

## **Internal Audit and its Impact on Financial Performance Evaluation an Exploratory Study of the Opinions of a Sample of Workers in the Trade Bank of Iraq – Baghdad**

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### **Abstract**

The research dealt with internal auditing as an independent variable and financial performance as a dependent variable, where a sample of managers working in the Trade Bank of Iraq was selected, and their number reached (84) managers. The problem of the research was diagnosed through field interviews conducted by researchers in the bank, and it lies in identifying the extent of the application of financial performance, and the internal audit was proposed to contribute to improving financial performance and through the knowledge possessed by managers in the departments on the one hand, and the relationship that binds the above concepts on the other hand. The research sought to achieve a number of goals, the most important of which are: the extent to which internal audit contributions to activating financial performance, and to test the influence relationship between the internal audit variable and the financial performance in the bank. The analytical and descriptive approach was adopted in the research, and to achieve these goals, the researchers used the questionnaire as a tool to test the research hypothesis in the practical aspect of the research, and they used research and studies that are at the heart of the research topic in the theoretical aspect, and they used the applied statistical program (SPSS.v24) to test and analyze the impact hypothesis among the research variables. There is a positive and impactful relationship to the internal audit variable in the financial performance variable in the Trade Bank of Iraq.

**Keywords:** Internal Audit, Financial Performance, Trade, Evaluation

### **Introduction**

A problem has been diagnosed Weak interest in the internal audit function that is applied in the bank Research by reviewing researcher sand live with them for the bank and their interviews with Managers.

The research problem is embodied in the answer Around the following questions; (1) What Extent of application of internal audit in Trade Bank of Iraq? (2) What the extent of the application of financial performance in the Trade Bank of Iraq? (3) What level the impact of internal auditing on the financial performance of the Trade Bank of Iraq?

In light of the answers to the questions above the picture can become clear to researchers in How and how to find internal audit and who maybe y Help promote for financial performance in Trade Bank of Iraq.

### **The Importance of Research**

The importance of the research in explaining the reality of the concept of internal auditing in the Iraqi Trade Bank, as it provides a service activity for many of the Iraq community in order to ensure the success of the bank in performing its tasks, and the importance of the research is

demonstrated by trying to measure the effect relationship between the research variables (Internal Audit and Financial Performance).

### **The Research Objectives**

Seeking search to Achieving the following objectives; (1) The research aims to clarify the reality of the concept of internal auditing in the bank; (2) And highlighting the internal audit function and the extent of the commitment of banking and financial units in its application; (3) Stand on level Financial performance in the Trade Bank of Iraq; (4) Suggest recommendations and how implemented In raising the level of internal audit application that enhances the financial performance of the Trade Bank of Iraq.

### **Methods**

Based Searching for its practical side through The descriptive analytical method Prepare as the problem Define and justify practices or conditions, and then conduct an evaluation and comparison (Kandilji, 2012), and because it is the most appropriate to know the reality Trade Bank of Iraq.

### **Society and Research Sample**

The researchers identified that site search (Iraqi Trade Bank) Very important, to test hypothesis field research, was selected the research sample From employee managers in bank and their number is (84) as a manager.

### **The Hypothetical Research Model**

Systematic treatment is required in Research problem through a statement Its theoretical framework and field implications in Design a virtual model as it is shown in shape (1)Where Indicates for a relationship effect between my variable search in Trade Bank of Iraq scale was adopted (Abdul Razzaq, 2016) for a variable internal audit And a scale (Al-Mutairi, 2011) for a variable Financial performance.

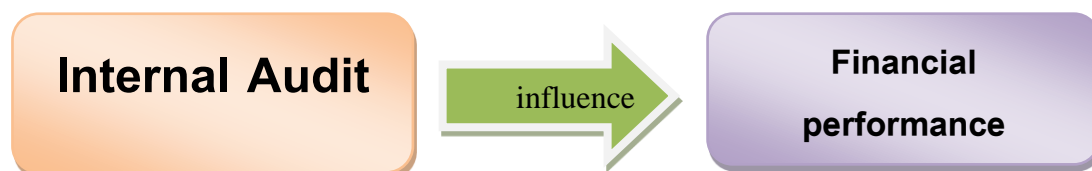


Figure 1. The Hypothetical Structure of the Research

*Source: Prepared by Researchers*

### **Hypothesis**

It pops up from the search form hypothesis boss And the Adopted by the research, as it was built hypothesis boss one In line with common sense, my agencies:

There is a significant and statistically significant effect at the significance level (0.05) of the internal audit in evaluating the financial performance of the Trade Bank of Iraq.

