

Role of internal audit in assessing the internal accounting control system of Algerian commercial banks

دور التدقيق الداخلي في تقييم نظام الرقابة الداخلية المحاسبية في البنوك التجارية الجزائرية

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Abstract:

This study aimed at highlighting the role of internal scrutiny in evaluating the accounting internal control system of Algerian commercial banks. To address this problem, a sample of Algerian commercial banks' employees was surveyed. The study relied on the analytical descriptive approach through the distribution of 130 data collection questionnaires.

Results showed a statistically significant impact of internal bank scrutiny in assessing the effectiveness of Algerian commercial banks' accounting procedures, in assessing the reliability of financial lists and reports and in assessing compliance with the provisions of laws and legislation, in evaluating the electronic control methods of Algerian commercial banks.

Keys words: Internal Audit, Internal Auditor, Internal Accounting Control System, Commercial Banks.

JEL classification codes: M42 ; M41; G21.

ملخص:

هدفت هذه الدراسة لإبراز دور التدقيق الداخلي في تقييم نظام الرقابة الداخلية المحاسبية للبنوك التجارية الجزائرية، ولمعالجة هذه الإشكالية تم استطلاع آراء عينة من موظفي البنوك التجارية الجزائرية محل الدراسة، واعتمدت الدراسة على المنهج الوصفي التحليلي من خلال توزيع 130 استبانة لجمع البيانات.

أظهرت النتائج على وجود أثر ذو دلالة إحصائية للتدقيق البنكي الداخلي في تقييم فعالية إجراءات العمليات المحاسبية للبنوك التجارية الجزائرية، وفي تقييم موثوقية القوائم والتقارير المالية وفي تقييم الامتثال لتطبيق نصوص القوانين والتشريعات، وفي تقييم أساليب الرقابة الالكترونية بالبنوك التجارية الجزائرية.

الكلمات المفتاحية: تدقيق داخلي، مدقق داخلي، نظام الرقابة المحاسبية الداخلية، بنوك تجارية.

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1-Introduction

The world has witnessed a significant development in the business environment of banks and financial institutions, reflected in the increase and diversity of risks and the inability of managers to monitor all functions and activities. Given this deficit, the issue of bank audit has received the interest of many researchers and banks at the local and global levels to support audits in raising challenges within this environment. This has necessitated banks to strengthen their regulatory systems and pay attention to the role of internal

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auditing function in assisting management in evaluating the business in accordance with the objectives established to preserve financial, physical and human assets and control their performance.

All this requires an effective internal control system that has tools and procedures in line with various developments. to contribute to the good implementation of internal processes and procedures by taking into account compliance with the laws and legislation of the Bank and ensuring the proper functioning of operational processes to preserve the Bank's assets and assets from theft and embezzlement; Ensure that the accounting statements and information produced in the financial lists and reports are accurate and presented in accordance with accepted accounting standards and principles. This is what the accounting internal control system aims to give reliable information that helps internal and external parties to make appropriate decisions.

-Problematic: Internal audit of commercial banks plays an important role in regulating the accounting system of banks and financial institutions by examining and evaluating the accounting internal control system to ensure transparency and adequate disclosure of information on financial statements. In the light of the foregoing, the problem is reflected in the following key question:
Is there any impact of Internal audit in assessing the internal accounting control system of Algerian commercial banks under study?

- Sub-questions: To answer the main question, the following sub-questions were raised:

- Is there a statistically significant effect at a level of morale ($\alpha \leq 0.05$) for Internal audit in assessing the effectiveness of Algerian commercial banks' accounting procedures?
- Is there a statistically significant effect at a level of morale ($\alpha \leq 0.05$) for Internal audit in assessing the reliability of Algerian commercial banks' financial lists and reports?
- Is there a statistically significant effect at a level of morale ($\alpha \leq 0.05$) for Internal audit in assessing compliance with the provisions of Algerian commercial banks' laws and legislation?
- Is there a statistically significant effect at a level of morale ($\alpha \leq 0.05$) for Internal audit of the evaluation of Algerian commercial banks' electronic surveillance methods?
- Are there statistically significant differences at a moral level in the views of the sample of individuals researched for study variables through functional variables (experience, job title)?

