



THE ROLE OF ELECTRONIC PAYMENT METHODS IN ENHANCING INTERNAL CONTROL AND REDUCING FINANCIAL AND ADMINISTRATIVE CORRUPTION: THE GENERAL DIRECTORATE OF EDUCATION OF WASIT GOVERNORATE AS A MODEL

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Article history:		Abstract:
Received:	7 th October 2025	This research aims to study the role of electronic payment in promoting financial integrity and transparency and reducing financial and administrative corruption by facilitating and accelerating internal control procedures and reducing red tape in government institutions, which in turn contributes to eliminating the manipulation of public funds by achieving better control. A questionnaire was used for a sample of account employees, auditors, and educational cadres (teachers, teachers, administrators) in the General Directorate of Education of Wasit, as well as auditors (who have dealt with this directorate from non-its affiliates). The study concluded with results and recommendations based on the questionnaire submitted and emphasizes the role of electronic payment methods to enhance transparency and improve control procedures, the lack of controls and policies to keep pace with this technological development, and the lack of involvement of employees in training courses that qualify them to work on these modern systems. The study recommended the need to issue clear controls and policies that regulate the electronic payment process, as well as the involvement of employees in training programs and education for these modern systems, as well as the modernization of the technical infrastructure in the directorate, in order to keep pace with the Requirements for electronic payment methods.
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INTRODUCTION

Government institutions used to rely on traditional means of payment for their services, the most important of which is money. However, with the economic progress, these means have become insufficient to meet all financial transactions, whether through the dealings of individuals with the government institution, or the dealings of this institution with other government institutions, especially banks. The rapid development of the world of electronics, as well as the Internet as a means of transferring and exchanging information and communication, is in the age of technology.

The global trend towards digital transformation has emerged, as governments have increasingly relied on modern financial technologies to enhance transparency in sectors that need a comprehensive review of their financial mechanisms, and keep pace with the state of development due to the volume of resources they manage and their impact on the quality of services. The government has modernized the payment system in order to facilitate the procedures followed in the provision of government services. This has resulted in the creation of new means known as electronic payment methods, the most important of which is bank cards (MasterCard), in order to shorten the time, reduce costs, and reduce financial and administrative corruption. However, some reservations prevent some people from using these cards, including those related to cybersecurity and hacking operations, as well as the interest rates imposed on withdrawals or transfers, and the lack of awareness of modern technologies.



RESEARCH PROBLEM

Although institutions have worked to implement electronic means of payment in their financial transactions, financial and administrative corruption represents a great challenge. Thus, the research problem can be represented by the following question: **To what extent has the adoption of the electronic payment mechanism contributed to the improvement and development of supervisory procedures to contribute to the elimination of financial and administrative corruption?**

RESEARCH HYPOTHESES

The research is based on two main hypotheses:

1. The adoption of the electronic payment mechanism leads to the improvement and strengthening of internal control procedures.
2. The use of electronic payment mechanisms reduces the chances of financial and administrative corruption in state institutions.

RESEARCH OBJECTIVES

1. Identify the role of electronic payment in developing and strengthening regulatory procedures.
2. Contributing to the submission of some proposals to expand the work of electronic payment in government institutions.
3. Identify the role of electronic payment in developing the accounting and control procedures followed.
4. Statement of the Impact of Electronic Payment in Combating Financial Corruption and Promoting the Principle of Transparency
5. Submit proposals to expand the scope of the application of the electronic means of payment in government institutions.

IMPORTANCE OF RESEARCH

The importance of the research lies in highlighting a modern and advanced work mechanism (electronic payment) as it is an effective means of reducing financial and administrative corruption and facilitating work procedures, as well as contributing to directing decision-makers to adopt electronic payment systems more broadly in order to keep pace with global development.

Research Sample

The research sample consisted of 54 people, including employees representing the financial divisions that deal with the electronic means of payment: the Fund Division, the Shops Division, and the Electronic Payment Division. Auditors in the Internal Control and Audit Department, and holders of higher degrees with specialization.

Theoretical Axis

First: Electronic Payment

In view of the length and complexity of accounting procedures faced by government institutions in their financial dealings, which is reflected in the role of internal control, and in order to find easier means of dealing and reducing red tape, as well as being a means of eliminating or reducing financial corruption, and through this challenge, government institutions did not have to rely on integrated and diverse electronic systems that rely on the Internet as their basic base, as they adopted the electronic means of payment as an alternative to money.

The first requirement: Definition of electronic means of payment

There are several definitions of electronic payment methods, and we will touch on some of them:

- This socially acceptable instrument, in order to facilitate transactions related to the exchange of goods and services as well as the payment of debts, violates the group of means of payment, in addition to legal money, those commercial bonds and loan bonds that their holders enter into circulation when they perform their business (Latrash, 2003: 31).
- All the tools that enable everyone to transfer money, regardless of the bond or technical method used (Ghazali, 2017: 288).
- Electronic means containing cash value stored in electronic form in the form of a card that is generally accepted by the mutual parties as a means of payment that is made available to customers as an alternative to coins and paper money in order to complete transactions (Marzouki et al., 2018: 8-9).
- Electronic Payment Methods: It is all the tools, methods, and techniques used that allow all individuals to transfer money (Nashef, 2018: 29).



The Second Requirement: The Importance of Electronic Payment Methods

Electronic means of payment are of great importance in the economy because of their use in the performance of economic operations, as they represent (Awad, 1990: 32):

1. A brokerage tool whose first mission is to facilitate trading, enable easy expenses, and this is mainly true of money in its general form.
2. Urgent payment instruments are considered, and this is especially true for cash and cheques to a lesser extent.
3. Its importance lies in the fact that it is considered one of the tools that enables the transfer of spending in time, as having it allows individuals to either spend it or wait for better opportunities in the future.
4. It is a means of lending that allows the transfer of purchasing power now and its repayment in the future.