### **Previous Studies**

Study (Al-Sous, 2012): (The effectiveness of the role of audit committees in supporting internal and external audit mechanisms / an applied study on employee banks in Palestine)

Identifying the characteristics possessed by the members of the audit committees, as well as the powers that qualify them to play their role in supporting the internal and external audit mechanisms. The study was conducted in Palestine / banks operating in Palestine. The

researcher adopted the audit committees as an independent variable and the internal and external audit as a dependent variable. The study reached several conclusions, the most important of which are: In general, it provides the members of the audit committees with the features required to effectively exercise their role in order to support the internal and external audit. The audit committees have a number of powers and this is demonstrated through the tasks they perform, as they can view all reports, records and data related to the bank and also provide them with any information the committee needs.

Study (Khair, 2012): (The role of internal auditing in enterprise risk management - a case study of the new glass establishment - Chlef)

The study aimed at trying to show the work carried out by the internal audit and the extent of its contribution to creating an added value in the event that it was exploited by the General Directorate of the unit, and used the descriptive deductive approach. It plays a significant role in the business environment, which is reflected in the opinions of the internal audit, as it has become based in assessing risks and providing advisory services in a way that adds value to the unit, and the institution's use of a risk assessment guide is a positive thing that facilitates it to assess the risks it faces.

The first study: Tawfiq, Omar (2020) entitled: "The role of digital marketing in improving the financial performance of the institution - a field study of the economic institution Algeria Telecom"

The study aimed to highlight the role that e-marketing plays in order to improve financial performance, and to show this type of marketing because it is one of the modern means that have become necessary in keeping pace with the current development, and it has become one of the pillars on which the economic institution depends, and it is one of the important factors that contribute to the diversification of products and attract new customers. The study formed a question about the contribution of electronic marketing to the financial performance of the economic institution. He used a case study approach by using the questionnaire and statistical analysis tool through the statistical package SPSS. The study concluded that e-marketing has become a necessity in Algeria Telecom, as it is a profit-making and informational economic institution, and its use provides a motive in the institution's finances.

## **The Current Framework Pirrigation**

### ***The Concept of Internal Audit***

The concept of internal audit is a development of several factors, the most important of which are the size of organizations and the breadth of their operations, the granting of responsibilities and powers to the individual departments within the organization, the comprehensive development that took place in the audit procedures, and the transformation of the audit process into a test audit based on the statistical sampling method (Abdullah, 2004), and as a result of the importance of internal control systems for the success of units of accounting bodies that seek to constantly develop the concept of control (Al-Hisban, 2009: 45), and The American Institute of Certified Public Accountants (AICPA) AICPA in 1930 Internal Control System Bit's a "Collection One of the standards and methods adopted by the economic unit with a view to protecting its monetary and other assets, as well as with a view to controlling the arithmetical accuracy of what is recorded in the books. (276: AICPA, 2001), While that International Organization of Supreme Audit Institutions (INTOSAI) defined the internal control system in (1986) as "the total system To the financial or other types of supervise on while It includes an organizational structure, procedures and internal financial methods, established by the administration in its specific objectives To the To assist in the process of doing in Managing the organization's business in an orderly, economical, efficient and effective manner in a way

within the commitment in Management policies and ensures the correctness of accounting records and timely provision of administrative and financial information" (Professional Standards Committee, 2007: 17) And he was interested in the internal control system due to the emergence of a scientific management with modern concepts and advanced methods for economic units, which led to an increase in interest in the internal control system. (Pickett, 2005) And it is a department that helps in achieving the unit's goals by closely linking the goals and means by unifying efforts and coordinating to achieve the organizational goals near and far, and it helps in evaluating organizational and individual performance from the technical and behavioral aspects to enhance the managers' abilities to make decisions by identifying deviations from standards and plans (globalization). (1993: 63).

