



THE RELATIONSHIP BETWEEN THE BALANCED SCORECARD AND THE COBIT-5 CRITERION IN IMPROVING BANKING PERFORMANCE, AN APPLIED RESEARCH IN A SAMPLE OF COMMERCIAL BANKS LISTED IN THE IRAQI STOCK EXCHANGE

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Article history:	Abstract:
<p>Received: 14th June 2022 Accepted: 14th July 2022 Published: 24th August 2022</p>	<p>Research aims to me Provide an introductory framework on the concepts of the balanced scorecard and its dimensions and how to employ them, withstandardcobit-5 and its reflection on improving banking performance .and how Using the balanced scorecard according to standardcobit-5 related to banks, on a sample Of the Iraqi commercial banks (Bank of Baghdad, Ashur International Bank, Trans-Iraq Bank)in order to Know the relationship between the balanced scorecard andccbbit-5toDetermining the strengths in the performance and maintaining them continuously in the long term, and identifying the shortcomings and weaknesses in the banking performance and avoiding them in the near future The research reached a set of conclusions, the most important of which is The weakness of the study sample banks in achieving high percentages in the index The suitability of the objectives of information technology systems, although there is a slight advantage to the Ashur Bank, since Use of technology by banks in support of his business efficiency and competitive comparison with size Advances in technology and information that are used by other competing banks, this research recommends The necessity for all the banks of the study sample to improve the indicator of the extent to which the objectives of the technological information systems are appropriate because the use of technological techniques by the banks contributes to supporting their business and thus increases the efficiency in banking business.</p>

Keywords: Words: Balanced Score Card,COBAIT-5

OPENING INTRODUCTION

faced the Institutions In various sectors and activities there are great challenges Especially the banks The necessity of using modern and advanced technologies was imposed on it, as this became an important criterion in the development of this technology banks This required them to spend huge money to invest in information technology and systems, but these investments and technologies may beIt faced many risks and challenges, as the new environment produced many variables that did not exist before in light of the use of traditional methods in the banks that rely on manual systems ,as it appeared New forms of risks associated with the use of modern technologies. As a result of the use of technology, it became necessary for this banks And its executives in the current period more than ever before make great efforts in order to maintain high-quality information to support decisions, and generate business value from investments supported by information technology, that

is, to achieve strategic goals I found more sophisticated methods such as the balanced scorecard, where this card focuses on all aspects that belong to banks instead of focusing on the financial aspect. The use of the balanced scorecard in Iraqi banks is considered necessary he is It enhances confidence in banks, facilitates their integration with the international banking environment, and increases banking performance the study Problem (The study Problem) The problem of the current study is the failure to activate the use of the balanced scorecard according tofor international standard cobit-5 related to banks by the management of commercial banks listed in the Iraqi Stock Exchange, in the process of improving banking performance, the problem of the study can be formulated in light of the following main question: Does the use of the balanced scorecard affect the presence ofstandardcobit-5 related to commercial banks to improve banking performance?



Study Objectives:-The main objective of the study is to show the effect of the balanced scorecard on the best interest they cobit-5 on improving banking performance, and the most important objectives of the study can be summarized as follows: - (Abd, 2019)
Provide an introductory framework on the concepts of the balanced scorecard and its dimensions and how to employ them, with standard cobit-5 and its reflection on improving banking performance.

1. Using the balanced scorecard according to standard cobit-5 related to banks, on the study sample in order to determine the strengths in performance and maintain them continuously in the long term, and to identify the shortcomings and weaknesses in the banking performance and to avoid them in the near future.

The importance of studying:-The importance of the study stems from the fact that using the balanced scorecard according to standard cobit-5 in the process of improving the performance of commercial banks Iraqi, will contribute greatly to the adoption of corrective methods and procedures to reduce weaknesses and optimize the use of strengths, which in turn improves the level of performance.

