

The Extent to Which Jordanian Commercial Banks Accomplish Internal Accounting Control Objectives

Abstract

This study aimed to identify the extent to which Jordanian commercial banks achieve the objectives of internal accounting control, and the study relied on the descriptive and inferential approach. The exclusion of (4) questionnaires due to the lack of completeness of their answers. Consequently, the number of valid questionnaires for the purposes of analysis reached (164) employees of the internal control departments in Jordanian commercial banks, or (86.3%).

The results showed that the attitudes of the accounting internal control staff towards the dependent variable, the accounting internal control objectives in the Jordanian commercial banks, have achieved high degrees of relative importance. Also, the dimension (effectiveness and efficiency of operations) achieved the first rank with a very high degree of approval among the dimensions of the internal accounting control objectives. The second rank achieved the dimension (compliance with laws and legislation) with a high degree of approval. The dimension (reliability and completeness of financial reports) achieved the last rank with a high degree of approval.

The study concluded with a set of recommendations, the most important of which are: improving the effectiveness and efficiency of operations by implementing appropriate control procedures in the bank to increase the efficiency of resource utilization in the bank, and measuring the effectiveness and efficiency of the applied control means through the presence of an internal audit system in accordance with the approved audit procedures.

Keywords: Internal Accounting Control Objectives, effectiveness and efficiency of operations, compliance with laws and legislation, Jordanian commercial banks.

Introduction:

The banking sector is one of the most important economic sectors in terms of financing investments and mobilizing local and international savings. As a result, this sector is regarded as the most important link between investors and various sources of funding, and its growth, development, and financial strength are among the most important criteria used to assess the national economy's safety and ability to attract domestic and foreign capital.

Internal control is the core element of commercial banks arranging and operating their business and attaining the events they desire, as a system that helps preserve assets from loss, increase production efficiency, and attract investors by displaying accurate information in their financial reports. (Al-Samarrai, 2016).

Internal control is one of the most important systems in a bank's economic unit, and it influences and is influenced by the effectiveness of its performance, as well as receiving enough attention and care commensurate with the job it serves within banks. Internal control is viewed as a planning and performance tool, and it has become an essential component of any work performed within banks, as internal control is a comprehensive system that encompasses many sub-regulatory systems represented by financial and administrative control and accounting systems. As Jordanian commercial banks have become obligated to collaborate with it and seek quality and transparency in their financial reports, the internal control process in banks includes a set of functions related to the evidence of internal control, such as collecting and designing evidence and preparing financial reports, and one of the most important functions performed by internal control is the reporting function. (Mohareb, 2019).

Based on the foregoing and taking into account the importance of accounting internal control systems in various sectors in general, and in Jordanian commercial banks in particular, as well as the fact that these banks represent one of the most important institutions in the local and global economies, the purpose of this study was to determine the extent to which Jordanian commercial banks have achieved for internal accounting control objectives.

Significance of the study

This study is significant because it deals with the objectives of internal accounting control, its role in developing the performance of these institutions, and the presence of a high level of interest in internal control systems on the part of Jordanian commercial banks, as well as the evaluation of the internal control systems of the COSCO-ERM model, to manage project risks. The study evaluates the extent to which Jordanian commercial banks achieve internal accounting control objectives, emphasizing the importance of expanding the application of these concepts and subsequent sub-concepts in the Jordanian economic environment, and benefiting from them in developing accounting practice, which is reflected in the banks' overall performance.

