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A New Decade for Social Changes
Measuring the Quality of Internal Control and its Impact on the Performance of the Banking Institutions

Haider Ali Abdullah
Department of Finance and Banking, Faculty of Management and Economics, Kerbala University, Iraq

haider.ali@uokerbala.edu.iq

Abstract. The researcher aimed to assess the impact on the institutional performance of the bank’s sample research, the statement of relationship, and the quality of internal control through his research. There were seven banks in the government commercial bank research community, and two banks were included in the sample research. To evaluate his research hypotheses, the investigator used a two-axis resolution distributed among 45 questions, totaling 68. A basic linear regression model was employed by the researcher. According to Pearson's coefficient of correlation with the research findings, the study sample banks demonstrated both high levels of institutional performance and internal control quality. Additionally, it demonstrated a statistically significant relationship between the quality of internal control and the banking institution's performance. Based on these findings, the researcher recommended that banks take a greater interest in internal control, which will help to improve the institutions' overall performance.

Keywords. Internal Control Quality, Banking, Enterprise Performance, Commercial Banks

1. Introduction
Public commercial banks, which comprise the majority of the banking sector in Iraq, are crucial in supplying basic services to both societal groups and state entities alike. Banks' principal aim is to enhance their operational efficiency and maximize their performance value, thereby contributing to the growth of the national economy.

The concept of performance is one of the important concepts, which has increased attention and measurement methods due to low performance and sudden financial collapses by measuring performance. The performance evaluation process involves several steps based on various criteria and indicators that help identify deficiencies or deviations and ways to remedy them. The goal of the performance process is to compare what the organization has accomplished over a given period of time to what was planned. The researcher attempted to address them as an independent variable in order to measure their quality, or internal control, and to understand their role and importance in the performance of the research sample banks because of the significance of internal control in the research sample banks and their unique position in the management structure. The subject of the research problem is the institutional issues that government departments face—namely, the low efficacy and efficiency of institutional performance. While the Government banking sector is represented by Iraqi
commercial banks, it is part of the Government's institutions. Naturally, such challenges are faced, on the other hand, the existence of an efficient and effective internal control and audit system contributes to detecting weaknesses and imbalances in banks. As a result, the primary study question—does institutional banking performance depend on the quality and supervision of internal auditing?—is raised. Considering that other things remain constant.

2. Conceptual Framework for Quality Oversight and Internal Auditing

First: The concept and nature of Oversight and Internal Auditing

Due to its significant impact on the operations of the bank, the Internal Audit and Oversight Department is among the most crucial parts of the banking administrative and financial system. Internal control and auditing are discussed in the research as a cohesive operating structure in banks.

Censorship means the language of power or authority in directing the order. It may mean review, inspection and testing. In other words, it means maintaining the proper functioning of public facilities, and the reputation of the administration. For auditing, it is a word derived from the Latin word AUDIT, which means examination or listening. Research has indicated that there is a complementary link between internal audit and internal supervision. Internal audit provides the framework for activities to be carried out, while internal oversight makes sure that internal controls are followed.

The complementarity of the organization's fellow citizens' activities, plans, attitudes, policies, and attempts to give reasonableness and guarantee that the organization operates in a manner that fulfill its goals and mission is known as internal supervision. (DiNapoli, 2007) It can also mean the entire set of financial or other controls put in place by the Department to keep the business operating in an efficient and orderly manner, to guarantee that management guidelines are followed, to safeguard company property, and to guarantee that all records are accurate and complete (Alem, 2020).

Second: Concept and nature of quality of supervisory work

Since the researcher is interested in studying the independent variable (internal control) of its quality, he feels it is necessary to discuss the notion of quality before discussing the concept of internal control quality.

Quality is a concept that originated from the Latin language 'Qualitas', which signifies accuracy, mastery, or adherence to certain standards. The views of researchers on this concept vary depending on their specialization, as it has been given considerable attention by researchers across their specialties. Quality is defined by Edward Deming as meeting specifications while still reducing costs: (Deming, 1982)

When Philip Crosby defined quality as meeting specifications, producing goods, and providing services without errors (Crosby: 1979, 24-28), he followed the same path. INTOSAI believes that for censorship to be effective and of high quality, it needs to be integrated into the plans, cultures, policies, and processes of the control agencies. This will help them adopt quality in their business performance and remain committed to offering high-quality oversight services. (INTOSAI, 2020)

The researcher believes that oversight is a management concept that aims to achieve a specific goal by utilizing a variety of tools and powers.