Study hypothesis :The use of the balanced scorecard in accordance with the cobit-5 related to commercial banks and according to their dimensions (financial, customers, internal operations, learning and growth, societal environment, risks) contributes to improving banking performance by identifying defects and weaknesses in performance banking

THE THEORETICAL SIDE OF THE BALANCED SCORECARD

The concept of the balanced scorecard The balanced scorecard has several names, including the balanced score card Kaplan & Norton as a set of financial and non-financial measures that allow senior management in an economic enterprise to track and improve its performance in the future (72: 1992 Kaplan & Norton) as defined by Kumara as a technique used by an economic enterprise to focus and pay attention to the needs of customers and shareholders in an economic enterprise. It is a system for building goals, standards and initiatives The interconnected ones that show the organization's strategy and how to achieve it (Kumari 37: 2011)_while Niven defined it that the concept of a balanced scorecard has evolved from a measurement system and then a communication tool to a strategic management system (14: 2006, Niven)

2-The importance of the balanced scorecard
The importance of the balanced scorecard The balanced scorecard is a type of measurement, or rather it is a goal to develop specific measures to

measure the efficiency of the financial and non-financial performance of economic institutions, as the measurement system must be a means to achieve a more important goal. The organizational structure. It describes the individual and administrative objectives within the strategy. By linking strategic goals with long-term goals and annual budgets. And give a description of the identification of strategic initiatives. By linking the results of performance feedback to ensure learning and how to improve performance (Chan & Hiap, 2012:3).

3-Balanced scorecard dimensions
BCS perspectives The Balanced Scorecard emerged as a conceptual framework for organizations that ensure tracking and evaluating performance on the right track by translating their objectives into a set of performance indicators. This card consists of four basic dimensions integrated with each other, which were proposed before (Kaplan & Norton) year (1992)

First, the financial dimension
Financial Perspective): The financial dimension is the first dimension of the balanced scorecard to measure strategic performance, as it includes the ultimate goals of the organization's strategy expressed in traditional financial measures such as "total operating profit", return on sales and revenues, and "liquidity". These metrics are commonly referred to as "lagging indicators" (4:2022,Elbanna at el)

Second: after customers
Customer Perspective The customer represents one of the basic pillars of the banking relationship, and the importance of customers in banks comes because the customer is the one who generates profit for the bank.(Kaplan & Norton 1999:4)

Third, after internal operations
Internal process Perspective:The internal operations dimension means all the internal activities and events that characterize the organization to achieve customer satisfaction and its strategic objectives. This dimension works to achieve the objectives of both the financial dimension and the customer dimension, and includes the value chain of the internal operations of the organization as a whole, which aims to meet current and future customer requirements.(346: 2019),Abbas).

Fourth / after learning and growth
(Learning and Growth Perspective) This dimension describes the sustainable investment of the existing energies, through the professional development of the cadres and opportunities to improve the skills of the workers and raise the spirit of association with the institution (Tuan). This dimension ensures the long-term future work plan of the organization by bridging the gaps between the current performance level of the expertise and the level of performance necessary for employees and finding solutions to improve and develop work (Momablo & Myres, 2020: 17).



Fifth, after the societal environmentsocial environment perspective

he is One of the main and necessary reasons for any economic institution wishing to remain in a legal form, and the social performance of economic institutions is no longer optional, but has become a moral obligation in its other aspects. (Ibrahim, 2013: 363) Managers realize that good environmental and social performance contributes to attracting distinguished employees, increases productivity, and reduces operating costs. It also enhances the reputation of the institution with customers and socially conscious investors and enhances the image of the institution with governments (505: 2015;Horgrenatel).

Sixth: After the risksRisks Perspective:There are some risks that accompany the institution when carrying out its activities, and some researchers have indicated that these risks have negative effects on costs, revenues, profits and market share .loss(15th: 2020,Crowe)

THE THEORETICAL SIDE COBAITS

1-Origin and development of a frameworkCOBAITS)

In 1996, the Information Systems Audit and Control Association (ISACA) issued the COBAIT1 framework, as this version is one of the five most important versions to measure the performance of information technology systems in organizations based on an integrated set of technology governance objectives(Devos&Ginste,2015:96). In 1998, 2 . was issuedCOBAIT specialized in auditing and technical management. In the year 2000 AD, COBIT 3 was issued, which included a set of indicators and the main success factors in ensuring the effectiveness of the activities of information technology systems, and in the year 2005 AD, COBIT 4 was issued, which contains many concepts of management and new governance, including the alignment of business and information technology objectives. In April 2012, the COBIT5, which ensures the availability of a set of control objectives for business managers and IT professionals in all types of sectors, as it is designed to be flexible so that any organization can use it as a model that fits the needs of IT governance (Merhot &Toole 7: 2015).