The Third Requirement: Characteristics of Electronic Payment Methods (Features)

A number of characteristics characterize electronic payment methods as follows (Kamla, 2022: 9-10):

1. An international nature characterizes electronic payment: it is an accepted means of all countries that is used to settle electronic transactions that are carried out through electronic space between its customers around the world, and its holder gains the flexibility to obtain their needs of cash, goods, and services from various sources anywhere in the world, at any time, and in any currency.
2. This method is used to settle transactions remotely: through the settlement of accounts and transactions through cyberspace all over the world, the existence of an open information space, the exchange of electronic information through means of communication, and the issuance of a payment order according to electronic data that allows direct communication between the parties to the contract.
3. Payment is made using electronic money: it is units of money that are stored electronically, and are paid electronically, or it is a monetary value included in a card with digital memory or the main memory of the institution that dominates the management of the exchange process.
4. Contractual relationship between the parties to electronic payment cards: There are independent contracts that link the parties to the cards, which means that there is a contract that connects the card issuer and the merchant, and another contract that connects the card issuer and its holder, and a third contract that connects the cardholder and the merchant, unlike traditional payment methods such as checks and bank transfers, we do not find a contract that binds the bank to the creditors, but the bank acts as an agent for the debtor in payment or payment.
5. The payment process requires special devices: these transactions are carried out remotely to facilitate the parties' dealings with each other and enhance trust and security in dealing, and are represented in a banking system that is qualified for this through the means of wireless communication, where the payment order is given according to electronic data that allows direct communication between the parties to the contract.

Electronic payment is made from two types of networks, a private network whose connection is limited to the parties to the contract and assumes the existence of prior commercial and financial transactions and relationships, and a public network where many individuals are dealt with who do not have certain ties between them before, where electronic payment is made by taking both methods, either by bank cards or by money pre-allocated for this purpose.

Among its features are also the following (Al-Ajmi, 2013: 46):

Reduce time, securely transfer and transfer information

1. Increase confidentiality while taking into account global trends.
2. Control the risk of the payment system.
3. Increasing confidence in the payment system, whether for local banks, foreign authorities, or banks.
4. Access to instant payment and settlement.
5. Fifth Requirement: Advantages and Disadvantages of Electronic Payment Methods.

Electronic payment methods have many advantages and at the same time have a set of disadvantages, and we will discuss these advantages and disadvantages.

First: Advantages of electronic payment methods (Mishri et al., 2018: 5-6):

1. For its holders: It is characterized by ease of use, ease of use, and security, preventing theft and loss, providing opportunities to obtain free credit for limited periods, and completing transactions instantly by simply mentioning the card number.
2. For the merchant: It is the strongest guarantee for the seller's rights and contributes to increasing sales and transferring the burden of following up on customers' debts to the bank and the issuing companies.



3. For the source: Boosting profits through interest, fees, and fines.

In addition to these advantages, it has many advantages, including:

- The cost of trading them is low because they are traded online at a much cheaper cost than using traditional banking systems.
- They can be transferred from anywhere in the world because of their reliance on the Internet and networks that do not recognize geographical and political boundaries.

Second: Disadvantages of electronic payment methods (Kafi, 2017: 156):

1. For the cardholder: One of the risks resulting from the use of these means is to increase borrowing and spending beyond the financial capacity, and the failure of the cardholder to pay the balance on time results in the blacklist.
2. For the trader: The mere occurrence of some violations on his part, or his non-compliance with the conditions, causes the bank to cancel dealing with him and put his name on the blacklist, which means that the merchant incurs great difficulties in his business activity.
3. As for its source, the most important risk faced is the extent to which cardholders will pay off debts owed to them, and the issuing bank will bear the expenses of losing them (Milley, 2021: 126).

Fourth Requirement: Factors Contributing to and Hindering the Success of Electronic Means of Payment

Despite the novelty of electronic payment methods, they have reached stages where these means can be evaluated, and the factors that help their success or hinder their development can be deduced:

First: Factors Contributing to the Success of Electronic Payment Methods

Many factors have led to the success of electronic payment methods, which are as follows (Hadaf, 2014: 8):

1. The Emergence of E-Banking and New Banking Services

In light of the existence of the Internet, its prevalence, the increase in its users, and the exploitation of this network in the electronic commercial field, banks have not been satisfied with the role of spectators, but have witnessed a revolution in banking transactions that provided this sector with the latest mechanisms and made it more flexible and faster in providing its services, as the so-called electronic banks have come into existence. These banks have provided several advantages and benefits, the most important of which are the organization of payments, Workflow, Safety and Security, reducing paperwork, increasing customer Satisfaction, and saving banks.

2. Emergence of global financial organizations and institutions in the field of payments

One of the factors contributing to the spread of electronic payment methods is the emergence of international organizations and institutions that have become pioneers in the production and marketing of these means to various countries of the world and the issuers of bank cards, which are the most famous means of electronic payment and can be divided into the following:

- International card issuing organizations are not considered financial institutions but rather a club where each organization owns its own brand of cards, but it does not issue them itself, but grants licenses to banks.
- International financial institutions are the ones that supervise the process of issuing bank cards without the need to grant licenses to any bank, and the most famous of them are American Express, Dieter's Clip.

We also see among the most important elements for the success of electronic payment methods the following (Al-Zain, 2009: 152):

- 1- The need for the bank to play a greater awareness role in introducing electronic banking services.
- 2- Work on improving and developing the Bank's website.
- 3- Exemption of electronic banking services from any fees to become free.
- 4- The government and financial institutions provide adequate infrastructure.

Second: Factors hindering the success of electronic payment methods

There are a number of factors that hinder the success of electronic payment methods, which lead to a lack of trust in these modern methods. Despite the success and advantages achieved by these means, some factors made this success incomplete, and we mention them as follows (Wahiba, 2010: p. 197):

- 1- Cybercrime and the risks of electronic transactions



Cybercrimes are considered the most common type of crime now, as they have many advantages for criminals that push them to commit them, and crimes can be defined as those that do not know geographical boundaries and are committed with a tool, which is a computer through the Internet, by a person who is very familiar with it.