The significance of the study stems from the importance of the study community represented in Jordan's banking sector, as this sector is one of the main pillars in both the service sector and the Jordanian economy as a whole, and thus this study supports theoretical and

applied research in these areas, by showing the extent to which banks have achieved Jordanian commercial bank for the objectives of internal accounting control, and the statement of observation. This study is also important for the following groups:

- 1- Board members of Jordanian commercial banks.
- 2- Senior, middle, executive, and operational managements in Jordanian commercial banks.
- 3- Internal auditors in Jordanian commercial banks.
- 4- Financial analysts and credit risk managers in Jordanian commercial banks.
- 5- Academic researchers in universities and institutes

Study Objectives:

The current study aims primarily to reveal the extent to which Jordanian commercial banks achieve the objectives of accounting internal control, and this study aims to expand the introduction of the concept of accounting internal control, its objectives, and its importance through its theoretical framework. This study also intends to make a number of recommendations that will have a positive impact on Jordanian commercial banks' financial and operational performance, as well as their ability to complete activities efficiently and effectively.

The Problem of the Study:

The banking business stands out due to its complexity, interconnectedness, and tremendous hazards. The Jordanian banking sector has gone through several stages in terms of its existence and growth as the most important components of the Kingdom's financial system, until it became the main factor in stabilising the national economy, and the Jordanian government tried to ensure the existence of a coherent banking system away from the repercussions of global financial crises such as the 2008 financial crisis, which was accompanied by major collapses in manpower. According to the pertinent financial information (Association of Banks in Jordan ,2013).

During this time, Jordanian banks attempted to avoid bankruptcy by relying on internal and external factors, and committed to establishing departments and sections such as control, internal audit, and others to perform their own tasks, emphasising the importance and necessity of having an effective supervisory system within banks that would serve the administrative bodies or boards of banks in their evaluation of the banks' effectiveness. The audit's focus in banks and their employees is on the effectiveness of the bank's internal control system and its ability to protect the bank's assets and assets, its ability to produce financial and accounting reports with accurate data and information that can be relied on to make appropriate decisions, and its ability to detect errors and manipulation in a timely manner within the methods. The Bank's approved supervisory authority (Al-Matarna, 2006).

The work of the internal auditor in the bank is also dependent on ensuring a reasonable degree, in recognition of the unreasonable increase in the cost of the internal control system, as well as the results of the compliance tests with the established control procedures, with the goal of ensuring a reasonable degree the accuracy and integrity of the presentation of the financial statements, their balances, and the notes attached to them in accordance with the principles of Custodianship. (Putin, 2005, 34).

The problem of the study can be clarified through the following main question:

To what extent do Jordanian commercial banks achieve the objectives of internal accounting control?

Literature Review:

The world's large and rapid changes, which resulted in the expansion of institutions and an increase in pilgrimages, as well as an increase in the number of activities and projects that they follow, played a significant role in increasing interest in oversight and the need to branch out in it by establishing several departments affiliated with it. It comprises all of the necessary control mechanisms for administrative, organisational, accounting, and financial issues.

Therefore, oversight is considered one of the most important pillars in financial and economic institutions, as it is a dynamic, organized and continuous process, which depends mainly on well-studied procedures and plans that are fundamentally in line with the plans and objectives of the institution, and it seeks to conduct its work and activities in a direction that ensures the achievement of its objectives. Therefore, it can be said that oversight has a key role in maintaining a balance between efforts, means, goals and actual results with the aim of making sure and verifying the existence of compatibility between actual performance and the planned and targeted performance (Sahnoun, 2015).

Commercial banks are vulnerable to a variety of hazards that affect their performance and profitability due to their significant role in economic life and the overlap of their company in many different industries. And, because the operation of commercial banks has expanded outside the scope and borders of the state, international standards for internal control in banks have become important (Azaz, 2015).

The banking sector in Jordan is the backbone of the local economy, as it plays a key role in the processes of economic and social development, and in some cases, political development, as it invests in savings and secures the capital needed for various projects, in addition to providing economic services directed to all sectors, which helps to achieve the state's various goals and revitalise the financial market for I As a result, the integrity of the Jordanian financial system is seen as a foundation for local economic stability (Al-Sahn, 2001).

The internal control aims to realize errors and gaps in a quick and scientific manner, and it also ensures that the inventory and registration comply with the rules of the institution. (Musleh, 2010).

