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THE ROLE OF INTERNAL AUDITT IN DETECTING CASES OF FRAUD AND FRAUD AND ITS IMPACT ON ACCOUNTABILITY

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Abstract:
The study aims to check and evaluate the efficiency and effectiveness of the means of financial and accounting control followed by the economic unit, and to ensure the availability of sufficient protection for the assets of the economic unit against theft, embezzlement and extravagance, and to verify the possibility of relying on the accounting and statistical data fixed in the books and records of the economic unit and to evaluate performance at the level of responsibility centers. The search is based on the temporal limits of the duration of data collection related to the scientific aspect of the study in a group of governmental economic units surveyed during the year 2020. The directors of departments and divisions were distributed in the surveyed governmental units, and a sample was selected from the governmental units present in Iraq - Muthanna Governorate / Financial Supervision Bureau and the Integrity Commission As for the study population and its sample, the governmental economic units located in Iraq - Al-Muthanna Governorate were chosen as a study society, and the Financial Supervision Bureau and the Integrity Commission were chosen as a random sample representing that society. The beneficiaries of the study are audittors in the field of accounts, especially external audittors, owners of economic units, owners and shareholders, in addition to senior management. The study relies on the use of the analytical descriptive approach because it is one of the most used approaches in the studies of social phenomena, with the aim of reaching logical results that support the hypotheses contained in the study. The study uses secondary sources and primary sources in the study. (Master, Ph.D.) With regard to primary sources, the researcher prepares and designs a questionnaire for the purpose of the study, processing and analyzing it through the Spss program, statistical analysis, and conducting appropriate and necessary statistical tests for the subject of the research. And cases of fraud, fraud and accountability. The study reached a set of recommendations, the most important of which is the strengthening of internal governance in the economic unit by clearly defining the terms of reference of internal auditt and defining responsibilities related to internal auditt, and developing the internal audit.

Keywords: Internal audit, Fraud cases, Accountability.

INTRODUCTION

In light of a global atmosphere accompanied by successive economic and financial crises and exacerbated by the consequences of the Corona pandemic at the global level and the disruptions to remote work in light of the disparity in material and operational capabilities at the level of countries and organisations Fraud, fraud and manipulation of financial data to show them untrue has become common, a major challenge for the auditing profession in its quest to perform its role in protecting business organisations and society from the risks of fraud and fraud by developing a plan after identifying weaknesses by studying the data in detail, And diagnose manipulation, and work to ask questions to the charge d'affaires Therefore, the study will aim to identify the methods adopted by the auditor to detect cases of fraud and fraud, as scientific bodies are one of the necessities that occupy internal audit at the present time, in most countries of the world scientific reports recommended the need to pay attention to the role played by internal audit as it contributes to enhancing the effectiveness and efficiency of operations and constitutes an independent evaluation method and judge the efficiency of risk management policies and ensure compliance with laws, policies and instructions interior, perhaps its association to a large degree with contemporary concepts led to increased attention and focus on

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the effectiveness of this function, which through governance, risk management and the concepts of quality and excellence impose themselves to achieve the objectives of management, especially the control ones that the management of the organisation seeks to achieve as an important means of internal control.

In the modern business environment, the internal audit function has become a major support function for shareholders, management, and external auditors, as the external auditor depends on the extent to which the internal auditor's work is adopted and the results of his evaluation of the effectiveness of the internal audit activity, as one of the roles played by these agencies is to reduce and detect violations as soon as they occur and take corrective and deterrent measures about them at the required speed and may affect their ability to do so and their effectiveness in achieving their objectives several factors, and it also has an important role in The financial audit institutions direct the activities of the government units subject to them, including external ones, such as the control environment represented by the prevailing culture and moral values, and internal factors such as the availability of sufficient and necessary resources for them in terms of material and human resources, such as the independence of the authority from the executive authority, its delegation of the necessary powers and powers, successful collective leadership, and multiple expertise and specialisations.

PART ONE: RESEARCH METHODOLOGY

First: Research Problem

The research problem revolves around the weakness of professional knowledge is the main component of professional accounting organisation and professional knowledge depends on several information, each of which relates to a specific type of knowledge, and each of them requires reliance on certain sources to acquire its own knowledge and the quality of professional knowledge depends on the good organisation of it within the legislation and on the skill in commitment when practical application Despite the importance of professional knowledge since the beginning of the current century The profession of internal audit (IAP) has been witnessing tremendous developments in the year 1999 Formed a working committee to develop a new framework for the professional practice of internal auditing approved by the Board on 6/1999 and published 18/10/2001 on 15/1/2003 The Institute of Internal Auditors has added new amendments in the framework of the practice of the internal audit profession in terms of concept, ethical charter, standards, guidelines and terminology with special evidence:

1. Is there a role for internal audit in detecting cases of fraud and its reflection on accountability?.
2. How can internal audit detect cases of fraud and fraud?.
3. What is the relationship between internal audit and the detection of fraud and fraud and the extent to which it reflects on accountability?.

