



## A Study of a Review of Internal Control Systems In Light of Ethical Behaviors of The Banking Service Provider

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### Abstract

The purpose of the current study is to identify a comprehensive review of the role of internal control systems in light of the ethical behaviors of banking service providers, as it is noted in recent times that most institutions suffer from undesirable behaviors that directly or indirectly affect the evaluation of their performance, which motivated the current study to study these behaviors by identifying the shortcomings suffered by institutions and working to benefit from the Accordingly, the current study contributed to presenting a set of studies and working to discuss them in a manner commensurate with the reality of the banking sector in Iraq and providing a set of results that keep pace with the reality of service providers in the banking sector, and proposing a set of recommendations that can contribute to addressing undesirable ethical practices that can To affect the evaluation of the performance of these banks in one way or another, hence the current study came out with a set of results, foremost of which was that the banking sector in Iraq suffers from weakness in internal control systems, which directly affected the ethical behaviors of service providers, which means that the absence of effective internal control procedures and independence affected the performance of internal control, which encouraged the spread of corruption and nepotism practices among workers.

**Keywords:** control system, internal control systems, behaviors, ethics, ethical behaviors.

### • Introduction

Ethical leaders play an important role in promoting ethical behaviors by focusing on the use of internal control systems and developing models that can reveal complex relationships that contribute to building a good ethical climate (Besednjak Valič et al.,2023:510), and with the rapid development in business sectors and the increasing level of competition between these organizations, it has become important to maintain a high level of internal control systems in light of Ethical behaviors among banking staff This is extremely important because of its significant impact on the internal and external relationship of the organization (Farida&



Setiawan,2022:163; Kretschmer et al.,2022: 405), as well as influencing the behaviors and attitudes of workers towards their co-workers (Uddin,2023:654).

Understanding the relationship between internal control systems and the ethical behaviors of service providers in banks is an important area of research because of their important role in reflecting employees' perceptions about the ethical practices, behaviors and procedures that the organization can adhere to as ethical codes governing the business context (Solomon et al.,2023:232), which is reflected differently on the performance aspects of these organizations (Walter, 2021:344), The ethical climate also determines the extent to which employees are aware of the correct behaviors that the organization prefers over others, and this reflects how ethical issues are dealt with in the work environment (Kancharla & Dadhich,2021:54).

In light of the increasing importance of investing in ethical behaviors of service providers, there is a need to provide a comprehensive review of internal control systems to enhance organizations' understanding of the importance of these variables and their relationship to supporting desirable ethical work behaviors (Abaku & Odimarha,2024:320), as well as that these systems play a vital role in ensuring that employees adhere to ethical standards and agreed behaviors and reduce undesirable practices that can affect the reputation of the organization (Al Halbusi et al.,2021:160), as well as its low share in the labor market and society (Grossman & Oberfield,2022:94). Hence, the current study came to highlight the importance of the relationship between internal control systems in banks and the extent to which they are similar to the ethical behaviors of banking service providers, and will also look at the effectiveness of these systems in promoting ethical behaviors and reducing financial and accounting risks resulting from unethical practices.

### • **problem of study**

Most institutions and departments in Iraq suffer from a noticeable weakness in the internal control systems as a result of a significant weakness in ethical codes, and this is due to the absence of effective control procedures, which in turn led to encouraging the spread of favoritism among workers, which led to weakening commitment to professional standards and behaviors in providing service to the fullest, and the weak performance of these banks, which led to the violation of work requirements and the absence of awareness. This means that it is the responsibility of actors, including universities, to promote awareness of ethical values among graduate students, by following customized training programs and components that are integrated with the courses of the academic side and contribute to raising ethical behaviors and commitment to their application and promoting good governance in the banking sector, hence study came out with a fundamental problem: Is it possible to conduct a review of internal control systems in light of the aspects of ethical behaviors of the banking service provider, using a set of previous studies?.

The problem of study arises in a set of sub-questions:

1. What is the relationship between internal control systems and standards of ethical conduct for service providers?
2. What is the mechanism for evaluating the effectiveness of control procedures in reducing unethical practices?
3. Is it possible to build a conceptual framework that summarizes the relationship between internal control systems and the ethical behaviors of service providers?