2-frame advantages (COBIT5) The advantages offered by the COBIT5 framework (Al-Basri and Muhammed, 2020:7) are as follows::

- 1-Maintain high quality information to support business decisions.
- 2-Achieving strategic objectives as well as realizing business benefits through effective and innovative use.
- 3-Achieving operational excellence through reliable and effective application of technologies.
- 4-Maintaining IT risks at an acceptable level.

3-Framework Principlescopit2019))

The first principle Empowerment is a holistic approach :Corporate IT governance and management need to work efficiently and effectively and take a holistic approach, taking into account the interrelated and overlapping components .together

The second principle: Implementation of a single integrated framework There are many standards and best practices related to information technology, each of which provides guidance on a subset of information governance activities. As the frameCOBIT2019Highly complies with other relevant standards and frameworks(Adnan, 2018: 35)

Principle Three: Implementing an Effective Governance Frame work :provides a frameworkCOBIT2019Updated Flexibility in modernization, development and continuous improvement to keep pace with changes that occur in the information system technology for enterprises

Fourth principle: Separating governance from management :Many stakeholders have different and sometimes conflicting views of benefits, risks and resources, and this creates a need for clarity about what needs to be done to achieve stakeholder goals, as this framework clearly separates governance and management (2019,ISACA)

Principle Five: Meeting the needs of stakeholders. The purpose of organizations' existence is to create value for stakeholders by balancing benefits, minimizing levels of risk, and utilizing resources for maximum values.

Principle Six: Covering the organization from beginning to end: It is a framework that unifies the management and organization of information technology (enterprise IT management) in the overall corporate governance(Thatcher, 2016:16)

Employing the dimensions of the balanced scorecard to improve banking performance: The balanced scorecard measures the performance of commercial banks across six different but interrelated dimensions and is derived from the objectives, strategy and vision of the banks, as each dimension has a specific goal that it seeks to achieve.(2021,Niroula&Tan)

Financial analysis :-financial perspective The financial dimension is one of the most important dimensions in measuring and improving banking performance, as it includes a set of financial indicators used in improving banking performance as in the table (16), which gives an accurate picture of the banks' performance during the study period

Percentage of fines imposedPercentage of fines imposed on others:-The lower the percentage, the greater the customer's trust in the bank, and the less he will be exposed to the risks that may occur as a result of the high percentage of fines as a result of the customer's lack of confidence in the bank



Table (1) results of the percentage of fines imposed on the bank in the study sample for the period (2017-2020).

Baghdad Bank					
average	2020	2019	2018	2017	pointer
84%	(.97)%	(98)%	269%	260%	Fines imposed on the bank
Ashur International Bank					
(37)%	0%	0%	(99)%	(48)%	Fines imposed on the bank
Bank across Iraq					
37%	15th%	268%	(37)%	(99)%	Fines imposed on the bank

The source was prepared by the researcher based on the annual reports of commercial banks, the study sample for the period (2017-2020).

Baghdad Bank: The percentage of fines imposed on the Bank of Baghdad recorded its best percentage in the year (2018), if it amounted to 269% compared to other years, as the percentage of fines imposed in the years, 2017, 2019, 2020, was recorded (260)%, (98)%, (97)%

Ashur Bank: The percentage of fines imposed on Ashur Bank recorded its best percentage in the year (2019), (2020), if it amounted to 0% for each of them, compared to other years. %))

Bank across Iraq : The percentage of fines imposed on a bank across Iraq recorded its highest increase in the year (2019), if it reached (268%) compared to other years. %, 15th%) Through the table (19), it becomes clear to us that the best average for the fines rate imposed on the bank was for the Assyrian Bank, as the average ratio was (37) % compared with other commercial banks for the study sample, as the average percentage was (83 %, 3.37%) for banks

Baghdad and a bank across Iraq Respectively and this indicates that the bank and through the application of international standards for ratio analysis and procedure A comparison between the commercial banks for a sample and the years of study. It is clear from this analysis that Ashur Bank is the best through its commitment to contracts with other parties, as well as its commitment to the instructions of the Central Bank. This is an indication of the efficiency of banking performance in reducing the amounts of fines imposed on banks..