Second: Importance of Research

The importance of this study follows the importance of the issue of internal audit and the developments witnessed by the profession since the inception of the Institute of Internal Auditors in America in 1941 and its impact on the effectiveness of decision-making in business organisations and the inadequacy of disclosure instructions and accounting and auditing standards issued by the Board of Commissioners of the Securities Commission Internal audit serves economic units in detecting cases of fraud and manipulation in general as a result of its services and importance for the aforementioned categories. The auditing profession is one of the ancient professions in developed countries and has contributed significantly and effectively to the development of societies for the services it performs in the field of protecting the returns of economic units and clarifies cases of extravagance and manipulation and directing the investment of savings and available resources capable and auditing is one of the factors of economic and financial renaissance and the best help to the state in order to achieve its goals, especially with regard to economic development and raise the standard of living of its citizens and provide economic and social welfare for them and there are many categories that depend on the auditor's report to make a decision such as the client government administration and economic units, As for the importance of auditing for the customer: It is a basic source of information approved through summaries of financial statements at periodic intervals and mainly to obtain loans from banks, lending institutions and suppliers and mainly for additional investments through: economic analysis of its financing position and mainly for the preparation of tax returns and determining the amount of tax. As for the importance of auditing for management, it is represented by deviations and their causes and the development of appropriate solutions to achieve the objectives of the project. The management considers the auditor's report as an approved opinion and guide for users of financial statements about the fairness of the financial statements as a single unit and this plays an important role in the short-term financing of projects to meet their needs and expansion.

Third: Objectives of Research

Setting the objectives accurately and clearly and determining the means on which the success of any activity depends, taking into account the effectiveness and economic efficiency as an activity of evaluating systems and the activities of all economic unit and this applies to the activity of internal audit, the main objective of internal audit is complete when

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detecting fraud and errors, controlling accounting data and implementing accounting operations, i.e. investigation to ensure the integrity of records, and maintaining the assets of the economic unit, and accounting data, and the development of the internal audit profession has been accompanied by a remarkable development in its objectives and the extent of verification and examination as well as The degree of dependence on the internal control system. The study, according to the points identified by the American Institute of Internal Auditors, aims at the following:
1. The policies, plans and procedures set by the administration to ensure that they are implemented as they are without any deviation.
2. The extent to which the efficiency and effectiveness of the financial and accounting control methods followed by the Economic Unit are audited and evaluated.
3. Ensure adequate protection of the assets of the economic unit against theft, embezzlement and extravagance.
4. Verify and comply with the possibility of relying on accounting and statistical data fixed in the books and records of the economic unit.
5. Identify the result of performance evaluation at the level of responsibility centres.

Fourth: Research Hypotheses

Hypothesis I: (Is there a statistically significant correlation between internal audit and accountability at a significant level of 0.05)
Second hypothesis: Is there a statistically significant correlation between cases of fraud, fraud and accountability?
Hypothesis III: There is a statistically significant effect relationship between internal audit and accountability at a significant level of 0.05
Fourth hypothesis: There is a statistically significant effect relationship between cases of fraud, fraud and accountability at a significant level of 0.05
Fifth hypothesis: There is a positive impact relationship of significant significance between internal audit in detecting cases of fraud and fraud and its reflection on accountability at a significant level of 0.05.

Fifth: Study Community and Sample:

The government economic units located in Iraq - Muthanna Governorate were selected as a community for the study and the National Audit Office was selected as a random sample representing that community.