The reasons for establishing the audit system in the units are due to the fact that it helps to achieve its objectives, as the system contains a number of procedures and policies that have been designed to prepare in an appropriate assurance that the objectives that are seen as essential to the organization and will be achieved (Arns and Lubeck, 2009: 378) One of the objectives of the internal control system is the protection of assets, as the lack of efficient control systems exposes the organization's assets to risks such as theft and loss (Al-Dhahabi, 2007), and it aims to verify the extent of compliance in the policies, laws and regulations established at the internal and external levels and to indicate any deviation Or violating and diagnosing the causes of its occurrence and then treating and correcting it (Al-Khafaji, 2009), and that the internal control leads and cares about production efficiency, its development and increase by achieving the relationship of inputs, outputs and operation, and that the information is clear and complete and reflects the true state of the unit in an appropriate manner and at the specified time (the plate). , 2006: 152), and through the above, Figure (2) shows the objectives of the internal control system, and my agencies:



Figure 2. Objectives of the internal control system

Source: Created by Researchers

The internal audit function has increased significantly to the increase in the size of the units and the degree of complexity, and it has assumed the responsibility to evaluate them effectively, and that the financial statements have the quality of justice, as the internal auditors work within those units to which they belong, as a result, their knowledge of the operation and methods of internal control of the units is more Knowledge of the external auditor (Boynton, 2006).

### **Concept Financial Performance**

Financial performance is a concept about the performance of companies and focuses on the use of financial indicators in measuring the level of achievement of the planned goals, and contributes to the availability of financial resources and the provision of investment

opportunities for multiple performance that facilitate meeting the needs of stakeholders in companies. (Taleb, Al-Mashhadani, 2011) believes that the financial performance is a reflection of the financial position of the bank, which is represented in the paragraphs of the balance sheet and profit and loss account, in addition to the statement of cash flows, which shows a real state of the bank's activities in a specific period of time, and that the evaluation of financial performance is considered It is the sum of the processes that lead managers to take necessary actions in a way that helps in creating a bank that is capable and capable of being accomplished in the future (Lebas, & Euke, 2007).

The evaluation process is either partial and deals with aspects of some of the activities and activities of the bank according to the importance or areas of weakness and as required by the purpose of the evaluation process set.(Mitchell, et al, 2013)Or conducting a comprehensive performance evaluation, such as strategic performance, and is not limited to evaluating the performance of a specific activity, as it covers various aspects of the bank's activities and their connection to the planned goals at all levels of the bank (Samira, 2018),

### ***The Relationship of the Concepts of Internal Auditing and Financial Performance to the Bank***

The existence of effective internal audit systems is one of the main responsibilities entrusted to the board of directors in order to verify the efficiency of the system and its effective implementation and to make recommendations that would develop and activate the system to achieve the objectives of the bank and protect the interests of investors and shareholders in a highly efficient manner (Al-Rahili, 2008), and to judge the efficiency And effectiveness in the bank, the assessment of banking financial performance should lead to measuring, examining and analyzing the results achieved by using various means and methods in light of what was developed and predetermined (Salah, 2010), as the financial aspects of the internal audit procedures are important and depend on the various boards of directors.

As the audit committee, incentives and rewards that increase the effectiveness of the financial reporting system and that all studies and operations aim at determining the extent of the relationship between the available resources and the efficiency of their use in banks in a certain period of time, following up and making a comparison between what has been achieved and what is proven of banking goals (Abdul Razzaq, 2016), as between (Sultan) , 2005) that the activation of the internal audit committees in the bank is the result of the supervision of the financial reporting process, the protection of rights, the avoidance of personal interests, the accurate statement of efficient financial reports, and the study of the financial statements before their approval and before their publication to ensure that no important information, data and amounts are neglected, and others. That the activation of the internal audit committees in the bank is the result of achieving the supervision of the financial reporting processes, protecting rights, staying away from personal interests, showing accurate and efficient financial reports, and studying the financial statements before their approval and before they are published to ensure that no important information, data and amounts are neglected, and others. That the activation of the internal audit committees in the bank is the result of achieving the supervision of the financial reporting processes, protecting rights, staying away from personal interests, showing accurate and efficient financial reports, and studying the financial statements before their approval and before they are published to ensure that no important information, data and amounts are neglected, and others.