Adhering to the rules of performance and professional conduct and possessing various characteristics and skills, depending on its packages of laws. The required quality is ensured by regulations, instructions, and specialized standards to carry out its work as required.
Third: internal audit goals
Researchers and writers have come to the agreement that internal oversight and audit should aim to ensure the validity and integrity of the information and data needed for management's decision-making, and the dissemination of data, both financial and non-financial, on organisational management practices and initiatives that support enhancing decision-making transparency and the general efficacy and efficiency of structured processes. By detecting and preventing fraud, theft, and other financial losses, the internal oversight and auditing body strives to protect assets. The organization's value is promoted and protected through this contribution. (Thomas, 2020).

Fourth: Entry points for assessing the quality of internal control.
There are five components or entrances agreed upon by the researchers to measure the quality of internal control and these components are (Arens, et.al., 2013). Internal control depends heavily on the control environment. It is the foundation for the other components and encompasses honesty, integrity, competence, skill, experience, and determination of authority and responsibility among auditors. (Robertson & Lowers, 2002). Separating tasks and duties, determining responsibilities, and reviewing and evaluating performance are all part of supervisory procedures. (Arens et al, 2007)

A crucial part of internal control is risk assessment, which involves determining and risk analysis associated with financial statements as well as managing those risks in accordance with legal and economic requirements (Bodnar & Hopwood, 2000). As well as Information delivery refers to the gathering, analysis, disaggregation, and reporting of data using various information systems, but particularly the accounting system. Lastly, methods for consistently assessing and monitoring the effectiveness of internal control performance are part of supervision and guidance (Whittington & Pany, 2008).

3. Institutional Performance
First: the concept and nature of institutional performance
One of the many ideas with several facets and moving threads is institutional performance. (Drucker, 1945) believes that the organization's capacity to maintain and strike a balance between management and shareholder satisfaction is what constitutes institutional performance. Performance is a measurement of how well an organization achieves its primary objective of continuing to exist in a highly competitive market.

In a similar vein, Krauss (2005) defined institutional performance as the end product of the Foundation's goals and for all parties involved (internal and external (Kanwal, 2018).

Institutional performance according to (Kapalan: 1992) is the institution's capacity to gain internal financial, organisational, human, and technological benefits and to work towards the interaction between these resources and the institution's external environment in order to efficiently and effectively fulfil its objectives. The institutional performance is a general performance evaluation technique that measures the enterprise's efficacy in terms of its performance, issues, and accomplishments (Kapalan: 1992).

Second: the importance of measuring institutional performance
The value of measuring institutional performance has been highlighted by numerous authors and researchers as a way to help management spot imbalances and deficiencies in the departments' performance. This helps to address deficiencies by giving all levels of
management a framework for participation, communication, cooperation, and involvement. Companies that employ their performance appraisal procedure consistently are more equipped to fortify the pillars of responsible planning, involvement, and accountability as well as provide an explanation of the organization's (Talebi et al., 2012). (The Kaplan: 1992) study also stated that the importance of measuring institutional performance stems from the fact that it contributes to improving future financial performance by meeting many management needs and long-term planning (Kaplan: 1992).

Third: Ways to Measure Institutional Performance

Although academics and authors cannot agree upon the best effective performance scale, executives are very interested in performance measurements for the goal of understanding, improving, or assessing performance. The following categories of activity-based metrics are available for measuring efficacy and effectiveness in human resources management: The activity serves as the basis for the cost calculation scale, which combines the activity necessary for production and service delivery with the cost. A metric for activity-based management that takes performance, activity, and cost analysis into account. The rate of return on equity, assets, and investments are among the most commonly used financial performance measures.

Finance, clients, clients, and internal operations are the main indicators used to calculate the balanced scorecard measure, since the balanced scorecard, which consists of a combination of financial and non-financial metrics, gives senior managers a comprehensive and clear picture of their organization's performance. (Steen, 2016).

