.05$

."

(5)

(

)

0.000	13.800	88.75	4.44		1
0.000	10.513	85.94	4.30		2
0.000	11.456	85.00	4.25		3
684.	409.	60.94	3.05		4
0.000	12.716	85.63	4.28		5
0.000	12.932	83.44	4.17		6
0.000	13.763	86.88	4.34		7
0.000	13.981	87.50	4.38		8
0.000	9.847	83.44	4.17		9
0.000	17.213	89.69	4.48		10
0.000	8.320	80.63	4.03		11
0.000	28.935	83.44	4.17		

2.0

0.05

(63)

t

$\alpha = 0.05$

":

."

)

(6)

(  
"%60"

0.05

"

" "%85.94 "

" "%80.00 "

"%81.56 "

" "%83.44 "

" "%81.25 "

" "%85.63 "

" "%88.75 "

" "%87.50 "

" "%84.26 "

" "%85.94 "

t %80.0

2.0

t

8.198

0.05

0.000

$\alpha = 0.05$

(6)

)

(

	t				
0.000	11.491	85.94	4.30		1
0.000	8.198	80.00	4.00		2
0.000	8.517	81.56	4.08		3
0.000	11.079	83.44	4.17		4
0.000	8.450	81.25	4.06		5
0.000	13.386	85.63	4.28		6
0.000	17.328	88.75	4.44		7
0.000	16.803	87.50	4.38		8
0.000	30.087	84.26	4.21		9
0.000	11.491	85.94	4.30		10
0.000	8.198	80.00	4.00		

2.0

0.05

(63)

t

$\alpha = 0.05$

":

)

(7)

0.05

"

(  
"%60"

"

"%82.19 "

"



$\alpha = 0.05$

":

."

)

(8)

(

"%60"

0.05

"

"

"

"

"%85.31

"%86.88 "

"

"

"

"%84.69 "

"

"

"%93.75 "

"

"

"%88.44 "

"

"%83.44 "

"

"

"

"%85.00 "

"

."%85.00 "

"

t % 86.56

2.0

t

41.922

0.05

0.000

$\alpha = 0.05$

(8)

)

(

	t				
0.000	16.241	85.31	4.27		1
0.000	10.798	86.88	4.34		2
0.000	10.924	84.69	4.23		3
0.000	28.897	93.75	4.69		4
0.000	18.581	88.44	4.42		5
0.000	11.606	83.44	4.17		6
0.000	16.202	85.00	4.25		7
0.000	9.625	85.00	4.25		8
0.000	41.922	86.56	4.33		

2.0

0.05

(63)

t

$\alpha = 0.05$

":

."

)

(9)

(

"

"%60"

0.05

"%84.38 "

"

"

" "%80.63 "

"

"%81.88 "

"

"

"

"%85.00

"%90.31 "

"

"

"

" "%89.69

" "%85.00 "

"

" "%83.13 "

"

"%80.31 "

"

"

."%78.44 "

t % 83.88

2.0

t

18.226

0.05

0.000

$\alpha = 0.05$

(9)

	t				
0.000	10.441	84.38	4.22		1
0.000	12.858	80.63	4.03		2
0.000	8.335	81.88	4.09		3
0.000	14.491	85.00	4.25		4
0.000	15.220	90.31	4.52		5
0.000	22.226	89.69	4.48		6
0.000	12.876	85.00	4.25		7
0.000	8.875	83.13	4.16		8
0.000	6.996	80.31	4.02		9
0.000	7.172	78.44	3.92		10
0.000	18.226	83.88	4.19		

2.0

0.05

(63)

t

**النتائج والتوصيات:-**

**{أ} النتائج:-**

	.1
	.2
	.3
	.4
	.5
	.6
	.7
	.8
	.9
	.10
	.11

**{ب} التوصيات:-**

	.1
	.2

	.3
/	.4
	.5
	.6
	.7
	.8
	.9
	.10
	.11
	.12

## قائمة المراجع

### أ- المراجع العربية:

" (1990) "	-1
" (2002) - "	-2
396	
" (2000) "	-3
- (2000-1999) -	-4
" (2003) 128 .	-5
" (2001) 109-108 .	-6
" (2005) :	-7
.128-125 (2003)	-8
" (2002) " (42) 222-213	-9
" (2004) "	-10

	1.9.2004	
29-27 . (109)	" (1999) "	-11
(69)	" (2002) " .234-223 .	-12
"	" (2007) - .336-335 .	-13
48	" (2000) "	-14
(50)	" (1990) " 1990	-15