-Study hypotheses: The study is based on the following hypotheses, which can be presented as follows:

- "There is no statistically significant effect at a level of morale ($\alpha \leq 0.05$) for Internal audit in assessing the effectiveness of the accounting procedures of Algerian commercial banks

- "There is no statistically significant effect at a moral level ($\alpha \leq 0.05$) of Internal audit in assessing the reliability of Algerian commercial banks' financial lists and reports
- "There is no statistically significant effect at a level of morale ($\alpha \leq 0.05$) for Internal audit in assessing compliance with the provisions of Algerian commercial banks' laws and legislation.
- "There is no statistically significant effect at a level of morale ($\alpha \leq 0.05$) for Internal audit in assessing the electronic control methods of Algerian commercial banks.
- statistically significant differences exist at a moral level in the opinions of the sample of individuals researched for study variables through functional variables (experience, job title).

-Objectives of the study: This study aims to clarify the impact of internal audit on the evaluation of Algerian commercial banks' accounting internal control system through the following:

- To identify the impact of internal audit on the evaluation of the effectiveness of Algerian commercial banks' accounting procedures;
- To Identify the impact of internal audit on the assessment reliability of financial statements and reports of Algerian commercial banks';
- To identify the impact of internal audit on the assessment of compliance with laws and legislation the provisions of Algerian commercial banks';
- To identify the impact of internal audit on the evaluation electronic control methods of Algerian commercial banks';

-Importance of the study: The importance of the study is that it addresses the subject of internal bank audit and its impact on the evaluation of the accounting internal control system, which helps determine the effectiveness of accounting procedures and policies and reduces risks and manipulations in banking operations. This in turn reflects the integrity and evolution of the performance of banks and financial institutions that serve as the beating heart and engine of the economy as a whole.

-Study method: In order to answer the problems of the study and achieve its objectives, the descriptive curriculum was adopted in the different theoretical aspects of the topic by providing various concepts and definitions. The applied aspect of the study included a case study of a group of Algerian commercial banks using the questionnaire tool in order to drop the theoretical aspect on the practical reality.

-Limits of the study: the limits of the study are

- **Time limits:** The subject matter of the study focuses on internal bank scrutiny and its role in evaluating the internal accounting control system in its dimensions (effectiveness of accounting procedures, reliability of financial statements and reports, compliance with laws and regulations, evaluation of electronic control methods) for various Algerian commercial banks from the

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point of view of auditors, internal auditors, external auditors and staff of the Accounting and Finance Division.

-Spatial Limits: The study was conducted at the level of the Algerian commercial bank agencies as well as the general directorates of commercial banks (BNA, BEA, BADR, BDL, CPA, CNEP, BRKA, SLAME,CNEP),Ghardaia, Ouargla, Laghouat.

Previous studies:

-Study (Ismail Bugazi, Malika Tommy), 2018, entitled:This study was conducted to highlight the contribution of the internal audit function in supporting governance by achieving several dimensions, including the application of the criteria for the internal audit profession and the role of internal audit in evaluating the internal control system and highlighting the interaction between the internal audit function and risk management. The descriptive curriculum was used to identify concepts and 39 questionnaires were distributed to a sample of in-house auditors and executives or assistants of most directorates of public and private commercial banks. The study found that sample individuals agree on the essential role of internal audit function as a mechanism to operationalize governance by updating and developing internal control procedures. (Ismail Bugazi & Malika).

-Study (Ibrahim Hilal Abdul Sadad), 2023, The study aimed at the impact of the complementary relationship between internal audit and the audit committee in improving the effectiveness of the internal control system s analytical descriptive approach, it was found that there was a strong internal audit activity that would increase the efficiency of the structure of the internal control system and internal audit and audit committee improve the control environment and risk management, which in turn contributes to reducing fraud and accounting fraud, enhancing the strengths of the internal control system .(Abdelsada, 2023, p. 2).

-Study (Nguyen Phuong Thao), 2018The study Aims to assess the effectiveness of the internal control system of Nguyen's private commercial banks to analyse the impact of the factors on the effectiveness of the internal control system, The study found through the impact of oversight activities on the internal control system varied that although there was a segregation of duties operational performance, the processing of information within the bank so that there are some deviations in the implementation of regular performance and that the control activities within the bank are not at an effective level and that not all staff are aware of all the proper activities, policies and procedures in place to carry out the activities. (Thao, 2018)

- Commentary: Through previous studies, it has been shown that most studies have dealt with the study of a variable of the study separately. The current study has focused on the impact of internal audit on the evaluation of the accounting internal control system of Algerian commercial banks by assessing the effectiveness of the application of laws, legislation, accounting procedures and the reliability of financial lists and reports.