Balanced scorecard dimensions are divided into four sections: (Sibarani, 2023, 143)

Financial dimension: The reason for this dimension is that excellent financial indicators and measures precede excellent performance. Financial indicators give a clear picture of the enterprise's financial performance and make sure the company's strategy is executed in line with the intended financial objective. The focus of this dimension is on increasing revenue, improving service or productivity, and reducing costs (Bose, 2007).

Customers dimension: This dimension is concerned with meeting the customer's requirements and maintaining existing services for the purpose of maintaining existing customers, providing new services to customers through an immediate answer to the customer's need for the purpose of winning new customers, or insights into how to compete more effectively to ensure increased market share (Pierce: 2022).

Learning and growth dimension: By developing employees' knowledge and experience, improving participation and collaboration, and providing a high-performance workforce, communication and continuous training are supported. Providing rewards and incentives to outstanding employees, ensuring that information is not duplicated, encouraging cooperation, and involving staff in solutions and meetings.

Internal operations dimension: This refers to all operations that the enterprise outdoes its rivals to guarantee customer satisfaction and produce top-quality products and services, which ultimately leads to financial success, (Betto, et al: 2022).

The balanced performance card includes four indicators that are the main pillars of the organization by doing so, the enterprise's performance can be evaluated and its functioning can be observed in accordance with the established plans.
Many external and internal factors that affect the performance of the institution have been addressed by researchers and writers.

Researchers have focused on the economic factor due to its direct impact on the standard of living and its reflection on the level of performance. The economic factor consists of various factors, including the economic system, economic circumstances of economic crises and price degradation, and high external demand.

Studies have demonstrated that institutional performance is influenced by political and legal factors, which are external factors that cannot be manipulated. namely political stability and security of the state, governance, relations with the outside world, and legal decisions.

Human work's impact on the work environment, discipline, and motivation is significant in the organization and contributes to the improvement of institutional performance. The human composition is by age and sex, the level of individual qualification, the compatibility between workers' qualifications, the positions they occupy, the system of rewards and incentives, the atmosphere among workers(Gilles, Christian, 1990).

Information development we see today Significantly contributed to improving performance quality by innovating new methods of service delivery, which contributed to improving performance for employees (Apulu, I. & Latham: 2011).

As far as the social factor, social elements are affected by consumers' behaviour and relationships among different segments of society (Pierre: 1993).

The ability of the supervisor to force employees to work actively and efficiently is what determines how effective supervision is in producing strong institutional performance (Lilin: 2018 , 219).

In addition, the effect of the financial, human, and other resources employed in order to accomplish the targeted results (Istiqomah and Damayanti: 2021).

4. Data and Discussion
The researcher examines an account of the study community in this chapter together with the findings of the hypothesis, analysis, and interpretation of the study.

First: the description of the study society
The sample that is used to disseminate the questionnaire, Practically speaking, the researcher used the questionnaire form since it was distributed by a group of specially trained employees who were chosen from both Rasheed Bank and Rafidain Bank. The quality of internal control was examined by the independent variable, which outlined five key points of entry for gauging the effectiveness and calibre of supervision. A balanced performance card with four dimensions—the financial dimension, the customer dimension, the dimension after learning and growth, and the dimension after financial operations—was used to measure the variable that was subservient to the banking institution's performance.

Axis of personal data:
Gender: Table 1: Sample by gender

<table>
<thead>
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<th>Percentage</th>
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<tbody>
<tr>
<td>35%</td>
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<td>65%</td>
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<td>Female</td>
</tr>
<tr>
<td>100%</td>
<td>68</td>
<td>Total</td>
</tr>
</tbody>
</table>

Table: Researcher's Preparation
From the table above that the proportion of males in the sample was 35%, 24 individuals, while the percentage of females was 65%, 44 individuals, although there are no clear differences in performance between males and females.