PART TWO: THE THEORETICAL ASPECT

First: The Concept of Internal Audit:

The audit study is the final stage in the field of accounting studies, whoever practices the auditing profession must be fully familiar with the principles, rules, basics and accounting procedures in a sound and homogeneous manner from one financial period to another, and the purpose of his audit is to prepare a report that includes his professional and impartial opinion in the financial statements as a single unit placed at the disposal of the users of these data The auditing profession has become a recognised profession, practised by specialists with a high degree of experience, knowledge and culture, it achieves many benefits He did not reach it by chance, but as a result of developments he went through, and in line with the continuous developments in economic and social life, and since every human being is subject to error for any reason. It is natural that his actions are subject to scrutiny to ensure their validity, as man has known auditing in a way that suffers since he began to practice his activity to satisfy his needs and the needs of others, as he is not born today or yesterday, because auditing did not emerge into existence until after the emergence of accounting, It is inconceivable that auditing exists unless there are accounts, and it is established that man did not define accounting as an organised profession until numbers were invented (Salama, 2011: 17).
While accounting is concerned with recording, summarising and presenting financial results in the form of accounting reports (data), the audit originated to ensure the work of the accountant, and it originally appeared because of the human need to reassure him that what was recorded in the books was correct, and that it honestly represents the state of his work and decisions. (Raafat, 2011: 17)
Auditing has been defined by professional organisations, researchers, and scholars, as it has been defined by Jarbou as: examining financial information, which is mostly the income statement, the statement of financial position, making criticisms of books, records and internal audit systems, verifying the statement of financial position, and the balances of income statement items, and obtaining sufficient evidence and appropriateness to express an impartial technical opinion on the truthfulness and integrity of the financial statements (Jarbou 2009: 7)
Internal audit is one of the most important methods and means used by management for the purpose of verifying the effectiveness of internal control, and it is known as one of the internal control rings that provide management with continuous information. Some of them define it as the verification of operations and restrictions on an ongoing basis and is carried out by a group of employees to protect assets, serve senior management and help them reach maximum production efficiency and work to measure the validity of the accounting system. It was also defined as an independent

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evaluation function established within the economic unit for the purpose of examining and evaluating the activities carried out by this unit. (Blackness,2009:87).

Second: The Importance of Internal Audit

The importance of internal audit comes as a tool for management, through which it must ensure the functioning of the economic unit, as internal audit not only detects errors in the mechanisms of applying the laws that govern public activities, but also detects errors in the laws themselves, and then improves the entire system The need for the internal audit function as it is known with the aim of detecting errors, fraud and manipulation has increased, developed and increased its effectiveness after World War II (blackness, 2009:88) Due to the developments that have occurred in the field of business in general and the fields of accounting and auditing in particular, internal audit has evolved to become broader and more comprehensive, as it includes all areas of work of the economic, financial and operational unit, due to the large sizes of economic units, their geographical expansion, increased complexity in operations, decentralisation of management and rapid technological changes (Abdullah, 2014: 250). The need for it increased due to the external auditor's reliance on statistical samples and the occurrence of a large focus on the phenomenon of financial fraud, fraud and manipulation, as well as contributed to the development of internal audit Financial scandals that shook a number of major economic units in the West such as Enron in the United States of America and the Italian company Parmalat and other economic units, and for this the internal audit function is one of the important functions in organisations today A view of the significant expansion in the volume of business, and the great developments that occur in the financial and administrative fields, and the increase The intensity of competition between organisations and hence the inability of management to carry out the oversight and audit functions entrusted to it (Abdullah, 2014: 250). Suleiman points out that the importance of internal audit lies in the fact that it is an effective control that helps the management of the economic unit to raise the quality of work, evaluate performance and preserve the property and assets of the economic unit, and its importance has increased as a result of the solidarity of a set of factors, which are as follows: (Suleiman, 2014: 311)

Third: The Concept of Fraud

False and deliberate distortion of a material thing, which exposes the victim to damage, fundamentally when a person lies to another person and this person loses his money because of this lie, and therefore the legal elements of fraud include: The use of fraudulent methods and taking an incorrect character (7: 2008, Coenen) Although fraud is known and familiar today, this does not mean that fraud is clear, for example, in the case of bankruptcy and business failure to which economic units are exposed, as fraud Fraud is often the wrong presentation of relatively important facts by one group at the expense of another group and insistence on cheating and convincing other parties of the need to rely on incorrect facts and therefore there are five conditions available in fraud and fraud as a crime is all the multiple skills possessed by the human being and that the individual resorts to to obtain a benefit at the expense of others through the wrong presentation, fraud includes surprise, evasion and unfair ways to do cheating. (3: 2008, Nguyen)

Fraud is defined under the American Heritage Dictionary as deliberate deception practised to obtain illegal and illegal gains, as it requires management accountants, auditors or investigators. (2000: 40, Davia et al) It remains to distinguish between fraud and error, as an error is an unintentional act that affects the financial statements, such as the loss of a certain amount of money and non-disclosure in the financial statements or errors in estimates and the application of accounting principles, errors can be a very serious issue because they violate financial and accounting rules, so fraud and error are both errors that lead to misleading information and do not reflect the facts correctly, the difference between fraud and error is that the errors are unintentional. Unlike fraud be intentional (10:2011, Huong).