The emergence of electronic means of payment is a contributing factor in the emergence of this type of crime, as follows:

- Impersonation: When thieves exploit data such as address, date of birth, etc., on the internet to obtain credit cards.
- Card number theft crimes: They have become easy on the Internet, and therefore these incidents have increased, which was followed by extortion operations to return these numbers, not to publish them, or to reuse them.
- Money laundering using bank cards: Money laundering is the process of transferring the illegal source of money such as drugs into money from a legitimate source such as car trading, and the simplest way for this process is to withdraw large amounts in installments from an ATM in a cheesy country, and then the bank branch withdraws the amount from its machine by requesting the transfer of the amount from the branch that issued the card, and completes the transfer process by deducting the amount from the balance of the customer who has evaded paying the transfer fees and was able to He is bankrupt of his money.
- Robbery by electronic force: where the computer is used to manipulate information by entering false data by the fraudster with different creditors, such as wages to be paid or invoices to be paid.

2- Bank Card Crimes

In addition to cybercrimes, these crimes are represented in the following (Nasr El-Din, 2020-2021: 33):

- Crimes committed by the customer due to the use of bank cards, the customer himself, who owns the card, may use them to commit crimes contrary to the contract concluded between him and the bank, of course, in order to obtain money in any way, and most of these crimes and violations can be mentioned as follows:
 - ✓ The cardholder overrides the ATM balance
 - ✓ Misuse of expired cards
 - ✓ Use of a cancelled card
 - ✓ Misuse of a cheque guarantee card
- Crimes committed by third parties due to the use of electronic cards

Crimes using cards can be committed by third parties as follows:

- ✓ Use of stolen or lost cards by third parties
- ✓ Withdrawing with a fake electronic card

3- Risks of electronic payment methods

Electronic banking services provided by banks and financial institutions may not be free of many risks, including (Nabil & Zakaria, 2021-2022: 33):

- 1- Legal Risks: The Bank may carry out some banking transactions outside the Bank's borders, which requires it to be aware of the laws of that country and the regulatory activities associated with these operations.
- 2- Reputation Risks: Reputational risks arise in the event of a negative opinion towards the bank, which may be distracted by the lack of adequate and reliable means of protection for the data held by the bank in its currencies, and this has a significant impact on the bank's reputation and its activity to the maximum extent, which reduces its profits and loss of trust.
- 3- Risks of Electronic Banking Transactions: The nature of these transactions results in security threats that come from both inside and outside the system, so banks must follow their proper practices to ensure the confidentiality of data and rely on experts in this regard.
- 4- Regulatory risks: These are related to the relationship between electronic banks and the Central Bank, as electronic money makes it difficult to monitor the determination of the monetary block, as well as the circulation of several forms of money issued by banking and non-banking institutions, which makes many amounts outside the control of the monetary authority from a regulatory point of view.

Second: Internal Control

First Requirement: Definition of the Internal Control System

The internal control system has been defined by the International Accounting Standards Board (IASB) in the list of terms in force as the plans, activities and operations designed and executed by the concerned parties in accordance with the



regulations and instructions governing the audit process and others who are responsible for implementing them for the purpose of ensuring the achievement of the objectives of the economic unit as planned (Wahab, 2010: 73).

The internal control system is defined as a system represented by a set of organizational plans and procedures that are carried out within the economic unit and at all administrative levels, and it includes the individuals working in this unit in their various functions and authorities, whether they are superiors or subordinates, all of whom seek to achieve the desired goals by the unit's management (Abbas, 2012: 26).

It is also defined as a set of internal controls exercised by the management of the economic unit to ensure the efficiency of the work it performs, in addition to achieving preventive control by preventing and detecting fraud and manipulation before it occurs, preventing its recurrence in the future, and controlling the resources available to the economic unit (Al-Mattarana, 2013: 205).

Internal control has been defined by (Halimi, 2016: 5) as a set of systems, procedures and methods taken by the management to protect the assets of the institution, the extent of the accuracy and integrity of the financial statements, increase the degree of reliance on them, increase operational efficiency and ensure compliance with the set management policies, as well as the various procedures, guarantees and administrative, accounting and other controls that the institution prepares and implements under its responsibility in order to protect financial assets.

In light of the above definitions, the researcher believes that the internal control system is a set of internal organizational procedures and controls that are followed by the management in the economic unit, and its purpose is to protect its property from theft and its optimal use, as well as to ensure the accuracy of accounting data and information to reach the efficiency and high effectiveness of the operations it performs through the application of laws and regulations, and this leads us to the set goals.

The Second Requirement: The Importance of Internal Control

Internal control plays an important and effective role by ensuring the effectiveness and efficiency of operations, the reliability of financial reporting, and maintaining compliance with laws, regulations, and policies. Internal control is the mechanism by which organizations create an environment that promotes honesty and discourages fraudulent behavior by both management and employees. The various aspects of the organization's internal control are evaluated during the planning phase of an independent audit of the financial statements. In the areas of accounting and auditing, internal control is a process that ensures that an organization achieves its objectives in terms of operational effectiveness, efficiency, accuracy of financial reporting, and compliance with laws, regulations, and policies. Internal control is a broad concept that encompasses all measures taken to manage risks within an organization. It involves incorporating the activities, plans, attitudes, policies, and efforts of the department's staff to provide reasonable assurances that the department will successfully achieve its mission. The overall importance of an internal control system is that it is a system that aims to protect a company's assets, ensure the accuracy and reliability of accounting information and reports, and improve operational effectiveness. It includes different methods and assessments to determine whether operations are in line with management policies, establishes an account chart and reporting system, and defines duties, powers, and responsibilities within the organization. In short, it is a process established and implemented by management and staff to provide reasonable assurances in the achievement of specific objectives. According to COSO, it is a set of methods controlled by senior management and the board of directors to provide limited assurance of the reliability of financial reporting, the effectiveness and efficiency of operations, and compliance with laws and regulations. Researchers describe internal control as a comprehensive system of controls, both financial and non-financial, created to conduct business, including internal audits and other control measures. Internal control involves overseeing processes to ensure that they are carried out as intended. In the event of any deviations, the control process identifies the underlying causes and takes appropriate action to rectify the situation. Younas,2024:520-521))