<table>
<thead>
<tr>
<th>Percentage</th>
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<tr>
<td>75%</td>
<td>39</td>
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</tr>
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<td>6%</td>
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<td>High Diploma</td>
</tr>
<tr>
<td>18%</td>
<td>12</td>
<td>Master's degree</td>
</tr>
<tr>
<td>6%</td>
<td>4</td>
<td>Ph.D.</td>
</tr>
<tr>
<td>13%</td>
<td>9</td>
<td>Other</td>
</tr>
<tr>
<td>100%</td>
<td>68</td>
<td>Total</td>
</tr>
</tbody>
</table>

Table: Researcher's Preparation

From the table above, we note that 57%, or 39 individuals, had their level of education (Bachelor's degree), while 6%, only (4) individuals had a high diploma and 18% of the sample members had a master's degree or 12 individuals. And the 6% share of those who are at doctoral level is just any 4 and the 13% percentage of other levels has been their number 9 which in turn gives their credibility greater to understand the questions and answer them honestly.

3-Academic specialisation: Table No. (3): Sample by scientific specialisation:

<table>
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<tr>
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<th>Repetition</th>
<th>Choices/Repeats</th>
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</thead>
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<tr>
<td>32%</td>
<td>22</td>
<td>According</td>
</tr>
<tr>
<td>19%</td>
<td>13</td>
<td>Financial and Banking Sciences</td>
</tr>
<tr>
<td>32%</td>
<td>22</td>
<td>Business Management</td>
</tr>
<tr>
<td>17%</td>
<td>11</td>
<td>Other</td>
</tr>
<tr>
<td>100%</td>
<td>68</td>
<td>Total</td>
</tr>
</tbody>
</table>

Table: Researcher's Preparation

From the above table we note that 32%, 22 individuals are specialized in accounting and 19%, 13 individuals specialized in male and banking sciences and 32%, 22 individuals specialized in business administration and 17%, 11 individuals specialized in other disciplines. The largest percentage in the sample by specialization is accounting and business management which supports the results and objectives of the research.
Years of Service: Table No. (4): Sample by Years of Service:

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Repetition</th>
<th>Categories Repeats</th>
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</thead>
<tbody>
<tr>
<td>18%</td>
<td>12</td>
<td>Less than 5 years old</td>
</tr>
<tr>
<td>6%</td>
<td>4</td>
<td>5_10 years</td>
</tr>
<tr>
<td>32%</td>
<td>22</td>
<td>More than 10 years</td>
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<tr>
<td>44%</td>
<td>30</td>
<td>21 years and more</td>
</tr>
<tr>
<td>100%</td>
<td>68</td>
<td>Total</td>
</tr>
</tbody>
</table>

Table: Researcher's Preparation

From the above table data, we note that 18% of the sample vocabulary, i.e. 12 individuals, exceeded their term of service at work from 5 to 10 years and 6% of the sample vocabulary, i.e. 4 individuals, had less than 5 years of service at work, and 32% of the sample vocabulary of any 22 individuals whose service has exceeded 10 years, And 44% of the sample vocabulary is 30 individuals over 21 years of age and the highest percentage of those over 21 years of age, which lends the results of the research more credibility.

Results of identification and descriptive analysis

The questionnaire form contained 45 paragraphs distributed on the study variables. In this study, the results of the questionnaire will be analysed and interpreted for the questions mentioned therein in order to prove or negate the hypothesis of research using statistical methods through the SPSS statistical program.

Table 5 for independent variable (results of internal control quality identification).
Descriptive analysis:

Question 1: Based on the percentage of 89.4% and the direction of the sample, which was strongly agreed upon, Table 5 shows that the first question was ranked as the first of the individual answers. The individuals in the sample all agreed that the internal auditor followed the ethics of professional and ethical behaviour.

Question 2: Based on the percentage of 85.3% and the direction of the sample, which strongly indicated that all sample members agreed that the internal auditor was performing professional care in the audit of transactions, Table 5 shows that the second question was ranked second.

Question 23: Table 5 refers that the 23\textsuperscript{rd} question was ranked 3\textsuperscript{rd} level among individual answers. The percentage was 85.3%, and the sample direction strongly agreed that the participants in the sample had a consensus regarding the auditors' participation in the membership and chairmanship of the standing and periodic committees.

Question 4: Based on the percentage of 85% and the direction of the sample, it was strongly agreed that the auditor had sufficient knowledge of the laws, regulations, and instructions. This means that the question was ranked fourth among the Individual 'answers.