2-Concepts of internal audit and accounting internal control system:

- **Definition of internal audit:**Chartered Institute of Internal Auditors IIA:It is an independent and objective consulting activity designed to add value to the organization and improve its operations. It helps the organization achieve its objectives by finding a structured and rigorous method and approach to evaluate risk management and control processes in an efficient manner (vaurs, 2007, p. 21).
- Management tool and evaluation and objective approach, independent and continuous within banks to verify and verify their compliance with regulations and regulations. To detect and prevent errors, fraud and deviations from policies designed to protect assets (deposits) and create value added to the bank.(ABDENNEBI, 2024, p. 40).
- **objectives ofInternal audit:** Internal audit at the Bank and financial institutions aims to achieve the following:
 - Verification of compliance with policies and plans;(Ramamoorti, 2003, p. 5)
 - Optimal use of the Bank's available resources;
 - Protect the Bank's assets;
 - Identifying, assessing and controlling risks. (QAWASMIYYA, 2017, pp. 41-43)
- Determining the fairness of the financial position and detecting fraud, error and embezzlement;(al-Bashir, Alhaji Mohamed , & Awadi , 2020, p. 215)

Based on the above, internal bank audit aims to improve and increase the effectiveness of bank operations, which in turn helps it to achieve its objectives and create value added.

3-Definition of internal accounting control system

-The Institute of Chartered Accountants defined it as: Systems involving the regulatory plan and all harmonized methods and measures adopted by the Unit to protect its assets, review the accuracy of its accounting data, enhance the productive efficiency of its operations and encourage adherence to established management policies.(al-Amiri, Haider Karim , & Abdul Zahra , 2020, p. 568)

- Accordingly, the Bank's Internal Accounting Control System is a set of accounting and financial policies, procedures and measures adopted by banks to monitor, assess and control risks for the preparation of financial lists and reports in accordance with applicable accounting controls and standards. (ABDENNEBI, 2024, p. 118)

4-Objectives of the internal control system:

The objectives of the internal control system in banks and finaninstitutions are:

- **Bank control:** By maintaining systematic and durable management of the Bank's business, (Azhar, 2020, p. 204)
- **Safeguarding the Bank's assets:** by ensuring protection and preservation of the Bank's property from funds, persons and rights,

- **Quality assurance:** Effective functioning of the banking institution requires the dissemination of quality information at all levels to public administration. In fact, decisions are the result of a choice between many possible policies. (Hamni, 2006, p. 96)

5- The role of internal audit in the evaluation of the internal control system:

Internal audit function is an important part of the internal control system. It is at the top of this system and is one of its most important elements. The organization's management develops it to examine and evaluate the internal control system and to contribute to adding value to its performance through advisory services and international standards for the professional practice of internal auditing required an independent internal audit based on the continuous improvement of the internal control system and the identification of its weaknesses, through standard 2130 control, which stipulated "The internal audit activity should help the enterprise maintain effective controls through its effectiveness and efficiency, and drive for its continuous improvement."

6- Case study of the role of internal audit in the evaluation of the accounting internal control system of Algerian commercial banks

- **Society and sample study:** The study society of a sample of commercial banks operating in Algeria, of which 9 are commercial banks, is public and private, as they consist of frames of regional directorates and commercial agencies. the previously designated banks, the 99 internal monitors, internal auditors and accountants, as well as a sample of 25 experts and accountants practising the external legal and contractual audit profession in Algeria, were selected to represent the original community. 134 questionnaires were distributed, and after the compilation of the dispersed questionnaires, the study-relevant questionnaires were sorted and organized, with 10 questionnaires excluded due to lack of information.
- **Analysis of the demographic characteristics of the sample of the study:** we will try to identify the demographic and functional characteristics of the sample of study individuals distributed by age, professional experience, scientific qualification and job title, which will be illustrated by the following table:

Table 1. The distribution of individual respondents to the questionnaire questions