The Third Requirement: Types of Internal Control System Regulations

1- Accounting controls are as follows (Al-Jabri, 2014: 31-32):

- Accounting Manual: It is represented by a map that summarizes the addresses of the accounts and their classification according to the nature of the activity practiced by the economic unit and the objectives it seeks to achieve, as well as the nature of the accounting system used in this unit.
- The Permanent Cycle and the Bookkeeping Group: which aims to stipulate the provisions of the internal control system on the transactions of the economic unit, and is considered a main source for recording these transactions and verifying their validity if they have a high degree of efficiency, and is considered one of the basics of the success



of this system, while the book group is organized according to the nature and characteristics of the unit and its activities, and the legal and formal aspects must be taken into account in its preparation, and it contains data and important information for the unit, and is relied on when carrying out some operations and procedures, especially the actual inventory process.

- Planning budgets: Planning budgets play a prominent role in the control process as they plan, set goals, and analyze deviations after comparing the actual results with what they planned, explaining their causes, addressing them, and trying not to fall into them later.
- Protection of assets "Actual Inventory": Since every economic unit that operates its activity must have a sufficient set of assets and most of these assets are of a verifiable and measurable physical nature such as cash, inventory, equipment, etc., the unit must follow a set of policies and procedures to protect these assets from damage, loss and embezzlement, and one of these measures is the actual inventory process by comparing what is recorded in books and records with what actually exists, which represents this internal control process on those Property (Matrona, 2013: 205).
- The use of electronic means: It is considered one of the most modern means that has spread as a result of the technological development that has taken place until it has become widely used in accounting and control processes, which ensures the assurance of the integrity, accuracy of accounting data recorded in books and records, speed of procedures and makes the internal control system an effective system (Abdullah, 2012: 197).

2- Administrative controls include:

- Efficient Organizational Structure "Organizational Map": The organizational map set by the department works to distribute the powers and responsibilities among the individuals working within the unit, which helps to activate the control work within the unit, and it must be characterized by simplicity, non-complexity, flexibility, and the ability to be constantly modified and developed according to the latest developments and changes on the practical reality, and there is no single organizational structure for all units, but it differs from one unit to another for several specific considerations according to the nature of its activity, size, and management philosophy. It must be consistent with the plans and goals (Ghunaymat & Siam, 2011: 625-646).
- Qualified Personnel: The effectiveness of the internal control system to achieve its objectives is not limited to the above paragraph, it is illogical to obtain a good control system without the presence of employees at a high level of qualification, training, and the necessary competence and keenness to perform their duties with care and sincerity, and the need to spread the culture of professional conduct, which has a role in respecting and applying the applicable laws and regulations, as this element is considered one of the most important elements in the control process as it owns the reins of affairs, which achieve effectiveness and good efficiency through supervisory work (Kafi, 2014: 178).
- Internal Audit: This element is represented by the existence of an independent administrative function or department within the organizational structure of the economic unit, and it is considered a requirement of a good internal control system. It is responsible for examining and evaluating the effectiveness and safety of the internal control system applied in the economic unit (Al-Matarna, 2013: 2).

Third: Financial and Administrative Corruption

Financial and administrative corruption is one of the most important issues and challenges faced by countries with different degrees of growth and development, and corruption in general is an old phenomenon. It is illegal actions and bureaucratic complexities to achieve personal interests, which are mainly based on irresponsibility, low moral level, and excesses of laws and provisions, as a result of the use of power and deviation towards nepotism and mediation, and making it for personal purposes.

First Requirement: Concept and Definition of Financial and Administrative Corruption

Financial and administrative corruption is a continuous phenomenon with illegal practices, as it has multiple dimensions and descriptions, according to its types, manifestations, and tools, through which it reflects its effects on the entire development process, and thus reflects on the welfare of the citizen. Its concepts have varied and changed according to the changes that the world has witnessed in the past few years, as its concepts have become the focus of controversy and discussion by researchers in order to define a clear and accurate concept of this dangerous phenomenon. It is one of the scourges faced by developing and developed societies for both the public and private sectors (Al-Shammari & Al-Fatli, 2011: 17).

Second: Definition of Corruption



- Corruption in the language: It is said that something is corrupted, corrupted by "annexation", a source derived from a triple verb that corrupted, i.e., the opposite of the verb "reform", so it is said corrupted, corrupted, corrupted, and we also use the word corruption in the sense of something, i.e., its transformation from a state of health to a state of illness. We find other linguistic concepts to explain it, such as damage, damage, attraction, drought, murder, usurpation of public funds, and disobedience to obey God, and it is said that corruption means harm and corruption other than interest, corruption is contrary to reform, and they said this. The matter is corrupt for this reason, i.e., it is corrupt. We find from the above that the truest and most comprehensive meanings of the term corruption are those that contradict and contradict the interest, whether the interest is material or moral, small or large, or it is such as damage, damage, and the fact that the thing is no longer beneficial to it. Corruption in English means the deterioration of perfection, virtue, and the principles of morality. It also means cause to change from good to bad, and it can mean dishonest or bad (Badreddine, 2017: 32-33).
- Corruption is a complex and intertwined phenomenon such as corruption that is difficult to define in a way that encompasses all its forms and dimensions, and an expert from the international crime center of the United Nations Office on Drugs and Crime (UNODC) defined it as the abuse of public power for personal gain, misuse of public power for private gain.