The American Institute of Certified Public Accountants (AICPA) has shown that fraud includes crooked and varied methods that include deception, cunning and lying and lead to harm to others to achieve personal gain, so the difference between fraud and error is that fraud is a deliberate and deliberate act aimed at harming others, while the error may lead to harm to others unintentionally or unintentionally (6: At the sixteenth ANKOSAI meeting held in Uruguay in 1998, fraud as a legal concept includes treason, deception, reservation or breach of trust that is used to achieve some unfair or dishonest benefit, as an illegal overlap that occurs between two parties, as the first party. By deliberate deception of the other party through means. Forged offer in order to obtain prohibited and unfair benefits (Dalal.Alassai, 2003:11)

The American Institute defined it. To combat fraud and embezzlement is the use of a person's job in order to obtain personal wealth through the deliberate misuse or misapplication of the resources or assets of an economic unit (p3, ACE, 2013).

The International Federation of Accountants (IFAC) defined fraud as the intentional act of one or more members of management, supervisors, employees or external parties involving the use of deception to obtain an unfair or illegal benefit. (IFAC Publications: 2010).

Fourth: Causes of Financial Fraud

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There is no doubt that knowing the causes and motives of financial fraud will shed light on additional qualities of the financial fraudster, and there are several reasons that lead to committing financial fraud: (Dahdouh, 2006: 179)
1. Showing the status of the economic unit better than it is and encouraging investors to buy its shares.
2. Increase the share of dividends.
3. Obtaining additional loans or improving the conditions and conditions of existing financing operations.
4. Achieving the goals and objectives of the economic unit represented in achieving the greatest possible profits.
5. Receive additional bonuses and incentives based on the company's financial performance.
6. Show lower profits in order to reduce or evade income tax.
7. Embezzlement of assets of the economic unit.
8. The payment by the economic unit for goods or services not received.
9. Management under pressure from internal or external sources.
10. Avoid the consequences of management failing to achieve its financial objectives.

Fifth: The Concept of Fraud

It is defined as (the opposite of advice, and against cheating cheating did not purify (i.e. save it) advice, and something fraudulent and a cheating man: cheater) (Ibn Manzur, previous source, vol. 7: 90). Article 467 states that the law shall punish by imprisonment for a period not exceeding two years whoever cheats a contracted person in the fact, nature, essential characteristics, elements included in their composition, type or source of the goods in cases where this is considered a fundamental reason for contracting. Fraud is defined as errors that are intentional, i.e. deliberately and premeditated, with the aim of concealing the features of fraud committed with the intention of achieving self-benefit or personal gain at the expense of the economic unit, by manipulating the accounting data contained in documents, records, books or financial statements (Al-Tahhan, 1977: 66).

Fraud and fraud includes intentional errors in accounting statements either for the purpose of concealing the theft of assets or misrepresenting the financial position of the economic unit and the result of its actions intentionally. Fraud is usually divided into two groups, employee fraud and management fraud (Thomas and Henke, 2006:38).

It generally includes the theft of the resources of the economic unit, which is accompanied by deliberate errors in accounting records to hide such thefts, and of course the economic unit relies on the internal control system in it to reduce the possibility of such frauds and fraud, and therefore the auditor must evaluate the internal control system of the economic unit, then identify the weaknesses in it, and raise all this to management, and more than this it is expected that the auditor will detect such frauds and fraud depending on his experience and professional skill, and this is undoubtedly Requires the auditor's awareness and awareness of the ways in which these frauds and fraud can be committed, and Thneibat points out that this type includes the theft of the assets of the economic unit, embezzlement and use of them for purposes other than those allocated to them (Thneibat, 2009: 79) This type of fraud is what is known as embezzlement of assets and is intended to steal some assets of the economic unit, which generally includes amounts that do not have a material impact on the financial statements, but on the other hand, the loss of the economic unit assets gives an important indicator of management's concern about these phenomenon, This type of fraud is called cheating of employees and employees because it is usually at the lower levels of the organisational structure, although senior management is sometimes involved in this type of fraud (Ali and Shehata, 2013: 80), in this type of fraud, the victim of fraud is the organisation in which the employee works, where employees deceive their institutions by taking the assets of the economic unit, as embezzlement can be direct or indirect, direct fraud occurs when the employee steals cash, inventory, tools, Equipment, or any other assets, also occurs when employees deceive their institutions by paying for fictitious goods that have not actually arrived. Indirect fraud occurs when employees take bribes from vendors, customers, or parties outside the economic unit, in exchange for allowing a lower selling price, a higher purchase price, or lower-level goods (Albrecht, 2008: 11).