4. To what extent do internal control systems enhance ethical work behaviors in reducing behavioral risks?

• **The importance of study**

The importance of study in identifying the factors affecting banks and their ethical climate for their service providers through their internal control systems, as well as the importance of study is highlighted in:

1. Study helps maintain standards of integrity and ethical behavior in the banking sector.
2. Understand the shortcomings of ethical behaviors that lead to the provoking of negative behaviors and address them as much as possible.
3. Provide a systematic framework to promote ethical practices by building effective internal control systems.
4. Encourage banking institutions to adhere to ethical and regulatory standards by complying with recognized ethical codes that improve the reputation of the banking sector and increase its prestige within the work environment.

• **Objectives of study**

The main objective of this study is to build a comprehensive review of study of internal control systems in light of the ethical behaviors of banking service providers, while the sub-objectives of study lie in:

1. Understand the nature of the ethical regulatory climate in the banking sectors and the level of behavior of their employees.
2. Reveal the relationship between internal control systems and desirable ethical business behaviors.
3. Understand the effectiveness of evaluating internal control systems in reducing undesirable behaviors that affect the reputation of the organization.
4. Provide a set of recommendations to develop an effective internal conceptual and control framework commensurate with the requirements of ethical codes in banks.

• **Literature Review**

**Internal control systems:** The control system within the organization represents effective control procedures put in place by the organization in order to protect its resources and ensure the reliability of the accuracy of its products in line with the tastes and specifications of customers and the quality required by employees (Sanusi Fasilit & Hassan, 2015:1-3). Phomlaphatrachakom,2020:159) The control system represents the plans and operations of the organization that it uses in order to protect its assets from waste and loss. Xue et al. (2018:330) defines a control system as a system that exercises a set of functions to manage and control the inputs and outputs of an organization's resources.

The need to improve the regulatory system in creative processes in order to improve the competitiveness of the organization's products (Gumarova et al., 2016:1692). Sanusi et al., 2015:156 found that the regulatory system refers to all policies and procedures established to ensure the assets and reliability of the organization. Yamashita et al.,2019:27542) that the control system refers to the extent to which an organization is able to establish constraints on the flow and budget of resources within the system. Yusof et al., 2020:118 found that a regulatory system is a



collaborative system consisting of a set of procedures that help the organization make decisions about product design and address the shortcomings that limit it.

**Ethical behaviors:** Ethics refers to the rules and foundations that workers set for themselves to determine the correct that they must do within the concept of self-censorship and before they are usually exposed to legal responsibility, and ethics refers to the clear rules of professional behavior in institutions and means of communication as well as trends effectiveness, lawsuits and achievement, and examples of the values of practice and the typical idea that is a commitment to objectivity in the preparation of News and claims related to the most appropriate technological forms to achieve special quality communication tasks as well as lawsuits to determine the scale of good television series (Maysa, 2018: 17). Job ethics is the science that addresses the duties imposed on a person by virtue of practicing a particular profession (Qarboun & Naam, 2017: 4), on the other hand, there must be ethics in marketing activity, as it represents the ability to bring about a change in human behavior. Behaviors are the set of mental behaviors practiced by the service provider, based on the system of moral values that he believes in and that stems from his social, religious and functional convictions. These behaviors affect the nature of his interaction with others (Hidayati & Zainurrafiqi, 2021:4). The ethical behavior of the service provider is also an important issue. Organizations seek honest employees, and they are judged according to ethics and social responsibility. This ethical behavior is considered a fundamental principle established around the world. It is a type of responsibility that changes and evolves with time (Shayesteh et al., 2022:161). Pohling et al. (2016:2) argue that a provider's ethics reflect conscious decisions and actions within a particular context of responsibility. This means a sense of commitment to the ethical principles of the service provider, while acting responsibly while observing legal standards and economic, environmental and social consequences.

Ethics studies in the areas of marketing and management have focused on how individuals acquire ethical philosophies and use them in business decisions. Historically, the goal has been to explain how individuals make ethical decisions, thereby enabling a change in decision-making to ensure more ethical behavior in the organization (Bush, 1997:267). Service marketers can also benefit from tools that help them define the ethical boundaries that shape an organization's climate. Organizations that allow their employees to take Ethical decisions at work may be risked by employees who may not act in the best interests of others, especially customers. Without service ethics management, customers may become dissatisfied with the service (Palmer, 2013:10).

The ethical climate of a service provider is one of the main factors that shape relationships inside and outside the organization, as well as employee attitudes. Therefore, it has a significant impact. Understanding the relationship between the organizational ethical climate and provider behaviors has become an important area of research. Researchers have developed a theoretical framework that suggests that the ethical climate reflects employees' perceptions of the ethical practices and procedures adopted by the organization (Nakhaie, 2011:304).). The ethical climate also refers to shared perceptions about correct behavior and how to deal with ethical issues. Moreover, the ethical climate in services is important because its different dimensions may be associated with different types of ethical behavior. Finally, responsible behaviors of service providers are their individual actions that contribute to the social, ethical and environmental functioning of the organization,

requiring the establishment of clear guidance, values and structures to achieve this (Halbusi,2019:31), and Table 1 illustrates a set of previous studies.