General Characteristics	Sub-characteristics	Number	Percentage
Age	Less than 25 years old	4	3.2
	From 26 to 35 years old	44	35.5
	36 to 45 years old	47	37.9
	46 to 55 years old	15	12.1
	More than 55 years old	14	11.3
Professional Experience	Less than 5 years	25	20.2
	From 05 to 10 years	43	34.7

Scientific qualification	From 11 to 15 years old	23	18.5
	16 to 20 years old	15	12.1
	More than 20 years	18	14.5
	Licens	48	38.7
	Master	48	38.7
Job Title	Master's degree	4	3.2
	Ph.D	24	19.4
	External Auditor	25	20.2
	Internal Auditor	50	40.3
	Internal observer	20	16.1
	Framework of the Accounting and Finance direc	29	23.4

Source:Based on spss outputs

We note from the table above that most of the tyres of Algerian commercial banks are studied in the young category, which is 37.9% the largest proportion of the two age groups. -35 and 36-45 years old, and all of them have Master's degree and bachelor's degree. This is reflected positively on performance, but they need sufficient experience, with 34.7% of the sample members in the category from 05 to 10 years.

-Sincere internal consistency of questionnaire paragraphs: In order to ascertain the sincerity of the questionnaire's internal consistency, transactions were calculated for Pearson's correlation between the degree of each dimension of the axis and the overall degree of the questionnaire as a whole.

Table 02.Sincere internal consistency of questionnaire paragraphs

Axes and Dimensions	correlation coefficient	Sig
Internal Audit	0.971	0.000
assessing the internal accounting control system	0.921	0.000
effectiveness of Accountingprocedures	0.840	0.000
reliability of financial statements and reports	0.956	0.000
compliance with laws and regulations	0.851	0.000
evaluation of electronic control methods	0.682	0.000

Source:Based on spss outputs

Through the above table, correlation coefficients are strong and statistically significant (having statistical morale) at a moral level ($\alpha \leq 0.05$) where they were equal to 0.971, 0.921, 0.84, 0.956, 0.851 and 0.682 close to one, a strong correlation coefficient with a positive signal. It is $0.05 \leq 0.00$ to reject the hypothesis of non- H_0 and to accept the hypothesis of alternative H_1 that the coefficient of association of axes and dimensions has statistical morale. This indicates that internal audit and evaluation of the accounting internal control system and its dimensions have a high honesty factor.

-Measuring the consistency of the study questionnaire:The Alpha Cronbach coefficient will be calculated to measure the stability of the results as a study tool in case it is redistributed again to the same study sample. The value of Alpha Cronbach is summarized as shown in the following table:

Table 03.Coefficient of internal consistency Cronbach's alpha

Axis	N of Items	Alpha Cronbach's
Internal Audit	11	0.837
assessing the internal accounting control system	40	0.95
Total Stability	0.952	51

Source:Based on spss outputs

We note from the table above that the value of Alpha cronbach for the questionnaire as a whole is 0.952, which is a high and positive factor and this indicates the constant of the scale (questionnaire). The persistence factor of the axes was 0.837, 0.95. This indicates that the axes of the study have a high and positive rate, which underscores the study tool's ability to achieve the desired goals.

- **Parametric test:** To make sure a model is appropriate for statistical methods we will test the normal distribution of data using the One-Sample Kolmogorov-Smirnov Test in order to verify the data distributed first naturally

Table 04.Normal Distribution Test Of Axes

Axes	Kolmogorov-Smirnov
Internal Audit	0.143
assessing the internal accounting control system	0.333
Questionnaire as a whole	0.464

Source:Based on spss outputs

We note from the table that the value of the statistical indication of the One-Sample Kolmogorov-Smirnov Testfor the study axes and questionnaire as a whole respectively: 0.143, 0.333, 0.464 is greater than 0.05 and therefore we accept the zero hypothesis. From this to the values of the study axes and the value of the questionnaire as a whole, the data are disaggregated by the normal distribution. we can use Parametric test.