Sixth: The Concept of Accountability

The concept of accountability focuses on confronting cases of corruption. Accountability is an important mechanism in institutional governance. Holding accountable those responsible for their actions, examining and auditing their decisions, and providing them with the opportunity to clarify any ambiguous points or charges directed at them, whether they are elected or appointed. The commitment of organisations and public departments to provide an account of the nature of their practices of the duties entrusted to them aims to raise the efficiency and effectiveness of these organisations. Accountability and transparency are not just mechanisms within complex systems as much as they are human values of a mature and healthy society. Spreading that value in educational ways rather than imposing it as a management style, and then we must instil the values of transparency and accountability in the culture of society in ways that reach the general values. Those interested in developing internal governance systems for organisations (Al-Wardat, 2006: 77) consider that the emergence of the values of transparency and accountability is linked to the survival of public trust in these organisations. (Jabr, 2007:30). It is noted that the relationship between the concepts of accountability and transparency is reciprocal and direct, meaning that the higher the transparency rate, the higher the level of accountability and vice versa. Openness to the public will lead to the success of the accountability process and establish credibility before the public, and thus obtain the support of the organization's programs and economic policies, while the lack of transparency leads to instability. Accountability is an important mechanism for combating administrative corruption, as it is a standard that controls the performance of organizations and evaluates this performance through the accountability to which they are subject by the legislative or judicial authorities or the competent authorities to combat corruption. Accountability is also known as the ability to bear responsibility, meaning that decision-makers work in an atmosphere of transparency and provide sufficient information to evaluate the decisions taken and the results of their implementation on society in all its categories, and they accept to step aside for private or subsidiary interests in the exercise of their duties instead of adhering to the public interest.

Seventh: The Importance of Accountability

Afifi summarizes the importance of accountability as follows: (Aqeeqi, 2006: 9)

1. Blocking the path of officials in trying to cover up their improper or illegal actions due to the wide scope of sources and drivers of accountability. Reducing the chances of illegal agreements between the responsible councils and the bodies charged with oversight and investigation.
2. Assisting the oversight and auditing bodies in doing their work properly. Detecting manipulation or corruption at a faster rate than usual.
3. Protecting public interests more effectively.
4. Officials should exercise more caution and care in their work as long as accountability is broad and the internal audit function receives great attention in completing the accountability process, as this function undertakes the process of continuous evaluation of all different activities; to ensure the extent of the organization's and its employees' commitment to the laws, regulations and general provisions as well as the policies and procedures in force in the organization, and to enhance the operational efficiency of the business; To add value to the organization and improve its operations Types Bruce Stone, O.P. Dwivedi, and Joseph J. Jabra have identified eight types of accountability, namely: ethical, managerial, political, marketing, legal/judicial, electoral, and professional. Leadership accountability cuts across many of these distinctions. Political Accountability

PART THREE: THE APPLIED ASPECT

First: Coding and Description of Variables

The questionnaire included a set of phrases to measure the independent study variables (internal auditing), which is a one-dimensional variable and was measured by (24) paragraphs, and the second independent variable (cases of fraud and deception) by (20) paragraphs, while the dependent variable was represented by accountability by (11) paragraphs. Table (1) shows the study variables and the phrase numbers in the questionnaire.

Table (1): Study variables and phrase numbers in the questionnaire

variables		Dimensions	Paragraphs	Code
Independent variable	**Internal audit**	One-dimensional	24	INTA
	Cases of fraud and fraud	One-dimensional	20	CFFR
Dependent variable	**Accountability**	One-dimensional	11	ACCO

Second: The Stability of Measurement Tool

The results show that the questionnaire tool is characterized by stability and Cronbach's alpha coefficient for internal auditing at (0.808), for fraud and deception cases (0.886), and for accountability (0.956), which makes the measurement tool balanced and consistent with the answers of the managers in the Financial Control Bureau. Overall, Cronbach's alpha reached (0.900).