Table (1) Previous studies related to internal control systems in light of the ethical behaviors of the banking service provider

the study	Objective of study	Type of study	Study Sample	Results of study
Al-Atwi&Al-Ghazali,2008	Identify the nature of the relationship of influence and correlation between the behavior of the service provider represented by (task performance, contextual performance and performance opposite to production) and the variable of employee capital through the mediating role to remove the quality of service perceived	Analytical study	(28) service providers and (84) customers	The presence of a positive attitude among the service provider towards the behavior of the performance of the task and a low orientation towards the behavior of contextual performance and an above-moderate orientation towards the behavior of performance opposite to production, which reflects the orientation of the bank's management towards focusing on the performance of the technical essence of the work and neglecting the behaviors of contextual performance
Al-Akila, 2010	Identify the reality of the market of wholesalers' companies in the new auto spare parts sector from the point of view of retailers in	Applied study	Retailers in Amman	The existence of a significant impact to the degree of honesty of sales representatives, the accuracy of the information provided and their

	light of increasing competition			commitment to the deadlines concluded in achieving satisfaction
Abdul Rasoul,2018	Identify how service provider behaviors affect the dimensions of employee ownership right through the mediating role of employee trust	Exploratory study	Company customers by (573) customers	The impact of service provider behaviors on the right of ownership of employees can be enhanced through the mediating role of employee confidence, as well as the existence of clear practices by the company's representatives by making unremitting efforts to know the real needs of employees and trying to provide services in the best possible way that solves the problems of employees.
Ibrahim et al.,2019	Know the relationship between the dimensions of internal control systems and the availability of an effective governance framework in Sudanese banks.	Descriptive and analytical study	Employees in Sudanese banks	The Bank avoids methods that lead to the rational use of available resources, the identification and segregation of tasks between employees, as well as rapid response to reports.
Dahmani,2020	Identify the importance of ethical behavior and customer loyalty, as well as highlight the moral qualities of sales representatives	Analytical study	A number of customers of household electrical shops in the wilaya of Adrar as	The ethical behavior of sales representatives is based on the use of ethics and ethical principles in their dealings with

	in their dealings with customers, and how ethical behavior strengthens the relationship between sales representatives and customers, good dealing with customers further enhances their loyalty			customers or with other parties as a link between employees and the organization
Yamin,2020	Recognize the level of ethical behavior by many university leaders, and identify the relationship between the perspective of correct ethical behavior, demographics, and the best ethical performance	Applied study	A number of university leaders in Saudi universities	Ethical behavior has a positive and significant impact on correct morality, also, ethical behavior may affect demographic variables in terms of experience only, as gender, age and education are not affected by the best ethics because statistical probability is higher than the level of importance.
Ali,2021	Ensure the extent to which accounting information systems contribute to achieving internal control at the Ministry of Finance in the Republic of Yemen.	Exploratory study	Stock Exchange Market in the Republic of Yemen	The inputs of accounting information systems contribute by (24%) to achieving internal control at the Ministry of Finance in the Republic of Yemen, and the operations of accounting information systems contribute by (33%) to achieving internal control at the Ministry of Finance in the Republic of Yemen.

Hassan et al.,2021	Know the role played by harmonization between internal control and electronic data processing and its role in rationalizing administrative decisions	Analytical study	Iraq Stock Exchange	The internal control system is achieved through the use of electronic systems in managing efficiency and effectiveness in rationalizing administrative decisions.
Abdul Latif,2022	Identifying internal control systems and their reflection on the efficiency of financial performance in sports facilities in Minya Governorate	Survey	Workers in sports facilities in Minya Governorate	It needs a special organizational structure, a weakness in the methods and means used in performance evaluation, a low level of control methods used, a weak achievement of internal control systems, and a weak level of contribution of internal control systems in improving the efficiency of performance in some sports facilities in Minya Governorate.
Abdul Ghaffar et al.,2023	Strengthening internal control in government units, using COSO principles	Field study	Financial Statements and Final Accounts at Tanta University	The results of the research indicate that the Egyptian government accounting system relies on the use of the cash basis, which is one of the reasons for the weakness and inadequacy of this system.
Al Halbusi et al.,2024	Determine the level of impact of ethical	Field study	Entrepreneurial leaders in the	The ethical behaviors of employees have a





	behaviors of organizational justice practitioners and the ethical climate through empirical support in Iraqi markets		Iraq market by 236 workers and 98 leaders	direct impact on the size of organizational justice in the labor market, which supports the mechanisms of attention to work ethics in these markets.
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**Source:** Prepared by researchers