From the point of view of this definition, there are many forms, but all of them contain one or more of the following elements: bribery, embezzlement, fraud, extortion, fraud, nepotism, abuse of power, preferential treatment, and acceptance of donations illegally (Touq, 2014: 96).

Transparency International has also defined corruption as the misuse of power for personal gain, but the definition adopted in all writings has been provided by the World Bank, which defines corruption as the abuse of public power in order to obtain private gains. Under this definition, all practices of abuse of government or private function when it comes to large corporations, such as commissions, bribes, tax evasion, and deals, when corporate agents, intermediaries, or private businesses are exposed to offering bribes to benefit from public policies or procedures to overcome competitors, and achieve profits outside the boundaries of the law. Corruption also occurs through the exploitation of public office without resorting to bribery, and it is done through mediation and nepotism in public jobs or the theft of state funds directly. A leader in the fight against corruption, with branches in more than 100 countries, with its secretariat located in Berlin (Germany), (WWW. Transparency.org)

The Second Requirement: The Characteristics of Financial and Administrative Corruption

Financial and administrative corruption is considered one of the serious phenomena that threaten the economy, as it is a manifestation and its characteristics are many and different that differ according to the researcher's point of view, different effects and the value of the damage, some crimes fall within the classification of financial corruption in the eyes of a certain country, society, or environment. The most important characteristics of corruption are the following:

- Confidentiality: Acts of corruption, their arrangements, procedures, negotiations, and agreements are usually carried out with a secret suspicion, because of the illegal practices involved in the activity in terms of the law, society, or both.
 - It should be in countries that exercise strict control against corruption (Abdelkader and Yassin, 2019-2020: 85).
- Multilateralism: Where more than one party is usually involved in the process of corruption, where there is a beneficiary of the act of corruption for the benefit of another party, who at the same time benefits from the criminal act that violates the laws, regulations, customs, and social values that are universally recognized in order to obtain mutual benefits that bring together the parties to the corruption transaction.
- Mutual obligation: In other words, there is a common interest between the parties to corruption, and each of them achieves benefits in violation of the law, where, in return for the corrupt act that the authority is committed to, there is another obligation to pay for corruption.
- Camouflage: There is a close relationship between corruption and fraud; corruption involves camouflage, concealment, and obfuscation of the activities carried out by all those who commit acts of corruption and their behaviors (Abdulazim, 2008: 17-18).
- Breach of trust: Corruption also involves a betrayal of trust that is supposed to be available at the level or public authority, and the acts or actions of breach of trust are a betrayal of the source of trust or a betrayal of the honesty



of the work, the job, or the authority assigned to the perpetrator of the acts of corruption (Abdulazim, 2008: 17-18).

- Breach of duties and responsibilities: Corruption expresses the violation of duties and responsibilities related to the performance of business, violation of laws, regulations, and instructions, and failure to adhere to their provisions strictly.
- Rapid spread: Corruption is characterized by the characteristic of rapid spread, as it is not limited to the boundaries of the administrative apparatus in one country, but corruption can be transmitted from one country to another, especially in light of globalization and the open market (Brahimi, 2013-2014: 65), and it is practiced in multiple and complex ways and develops rapidly with technological and scientific developments (Abdel Qader and Yassin, 2019-2020: 8).
- Achieving a private interest at the expense of the public interest: This is done by committing the act of corruption for a private interest and benefit for himself or his relatives at the expense of the public interest of the society, and this interest can be a material, moral, moral or moral benefit or the satisfaction of an illegitimate desire (sexual bribery), and this is also through the exploitation of the authority vested in the employee, which leads to the violation and breach of the duties and responsibilities entrusted to him under the laws.
- Damage to economic, social or political interests: The occurrence of corruption results in damages to the national economy, such as damage to the national currency, the capital market (the stock exchange), banks or the state budget, which leads to the inability of economic bodies to perform their functions, and the damages may be social such as drugs, addiction and the associated drift of behavior, and the commission of theft crimes, societal violence, and others: They may also be political damages, such as the financing of terrorism, internal political destabilization, the financing of military coups, the purchase of weapons, and the financing of fraudulent elections in parliamentary, local, trade union, partisan or other elections.
- Interaction with internal and external conditions and variables: The environmental environment helps to spread corruption such as negligence, chaos, negligence, absence of bosses or observers, waste of time, disruption of business, poor productivity, disguised unemployment, and lack of definition of competencies in a way that leads to the prevalence of responsibility (Abdel Azim, 2008: 19-20).

The Third Requirement: Manifestations of Financial and Administrative Corruption

Financial corruption has several forms that can be mentioned as follows:

- Bribery: It is the case in which an employee or person in charge of a public service asks for or accepts for himself or jealously a gift, benefit, or promise of something to perform one of his duties, or to refrain from it, or to violate his job duties (Bou Falih & Jero, 2018: 122).
- Mediation and nepotism: It is represented in the acceleration of the completion of transactions due to red tape and administrative complexities, and it is an indication that citizens have weak trust in public institutions and business organizations, and the reason is the absence of democracy, administrative backwardness, and tribalism (Zarroukhi, 2017: 112).
- Extortion: Extortion is the acquisition of special benefits or benefits by certain officials or government employees from natural individuals or institutions in exchange for not obstructing the procedures for obtaining a particular license by an applicant for a license (Kafi, 2016: 72).
- Embezzlement: It is the tampering of the public servant's credit for keeping the funds that were found in his hands according to his job, whether these funds belong to the states or individuals, and some officials may resort to exploiting their influence and functions by embezzling state funds, and these funds are considered a trust that must be preserved, and these acts are not in accordance with our noble Islamic ethics (Sadiq, 2014: 25).
- Money smuggling Government officials smuggle the money they have obtained illegally to banks and money markets in foreign countries to invest it in the form of bank deposits in exchange for high interest, buying shares in foreign companies, or buying real estate (Dawood, 2015: 101).
- Slowness in completing transactions, especially important and urgent ones, such as retirement, nationality, passport, documents supporting the authenticity of certificates or official books (Dawood, 2015: 101).
- Tax evasion refers to the practices carried out by taxpayers to conceal taxable income, such as not recording some of the income obtained in the tax return submitted to the Tax Authority, or not submitting the tax return



at all to the Authority, and they may also fabricate false financial statements by some certified accountants who are good at manipulating the data and arithmetic vocabulary that must be recorded in the books (Bou Said, 2013: 22).