The objectives of internal control can be summarized as follows (Paul & Marshall, 2014):

- Protecting the assets of the facility by protecting its own funds, properties, human and material resources.

- Achieving the quality of information by striving to reach the maximum degree of validity of all information and records, monitoring their validity and ensuring their credibility.

- To verify the implementation of the planned and laid down procedures by the administration and the respect of policies and laws.

- Achieving optimal use of available resources, by directing business and motivating performance improvement.

- Ensuring that the goals set by the administration are achieved within the studied plans, and that the financial reports and records of the institution.

Accounting internal control, in general, focuses on the organizational plan and the assessment of all procedures and means of coordination that aim to analyze and test the financial and accounting statements in the books and reports in their entirety (Al-Hassan, 2014).

To evaluate the level of its correctness and the degree to which the facility may rely on it, the accounting part of internal control is linked to the attainment of two key objectives, namely accuracy and protection. As a result, accounting control is divided into two major portions based on the control areas: organizational and procedural control (Al-Samarrai, 2016):

a) **Regulatory control:** This supervision is based on the existence of an organizational plan or map for the economic unit that specifies the duties, functions, and responsibilities of each department or departments.

b) **Procedural control:** It is carried out by documented and pre-determined processes and procedures within the facility's rules and policies, which specifies the type of control over the facility's financial and accounting system. It is worth noting that there are numerous types of procedural control, including the following:

- Input control: it includes data control to ensure that transactions are only recorded once and that rejected data is identified and corrected before entering it again, as well as control over data validity to ensure that data is not lacking and comprehensive, and that documents are correct and authentic before transferring them to the accounting system and financial statements. Whether manual or electronic. Several factors influence the efficiency of input control, the most important of which are:

1. Considering the level of data relevance by establishing appropriate control processes for it that are commensurate with its level.

2. The administration must meticulously implement all relevant processes to thoroughly examine all financial transactions before approving them.

3. It is not enough to have procedures in place to detect problems in data; there must also be procedures in place to check and repair them.

4. All departments producing financial statements must participate in the development of the facility's financial system in order to improve the quality of its internal control.

C- Operational control: This type of procedural control is distinguished by the fact that it includes a broad, large, and comprehensive set of methods and control methods, which are typically regarded as of high quality in achieving data accuracy and achieving confidence among its users, due to the fact that it is free of personal influences, as it is Here, the reliance on the data that has been entered, and all control here is the automated system of financial data in (Al-Hassan,2014)

D- Outputs Control: This control is critical to the administration because it contains the final information as well as the financial and accounting reports on which the administration bases its choices. The significance of managing outputs is centred on numerous factors, the most essential of which are as follows:

1. There are no subsequent control measures that can be implemented.
2. It is regarded as the final opportunity for the financial and accounting system to detect problems that may have escaped detection during prior control stages.
3. Errors and fraud instances that were previously undetected due to differences in work environment or procedures may emerge. They are discovered by controlling the outputs.

Internal accounting control follows numerous procedures, the most important of which are as follows: Buqa and Butra (2015)

- a- Implementation of the double entry system
- b- Determining financial duties and separating departments' conflicting functions.
- c- Adoption of the certification system and continuous stock inventory.
- d- Maintaining trial balances, preparing notes and bank reconciliation entries on a regular and short-term basis.
- e- Providing management with financial and accounting data on a regular basis.
- f- Using the concept of total and auxiliary control accounts.
- g- Assigning personnel other than those who make daily entries to prepare adjustment entries and repair errors.