## The Practical Aspect of Research

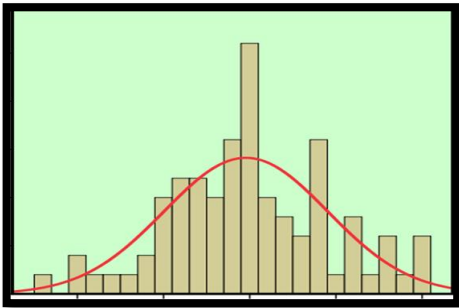
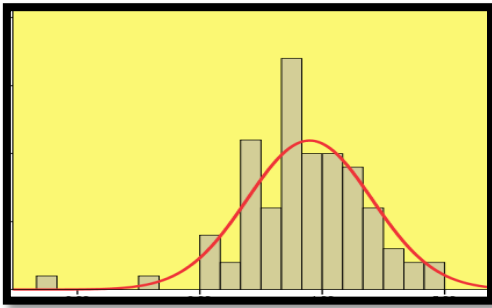
### Or not: Data Distribution Test

And to show that the search variables do they follow or no follow Normal distribution is used Komogorove-Simirnov), which is shown in Table No. (1), and the shape Yen (3) and (4) It is clear from the results of the test for a variable y The internal audit and financial performance that they follow the normal distribution and it is possible to use parameter statistics in the tests and analyzes of the research.

Table 1. Shows the Normalization Test for the Internal Audit Variable and the Financial Performance Variable

Indications	Sig.	df	Statistic
Internal Audit Variable	.200	84	.090
Variable Financial Performance	.138	84	.071

 <p>Figure 4. The normal distribution of financial performance</p>	 <p>Figure 3. The normal distribution of internal audit</p>
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### Stability Test Reliability of Questionnaire

In order to know the stability of the scale, the researchers used the test Alpha Cronbach (Alpha Cronbach), It turns out that the employee's Alpha Cronbach value of the scale amounted to (0.93) and for the variable internal audit reach (0.85) As for the variable Financial performance reach (0.86), all of which are greater than (0.70), which indicates that the scale has high stability a. They are shown in the table (--) below:

Table 2. The Results of the Stability Employee Test for Scale

Variables	Paragraphs (Questions)	Alpha Cronbach For Search Variables	Alpha Cronbach For Search Scale
Internal Audit	1-18	.85	.93
Financial Performance	19-32	.86	

Source: Created by researchers

### Analysis and Interpretation Internal Audit Variable

Shows the table (3) results obtained internal audit variable for the bank Respondent, where the arithmetic mean of the total internal audit variable was (3.98), which is higher than the hypothetical mean value of (3), with a standard deviation of (0.85), and a coefficient of difference of (21.32%) which explains Availability this internal audit variable On the level the bank.

The highest arithmetic mean amounted to (4.43) and a relative coefficient of variation (18.80%) indicates agreement and homogeneity in the opinions of the sample about the availability of paragraph No. (1The same content (Reports received from the Board of Supreme Audit Institutions are processed based on the instructions and within the specified times.) Especially

since the sample members agreed homogeneously and convergence in their opinions with a standard deviation (0.83), which indicates a high availability very by the sample members about that The directors of the Trade Bank of Iraq are working on processing all kinds of reports that come to them from the bodies of the Board of Supreme Audit, relying on all the instructions that clarify and direct the processing mechanism, and they are committed to the times of providing these reports within pre-defined time periods for them.

And that the lowest arithmetic mean was (3.79) and a relative coefficient of variation (22.37%) indicates agreement and homogeneity in the opinions of the sample about the availability of paragraph No. (3The same content (the internal audit department is linked to the bank manager), especially that the sample members agreed homogeneously and convergence in their opinions with a standard deviation (0.85), which indicates a high availability by the sample members about The internal audit department of the branch managers of the Trade Bank of Iraq is linked to the managers themselves, which makes it easier for them to follow up the internal audit work and the reports that come to them.