- Forgery is the distortion of official documents or records with the intention of misleading and obtaining private material or moral gains, and to prevent rights from their owners (Khashman, 2009: 48).
- Misuse of public funds and negligence are represented in the deliberate neglect of the equipment and tools used in the work, failure to adhere to official working hours, lack of proper use of work time, disclosure of work secrets, and failure to achieve the goals of the organization and serve the auditors (Khashman, 2009: 48).
- Money laundering is linked to corruption, especially drugs, political corruption, bribery, and smuggling, as this crime is linked to banks and financial institutions because of the methods used by the latter in laundering unclean money, whose main goal is to legitimize funds that are originally of illicit origin (Ben Azzouz, 2016: 204).

Fourth Requirement: Policies to Combat Financial and Administrative Corruption

There are three policies to combat financial and administrative corruption, which are basic directions and preventive measures, which are as follows:

- Administrative and legal remedies: which depend on the enactment of clear laws and advanced administrative regulations, as well as the establishment of highly efficient executive and supervisory institutions and bodies supported by a firm political will.
- Media Treatments: This approach relies on ways to enhance transparency in the work of government agencies and agencies, and to deepen citizens' awareness about decision-making processes, detecting corruption, and then fighting it.
- Structural Reform and Policy Rationalization: The most effective way to combat corruption is to address the causes of corruption by reforming governance institutions and establishing the rules of fair accountability in line with the public interest (Al-Abed, 2004: 231-234).

Policies have been developed to confront corruption, called "comprehensive and permanent confrontation with corruption", based on the fact that administrative corruption is linked to a set of concepts that need to be taken into account in developing a strategy to confront corruption, which are represented in the following:

- ✓ Accounting: It means the accountability of people who hold public offices, and it is done through three aspects, namely, legal follow-up, administrative follow-up, and ethical follow-up.
- ✓ Accountability: It means the need for responsible persons to submit periodic reports on continuous and at agreed intervals on the progress of work in the institution or ministry in a detailed manner that explains the pros and cons of work and the difficulties they face.
- ✓ Transparency: It relates to two aspects, the first is related to the clarity of the work within the organization and the clarity of the relationship with the citizens who benefit from its services, and the second aspect is related to the procedures, goals and objectives that must be public and not secret for any reason, and this applies to all the work of the government in its various ministries.
- ✓ Integrity: It is the system of values related to honesty, honesty, and sincerity in work, and despite the convergence between the two concepts of integrity and transparency, integrity is related to moral and ethical values, while transparency is related to moral systems and procedures (Abu Dayeh, 2004: 7).

The Impact of Electronic Payment on Enhancing Internal Control and Reducing Financial and Administrative Corruption

Banks are investing heavily in new technology and making it available to execute business strategies, enable service innovation, and provide expanded services to customers. Due to the rapid growth of e-commerce operations, e-banking services have emerged through many channels, such as ATMs, e-banking, and e-mail, transforming banks into modern and advanced standards and services. Smart cards ranked first among e-banking services in terms of effort and reduced costs of accessing banking services. In the same country, he confirmed that e-banking services provided through the website, SMS, and e-cards had an impact on profitability. Banks have taken advantage of technological advancements to modernize their payment systems, created new payment methods: electronic payment methods, and developed strategies and policies to help them survive and progress. As part of the policy of bringing the service closer to the customer, several communication channels have been introduced in addition to electronic technologies, adapted to the digital economy. E-



commerce will open up business channels between customers in the local market and online third parties outside the scope of national banks. This affects the ability of local banks to meet their financial obligations, the electronic payment process is one of the most important strategies used to eliminate routine obstacles, bring the administration closer to the citizen, improve the service, and provide many opportunities for success, clarity, accuracy and quality in providing services and completing transactions, which enhances the role of internal control, so keeping pace with modern systems in terms of accelerating the pace of achievement, reducing financial expenses and rationalizing administrative work ensures the achievement of administrative quality and simplification of procedures, in addition to achieving transparency and accountability In management, and combating functional crime and financial and administrative corruption. WALID & SHERZAD, 2020:118-119).

There is no doubt that the use of cash in government ministries contributes to the high rate of corruption and fraud in various ministries. Bribery, corruption, and fraud are common enemies of any institution, whether public or private. These crimes have particularly devastating effects on the revenues and efficiency of any institution. It is limitless as it has spread to all sectors and economies in the world. Corruption and fraud have presumed a permanent risk situation in government as well as private institutions. Corruption does not make a positive contribution to any economy, but it affects all sectors of the economy. It destroys public trust in public officials, distorts the allocation of resources, and to address this, various electronic payment methods have been used, in which individuals can pay for their transactions with confidence without having to carry cash, thus avoiding the risk of losing their money. The use of POS, cards, and mobile phones for payment has enabled customers to pay for goods and services anywhere and anytime. Customers can now pay for goods, transfer money, and settle other debts without any direct contact with the seller. The introduction of electronic payment was introduced as a result of governments drowning in corruption in various government institutions, and the aim of introducing electronic payment is to eliminate payment delays, combat corruption, and consolidate the financial integrity of government programs and activities. Online payment also appears to provide financial services at faster rates, making it easier to complete transactions quickly and efficiently. The electronic payment system, through the use of information and communication technologies, has penetrated commercial transactions. Thanks to its advantages, electronic payment is gradually replacing the cash payment system that relies on personal communication between buyers and sellers. E-payment has made it possible for governments to have a variety of payment options, making it easier for employees and others to get paid without delay. The implementation of e-payment in government ministries will enhance transparency, as it ensures the integrity of data, the credibility of payment recipients, the timely issuance of bank statements, and access to account information by authorized signatories, in addition to ensuring that appropriate funds are deposited in the public treasury or transferred from it. Lazarus, 2015:87-88).