As a result, it can be stated that this type aims to test and examine the accounting accuracy of financial data and information, as well as to determine the extent to which it can be relied on, and is primarily based on using the double-entry method, keeping accounts using automated accounting devices in an optimal manner, preparing periodic audit reports, performing periodic audit work, and so on. (Hasban, 2009)

Methodology of Study: Methodology is a scientific term that means the method that guides the researcher by using a set of principles, means, methods, tools, and rules in the various stages of the study, in order to reach clear scientific results and facts, given that the method is the art of correct organization of a series of many ideas. And analyze it to expose the fact that this phenomenon is generated, as the study depended on: (Al-Jubouri,2018)

1) **Descriptive approach:** The descriptive approach is concerned with gathering data from a sample, organising and quantitatively describing it, and then displaying it in repeated tables, graphs, or geometric shapes. Excellent for a wide variety of information and data. (Zain al-Kaf,2014)

2) **The inferential approach:** This approach depends on extrapolating what the numbers mean and knowing their statistical significance, interpretation and description in a broader way than the descriptive approach (Kandelji, ,2017).

Study population and sample:

Employees from the internal control department of Jordanian commercial banks (the public administration), which numbered (13) banks, comprised the research population. Cooperation with the researcher, which constituted (30.8%) of the study population, while (9) banks responded, representing (69.2%) of the study population, as the number of employees within the internal control department was approximately (212) male and female employees, according to each bank's human resources department. The random selection approach was used to deliver (190) questionnaires to them. In this method, each member of the community has an equal chance of being selected for the sample, and (168) questionnaires were retrieved, or (88.4%) out of the distributor, and after checking the questionnaires, (4) questionnaires were excluded due to the lack of completeness of their answers, and thus the number of valid questionnaires for the purposes of analysis reached (164)(Sekaran & Bougie ,2016).

Data collection sources:

The main objective of data collection is to obtain information about the phenomenon under study, and it is used for the purpose of solving a problem and to study any problem or phenomenon that requires providing information and data about it in detail so that we can reach through it to results that lead us to take appropriate decisions to address it. Data from the following sources:

-Secondary sources: The primary sources were the books and studies that were read on the subject of the study, and some websites were used that served the study.

– Primary sources: The primary sources were a questionnaire that was developed to suit the nature of the study.

Study tool:

A questionnaire was developed as a main tool for the study and in proportion to the variables of the study, through reviewing previous studies related to the subject of the study. The questionnaire included two sections, which are as follows:

Section One: This section presents questions related to demographic variables (age, scientific specialization, educational qualification, work experience, professional qualification).

Section Two: Including the paragraphs of the dependent variable (the objectives of internal accounting control) and its dimensions are (effectiveness and efficiency of operations, reliability and completeness of financial reports, compliance with laws and legislation).

Validity and reliability of the study tool:

The study tool was presented to (7) academic arbitrators in Jordanian universities, and after they read the paragraphs of the questionnaire and its contents, some modifications and observations were indicated, after which the researcher made all the modifications and observations.

As for the reliability of the study tool, it means the amount of variation or convergence between the scores of individuals if it is re-applied to the same individuals and under similar conditions. It is measured by Cronbach Alpha and the result is statistically acceptable if it is greater than (0.70) (Sekaran & Bougie, 2016)

Table(1): Reliability test:

	effectiveness and efficiency of operations	reliability and completeness of financial reports	compliance with laws and legislation
Cronbach Alpha	0.818	0.808	0.816
No. of questions	5	5	3

Looking at the data in Table (1), we find that the test value ranged between (0.808-0.818) and all of them are greater than (0.70), so the study tool can be described as reliability.

Data analysis results

First - Description of the characteristics of the study sample:

Frequencies and percentages were extracted to be able to describe the demographic characteristics of the study sample, and the results were as follows.