- **Presentation and discussion of data on descriptive analysis of study variables:** We will try to display the averages of calculation and standard deviations of terms after internal audit that number in the questionnaire form as follows from 1 to 11 and the following table shows this:

Table 05. Degree of researchers' approval of availability after internal audit

No	STATEMENT	Mean	Standard Deviation	Degree of approval
01	Internal audit is one of the most important internal control methods provided for by the system 11-08	0.693	0.693	Strongly Agree
02	The internal auditor is selected with scientific and professional competence, especially in the art of dealing with others and communication between different sections of the bank	0.859	0.859	Strongly Agree
03	Internal Audit Department staff have impartiality and objectivity in the performance of their functions	0.863	0.863	Strongly Agree
04	The Head of the Internal Audit Department follows scientific and practical foundations in preparing a plan to audit various departments, units and banking operations to examine and evaluate the adequacy of the internal control system	0.698	0.698	Strongly Agree
05	Documents explaining the Bank's methodology for auditing operations, including laws and instructions for duties and responsibilities are reviewed	0.714	0.714	Agree
06	The internal auditor is committed to doing adequate professional care when performing his duties	0.700	0.700	Strongly Agree
07	Internal auditor undergoes formation and continuous training to increase their efficiency and skill	0.782	0.782	Strongly Agree
08	Internal Audit Department staff are committed to keeping abreast of the new versions of audit techniques based on modern technology to complete their work	0.784	0.784	Strongly Agree
09	The internal auditor will inventory cash and non-cash holdings as part of the evaluation of the bank's internal control system	0.881	0.881	Agree
10	The internal auditor prepares a comprehensive and detailed report on the various banking operations	0.685	0.685	Strongly Agree

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11	The Bank's internal auditor monitors compliance with recommendations, proposals and alternative solutions to the report to increase the effectiveness of the regulatory system	0.711	0.711	Strongly Agree
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Internal Audit of Banks	0.471	0.471	Strongly Agree
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Source:Based on spss outputs

The average degree of approval for availability after internal audit of the Algerian commercial banks under consideration is 4.242. The standard deviation is estimated at 0.471, which falls within the area (4.20-5). This indicates the degree of approval of individuals who are strongly researched about the availability of internal bank scrutiny of Algerian commercial banks. We are interested in selecting scientific and professional auditors to help them monitor and audit the various accounts and banking operations to conclude his work with a comprehensive report containing recommendations and alternative solutions. They are also constantly informed and configured of the auditing techniques based on modern technology. This is reflected in the quality and effectiveness of the audit.

- Discussion of data on the assessing of the accounting internal control system:

Table 06.Degree of availability of assessing dimensions accounting internal control system of Algerian commercial banks

Second axis	Mean	Standard. Deviation	Degree of approval
Effectiveness of Accounting procedures	4.1279	0.5241	Agree
reliability of financial statements and reports	4.1869	0.4425	Agree
Compliance with the application of laws and legislation	4.1903	0.6246	Strongly Agree
Electronic censorshipMethods	4.1758	0.5328	Agree
Assessing of the accounting internal control system	4.1756	0.4321	Agree

Source:Based on spss outputs

We note from the table above that the trend of the research sample opinions agree on the effectiveness of accounting procedures in Algerian commercial banks, where the average calculation is 4.1279 and which falls within the field (3.40-4.19) Any approval according to the Licart quinquennial scale, a standard deviation is estimated at 0.5241, and the average reliability of the financial statements and reports is 4.1869, which falls under area (3.40-4.19), AGREE, and a standard deviation of 0.4425. The average approval of compliance with the provisions of 4.1903 laws and legislation falling under the area of (4.20- 5) is strongly agreed with and with a 0.6246 standard deviation. Then come the

average approval of electronic control methods 4.1756 which falls within the field (3.40- 4.19) AGREE. with a standard deviation equal to 0.5328.

With regard to the averaging of calculations and the standard deviation of the axis, the Assessing of the accounting internal control system was an average of 4.1756, which belongs to the area (3.40-4.19). the approval and deviation of standard 0.4321. This indicates the degree of approval by the investigators of the availability and the existence of the Assessing of the accounting internal control system in Algerian commercial banks.

The internal accounting control system was found to assist in verifying the applicable accounting systems and policies and their conformity with accepted assets and accounting standards and the central bank's instructions, while ensuring that data inputs to the electronic operating system are validated and processed with a view to obtaining accounting information in the form of lists and financial reports containing various accounts and prepared in accordance

Source of variation	Statistical indication F	Value F		R	Beta	Statistical indication T	Value T	Result of hypothesis
internal audit	0.000	40.56	0.25	0.5	0.50	0.000	6.369	reject

dependent variable : assessment of the effectiveness of accounting process procedures

with the Law and Banking Accounting System. This is reflected in the effectiveness of the accounting internal control system.