Practical Axis

First: Study Tool

The study tool in the practical aspect was a questionnaire form distributed to accountants in the Directorate of Education in Wasit as well as holders of higher degrees from outside the Directorate to take their opinions for the purpose of measuring the research variables, which is labeled as the role of electronic payment methods in enhancing internal control and reducing financial and administrative corruption (General Directorate of Education of Wasit Governorate as a model).

Second: Measuring the Role of Electronic Payment Methods in Enhancing Internal Control and Reducing Financial and Administrative Corruption

Tables (1) to (3) illustrate the descriptive statistics of the research sample, represented by the arithmetic average, standard deviation, and the relative importance of the independent variable, electronic means of payment, the intermediate variable, the strengthening of internal control, and the dependent variable, the limit, financial and administrative corruption.

Table (1): Descriptive statistics of the electronic payment method variable

Paragraphs	N	Mean	Standard deviation	Relative Importance %	Question direction
E-commerce opens up business channels between customers in the local market and third parties via the Internet, outside the scope of national banks, which is beneficial to all parties	54	4.749	0.461	94.980	I agree very much



Electronic means of payment give the holder the flexibility to obtain their needs of cash, goods, and services from various sources anywhere in the world, at any time, and in any currency	54	2.967	0.475	59.334	neutral
Electronic payment methods reduce the time to transfer financial information securely and transfer information, related to them	54	4.078	1.703	81.556	Agree
Electronic payment methods lead to increased confidence in the payment system, whether for local banks, foreign authorities, or banks	54	3.475	0.383	69.492	Agree
Electronic payment methods are easy, easy to use, and secure	54	4.046	0.761	80.92	I agree very much
Lack of trust in modern means hinders and challenges the use of electronic means of payment	54	2.484	0.635	49.682	neutral
Cybercrimes and the risks of electronic transactions are among the most important problems that hinder the implementation of electronic payment methods.	54	4.014	0.728	80.286	Agree
Banks have taken advantage of technological advances to modernize their payment systems and have created new payment methods	54	4.038	0.672	80.752	Agree
Electronic Payment Methods		3.718875	0.72975	74.37575	Agree

Source: Prepared by the researcher

It is clear from the results of the statistical analyses shown in the previous table of the first axis, represented by (electronic means of payment), where the paragraph (e-commerce opens commercial channels between customers in the local market and external parties via the Internet outside the scope of national banks, which benefits all parties) came in the first place in terms of relative importance (94.980%), with an average of answers (4.749) and a standard deviation (0.461). The paragraph (lack of trust in modern means hinders and constitutes a challenge to the use of electronic means of payment) came in the last place in terms of relative importance (49.682%) and average answers (2.484) with a standard deviation of (0.635).

Table (2): Strengthening Internal Control

Paragraphs	N	Arithmetic Average	Intestinal deviation	Relative Importance %	Question direction
,The administrative, accounting, and other procedures guarantees, and controls prepared and implemented by the institution are its responsibility for the protection of financial assets	54	3.714	0.458	74.28	Agree
Internal control leads to the protection of property from theft and its optimal use, as well as ensuring the accuracy of accounting data and information to reach high efficiency and effectiveness	54	3.657	0.639	73.14	Agree
Internal control is the mechanism by which organizations can create an environment that promotes honesty and discourages fraudulent behavior by both management and employees	54	4.014	0.702	80.28	Agree
Internal control is a process that ensures that an organization achieves its objectives in terms of operational effectiveness, efficiency, accuracy of financial reporting and compliance with laws, regulations, and policies	54	4.186	0.562	83.72	Agree



Internal control includes overseeing operations to ensure .that they are carried out as intended	54	4.329	0.547	86.58	I agree very much
Processes that are carried out electronically are subject to ,continuous monitoring and audit, with the provision evaluation, and tracking of reports	54	3.629	0.647	72.58	Agree
The internal control system provides clear foundations for .monitoring financial and administrative corruption	54	3.457	0.582	69.14	Agree
The internal control system is strengthened through electronic payment methods	54	3.543	0.757	70.86	Agree
Strengthening internal control	54	3.766	0.611	76.322	Agree

Source: Prepared by the two researchers

It is clear from the results of the statistical analysis shown in the previous table of the intermediate variable, represented by (strengthening internal control), where the paragraph came (internal control includes the supervision of operations to ensure that they are implemented as intended). In the first place, in terms of relative importance, with (86.58%), with an average of answers (4.329) and a standard deviation of (0.547). The paragraph (the internal control system provides clear foundations for monitoring financial and administrative corruption) came in the last place, where the relative importance was (69.14%), with an average of (3.457) answers, and a standard deviation of (0.582).