**ب- المراجع الأجنبية:-**

1-	Arens, A. A., Elder, R.J. and Beasley, M.S. (2008), "Using Statistical Sampling in Auditing", Auditing and Assurance Services, Twelfth Edition, Prentice-Hall, PP.566-567.
2-	Amhawitz, H. J. (1987), "The Auditing Profession and Law: the Missunderstood victim", Journal of Accountancy, (May 1987), PP. 356-366.
3-	Anderson, Coopers and Lybrand, Deloitte and Touche, Ernest and Young, KPMG Peat Marwick and Price Water-house, (1991), "The Public Accounting Profession Meeting the Need of A Changing World", Statement of Position, January 1991, PP. 15-18.
4-	Anderson, R.H. (1981), "Auditing SRA Systems: New Uses for old Standards", Certified Accountants Magazine, May 1981, PP. 47-51.
5-	Clarence, L. and Forgarty, M. (1991), "Inherent Risks Assesment", A Journal of Practice and Theory, Vol. 10, No.2, Fall-1991.
6-	Carmichael, D.R. and Willingham, J. (1989), "Statistical Sampling and Non-Statistical Sampling", Auditing Concepts and Methods, 1989, Fifth Edition, PP. 244-249.

7-	Citron, D.B. and Taffler, R.J. (1990), "Auditor's Independence and Going concern Qualification: An Empirical Analysis", A paper Presented to the National Conference of the British Accounting Association, the University of Dundee, Scotland, U.K., 4-6 April, 1990.
8-	Defliese, Jaenicke, O'Reilly and Hirsch (1990), "Sampling Risks," Montgomery's Auditing, Eleventh Edition, PP. 360-361.
9-	George, Georgiades (2001), "Audit Sampling for Substantive Tests and Tests of Controls", Miller-Audit Procedures, 2001, PP. 192-193.
10-	Godbery, S.R. and Godwin, J.H. (1995-1996), "Foreign Corrupt Practice Act: Some Pitfalls and How to Avoid them", the Journal of corporate Accounting and finance, (Winter 1995-1996), PP. 35-39.
11-	International Standards of Auditing (ISA-530, Paragraphs 47-53), (1998), "Nature and Reason of Sampling Errors", PP. 170-171.
12-	International Standards of Auditing (1998), "Considerations of Laws and Legislations in an Audit of Financial Statements.
13-	Jarvis, P. (1983), "Professional Education", London, Groom Helm, 1983.
14-	Kaminski, Wetzel and Guan (2004), "Can Financial Ratios Detect Fraud Lent Finacial Reporting", Management Auditing Journal, Vol. 19, No. 1, 2004.
15-	Lizabith, A.A. and William, F.M. (2000), "Inherent Risk and Control Risk Assessment: Evidence on the Effect of Persuasive and Specific Risk Factors", Auditing: A Journal of Practice and Theory, Vol. 19, No.2, (Fall-2000).
16-	Lachenbruch, P.A. and Mickey, M.A. (1968), "Estimation Error Rates in Discriminant Analysis", Techno Metrics, Vol. 10, 1968, PP. 1-10.
17-	Miller, G. (2001), "Illegal Acts", Auditing Procedures, 2001, First Edition, PP. 75-77.
18-	Robson, D. (1988), "The Expectation Gap Fraud and Error", Accounting SA, (November 1988), PP. 356-360.
19-	Robertson, J.C. (1988), "Auditing," Business Publications Inc., Texas, U.S.A., Fifth Edition, P. 207.
20-	Taylor, D.H. and Glezen, G.W. (1991), "Control Risk", Auditing An Integrated Concepts and Procedures, John Wiley and Sons, Inc., Fifth Edition, P. 271.
21-	The Association of Certified Accountants-longmans, (1989), "Auditing In A Computereized Environment", Adams Auditing, 1989, PP. 430-434.
22-	U.S., GAO the United States General Accounting Office (1989), "Report to the Chairman, Committee on Banking, Finance and Urban Affairs House of Representatives", Washigton, D.C. U.S.: GAO.
23-	Wallace, W.A. (1993), "Auditing Complex Accounting Estimates in the Expectation Gap Standards", American Institute of Certified Accountants, 1993, PP. 125-176.

# الملاحق

حفظه الله  
حفظها الله

الأخ الأستاذ/  
الأخت الأستاذة/

السلام عليكم ورحمة الله وبركاته:

:

وتفضلوا بقبول فائق الاحترام والتقدير،،

/

-

"ASCA"

المرفقات:-

(1) •

-: "

"

1	2	3	4	5		
						<b>الفرضية الأولى:-</b> "
						01
						02
						03
					(%100)	04
						05
						06
						07
						08
						09
						<b>الفرضية الثانية:-</b> "
						01

						02
						03
						04
						05
						06
						07
						08
						09
						10
						11
						<b>الفرضية الثالثة:-</b> "
						01
						02
						03
						04

						05
						06
						07
						08
						09
						10
					<b>الفرضية الرابعة:-</b>	
						"
						01
						02
						03
						04
						05
						06
					<b>الفرضية الخامسة:-</b>	
						"
						01

						02
						03
						04
						05
						06
						07
						08
						<b>الفرضية السادسة:-</b> "
						"
						01

						02
						03
						04
						05
						06
						07
						08
						09
						10

/

-