Table (2) Frequency and Percentage of Demographic Characteristics

variable	No.	Range	Freq.	%
Age	1	Less than 30 years	7	%4.3
	2	30- less than 40 years	125	%76.2
	3	Less than 50 years old -40	30	%18.3
	4	More than 50 years	2	%1.2
	total		164	%100
Scientific	1	Accounting	105	%64

variable	No.	Range	Freq.	%
specialization	2	Business administration	2	%1.2
	3	Economic	9	%5.5
	4	Finance and Banking (Finance)	44	%26.8
	5	Other	4	%2.4
	total		164	%100
Educational qualification	1	diploma	37	%22.6
	2	BA	113	%68.9
	3	Master's	12	%7.3
	4	PhD	2	%1.2
	total		164	%100
Work experience	1	Less than 5 years old	7	%4.3
	2	5- to less than 10 years	113	%68.9
	3	10- Less than 15 years old	34	%20.7
	4	15- Less than 20 years old	8	%4.9
	5	20 years and over	2	%1.2
	total		164	%100
Professional qualification	1	CPA	5	%3
	2	CMA	2	%1.2
	3	CFM	4	%2.4
	4	JCPA	20	%12.2
	5	Other	7	%4.3
	6	nothing	126	%76.8
	total		164	%100

The results of Table (2) showed the following:

- **Age**

It was found that the vast majority (76.2%) of the sample are between the ages of 30 - less than 40 years, and their number is (125), while (1.2%) of the sample, which is the least percentage, are over 50 years old, and their number is (2). The highest percentage of the study sample members came within the young groups, which are characterized by endurance of work pressures and the ability to achieve, especially at the end of the fiscal year.

- **Scientific specialization**

It was found that (64%), which is the highest percentage of the study sample's scientific specialization, is accounting, and their number is (105), while the lowest percentage (1.2%) specializes in business management and their number is (2), and it was found that (2.4%) their scientific specializations other than those mentioned were systems Accounting information, numbering (4), and this result is logical, as those who hold the specialization of accounting,

financial and banking sciences (finance) are employed in the internal accounting control department.

- **Educational qualification**

We note that (68.9%) of the sample have scientific qualifications with a bachelor's degree, and their number is (113), while (1.2%) of them have scientific qualifications with a doctorate degree, and their number is (2), and this is an indication that the study sample possesses academic qualifications that enable them to understand and understand the contents of the tool The study and its importance in the field of scientific research and answering its questions with the required efficiency and accuracy.

- **Work experience**

It was found that (68.9%) of the sample have experience ranging from 5- less than 10 years, and their number is (113), while (1.2%) have more than 20 years of experience, and their number is (2), and this is an indication that most of the study sample have good experience. In the field of banking, and therefore their possession of useful data, and this helps to come up with logical and expressive results and conclusions about the institutional governance and the objectives of the internal accounting control in the bank.

- **Professional qualification**

It was found that the highest percentage (76.8%) do not hold professional certificates, and their number is (126), followed by (12.2%) who hold a JCPA certificate, and their number is (20), while (1.2%) of the sample hold a (CMA) certificate, and their number is (2)), and it was also found that (4.3%) hold professional certificates other than those mentioned and were distributed between (CIA) certified internal auditor and (CBA) certified business consultant, and their number is (7) individuals, and this is an indication that the vast majority of sample members do not hold Professional certifications.

Second: Descriptive Analysis

This section of the study is concerned with describing the variable objectives of the accounting internal control in order to determine the degree of relative importance of the study sample's members, where the arithmetic mean and standard deviation of the study sample's responses and the degree of approval of the internal accounting control were relied on, as it was discovered that the dimension (effectiveness and efficiency of operations) achieved the first order. Furthermore, there is a high level of agreement between the dimensions of the internal accounting control objectives. The second rank achieved after (consistency with laws and legislation) with a high degree of approval, while the dimension (reliability and completeness of financial reports) achieved the last rank with a high degree of approval, as the arithmetic averages ranged between (4.17-4.31), and the standard deviations of all dimensions are close and this It indicates the lack of dispersion in the answers of the study sample members to the study tool paragraphs.