Question 6: According to Table 5, the sixth question was ranked fifth among the Individual 'answers, with a percentage of 84.4%. The sample's direction strongly suggested that the Individual agreed that the auditor had complete authority to acquire information.

Question 14: According to Table (5), the fourteenth question was ranked sixth among Individual 'answers, with a percentage of 84.4%. The sample direction strongly indicated that there is a consensus among Individual that the auditor continuously and consistently contributes to risk assessment.

Question 3: According to Table (5), the third question was ranked seventh among the Individual 'answers because the percentage was 83.5% and the sample's direction was that the Individual generally agreed that the auditor held specialised academic and professional certificates.
Question 8: According to Table 5, the eighth question was ranked as the eighth of the individual answers because the percentage was 82.9% and the sample members unanimously agreed that the department director was allocating responsibilities and dividing tasks among auditors.

Question 26: Table 5 indicates that the twenty-second question was ranked ninth out of the answers of individuals since the percentage was 82.9% and the direction of the sample was agreed that there was unanimity by the individuals of the sample in using the reports of the oversight department in addressing deficiencies and working development.

Question 16: According to Table 5 the sixteenth question was ranked as the tenth of the individual answers because the percentage was 82.4% and the sample direction agreed that there was unanimous agreement among the members of the sample regarding the existence of a written system that clearly defined the goals and authorities of the control and auditing department.

Question 7: Based on Table 5's individual answer rankings, the seventh question was ranked 11th overall, with an 82% percentage. The sample's direction indicated that participants generally agreed that the auditor plays a role in identifying errors, dishonesty, and deviation correction.

Question 24: Based on Table 5, it can be observed that the individual's answers to the twenty-fourth question were ranked as the twelfth because the percentage was 82%. The sample direction also agreed that the members of the sample were in agreement that the oversight department was reviewing the reports that were submitted by supervisory bodies and auditors.

Question 21: Based on the percentage of 81% and the consensus among sample members that the control department oversees and guides auditors, Table 5 shows that this twenty-one-question answer was ranked thirteenth out of all the individual answers.

Question 25: Based on Table 5, it can be inferred that question 25 was ranked fourteenth out of all the individual answers. This is because the percentage was 81.5%, and the direction of the sample indicated that all of the participants agreed that the control and audit department worked with the bank to develop plans, policies, and objectives.

Question 5: According to Table 5, the fifth question was rated fifteenth out of each respondent's answers, with a percentage of 80.6%. The sample's direction indicated that participants generally agreed that the auditor had complete autonomy to carry out his responsibilities.

Question 9: Based on individual answers, Table 5 shows that the ninth question was ranked sixteenth because the percentage was 80.6% and the sample direction indicated that there was general agreement among participants that there was effective control over the execution of banking activities.

Question 10: According to Table 5, the tenth question was ranked seventeenth among the Individual ' answers because the percentage was 80% and the sample's direction was that the Individual all agreed that the auditor had confirmed the presence both physically and electronically to safeguard assets and records.

Question 19: According to Table 5, the nineteenth question was ranked eighteenth out of all the answers given that the percentage was 80% and the sample direction was that all the participants were in agreement that the internal audit and control department had an efficient communication system.

Question 11: According to Table 5, the eleventh question was ranked twentieth among the Individual ' answers, with a percentage of 78.8% The sample's direction was that the
Individual agreed that the control department plays a role in identifying risks and offering proposals and solutions.

**Question 17:** Table 5 indicates that the seventeenth question ranked twenty-first of the individual's answers, as the percentage was 78.8% and the direction of the sample was agreed that there was an agreement by the individuals of the sample that the accounting system is tight and accurate.

**Question 18:** According to Table 5, the eighteenth question was ranked twenty-second among the individual's answers, with a percentage of 78.8%. The sample's direction indicated that the participants agreed that a work programme and audit plan existed.

**Question 20:** According to Table 5 the twentieth question was ranked twenty-third of the individual's answers because the percentage was 78.2% and the sample's direction was that the individual agreed that the information system would be developed in accordance with the current environment.

**Question 12:** Table 5 shows that the twelfth question was ranked twenty-fourth of the individual's answers, with a percentage of 77.6%. The sample's direction indicated that the individual agreed that the control department plays a role in assessing risk.

