The role of banking control tools and their impact on the performance of the work of commercial banks

An exploratory study in a sample of employees of commercial banks in Basra Governorate

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Abstract

The research aims to shed light on role of banking control tools in improving performance commercial banks on continuous basis, as well as in diagnosing problem of study in determining the performance of banks work and raising level of efficiency and effectiveness. Among actions that do not add value to them, and strengthening role of banks and increasing their competitiveness through banking supervision as one of important tools to achieve financial stability and create strong and sound banking sector that preserves rights of depositors and investors,by identifying mechanisms and procedures necessary for its success,Diagnosis and interpretation of nature of relationship of link and influence between banking control tools and their dimensions and the performance of work of banks and their dimensions,and through use of statistical programs (SPSS V.25;Excel V.16) in the processing and analysis of data through use of the most appropriate statistical methods, and this research was tested in the sector Iraqi private banker ،and the research was applied to sample of (120) managers and employees distributed in the different administrative levels. Most important findings of researcher are existenc of correlation among dimensions of private censorship and performance of work commercial banks through examination and evaluation of their activities. One of the most important recommendations is that the investigated bank should work with procedures to document sufficient information about customers, whether a natural or legal person, and that the bank is committed to the central instructions for implementing the principle of “know your customer” clearly.

Keywords: Banking censorship, performance, commercial banks.

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Introduction:

Banking supervision is an essential tool for achieving financial stability and building an efficient and effective financial and banking sector through the role of financial intermediation in achieving sustainable development and viable, professional and sustainable economic growth, as well as reducing banking risks. And managing it in a professional manner that reduces its negative effects and contributes to building competitiveness and increasing its performance through detecting errors and drawing up a banking strategy, given the great importance of the banking system in economic and social life, Where banking supervision is one of the important tools to achieve financial stability and create a strong and sound banking sector to preserve the rights of depositors and investors, given that the existence of a sound, healthy and strong banking system will create great and high confidence in the state's economic, monetary and social policy and follow up on its various tasks. The main objective of banking supervision is to ensure that banking institutions are financially sound and managed efficiently and do not pose a threat to the interests of depositors, and this type of supervision also aims to ensure that the risks to which banks are exposed are properly managed, and that the resources available to the bank are sufficient to face these risks. This research included four axes, as the first axis included the research methodology and some previous studies, and the second axis dealt with the theoretical framework, which included the concept of banking control tools as an independent variable and the performance of the work of commercial banks and their performance as a dependent variable, and the third axis included the applied aspect of research, which relied on preparing The survey questionnaire form the opinions of managers and employees in a sample of banks about the concept. As for the fourth axis, it included conclusions and recommendations.

Research Problem:

The problem of the research lies in determining the performance of banks' work and raising the level of efficiency and effectiveness and achieving profits and ability to compete from analyzes to employ and examine some of the banking control tools that banks are subject to in order to the measure role in enhancing the performance of commercial banks. Formulating the research problem in the following questions:

- What is the role of banking control tools in improving the performance of banks' work according to the opinion of the bank employees in the study sample**?**
- Do banking supervision tools contribute to improving the performance of the work of commercial banks?

Research Importance:

- It deals with one of the important topics, which is the issue of banking supervision, which occupies a great importance among the tasks of the monetary authority of any country.
- Banking supervision: its impact on the effectiveness and efficiency of the banking system in performing her basic roles, tasks and functions in order to increase her competitiveness.
- The importance of banking supervision The importance of the banking sector in financing projects for economic development and its ability to direct investments.

Research Objectives:

- Measuring the impact of banking supervision and its dimensions in improving the performance of the work of commercial banks.
- Activating the role of banking supervision in improving the performance of the work of commercial banks by drawing a correct bank strategy.
- Identifying the level of banking supervision in force in the dispatched banks by improving their performance.

The study population and its sample:

The survey form was distributed to everyone working in supervisory and leadership positions in those banks, where 125 forms were distributed, of which (123) were retrieved, of which (120) were valid for conducting statistical analysis, representing (96%) of the total The number of forms distributed.

Table (1) The study community

S	Bank name	Headline	Year Founded	Number of branches	Number of employees	Capital (billion dinars)	Date of listing in the stock market
1	Al-Mansour Bank	Baghdad/ Karada	2005	9	243	250 Billion	1997
2	Babel Bank	Baghdad/ Karada	1999	11	219	250 Billion	1999
3	Commercial Bank of Iraq	Baghdad/Saadoun	1992	11	238	400 Billion	2004
4	Middle East Bank	Baghdad/Adhamiya	1993	12	707	250 Billion	1993
5	United Investment Bank	Baghdad/Al-Wahda neighborhood	1994	20	616	300 Billion	1994
6	Investment Bank of Iraq	Baghdad/Alawiya	1993	16	247	250 Billion	2004

Source: Prepared by researchers. Relying on reports and bulletins issued by banks.