Table (2) Cronbach's alpha coefficients for the variables and dimensions of the study

Variables		Dimensions	Cronbach's alpha coefficient	
Independent variable	Internal audit	One-dimensional	0.808	0.900
	Cases of fraud and fraud	One-dimensional	0.886	

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Dependent variable	Accountability	One-dimensional	0.956	

Third: Description of Research Variables
Independent Variable: Internal Audit
The results of Table (3) show that the general average of the level of internal audit availability reached (66%) with an arithmetic mean of (3.28) and a standard deviation of (1.046), which means that the managers in the Financial Control Bureau are keen to provide appropriate and sufficient human resources in order to employ and achieve the Bureau's objectives. Perhaps the enrichment of this variable is due to the seventeenth paragraph, which means (The Director of Internal Audit ensures that the human resources for internal audit are appropriate and sufficient and are employed to achieve the approved plan) with an arithmetic mean of (3.16) and a standard deviation of (1.311) and a relative importance of (63%), while the fourth paragraph, which means (None of the managers entering the department has a conflict of interest) came in second place with an arithmetic mean of (3.14) and a standard deviation of (1.298) and a relative importance of (63%), which means that the managers in the Financial Control Bureau are interested in identifying new managers entering the job and ensuring that they are educated on the mechanisms and objectives of the Bureau. While the fifteenth paragraph, which states (the internal audit manager discloses cases of non-compliance with international auditing standards) came in the last stage with an arithmetic mean of (2.77) and a standard deviation of (1.304) and a relative importance of (55%), which means that the managers in the Financial Control Bureau are aware of the importance of managers disclosing cases of uncertainty and compliance with international auditing standards.

Table No. (3) Description of internal audit

NO.	mean	Standard deviation	Relative importance	Order of importance
INTA1	3.13	1.513	63%	4
INTA2	2.87	1.347	57%	21
INTA3	3.07	1.491	61%	10
INTA4	3.14	1.298	63%	2
INTA5	3.03	1.323	61%	12
INTA6	2.81	1.426	56%	23
INTA7	3.10	1.382	62%	7
INTA8	3.00	1.357	60%	15
INTA9	3.13	1.325	63%	5
INTA10	3.13	1.453	63%	3
INTA11	3.10	1.404	62%	8
INTA12	2.95	1.472	59%	17
INTA13	3.02	1.449	60%	13
INTA14	2.95	1.330	59%	18
INTA15	2.77	1.304	55%	24
INTA16	3.13	1.318	63%	6
INTA17	3.16	1.311	63%	1
INTA18	2.91	1.372	58%	19
INTA19	2.90	1.324	58%	20
INTA20	3.10	1.479	62%	9
INTA21	2.98	1.350	60%	16
INTA22	3.02	1.393	60%	14
INTA23	2.84	1.272	57%	22
INTA24	3.06	1.534	61%	11
Internal audit rate	**3.28**	**1.046**	**66%**	********

Second Independent Variable: Fraud and Deception
The results of Table (4) show that the general average of the level of availability of fraud cases is (65%) with an arithmetic mean of (3.23) standard deviation of (1.050), which means that the directors of the Financial Control Bureau

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are interested in the importance of developing programs and work mechanisms that the Bureau can follow in order to determine and implement the planned and required audit procedures. Perhaps the enrichment of this variable is due to the seventh paragraph, which states (the auditor must develop an audit program that ensures the nature, timing and extent of the planned audit procedures required to implement a comprehensive audit plan that helps him detect fraud) with an arithmetic mean of (3.18) and a standard deviation of (1.375) and a relative importance of (64%), while the sixth paragraph, which states (the auditor deals with cases of embezzlement and forgery in financial transactions and misleading financial statements with a high degree of professional ethics) came in second place with an arithmetic mean equal to (3.11) standard deviation of (1.414) and a relative importance of (62), which means that the directors are interested In the Financial Control Bureau, the appropriate mechanisms for dealing with cases of embezzlement and forgery in transactions are determined in order to ensure that the internal operations of the Bureau proceed properly, while the sixteenth paragraph, which states (when planning and implementing the audit, the economic unit management must inquire about any significant fraud and deception that was previously discovered), came in the final stage with an arithmetic mean of (2.84) and a standard deviation of (1.333) and a relative importance of (57%), which means that the managers in the Financial Control Bureau are aware of the importance of enhancing its internal capabilities to plan, implement, manage and address cases of fraud and deception when they are discovered.