**Question 13:** According to Table 5, the thirteenth question was ranked twenty-fifth out of all individual responses because the percentage was 77% and the sample's direction indicated that the participants agreed that the control section would help take preventive action for potential risks.

We determine whether there is agreement in the opinions and ideas of the sample individuals in answering the questions by computing $T_c$ calculated to find differences of statistical significance between the sample responses. After comparing them with the value of $T_{tabular}$ and adult (1.99), we note that the value of $T_c$ calculated is greater than the value of $T_{tabular}$.

**Table No. 6 Dependent variable (results of the bank's performance identification)**

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<th>Sample Direction</th>
<th>Sample Direction</th>
<th>percentage</th>
<th>standard deviation</th>
<th>Average</th>
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<th>Don't agree</th>
<th>neutral</th>
<th>Agree</th>
<th>Strongly agree</th>
<th>Question No</th>
</tr>
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<td>0.91</td>
<td>4.2</td>
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<td>27</td>
<td>7</td>
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<tr>
<td>3</td>
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<td>0.82</td>
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<td>0.76</td>
<td>4.2</td>
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### Table: Researcher's Preparation

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<td>73.8</td>
<td>0.93</td>
<td>3.6</td>
<td>9</td>
<td>1</td>
<td>5</td>
<td>18</td>
<td>34</td>
</tr>
<tr>
<td>20</td>
<td>agree</td>
<td>73.5</td>
<td>3.81</td>
<td>3.6</td>
<td>8</td>
<td>2</td>
<td>2</td>
<td>24</td>
<td>28</td>
</tr>
</tbody>
</table>

**Descriptive analysis**

**Financial dimension:**

**Question 4:** Based on Table 6, it can be inferred that the individual responses to this question were ranked highest, with a percentage of 85.6%. The sample direction strongly indicated that there was a consensus among the individuals in the sample regarding the bank’s financial commitments and comparisons with actual expenses.

**Question 7:** According to Table 6, the seventh question was ranked second among the participants’ responses, with a percentage of 85.6%. The sample direction strongly suggested that the participants strongly agreed that the Bank establishes goals and specific standards for a particular annual financial pursuit.

**Question 5:** Based on the percentage of 84.7% and the direction of the sample agreement that the financial goals the bank aims to attain take into account the level of living in the community, Table 6 shows that the fifth question was ranked third among the participants’ responses.

**Question 6:** Based on the percentage of 84.4% and the sample's strong agreement that the bank has an accounting and financial system that aids in the successful completion of banking activities, Table 6 shows that the sixth question was ranked fourth among the participants’ responses.

**Question 10:** According to Table 6, the tenth question was ranked fifth among the individual answers because the percentage was 83.8% and the sample direction indicated that there was consensus among the participants that the bank possesses financial returns that it uses to support the state's overall budget.

**Customer dimension**

**Question 1:** According to Table 6, the first question was ranked seventh among the individual answers, with a percentage of 83.2%. The sample direction also indicated that there was a consensus among the participants that the bank establishes strategies and plans to acquire new clients while retaining existing ones in order to ensure the survival of current clients.
Question 13: According to Table 6, this question was ranked sixth among the participants' answers, with a percentage of 83.2%. The sample's direction indicated that participants generally agreed that the bank was attempting to build trusting relationships with the participating customers.

Question 8: According to Table 6, the eighth question was ranked as the eighth of the participant's answers because the percentage was 82.2% and the sample's direction indicated that the participants all agreed that the bank was trying to build a trusting relationship with the participating customers.

The second question: According to Table 6, the second question was ranked ninth among the participant's answers with a percentage of 82.2%. The sample direction also indicated that there was a consensus among the individuals in the sample that the bank took into consideration the feedback and complaints from its customers and listened to them regarding the bank's services.

Question 10: According to Table 6, the tenth question was ranked ninth among the participant's answers with a percentage of 81.3%. The sample's direction indicated that the participants generally agreed that the bank was offering new banking services in line with the banking environment's evolution.

Learning and growth dimension

Question 9: According to Table No. (6), the ninth question was ranked as the tenth of the participant's answers because the percentage was 81.2% and the sample's direction indicated that the participants generally agreed that the bank gave incentives and equivalents to the notable employees.