Table 3. Shows The Criteria for the Internal Audit Variable and Its Paragraphs

No	Paragraphs of the Variable Internal Audit	Arithmetic Mean	Standard Deviation	Variation Coefficient
1	Done Processing reports received from the Board of Supreme Audit Institutions based on for instructions and with in specified times.	4.43	0.83	18.80%
2	Manager response speed the bank for recommendations that offer from the audit department Regarding audit process.	3.86	0.81	20.98%
3	The internal audit department is associated with a manager the bank.	3.79	0.85	22.37%
4	Enjoy the internal auditor by collecting scientific and practical suitable.	4.22	0.83	19.64%
5	Enjoy the staff B field of internal control all Accessibility to All records and documents all Business the bank.	3.86	0.89	23.08%
6	In internal audit its done Inform the relevant management level B the time appropriate Around Any problems or gaps in the internal control system.	3.84	0.78	20.26%
7	Available Continuous visits for all bank branches	3.98	0.79	19.82%
8	Prepare audit program Full In addition to special program about each audit task B itself.	3.83	0.93	24.23%
9	Available Insurance system against breach of trust on employees Those who are entrusted with possession of the assets.	3.95	0.85	21.54%
10	Keeps in the originals for all Data processed electronically.	4.22	0.83	19.69%
11	Available facilities technical and artistic matt ached in Implementation of internal control systems in the bank.	3.96	0.78	19.70%

12	The internal auditor is committed to the bank with instructions and instructions during perform his duties.	4	0.85	21.30%
13	Exist Planning, supervision and follow-upon business Internal audit from the Director of Internal Audit.	4.3	0.91	21.09%
14	The director of the audit department Flags all audit or About Their roles within the framework of internal controls picture clear and written.	3.95	0.93	23.42%
15th	Get the information And the Background activities to be audited.	3.81	0.88	23.07%
16	Available management hierarchy shows it Lines of authority and responsibility in the form of Responsibility can be determined Around Any errors or irregularities that may Obtain.	3.8	0.89	23.45%
17	Submitting internal audit reports Of Competent higher levels in necessity.	4	0.79	19.83%
18	Prepare Special periodic reports on all Activities the bank different.	3.83	0.86	22.45%
<b>Total variable internal audit</b>		<b>3.98</b>	<b>0.85</b>	<b>21.32%</b>

### Analysis and Interpretation of the Financial Performance Variable

Shows the table (4) results obtained to variable financial performance for the bank Respondent, where the arithmetic mean of the total financial performance variable was (3.81, which is higher than the hypothetical mean value of (3), with a standard deviation of (0.86), and a coefficient of difference of (22.56%) which explains Availability this financial performance variable On the level the bank.

The highest arithmetic mean of (4.4) and a relative coefficient of variation (17.75%) indicates agreement and homogeneity in the sample's opinions about the availability of paragraph No. (22) The same content (financial performance motivates employees in the bank to acquire new skills at work in order to improve performance.) Especially since the sample members agreed homogeneously and convergence in their opinions with a standard deviation (0.78), which indicates a high availability very by the sample members about that The financial performance that managers are working on improving through internal audit in the bank to motivate employees and enable them to acquire the necessary and new skills that facilitate them to complete their work in an appropriate manner, which improves performance in the bank in general.

And that the lowest arithmetic mean was (3.29) and a relative coefficient of difference (28.51%) indicates agreement and homogeneity in the opinions of the sample about the availability of paragraph No. (27 The same content (improving financial performance in the effectiveness of the administrative process (organization, planning, leadership, control) that takes place in the bank), especially since the sample members agreed homogeneously and convergence in their opinions with a standard deviation (0.94), which indicates a high availability by the sample members about The financial performance in the bank leads to the improvement of the administrative process at the level of leadership, organization, planning and control that occurs in the bank as a result of the performance of bank managers.

Table 3. Shows The Measures of the Variable Financial Performance and its Paragraphs