Table No. (4) Description of fraud and deception

NO.	**mean**	**Standard deviation**	**Relative importance**	**Order of importance**
CFFR1	3.06	1.413	61%	5
CFFR2	3.06	1.311	61%	4
CFFR3	3.08	1.391	62%	3
CFFR4	3.04	1.414	61%	8
CFFR5	2.89	1.297	58%	17
CFFR6	3.11	1.414	62%	2
CFFR7	3.18	1.375	64%	1
CFFR8	2.93	1.329	59%	14
CFFR9	2.95	1.254	59%	12
CFFR10	2.92	1.248	58%	15
CFFR11	3.01	1.353	60%	10
CFFR12	2.94	1.334	59%	13
CFFR13	3.06	1.427	61%	6
CFFR14	2.90	1.316	58%	16
CFFR15	3.04	1.400	61%	7
CFFR16	2.84	1.333	57%	20
CFFR17	2.89	1.319	58%	18
CFFR18	3.03	1.323	61%	9
CFFR19	2.86	1.298	57%	19
CFFR20	2.98	1.393	60%	11
Fraud rate	**3.23**	**1.050**	**65%**	****

Dependent Variable: Accountability

The results of Table (5) show that the general average level of availability of accountability reached (57%), with an arithmetic mean of (2.83) and a standard deviation of (0.976), which means that managers in the Financial Audit Office are interested in the importance of focusing on addressing external work pressures, and perhaps enriching this variable. It goes back to the first paragraph, which says (Workers in regulatory bodies are subject to external pressures (social or partisan) when carrying out their audit work) with an arithmetic mean of (2.95), a standard deviation of (1.323), and a relative importance of (59%), while the eighth paragraph stated (The internal auditor feels that he is wondering about the work and issues assigned to him) In second place, with an arithmetic mean equal to (2.88), a standard deviation of (1.277), and a relative importance of (58%), which means the interest of managers in the Financial Supervision Bureau in identifying new mechanisms to hold accountable any individual who violates fair laws and systems, while the sixth paragraph stated: (Those working in regulatory bodies act in a vindictive and hostile manner towards the organization they work for) in the last stage, with an arithmetic mean of (2.56), a standard deviation of (1.140), and a relative importance of (51%), which means that managers in the Financial Supervision Bureau are aware of the importance of focusing on deterring unethical operations in the workplace.

Table No. (5) Description of Accountability

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NO.	mean	Standard deviation	Relative importance	Order of importance
ACCO1	2.95	1.323	59%	1
ACCO2	2.81	1.288	56%	3
ACCO3	2.80	1.267	56%	4
ACCO4	2.58	1.164	52%	10
ACCO5	2.77	1.151	55%	6
ACCO6	2.56	1.140	51%	11
ACCO7	2.60	1.163	52%	9
ACCO8	2.88	1.277	58%	2
ACCO9	2.80	1.259	56%	5
ACCO10	2.67	1.213	53%	8
ACCO11	2.72	1.205	54%	7
Accountability rate	**2.83**	**0.976**	**57%**	****

Fourth: Testing Research Hypotheses
Testing the first main hypothesis (There is a statistically significant correlation between internal auditing and accountability at a significance level of 0.05)
The results of Table (6) indicate that there is a statistically significant correlation between internal auditing and accountability. The strength of the correlation is characterized by being very strong and its value is (0.648) and is at a significance level less than (0.05), which indicates acceptance of the alternative hypothesis which states On (there is a significant correlation between internal audit and accountability) and rejecting the null hypothesis which states (there is no significant correlation between internal audit and accountability).
Testing the second main hypothesis (There is a statistically significant correlation between cases of fraud and accountability at a significance level of 0.05)
The results of Table (6) indicate that there is a statistically significant correlation between cases of fraud, fraud, and accountability. The strength of the correlation is characterized by being very strong and its value is (0.680) and is at a significance level less than (0.05), which indicates the acceptance of the alternative hypothesis that It states (there is a significant correlation between cases of fraud, fraud and accountability) and rejects the null hypothesis which states (there is no significant correlation between cases of fraud, fraud and accountability).
Table (6): Matrix of the relationship between internal audit and accountability

Variables		**Accountability**
Internal audit	**Person Correlation**	**.648****
	Sig. (2-tailed)	**0.000**
	N	102
Cases of fraud and fraud	**Person Correlation**	**.680****
	Sig. (2-tailed)	**0.000**
	N	102

The third main hypothesis: There is a statistically significant influence relationship between internal auditing and accountability at a significance level of 0.05.
It is noted from the above results that there is a significant effect of internal audit on accountability, which means that the contribution of managers in the Financial Audit Bureau by improving their internal audit skills contributes to enhancing their capabilities in accountability by (0.605), and this came as a result of the high comparison value (**T**(by (8.519) and)**F**) by (72.576), which means accepting the alternative hypothesis and rejecting the null hypothesis.
The results showed the contribution of internal audit in explaining an amount of (0.421) of the square of the variance occurring in the accountability variable, while the remaining value is outside the scope of the study.
Table (7): Regression equation of the effect of internal audit on accountability

variable	**Accountability**						
	β	**T**	**Sig.**	**F**	**Sig.**	**R^2**	**Corrected coefficient of determination R^2**
Internal audit	0.605	8.519	0.000	72.576	0.000	.421	.415

The fourth main hypothesis: There is a statistically significant influence relationship between cases of fraud and accountability at a significance level of 0.05.