Question 15: Based on the percentage of 81.2% and the direction of the sample, it was determined that all participants agreed that the bank was involving its employees in plans, meetings, and solutions. Therefore, Table 6 shows that the fifteenth question was ranked as the eleventh of the individual responses.

Question 11: According to Table No. (6), the eleventh question was ranked as the twelfth of the participant's answers because the percentage was 80.2% and the sample direction agreed that there was a consensus among the participants that the bank had control over the employees' commitment to actual working hours and absences.

Question 14: Based on Table 6, it can be observed that the participant's answers ranked the fourteenth question as the thirteenth. This is because the percentage was 80%, and the direction of the sample indicated that the individuals agreed that the bank was interested in promoting the experience and skills of its employees by holding workshops, seminars, and conferences.

Question 13: According to Table 6, the thirteenth question was ranked as the fourteenth of the participant's answers because the percentage was 78.8% and the sample direction indicated that there was a consensus among the participants that the bank was interested in promoting the communication culture and spirit.

Internal process dimension

Question 16: Based on the percentage of 78.8% and the direction of the sample, it was determined that the bank was utilising its resources in an optimal manner. Therefore, the sixteenth question was ranked fifteenth out of all the individual answers.
Question 20: According to Table 6, question 20 came in sixth place among the participants answers. This is because the percentage was 78.8%, and the sample's direction indicated that the participants generally agreed that the bank was employing advanced technological methods to streamline its operations.

Question 12: According to Table No. (6), the twelfth question was ranked seventh among the individual answers because the percentage was 78.8% and the sample direction indicated that there was a consensus among the participants that the bank supports research and development activities in accordance with future variables.

Question 17: Based on the percentage of 75% and the direction of the sample, it was determined that the participants generally agreed that the bank supports research and development (R&D) activities in accordance with future variables. As a result, the seventeenth question was ranked nineteenth out of all the individual answers.

Question 18: Based on the percentage of 73.5% and the consensus among sample participants that the bank kept track of how long it took to complete banking operations, Table 6 shows that the 18th question was ranked nineteenth among participants answers.

Question 19: According to Table 6 the nineteenth question was ranked twenty out of all the individual answers because the percentage was 78.3% and the sample's direction indicated that the participants generally believed the bank's commissions were commensurate with the calibre of the banking services.

By extracting the standard deviation of the research sample, almost all of the deviation values were (0), which is a good indicator. The researcher explains that the existing values were less dispersed and closer to the computational average except question (14, 16, 20, 19).

Third: Measures of relative importance of the computational average:
Table 7 lists the dimensions and criteria of each weight of the approved quinquennial scale. A quinquennial measurement of the calculation average has been developed for use in the analysis of results, with the goal of evaluating the significance of the dimensions or criteria of the study variables containing questions pertinent to the problem of the study.

Table 7. Evaluate each of the study's five-gauge weights and criteria

<table>
<thead>
<tr>
<th>relative importance</th>
<th>arithmetic average</th>
</tr>
</thead>
<tbody>
<tr>
<td>very high</td>
<td>From (4,2)_(5)</td>
</tr>
<tr>
<td>High</td>
<td>From (3,4) to less than (4,2)</td>
</tr>
<tr>
<td>medium</td>
<td>From(2,6) to less than (3,4)</td>
</tr>
<tr>
<td>Low</td>
<td>From(1,8)to less than (2,6)</td>
</tr>
<tr>
<td>Very low</td>
<td>Less than (1,8)</td>
</tr>
</tbody>
</table>

Table: Researcher's Preparation
Table(8) materiality of internal control quality dimensions

<table>
<thead>
<tr>
<th>oversight and guidance</th>
<th>Information and Communication System</th>
<th>risk assessment</th>
<th>oversight activities</th>
<th>Regulatory environment</th>
</tr>
</thead>
<tbody>
<tr>
<td>4</td>
<td>average</td>
<td>3</td>
<td>average</td>
<td>4</td>
</tr>
<tr>
<td>High</td>
<td>Importance</td>
<td>Avera</td>
<td>Importa</td>
<td>High</td>
</tr>
<tr>
<td></td>
<td>High</td>
<td>ge</td>
<td>nt</td>
<td>High</td>
</tr>
<tr>
<td>3.8</td>
<td>overall average</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table: Researcher's Preparation using excel program
Through the materiality of internal control quality performance, the researcher concludes the overall average dimension of the banks' performance sample research has achieved a high overall rate, but the most important dimension is (the financial dimension) because the interest rate (very high) followed by, customers and learning dimension, growth and internal operations dimension in (high rate).