7-Presentation and discussion of the study's findings:

- to test hypotheses:

hypothesis01: "There is no statistically significant effect at a level of morale ($\alpha \leq 0.05$) for procedures of Algerian commercial banks"

Table 07.internal audit in assessing the effectiveness of the accounting

Source:Based on spss outputs

We note from the table above that the results of the analysis show that the model is statistically significant in the interpretation of the linear regression equation of the impact of internal audit on the evaluation of the effectiveness of the accounting procedures, where the calculated F value was 40.56 and is greater than the scheduled value and statistically indicative $\text{Sig} 0.000 < 0.05$. The R coefficient was 0.50, and the $R^2 = 20.25$ coefficient, which represents an interpretative ratio of the independent variable internal audit of the variable, was zero and accepted the alternative hypothesis.

Hypothesis02: "There is no statistically significant effect at a level of morale ($\alpha \leq 0.05$) for internal scrutiny in assessing the reliability financial statements and reports of Algerian commercial banks "

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Table 08.Regression results to reveal the impact of internal audit in assessing the reliability financial statements and reports

Source of variation	Statistical indication F	Value F	R	Beta	Statistical indication T	Value T	Result of hypothesis
internal audit	0.000	44.16	0.26	0.52	0.516	0.000	6.646 reject

Dependent variable: reliability of financial statements and reports

Source:Based on spss outputs

We note from the table above that the results of the analysis show that the model is statistically significant in the interpretation of the linear regression equation of the impact of internal audit on the assessment of the reliability statements and financial reports, where the calculated F value is 44.16, which is greater than the scheduled value and $\text{Sig} 0.000 \leq 0.05$ statistical indication. The correlation coefficient R was 0.52, as was the R^2 20.26 determining coefficient, which represents an interpretative ratio of the independent variable internal audit of the dependent variable. From which we reject zero and accept the alternative hypothesis .

hypothesis 03: "There is no statistically significant effect at a level of morale ($\alpha \leq 0.05$) for internal audit in assessing compliance with the provisions laws and legislation of Algerian commercial banks".

Table 12. Regression results to reveal the impact of internal audit in assessing compliance with the provisions laws and legislation

Source:Based on spss outputs

Source of variation	Statistical indication F	Value F	R	Beta	Statistical indication T	Value T	Result of hypothesis
internal audit	0.000	62.807	0.34	0.58	0.58	0.000	7.925 reject

Dependent variable: Compliance with the application of laws and legislation

We note from the table above that the results of the analysis show that the model is statistically significant in interpreting the linear regression equation of the impact of internal audit on the assessment of compliance with the provisions laws and legislation. The calculated F value is 62.80, which is greater than the scheduled value and $\text{Sig} 0.000 \leq 0.05$ statistical indication. The R correlation coefficient was 0.58, and the R^2 20.34 determining coefficient, which represented an interpretative ratio of the independent variable internal audit of the dependent variable. We reject zero and accept the alternative hypothesis .

hypothesis 04: "There is no statistically significant effect at a level of morale ($\alpha \leq 0.05$) for internal audit in assessing Electronic censorship methods of Algerian commercial banks".

Table 10.Regression results to reveal the impact of internal audit in assessing Electronic censorship methods

Source of variation	Statistica F	Value F	R	Beta	Statistica T	Value T	Result hypothesis
internal audit	0.000	15.839	0.115	0.339	0.000	3.98	reject

Dependent variable: assessing Electronic censorship methods

Source:Based on spss outputs

We note from the table above that the results of the analysis show that the model is statistically significant in interpreting the linear regression equation of the impact of internal audit on the evaluation of electronic control methods, where the calculated F value is 15.83, which is greater than the scheduled value and indicates a statistical $\text{Sig} 0.000 \leq 0.05$. The correlation coefficient R was 0.339, and the determination coefficient R^2 20.115, which represented an interpretative ratio of the independent variable internal audit of the dependent variable. From which we reject zero and accept the alternative hypothesis .