Customers: Prepare Customer service is one of the most important axes that the bank seeks to develop through the use of the best technologies to satisfy the customer Excellent with modern technologies for the customer that leads to enhancing the permanent value of the customer on the one hand and an increase in banking revenues on the other hand

Table of the results of calculating the percentage of the number of technological techniques directed at serving customers in the study sample for the period

Baghdad Bank						
aver age	202 0	201 9	2018	2017	Index equation	pointer
36 %	13 %	90 %	30%	10%	= Number of technologies oriented to serve customers in the current year - Number of technologies oriented to serving customers in a previous year ÷ Number of technologies oriented to serving customers in a previous year x 100%	Number of technologies Customer-oriented technolog y
Ashur International Bank						
83 %	80 %	.90 %	90%	70%	= Number of technologies geared to customer service for the current year n - Number of technology technologies geared to customer service in a previous year ÷ Number of technology technologies geared	Number of technologies Customer-oriented



					to customer service in a previous year ×100%	technolog y
Bank across Iraq						
9%	9%	(35 %)	0%	60%	= Number of technologies oriented to customer service in the current year minus the number of technologies oriented to customer service in a previous year ÷ Number of technologies oriented to customer service in a previous year × 100%	Number of technolog ies Customer -oriented technolog y

Source: - Prepared by the researcher based on the annual reports of commercial banks for the period of the study sample

Baghdad Bank:- The percentage of the number of technologies directed to serve customers for the Bank of Baghdad recorded its highest increase in the year (2020), if it reached 10% compared to other years. The percentage of the number of technologies decreased in 2018, 2019 and 2020, reaching (30%, 90%, 13%) Straight

Ashur International Bank:- The percentage of the number of technologies directed to Ashur International Bank recorded the highest increase in each of the year 2018-2019, if it reached (90)% compared to other years. Straight

Bank across Iraq:- The percentage of the number of technology technologies directed at serving customers for a bank across Iraq recorded its highest increase in the year (2017), if it reached 58% compared to other years. (35, 9%) respectively Through the table (26), it is clear to us from the average ratios that the best bank in modernizing the number of technologies directed to customers was Assyria Bank, as the average ratio reached (8).3%) compared to other banks, the sample of the study, which amounted to (36%,9%).Bank of Baghdad and Bank across Iraq respectively

Appearance comparison The rate of development of customer-oriented technology technologies for commercial banks The study sample

Source :Prepared by the researcher based on the annual reports of commercial banks, the study sample After internal operations

Ratio of goals of information technology systems with goals of strategic goals.

Table (3) The results of calculating the ratio of the goals of information technology systems with the strategic goals of commercial banks, the study sample for the period (2017-2020).

Baghdad International Bank						
aver age	202 0	2019	2018	2017	Index equation	pointer
37 %	50 %	40%	30%	30%	Number of goals compatible with information technology systems / total strategic goals of the bank × 100%	The extent to which the objectives of information systems and technology fit with the strategic objectives of commercial banks
Ashur International Bank						
24 %	7%	20%	30%	40%	Number of goals with information technology systems / total strategic goals of the bank × 100%	The extent to which the objectives of information systems and technology fit with the strategic objectives of



					commercial banks
Bank across Iraq					
40 %	60 %	30%	40%	30%	Number of goals compatible with information technology systems / total strategic goals of the bank × 100%
					The extent to which the objectives of information systems and technology fit with the strategic objectives of commercial banks

The source was prepared by the researcher based on the annual reports of commercial banks, the study sample for the period (2017-2020).

Baghdad Bank The percentage of information systems goals for the Bank of Baghdad recorded its highest increase in the year (2020), if it reached 50% compared to other years.

Ashur International Bank:- The percentage of the number of goals for Ashur International Bank recorded the highest increase in the year (2017), if it reached 40% compared to other years, the percentage of goals decreased in the years 2018, 2019 and 2020, reaching (30%, 20%, 7%), respectively

Bank across Iraq:- The percentage of information systems goals for a bank across Iraq recorded its highest increase in the year (2020), if it reached 60% compared to other years, the percentage of information systems goals decreased in 2017, 2018, 2019, reaching (30%, 40%, 30%) Straight It is clear to us through Table (32) that extracting the average ratios to the study sample, as we find that the highest

average ratio was for a bank across Iraq, as the ratio constituted 40% compared to other banks for the study sample, which constituted 37%,24%. For banks in Baghdad and Ashur Bank. International successively and over the period, we find that Ashur Bank needs to review its strategic plans for information technology in order to include goals that are compatible with information technology systems for the purpose of facing competitors in the banking

After learning and growing.