### • Discussion of results

Study of the subject of internal control systems in light of the aspects of ethical behaviors of banking service providers helps banks to build and improve their reputation by promoting and supporting awareness of ethical codes and focusing on raising their performance in one way or another, which improves their market share in the labor market, and this in turn helps in building sustainable relationships with customers and employees governed by morals, values and positive beliefs. As well as focusing on improving the bank's share compared to other banks, thus improving the operational and banking reality of the country,

As it is noted that the presence of a positive attitude among service providers contributes to building basic performance behaviors that reduce undesirable behaviors and this increases the performance of core tasks at the expense of organizational behaviors, which necessitates the development of academic training programs that focus on the development of ethical values among employees, and this is what a study focused on (Al-Atwi & Al-Ghazali, 2008).

Improving the accuracy of the information provided by employees to senior management contributes to achieving customer satisfaction by addressing problems in a timely manner as they occur, which contributes to focusing on ethical traits and behaviors in business success, and this is shown by study of both (Al-Aqayla, 2010).

On the other hand, a study (Abdul Rasoul, 2018) focused on the fact that banking institutions have an active role in influencing ethical behaviors in the work environment, especially with regard to employees' feeling of being part of the workplace, which stimulates their mutual trust in management.

In turn, study (Dahmani, 2020) came out with an important issue governed by the ethical behaviors of service providers by highlighting the importance of these behaviors in improving the adoption of an ethical approach and ethical principles in dealing with customers and all concerned parties by building a positive and effective relationship between employees and the organization, so all actors must build a banking program specialized in the field of desirable and undesirable ethical behaviors. Dra pointed out Hassan et al., (2021) pointed out that the use of electronic internal control systems in the management of institutions is an important aspect as it provides the necessary tools to perform tasks as soon as possible, while study (Abdul Latif, 2022) came with the fact that the banking sector is working to develop and redesign its organizational structure and methods of performance



evaluation and internal control in a way that contributes to enhancing the need to build modern methods of performance evaluation. This was also confirmed by a study (Al Halbusi et al., 2024). In order to establish the above, several important results can be indicated:

1. The banking sector in Iraq suffers from weak internal control systems, which directly affected the ethical behaviors of service providers, which means that the absence of effective internal control procedures and independence affected the performance of internal control, which encouraged the spread of corrupt practices and nepotism among employees..
2. Banking institutions are working on developing partnerships with various organizations in order to provide appropriate training opportunities that will enhance the ability of employees to engage effectively in the labor market and achieve success in providing their job performance.
3. Commercial banks focus on the use of electronic internal control systems, which provides appropriate tools and mechanisms to enhance the efficiency and effectiveness of internal systems and reduce unethical behaviors and practices in making administrative decisions.
4. Commercial banks are keen to build and enhance transparency and accountability in their internal operations by investing the strength of the internal control system in rationalizing administrative decisions in a way that qualifies their cadres in the use of electronic information technologies.
5. The interest of commercial banks in building new centers for cooperation with various institutions and actors, which reduces administrative and organizational challenges that can discourage their operations and performance in the labor market.

### • **Recommendations and implementation mechanisms**

As a result of what has been presented in study literature and what has been discussed, several recommendations can be proposed that future studies can benefit in building their variables, and identifying the most important recommendations for companies to develop their performance as follows:

1. Banking institutions should seek to develop strategic partnerships with various organizations, be they companies, educational institutions, or government agencies. These partnerships will enable banking institutions to access diverse and high-quality training opportunities for their employees.
2. Banking institutions should put in place mechanisms to measure the impact of training programs on employee performance and the achievement of business objectives. This will help improve future programs and ensure that resources are invested effectively.
3. It shall be ensured that internal oversight units are able to carry out their role freely and objectively, without interference from executive management. They should be provided with adequate financial and human resources to carry out their tasks to the fullest.
4. The role of independent boards of directors and supervisory bodies in banks should be activated, and executive management should be held accountable for their performance. Whistleblower reporting mechanisms and protection should also be adopted.
5. The need to develop specialized training programs to enhance ethical and professional awareness among employees, and to consolidate the values of integrity and transparency in their practices.

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