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It is noted from the results above that there is a significant effect of cases of fraud and fraud on accountability, which means that the contribution of managers in the Financial Supervision Bureau by improving their skills in detecting cases of fraud and fraud contributes to enhancing their capabilities in accountability by an amount of (0.632), and this came as a result of the high comparison value (**T**(by (9.267) and)**F**) by (85.877), which means accepting the alternative hypothesis and rejecting the null hypothesis.
The results also showed the contribution of internal audit in explaining an amount of (0.462) of the square of the variance occurring in the accountability variable, while the remaining value is outside the scope of the study.
Table (8) Regression equation: The effect of cases of fraud and fraud on accountability

variable	Accountability						
	β	T	Sig.	F	Sig.	R^2	Corrected coefficient of determination R^2
Cases of fraud and fraud	0.632	9.267	0.000	85.877	0.000	.462	.457

The fifth main hypothesis: There is a positive, significant relationship of influence between internal audit in detecting cases of fraud and fraud and its impact on accountability at a significance level of 0.05.
In order to test the current hypothesis, the effect of internal audit in detecting cases of fraud and fraud and its impact on accountability was estimated according to a simple linear regression equation, as shown in the following table:
Table (9) Regression equation: The effect of internal audit on detecting cases of fraud and fraud and its impact on accountability

variable	Accountability						
	β	T	Sig.	F	Sig.	R^2	Corrected coefficient of determination R^2
Internal audit	0.649	3.795	0.000	43.217	0.000	0.466	0.455
Cases of fraud and fraud	0.496	2.901	0.000				

The data in Table (9) show the following:
The significance of the effect is proven, as the calculated value of (F) was estimated at (43.217), which is an acceptable value at the significance level (0.01).
The significance of the impact test for the internal audit variable in detecting fraud and deception cases and the fixed limit is proven, as the calculated value of (T) for the internal audit variable reached (3.795), and for fraud and deception cases (2.901) at the significance level (0.01).
The significance of the regression of the internal audit variable in detecting fraud and deception cases and its reflection on accountability is proven, as the value of the impact coefficient (β) reached (0.649, 0.496) respectively, which confirms the positivity of the effect.
The value of the coefficient of determination (R2) reached (0.466), which indicates that the internal audit variable in detecting fraud and deception cases explains (46.6%) of the changes that occur in accountability.

PART FOUR: CONCLUSIONS AND RECOMMENDATIONS

First: Conclusions

1. The results showed a statistically significant correlation between internal auditing and fraud and accountability cases.
2. The Financial Supervision Bureau's interest in unifying internal standards and practices for internal auditing in the economic unit, and providing clear directions and guidelines for the auditing process.
3. The Financial Supervision Bureau's focus on conducting an assessment of fraud and deception risks, identifying potential locations, and taking the necessary preventive measures to reduce these risks.
4. The Financial Supervision Bureau is keen to develop a balanced and fair compensation system for whistleblowers of discovered violations, and to ensure that they are not exposed to any harm or potential retaliation due to their reports.
5. The results showed that internal auditing helps the Financial Supervision Bureau in enhancing confidence among investors and shareholders, helps maintain the reputation of the economic unit, and improves the financial and administrative performance of the economic unit.

Second: Recommendations

1. Strengthening internal governance in the economic unit by clearly defining the competencies of internal audit and defining the responsibilities related to internal audit.
2. Developing the internal audit operations system and updating it periodically to keep pace with changes in the general environment and new fraud techniques.
3. Enhancing awareness and training on internal audit among all members of the economic unit to help improve audit operations and increase their effectiveness.
4. Providing the necessary resources for internal audit and allocating the necessary budget to finance audit operations and employ the necessary competencies.
5. Developing mechanisms and procedures to deal with fraud and deception discovered through internal audit, and taking deterrent measures to avoid their recurrence in the future.

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