No	Paragraphs of the Variable Financial Performance	Arithmetic Mean	Standard Deviation	Variation Coefficient
19	That Financial performance contribute into provide process of taking Executive and operational decisions	4.33	0.80	18.55%
20	Financial performance helps to the process of development and change in the bank's business	3.98	0.86	21.71%
21	Financial performance Raising the efficiency of the bank's performance	3.93	0.83	20.99%
22	Financial performance Motivate Bank employees to acquire New skills at work for improve the performance	4.4	0.78	17.75%
23	Financial performance Develop the capabilities of the bank towards proper planning and to achieve the service pathological	4.36	0.80	18.23%
24	Easy Financial performance in the strategic decision-making process in the bank	3.78	0.89	23.52%
25	Develop Financial performance in the administrative performance in the bank	3.82	0.77	20.5%
26	Puts Financial performance clear and achievable goals to implement within time Appointed to her	3.67	0.82	22.21%
27	Improves Financial performance in the effectiveness of the process administrative (Organizing, planning, commanding, controlling) that takes place in the bank	3.29	0.94	28.51%
28	Lowers Financial performance in costs in the bank	3.55	0.82	23.18%
29	Develop and grow Financial performance ideas of employees in the bank	3.31	0.89	26.74%
30	Provides Financial performance rewards employees and increase their salaries	3.52	0.92	26.05%
31	Appear financial performance results quickly at the beginning of each year in order to benefit of which in for a year next	3.75	0.91	24.19%
32	Financial performance results apply in all its details In practice, the bank	3.69	0.91	24.63%
	Total variable financial performance	3.81	0.86	22.56%

Researchers see through The results above that the variable internal audit Get higher availability Relative to the financial performance variable for the investigated bank.

Fifth: test hypothesizes which states: There is a significant and statistically significant effect at the significance level (0.05) of the internal audit in evaluating the financial performance of the Trade Bank of Iraq."illustrated by schedule(---)that value(F=122.378) It is statistically significant Because the test morale was (.000) It is less than the significant value (0.05).This indicates to me having an effect The internal audit variable has the financial performance

variable, as for the value of the coefficient of determination (R2) which reach b(.631)That is, the internal audit explains the discrepancy in the financial performance variable, And the The rest is(.369) It is due to other factors not included in Model the study.

The regression equation for the impact of internal auditing on financial performance can be represented as follows:

$$\text{Financial performance} = .800 + .842(\text{internal audit})$$

Also, the constant value( $\alpha=1.233$ ) which indicates when the value of internal audit Zero is the value of the variable Financial performance It will not be less than this value, But the regression coefficient( $\beta= .842$ ) which indicates when one value is added for internal audit van dependent variable Financial performance will increase the same amount wan test value(t) calculated for the coefficient( $\beta$ )reached (11,753) which is greater than its tabular value (1.96) and its significance reached (.000), which is less than significant (0.05), which indicates that the internal audit It has a significant impact on the dependent variable financial performance.

Variable Financial Performance							
Variable	Form Parameters	T Calculated	Morale	R2	F	Morale	
	A	1.233	2,619	008	.631	122.378	.000
	B	.842	11,753	.000			

From the previous results, we conclude accept the hypothesis that (y There is a significant and statistically significant effect at the significance level (0.05) of the internal audit in evaluating the financial performance of the Trade Bank of Iraq).

### Conclusion

The conclusion of the research are: (1) The bank provides all the necessary requirements and tools for conducting internal audits that are needed by the internal auditor, which makes it easier for them to perform audit activities in a timely manner; (2) The internal audit facilitates the process of providing financial reports, which are submitted to the higher managements of the Trade Bank of Iraq; (3) It is clear that the members of the internal audit committees fully comply with the instructions received by the Central Bank of Iraq and the Board of Financial Supervision in each of the instructions and directives; (4) The experience of the members of the internal audit committees contributes to limiting the manipulation or speed of the bank's assets and financial reports; (5) It turns out that there is a positive and direct impact relationship of internal auditing on financial performance, which indicates any increase in internal audit operations and activities within the bank that will lead significantly to an increase in the improvement of the financial performance of the bank.

### Suggestion

In light of the aforementioned conclusions, we can refer to a number of recommendations, as follows; (1) Working continuously to provide all the requirements, resources and facilities that the internal auditors need to complete the audit activities in the time required; (2) Preparation software training in training managers Those who are new to the concepts of internal auditing and financial performance because they are closely related to banking operations; (3) Subdue Managers in management position supper to training on all the latest administrative methods and concepts related to financial performance; (4) There view The periodicity of the plans prepared for internal control in a comprehensive way and the incorporation of environmental changes therein; (5) Recommend Researchers Managers in updating policies that contribute to supporting employees' confidence and developing their capabilities and awareness of financial performance by developing their internal control.

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