The total mean of internal accounting control objectives reached (4.23) with a percentage (84.6%) and a standard deviation (0.425), indicating that the attitudes of accounting internal control staff toward the objectives of internal accounting control in Jordanian commercial banks have achieved high degrees of relative importance and thus an explanation of all dimensions Objectives of internal accounting control.

- **Descriptive statistics towards (effectiveness and efficiency of operations):**

Table (3) shows the respondents' answers about (5) paragraphs that measure the effectiveness and efficiency of operations, which is one of the dimensions of the internal accounting control objectives, as well as the arithmetic mean, standard deviation, percentage, and the rank of each paragraph.

Table (3) Indicators of descriptive statistics for the effectiveness and efficiency of operations

No.	Paragraphs	Mean	Standard Deviation	%	Level of Importance	Rank
1	The bank measures the effectiveness and efficiency of the applied control methods through the existence of an internal audit system in accordance with the approved audit procedures.	4.30	0.611	86	High	3
2	The efficiency and effectiveness of the Bank's controls are ensured through committees formed by the Board of Directors.	4.32	0.585	86.4	High	2
3	The internal accounting control system works effectively in the bank, which helps to improve the bank's performance.	4.47	0.559	89.4	High	1
4	The effectiveness and efficiency of the internal accounting control system is measured by its ability to detect errors and	4.24	0.684	84.8	High	4

	deviations before they occur and treat them in a timely manner.					
5	The presence of appropriate control procedures in the bank increases the efficiency of the utilization of the resources available in the bank.	4.23	0.557	84.6	High	5
Total		4.31	0.457	%86.2	High	

We note that this dimension achieved an arithmetic mean (4.31) and a percentage (86.2%) of the total scale area, with a standard deviation of (0.457), which indicates that the level of (effectiveness and efficiency of operations) in Jordanian commercial banks came within the very high level, from The viewpoint of the internal audit staff. It was found from the results in Table (3) that Paragraph No. (3), which states: “The internal accounting control system works effectively in the bank, which helps to improve the bank's performance.” It ranked first with an average of (4.47) and a high degree It is very important with a standard deviation of (0.559), and on the other hand, Paragraph No. (5), which states: “The presence of appropriate control procedures in the bank increases the efficiency of the utilization of the resources available in the bank..” Very significant, with a standard deviation of (0.557).

- **Descriptive statistics towards (reliability and completeness of financial reports):**

Table (4) shows the respondents' answers about (5) paragraphs that measure the reliability and completeness of financial reports, which is one of the dimensions of the internal accounting control objectives, as well as the arithmetic mean, standard deviation, percentage, and rank of each paragraph.

Table (4) Descriptive statistics indicators for the reliability and completeness of financial reports:

No.	Paragraphs	Mean	Standard Deviation	%	Level of Importance	Rank
6	Taking sound internal decisions based on the credibility and accuracy of the information and data available by the	4.27	0.555	85.4	High	1

No.	Paragraphs	Mean	Standard Deviation	%	Level of Importance	Rank
	internal accounting control clearly helps in raising the operational efficiency of the bank.					
7	The internal auditor verifies the accuracy of the recorded accounting data and indicates the extent to which it can be relied upon.	4.25	0.580	85	High	2
8	The bank aims to create an internal control system to reduce intentional and unintentional errors in financial statements and reports.	4.19	0.612	83.8	High	3
9	The existence of an internal control system for the bank reduces cases of manipulation that occur in the accounting documents of the bank.	4.09	0.672	81.8	High	4
10	The supervisory system was able to protect the assets of the bank from illegal exploitation by laying the foundations for financial and accounting protection for all assets.	4.06	0.680	81.2	High	5
Total		4.17	0.468	%83.4	High	