Percentage of the skill level and competitiveness of the bank's cadres in general and information technology cadres in particular

It is calculated through the following equation: the number of employees who have sufficient information technology skills for work requirements to the total number of employees in the bank.

Table of the results of calculating the percentage of skills level and competitiveness of the bank's cadres in the study sample

Baghdad Bank					
aver age	2020	2019	2018	2017	pointer
6%	2.8%	9%	2.6%	9.9 %	An indicator of the level of skills and competitiveness of the bank's cadres in general and information technology cadres in particular =
Ashur International Bank					
30%	65%	8.8%	14%	35 %	An indicator of the level of skills and competitiveness of the bank's cadres in general and information technology cadres in particular =
Bank across Iraq					



20.5 %	18%	15th %	17%	32 %	An indicator of the level of skills and competitiveness of the bank's cadres in general and information technology cadres in particular =
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Source: - Prepared by the researcher based on the annual reports of commercial banks, the study sample for the period (2017-2020).

Baghdad Bank:- The percentage of skills level and competitiveness of the Bank of Baghdad recorded its highest increase in the year (2017), if it reached 9.9% compared to other years.

Ashur International Bank:- The percentage of skills level and competitiveness of Ashur International Bank recorded its highest increase in the year (2020), if it reached 70% compared to other years. The percentage of skills level decreased in 2017, 2018, 2019, reaching (35%, 14%, 8.8%). Straight

Bank across Iraq:- The percentage of skills level and competitiveness of a bank across Iraq recorded its highest increase in the year (2017), if it reached 32% compared to other years.8%) Straight Through the table (38), it becomes clear to us that the highest average of the achieved percentage was for the Assyrian Bank, as the percentage reached for the

years of study.0.3%Comparison (6%,20.5%) for banks Baghdad and a bank across Iraq Through the application of international standards to analyze the ratio and make a comparison between the commercial banks for the sample and the years of study, it is clear from this analysis that Ashur Bank is the best and the most efficient one .The development and growth in the numbers of employees with experience in information technology from year to year in the years of performance appraisal, which is a good indicator for the benefit of the bank in order to attract experienced and efficient employees to improve banking performance .

After the societal environment:
Social Responsibility Ratios
Social responsibility:- It is the role that banks play and influence society as a whole through various strategies

Table (4) The results of calculating the social responsibility ratios of commercial banks, the study sample, for the period (2017-2020)

Baghdad Bank					
average	2020	2019	2018	2017	pointer
2.6%	5%	2%	1.6%	0%	Social Responsibility Index
Ashur International Bank					
2%	0.2 %	5%	0.7%	0.5%	Social Responsibility Index
Bank across Iraq					
5%	1.8 %	9%	5%	4.7%	Social Responsibility Index

Source: - Prepared by the researcher based on the financial statements of commercial banks, the study sample for the period

Baghdad Bank:- The social responsibility ratio of the Bank of Baghdad recorded its highest increase in the year (2020), if it reached 5.4% compared to other years. straight.

Ashur International Bank :The social responsibility ratio of Ashur International Bank recorded its highest increase in the year (2019), if it reached 5% compared to other years, the percentage of social responsibility

decreased in the year 2017, 2018, 2020 as it reached (0.7%,0.5%,0.2%) Straight

Bank across Iraq The percentage of social responsibility of a bank across Iraq recorded its highest increase in the year (2019), if it reached 9% compared to other years. The highest average rate was for a bank across Iraq, as the ratio reached 4.6% compared to the commercial banks in the study



sample, as it reached (2.2%,2.7%) for Baghdad banks and Ashur International Bank, respectively, and through the application of international standards to analyze the ratio and make a comparison between the commercial banks for the sample and years of the study It is clear from this analysis that banks encourage social responsibility towards the external environment, such as the Community Initiatives Fund and the Central Bank.