Table (3): Reducing Financial and Administrative Corruption

Paragraphs	N	Arithmetic Average	Intestinal deviation	Relative Importance %	Question direction
The use of cash in government ministries contributes to .the high rate of corruption and fraud in various ministries	54	3.643	0.614	72.86	Agree
Financial and administrative corruption expresses illegal actions and bureaucratic complexities to achieve personal interests, which are mainly based on irresponsibility and .low moral standards	54	3.529	0.416	70.58	Agree
Financial and administrative corruption is one of the serious phenomena that threatens the national economy .of any country	54	3.557	0.602	71.14	Agree
Bribery, corruption, and fraud are common enemies of any .institution, whether public or private	54	3.729	0.667	74.58	Agree
The electronic payment process is one of the most important strategies to improve the service and provides many opportunities for success, clarity, accuracy, and ,quality in providing services and completing transactions .which enhances the role of internal control	54	3.429	0.729	68.58	Agree
Electronic payment was introduced to reduce corruption in .various government institutions	54	3.957	0.705	79.14	Agree
Electronic means of payment lead to transparency and accountability in management, and the fight against functional crime and financial and administrative .corruption	54	3.529	0.658	70.58	Agree
Electronic means of payment enhance internal control and reduce financial and administrative corruption	54	3.514	0.569	70.28	Agree
Reducing financial and administrative corruption		3.61	0.62	72.21	Agree

Source: Prepared by the two researchers



It is clear through the results of the statistical analysis shown in the previous table of the dependent variable represented by (reducing financial and administrative corruption), where the paragraph (that electronic payment was introduced to reduce corruption in various government institutions) came in the first place in terms of relative importance by (79.14%) with an average of answers (3.957) and a standard deviation of (0.705). In the last place, the paragraph (the electronic payment process is one of the most important strategies to improve the service and provides many opportunities for success, clarity, accuracy and quality in providing services and completing transactions, which enhances the role of internal control), where the relative importance was (68.58%), with an average of (3.429) answers, and a standard deviation of (0.729).

Third: Analysis of the results and testing of hypotheses

The First Main hypothesis:

The first main hypothesis of the research states that "the adoption of the electronic payment mechanism leads to the improvement and enhancement of internal control procedures," and to test the above hypothesis, the Spearman correlation coefficient and simple regression analysis were used, as shown below:

Table (4): The Spearman correlation coefficient between the study variables

Correlations

			Electronic Payment Methods	Strengthening internal control
Spearman's rho	Electronic Methods	Correlation Coefficient	1.000	.745**
		Sig. (2-tailed)	.	.000
		N	54	54
	Strengthening control	Correlation Coefficient	.745**	1.000
		Sig. (2-tailed)	.000	.
		N	54	54

** . Correlation is significant at the 0.01 level (2-tailed).

It is clear from the above table that there is a positive direct relationship between electronic means of payment and the strengthening of internal control, where the positive correlation score reached 45** 7 with a significance level of 0.00. This indicates that there is a positive effect between the independent and intermediate research variables.

Tables (5):-T test and simple linear regression model

Coefficientsa

Model			Unstandardized Coefficients		Standardized Coefficients	t	Itself.
			B	Std. Error	Beta		
1	(Constant)		.740	.060		4.039	.000
	Electronic Methods	Payment	.658	.021	.220	1.759	.084

a. Dependent Variable: Enhance Internal Control

$$Y_i = 0.740 + 0.658 X_i$$

From the above simple linear regression model, it was found that there is a positive direct relationship between electronic payment methods and the enhancement of internal control, and accordingly, through the test of the Spearman correlation coefficient and simple regression analysis, we have the main hypothesis of the research that " **the adoption of the electronic payment mechanism leads to the improvement and enhancement of internal control procedures** "

The second main hypothesis:



The second main hypothesis of the research states that the use of the electronic payment mechanism reduces the chances of financial and administrative corruption in state institutions."

Table (6): Spearman correlation coefficient between the study variables

Correlations

			Electronic Payment Methods	Reducing financial and administrative corruption
Spearman's rho	Electronic Methods	Payment	Correlation Coefficient	1.000
			Sig. (2-tailed)	.746
			N	.000
			54	54
	Reducing financial and electronic corruption		Correlation Coefficient	.746
			Sig. (2-tailed)	1.000
			N	.000
			54	54

It is clear from the above table of Spearman's correlation coefficient that there is a positive direct relationship between electronic payment methods and the reduction of financial and administrative corruption, where the positive correlation score reached 746.** with a significance level of 0.00. This indicates that there is a positive effect between the independent and dependent research variables.

Tables (7) Test t-test and simple linear regression model

Coefficientsa

Model	Unstandardized Coefficients		Standardized Coefficients	t	Itself.
	B	Std. Error	Beta		
1 (Constant)	.740	.163		5.813	.000
Electronic Payment Methods	.724	.058	.054	.419	.667

a. Dependent Variable: Reducing Financial and Administrative Corruption

From the above simple linear regression model, it was found that there is a positive direct relationship between electronic means of payment and the reduction of financial and administrative corruption. Accordingly, through the test of the Spearman correlation coefficient and simple regression analysis, we have the second main hypothesis of the research: **"the use of the electronic payment mechanism leads to the reduction of the opportunities of financial and administrative corruption in state institutions"**.

CONCLUSIONS



1. Electronic payment methods enhance transparency, speed up procedures, and improve the process of strengthening internal control.
2. Weak technical infrastructures, as well as a lack of training of staff, pose challenges to the implementation and effectiveness of the electronic payment system.
3. Lack of awareness and education campaigns to spread the benefits and positives of electronic payment methods.
4. Corruption manifests itself in multiple forms and forms that are shared by a common factor: it is the product of the illegal exploitation of the job.
5. Expanding transactions through electronic means of payment increases the level of transparency in transactions, reduces bribery and embezzlement attempts, and contributes to reducing the circulation of cash, which is difficult to monitor.
6. The lack of development of electronic internal control systems is in line with the nature of the financial risks faced by public institutions, which affects their role in reducing financial corruption.

Recommendations

1. The need to update the technical infrastructures to keep pace with the requirements of electronic payment methods.
2. The necessity of having training programs for employees and conducting education processes for auditors on electronic payment systems and internal control.
3. Issue clear controls and policies that regulate electronic payments and define user rights and internal control responsibilities.
4. Forming a technical and financial committee to follow up on the implementation of electronic means of payment and update the systems.
5. Conducting awareness campaigns to explain the benefits of electronic means of payment and the methods of reporting any defect or attempt at corruption.
6. The need to adopt security standards in order to protect financial statements and electronic processes, encryption, and backups.

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