We note that this dimension achieved an arithmetic mean (4.17) and a percentage (83.4%) of the total scale area, and with a standard deviation of (0.468), which indicates that the level of (reliability and completeness of financial reports) in Jordanian commercial banks came within the high level, from The point of view of the internal auditing staff. It was found from the results in Table (4) that Paragraph No. (6), which states: "Taking sound internal decisions based

on the credibility and accuracy of the information and data available by the internal accounting control clearly helps in raising the operational efficiency of the bank.” occupied the first rank. With an arithmetic average of (4.27) and a very high degree of importance and a standard deviation of (0.555), and on the other hand, paragraph No. (10) was obtained, which states: “The supervisory system was able to protect the assets of the bank from illegal exploitation by laying the foundations for financial and accounting protection for all assets.” on the lowest mean, which amounted to (4.06), with a high degree of importance, and with a standard deviation of (0.680).

- **Descriptive statistics towards (compliance with laws and legislation):**

Table (5) shows the respondents' answers about (3) paragraphs that measure the dimension of consistency with laws and legislation, which is one of the dimensions of the internal accounting control objectives, as well as the arithmetic mean, standard deviation, percentage, and the rank of each paragraph.

Table (5) Indicators of descriptive statistics for compliance with laws and legislations

No.	Paragraphs	Mean	Standard Deviation	%	Level of Importance	Rank
11	The internal accounting control system means all the policies, procedures and laws adopted by the bank to achieve its objectives.	4.07	0.651	81.4	High	3
12	The internal accounting control in the bank encourages adherence to administrative policies and laws and the application of the orders of the board of directors, which allows the management to follow up on the implementation of the set work plan.	4.26	0.593	85.2	High	1
13	The extent to which the set goals are achieved is recognized through internal	4.24	0.605	84.8	High	2

	accounting control and detection of deviations, manipulations and shortcomings in performance, in order to take the necessary corrective actions					
	Total	4.19	0.528	%83.8	High	

We note that this dimension achieved an arithmetic mean (4.19) with a percentage (83.8%) of the total scale area, and with a standard deviation of (0.528), which indicates that the level of (compliance with laws and legislation) in Jordanian commercial banks came within the high level, from The viewpoint of the internal audit staff. It was found from the results in Table (5) that Paragraph No. (12), which states: “The internal accounting control in the bank encourages adherence to administrative policies and laws and the application of the orders of the board of directors, which allows the management to follow up on the implementation of the set work plan.” has occupied the first rank with an average An arithmetical amount of (4.26) with a very high degree of importance and a standard deviation of (0.593), and on the other hand, paragraph No. (11) which states: “The internal accounting control system means all the policies, procedures and laws adopted by the bank to achieve its objectives.” on the lowest arithmetic averages Which amounted to (4.07), with a high degree of significance, and with a standard deviation of (0.651).

Results:

The following results have been obtained:

1. The arithmetic mean of the internal accounting control objectives (4.23) with a percentage (84.6%) and a standard deviation (0.425), which indicates that the attitudes of the accounting internal control staff towards the variable, the accounting internal control objectives in Jordanian commercial banks have achieved high degrees of relative importance.

2. The dimension (effectiveness and efficiency of operations) achieved the first rank with a very high degree of approval among the dimensions of the internal accounting control objectives, with a mean (4.31), which is statistically significant at the significance level ($\alpha \leq 0.005$) and with relative importance (86.2%).

3. The second rank achieved the dimension (compliance with laws and legislation) with a high degree of approval, with a mean of (4.19), which is statistically significant at the significance level ($\alpha \leq 0.005$) and with relative importance (83.8%).

4. The dimension (reliability and completeness of financial reports) achieved the last rank with a high degree of approval, with a mean (4.17), which is statistically significant at the significance level ($\alpha \leq 0.005$) and with relative importance (83.4%).