- Discrepancies of Sample Searchers Based on Experience: We use One-way ANOVA to identify differences in individuals' responses to study variables (internal audit, assessment internal accounting control system) depending on the variable experience.

Table 11.Analysis of mono-identification of individuals' views of study variables according to experience variable

Dimension	Source variation	SS	MS	F	Sig	difference
Internal Audit	Between Groups	1.740	0.435	2.023	0.095	There are no differences
	Within Groups	25.58	0.215			
assessment internal	Between Groups	3.212	0.803	4.836	0.001	There are differences
accounting control system	Between Groups	19.760	0.166			

Source:Based on spss outputs

The value of F2.023 was the probability of $\text{Sig} 0.095 \geq 0.05$ any statistically irrelevant, from which we accept the zero hypothesis and reject the alternative hypothesis i.e. there are no statistically significant differences in individuals' answers between internal audit depending on experience at a morale level of 0.05.

The value of F4.836 was $\text{Sig} 0.001 \leq 0.05$ as a statistically significant probability, from which we reject the zero hypothesis and accept the

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alternative hypothesis that there are statistically significant differences in individuals' responses between the assessment of the internal control system by experience at a morale level of 0.05.

- **Table 12.** Analysis of mono-identification of individuals' views of study variables according to job title variable

Dimension	Source of variation	SS	MS	F	Sig	difference
Internal Audit	Between Groups	2.063	0.688	3.266	0.024	There are differences
	Within Groups	25.258	0.210			
assessment internal accounting control system	Between Groups	2.968	0.989	5.935	0.001	There are differences
	Between Groups	2.063	0.688			

Source:Based on spss outputs

From the table above we note the following:

-The value of F3.266 has reached a probability value of Sig0.024 $\geq$ 0.05 any statistically irrelevant, from which we reject the zero hypothesis and accept the alternative hypothesis of any statistically significant differences in individuals' answers between internal audit depending on experience at a morale level of 0.05.

-The value of F is 5.935 with a Sig0.001 $\leq$ 0.05 probability value as a statistical function, from which we reject the zero hypothesis and accept the alternative hypothesis there are statistically significant differences in individuals' responses between the evaluation of the accounting internal control system based on experience at a moral level

8. Conclusion:

Through this study, we have addressed a major problem that has centred on the search for the impact of internal scrutiny on the evaluation of Algerian commercial banks' accounting internal control system. We have seen that internal bank auditing plays a significant role in assessing the accounting internal control system. Therefore, it is necessary to have in-house auditors with scientific and professional competence to help them examine and evaluate the effectiveness of accounting processes and the reliability of reports and financial statements.

The study Results: Based on the study, the following were found:

- There is a statistically significant effect of internal audit in assessing the effectiveness accounting procedures of Algerian commercial banks', which disputes the validity of the hypothesis.

- There is a statistically significant) on internal audit in assessing the reliability of Algerian commercial banks' financial lists and reports, which disputes the validity of the hypothesis.
- There is a statistically significant effect internal audit of the assessment of compliance with the application of Algerian commercial banks' texts, laws and legislation in Algerian commercial banks, which disputes the validity of the hypothesis.
- There is a statistically significant effect on internal audit of the assessing of electronic control methods of Algerian commercial banks, which disputes the validity of the hypothesis.
- There are no statistically significant discrepancies the sample opinions of individuals researched for the study variable (internal audit) depending on the experience variable, and in the portion of the investigators' opinions regarding the study variables (assessing of the accounting internal control system) depending on the experience variable, differences. This disputes the validity of the hypothesis in its first part.
- There are statistically significant differences the sample opinions of individuals researched against the study variable (internal audit, assessing of the accounting internal control system) depending on the job title variable; This confirms the validity of the hypothesis.
- Internal bank audit of Public Directorates and Geography, with commercial agencies subject to periodic control by internal auditors who undergo a continuous composition of various banking operations.

Recommendations: Based on the findings, we recommend the following:

- The need for Algerian commercial banks to take into account the appropriateness of specialization in the recruitment of internal observers and auditors, while ensuring that sufficient numbers are provided at the level of commercial agencies;
- Algeria's commercial banks should take into account the factor of expertise and provide incentives to internal auditors, which in turn reflects the effectiveness of performance.

10- Citations

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