6 -After The Risks.

w-Percentage of financial losses resulting from non-compliance with information security : This ratio shows the importance of information security standards, as compliance with these standards avoids financial losses that may be exposed to banks to her As well as avoiding legal and regulatory penalties imposed by the Central Bank on the Bank

Table (6) The results of calculating the financial losses index for commercial banks, the study sample, for the period (2017-2020).

Baghdad Bank							
The ratio	the total	2020	2019	2018	2017	Index equation	pointer
0.42 %	29254	601	505	18252	9896	Total financial losses resulting from the bank's non-compliance with information security / total financial losses resulting from non-compliance with information security study sample	Financial losses resulting from non-compliance with information security
Ashur International Bank							
0.48 %	33306	5612	631	16159	10904	Total financial losses resulting from the bank's non-compliance with information security / total financial losses resulting from non-compliance with information security study sample	Financial losses resulting from non-compliance with information security
Bank across Iraq							
0.1%	7362	123	300	1629	5310	Total financial losses resulting from the bank's non-compliance with information security / total financial losses resulting from non-compliance with information security study sample	Financial losses resulting from non-compliance with information security

Source: Prepared by the researcher based on the annual reports of commercial banks, the study sample for the period (2017-2020).



Baghdad Bank The percentage of financial losses resulting from non-compliance with information security for the Bank of Baghdad recorded its highest increase in 2018, if it reached 18,252 compared to other years. Straight

Ashur International Bank The percentage of financial losses resulting from non-compliance with information security for Ashur International Bank recorded its highest increase in the year (2018), if it reached 16159 compared to other years. The percentage of financial losses resulting from non-compliance with information security decreased in 2017, 2019, 2020, reaching (10,904) , 631, 5612) respectively

Bank across Iraq The percentage of financial losses resulting from non-compliance with information for a bank across Iraq recorded its highest increase in 2017, if it reached (5310) compared to other years. The percentage of financial losses decreased in 2018, 2019 and 2020, reaching (1629, 300,123), respectively Through the table (48), it becomes clear to us through the average ratios that the best banks were a bank across Iraq, as the average rate was 0.1% through its commitment to the instructions and regulations related to information security issued by the relevant authorities in comparison with the banks of the study sample, which constituted an average ratio of (0%, 42, 0.48%) for Baghdad banks and Ashur International Bank, respectively. Figure

Proving the hypothesis:

From the results obtained through the application balanced Scorecard According to theheycobit-5 related to improving banking performance through the use of six dimensions of the balanced scorecard, we prove the hypothesis of the study that the use of the balanced scorecard in accordance with theheycobit-5 related to commercial banks and according to their dimensions (financial, customers, internal operations, learning and growth, societal environment, risks) contributes to improving banking performance by identifying defects and weaknesses in banking performance in commercial banks, which is reflected positively on improving banking performance. .

CONCLUSIONS

1- The financial dimension – superiority Ashur Bank On the Bank of Baghdad and the Bank across Iraq in the index of fines imposed by others Through his commitment to contracts with other parties as well as his commitment to the instructions of the Central Bank, and this is an indication of the efficiency of banking performance in reducing the amounts of fines imposed on banks..

2- After customers, Ashur International Bank outperformed the banks of Baghdad and across Iraq in Indicator of the number of technologies directed at customer service Than It indicates that the bank has made good steps In improving these indicators and gaining loyalty customers, as well as its advantage in Indicator Amounts spent on customer services.

3- After the internal operations - the weakness of the banks of the study sample in achieving high percentages in the index The suitability of the objectives of information technology systems, although there is a slight advantage to the Ashur Bank, since Use of technology by banks in support of his work Increase business efficiency and competitive comparison with size Advances in technology and information used by other competing banks.

4- After learning and growing- We find that banks suffer from low rates Professional and highly skilled personnel index, which would contribute to development their abilities to keep up Development technical and technology in area its activity to improve Services her clients.

5After the societal environment - the Bank of Baghdad outperformed the banks of the study sample in general in Social Responsibility Ratio Index, which indicates the bank's commitment to society through Contribution to Social Security, , as well as Added value and in-kind benefits that will be achieved as a result of this commitment.

6- The risk dimension - a bank across Iraq outperformed other banks in the study sample in the risk dimension indicator, and that taking risks into consideration in the bank's business contributes to achieving the advantage in The financial efficiency and a plus trust Dealing with the bank decrease From risk of not Paying off obligations

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