Recommendations:

The study recommends the following:

1. Enhancing the effectiveness and efficiency of operations, which achieved the first rank with a very high degree and relative importance (86.2%) through the application of appropriate control procedures in the bank to increase the efficiency of the exploitation of the resources available in the bank, and measuring the effectiveness and efficiency of the applied control means through the presence of an internal audit system in accordance with the procedures Audit approved.
2. Strengthening the dimension of harmony with laws and legislations to a high degree and with relative importance (83.8%) through adherence to administrative policies and laws, applying the orders of the Board of Directors, following up on the implementation of the work plan, and detecting deviations, manipulations and shortcomings in performance, in order to take corrective measures necessary.
3. To ensure the reliability and completeness of financial reports, which ranked last, with a high degree and relative importance (83.4%), by ensuring the accuracy of the recorded accounting data and indicating the extent to which they can be relied upon and protecting the bank's assets from illegal exploitation by establishing the foundations of financial protection and accounting for all assets.
4. Reducing the cases of manipulation that occur in the accounting documents of the bank.

References:

- Al-Hasban, A. (2009). *Auditing and Internal Control in the Accounting Information Environment*, 1st Edition, Dar Al-Raya for Publishing and Distribution, Jordan.
- Al-Hassan, A. (2014). *Internal Control System*, Al-Muqtada Center for Financial and Banking Training, Issue 4, p. 10.
- Al-Jubouri, H. (2018), *Scientific Research Methodology An Introduction to Building Research Skills*, 2nd Edition, Amman, Jordan: Dar Safaa Publishing and Distribution.
- Al-Matarna, G. (2006). *Contemporary Auditing: Theoretical Perspective*, Dar Al-Masira, Jordan.
- Al-Sahn, M. et al. (2001) *The principle of management*. University House, Egypt.
- Al-Samarrai, M. (2016). The impact of the internal control system on the quality of financial reports An analytical study on the Jordanian pharmaceutical companies listed on the Amman Stock Exchange. *Master thesis*, Middle East University, Amman, Jordan.
- Association of Banks in Jordan (2013). *The development of the banking sector in Jordan*, Amman, Jordan.

- Azaz, A. (2015). Internal control in commercial banks. *Published Master's Thesis*, University of Mohamed Boudiaf - M'Sila, Algeria.
- Buqa, S. & Butra, F. (2015). The role of the internal control system in detecting and monitoring credit risks in commercial banks, *Al-Muthanna Journal of Administrative and Economic Sciences*, Volume Five, Issue (1), Algeria.
- Kandelji, A.(2017). *Scientific Research and Use of Traditional and Electronic Information Sources*, 7th Edition, Amman, Jordan: Dar Al Masirah for Publishing, Distribution and Printing.
- Mohareb, A. (2019). The impact of the effectiveness of audit committees on the relationship between the internal control system and the quality of financial reports in Jordanian commercial banks, *unpublished master's thesis*, Al al-Bayt University, Mafraq, Jordan.
- Musleh, N. (2010). *The impact of computer use on internal control systems in banks*, published research, <https://www.4shared.com/dir/5137495/f9af73f2/sharing.html> Publication date 4/19/2010, pp. 40-41.
- Paul J S. & Marshall R. (2014). *Accounting Information Systems*, Translator: Qassem Ibrahim Al-Husseini, Ayman Haddad, Muhannad Atma, 1st Edition, Dar Al-Marikh for Publishing and Distribution, Al-Sa`udiyah, p. 277.
- Putin, Muhammed. (2005). *Auditing and Controlling Accounts Between Theory and Practice*, University Press, 1st Edition, Algeria
- Sahnoun, M. (2015) *The role of internal control in improving the performance of commercial banks in Al-Masila BADR, a case study of the Bank of Agriculture and Rural Development*. University of Mohamed Boudiaf - M'Sila, Algeria
- Sekaran, U., & Bougie, R.(2016). *Research Methods for Business: A Skill Building Approach*, (7thed), NY: John Wiley & Sons Inc, New York
- Zain al-Kaf, A.(2014) *The Application of Statistical Operations in Scientific Research with the Use of SPSS Program*, 1st Edition, Library of Law and Economics, Riyadh: Saudi Arabia.