The less importance and quality dimension is (risk assessment dimension).

Research 4: Statistical Analysis and Testing of Research Hypotheses

1-Test the hypotheses of the relationship between the quality of internal control and the performance of the banking institution:

The first key hypothesis
There is no relationship of statistical significance at a moral level between the quality of oversight and internal auditing and the performance of the banking institution.

The relationship is created by calculating the Pearson correlation coefficient between the independent variable of the quality of internal control and the variable of the banking institution's performance, by using the moral value (Sig) to demonstrate the morale of the relationship through the statistical programme (SPSS) as shown in table 10 and interpreting the results as follows:

Table 10 results of the correlation coefficient

<table>
<thead>
<tr>
<th>significance</th>
<th>moral value )Sig (</th>
<th>Person's correlation coefficient</th>
<th>X</th>
<th>Y</th>
</tr>
</thead>
<tbody>
<tr>
<td>Moral Value</td>
<td>0.00</td>
<td>0.90</td>
<td>Internal control value</td>
<td>Performance of the banking institution</td>
</tr>
</tbody>
</table>

Table: Researcher's Preparation

The first main hypothesis was rejected by Table 10 results, which showed that the independent variable of internal control quality and the variable of the banking institution's performance had a Pearson correlation coefficient of 0.90, which is an equally directional and meaningful value at a moral level (0.00).

Second: - Test the impact hypotheses between the quality of internal control and the performance of the banking institution.

Second main hypothesis:
There is no statistical impact at a moral level between the quality of oversight and internal auditing and the performance of the banking institution.
The second main hypothesis is tested by Simple linear regression equation:

\[ Y = a + \beta_i X_i \]

The extent to which the equivalent of the deviation (effect) calculated, as well as using coefficient of determination (R²) explains the amount of variance achieved by the quality of internal control in achieving the value of the banking institution's performance.

The results of the statistical analysis in table 11 showed a statistically significant effect at a morale level (0.05) and (0.01) For the quality of internal control in the performance of the banking institution variable, Because the calculated F value was (79.13) and the significant value (Sig) was (0.000), less than the significance level value of (0.01). The independent variable (internal control) also explained 81% of the total changes in the values of the approved variable (performance of the banking institution) which reflected by the value of determination factor.

Other factors not covered by the questionnaire questions account for the remaining 19%. the regression equation (the effect of the internal control quality on the performance variable of the market banking institution) as follows:

banking institution performance = (0.90) + 1.711

Regression coefficient value in the equation above of (0.09), refers that The increase in the value of the internal control quality variable by one unit will also be accompanied by an increase in the value variable of the bank's performance by 90%, thus rejecting the second main premise.

5. Conclusions:

The research results showed that the internal control in the banks of the research sample have the quality required. Which explained by the general calculation average of 4, a high according to the quinquennial weights. Banks also receive a good institutional performance research sample, which is explained by the average public account, Its value is 4, which is high according to the quinquennial weights. The results of the research proved that the quality of internal control is one of the factors influencing the performance of the banking institution. The most good and interesting internal control standards were the control environment, the lowest
quality and the best interest is the risk assessment standard. The most high performance standards of the banking institution (balanced scorecard) were the standard of the financial dimension and then followed by other standards of the balanced performance card. The researcher recommended increasing interest by banks in internal control and developing control systems by providing them with competent elements and qualified cadres, thereby contributing to improving the institutional performance of banks. The researcher also recommended the need to pay attention to the standard of (Risk Assessment) and its importance is similar to other internal control quality standards, conducting specialized and in-depth studies in risk assessment. The researcher recommends that workshops, seminars and conferences be held on the role of internal control and its impact on the performance of the banking institution.

References