Research Hypotheses:

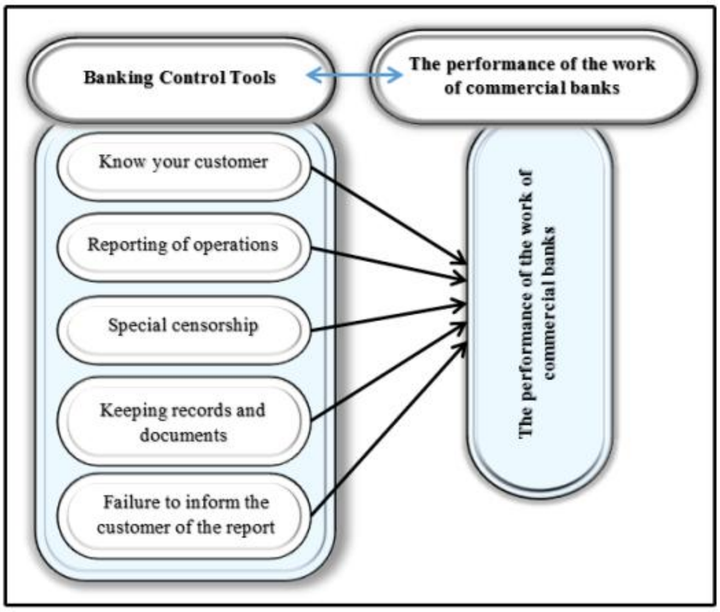
In light of the research problem and taking into account the achievement of its objectives, the following two hypotheses were formulated:

A. Correlation hypothesis: There is a significant correlation between the independent variable banking control tools and the dependent variable the performance of the work of commercial banks at the general level and their sub-dimensions.

B. Impact hypothesis: There is a significant effect of the independent variable banking control tools and the dependent variable on the performance of commercial banks' work on the general level of the two variables and their sub-dimensions.

Search framework:

The search framework shows the nature of the relationships between the research variables and their flow, as the research consists of two basic variables, the independent variable, banking control tools in terms of their sub-dimensions (know your customer, principle of reporting suspicious banking, principle of special control over some operations and accounts, principle of keeping records and documents and keeping them). The principle of not notifying the customer of his suspicious dealings. As for the research independent variable, the performance of the work of commercial banks.



Scheme Number (1)

Source: Created by researchers.

Methods of collecting data and information:

Research relied on a number of tools, including:

A. The various scientific sources have access to a group of Arab and foreign literature, including books, periodicals, master's theses, doctoral thesis, research and articles in a field related to research variables, as well as what the global information network provides from sources that enriched the theoretical aspect of research.

B. Field visits and personal interviews:

C. The questionnaire: The questionnaire was used to collect the descriptive data obtained from the sample members, and the following steps were followed in preparing the questionnaire, her arbitration, her final preparation, her distribution and finally her collection.

The limits of the study

- Cognitive limits: The knowledge limits of the study are represented in two main axes: the first axis (banking control tools), the second axis (the performance of the work of banks).
- The spatial boundaries of the study: The spatial boundaries of the study are represented in commercial banks in Basra Governorate.
- Study time limits: (2022).

The second axis is the theoretical side:

The first requirement is banking supervision Banking supervision means that it is a set of means taken by banking supervisory bodies, foremost of which are central banks, in order to maintain the safety of banks' assets and maintain a good percentage of liquidity while achieving fair and reasonable profits to protect national economy from any crises and deviations on the one hand. And the protection of deposit holders and shareholders on the other hand (Abdullah, 2012: 536) The main objective of banking supervision is to ensure that banking institutions are financially sound and managed efficiently and do not pose a threat to the interests of depositors, and this type of supervision also aims to ensure that the risks to which they are exposed The banks are properly managed, and the resources available to the bank are sufficient to face these risks (Ibrahim, 2020: 173) as he defined it as “a set of procedures through which inspection, supervision, auditing and follow-up processes are carried out in order to prepare plans before implementation and then during and after implementation through measuring and evaluating actual performance, analyzing it and comparing it with plans or standards or by any means of evaluating performance, in order to detect deviations and address them in order to achieve the highest performance rates (Najm,2012:163).

Dimensions of banking supervision:

Know your customer:

The work begins according to the principle of “know your customer” by requesting all information. Any customer applying to the bank to request a banking service is a major factor in the prevention of fraud and financial fraud for financial institutions in general and banks in particular. Any customers may have illegitimate goals and objectives behind its banking activities and operations, because the bank will be aware of this principle in advance of the goals of its customers that they aim to reach through their actions, as it will surround the basic information about them.The bank is on top of each paragraph of the information request for customers, and its employees also check the new of customer information request forms and stand up for every lack or inaccuracy of information, with reviewing and updating the information of previous customers (Hasan,128:2022).

The principle of reporting suspicious banking operations:

In accordance with the anti-money laundering procedures, banking institutions are required when there are clear indications and evidence indicating the conduct of unusual operations that raise suspicion and suspicion of the real purpose behind carrying them out or their purpose. According to the procedures, the employee must immediately inform the manager of his branch or the director of the follow-up unit concerned with combating money laundering in the bank about any abnormal banking process, and they will be competent to investigate the reported banking process. In case of suspicion, a report is sent to the Money Laundering Reporting Office to request guidance on the topic. According to the reporting form prepared in advance with a statement of the reasons for the suspicion to the Money Laundering Reporting Office (Hamad,*et.al.*,2014: 165). Despite the obligation of confidentiality on the part of financial and banking institutions in their relations with clients, it is an exception to this. If the institution has suspicions that the client's money was obtained from criminal activity, it must be allowed or required to immediately report its suspicions to the relevant authorities, and this is an exception to the principle of Banking secrecy is dictated by anti-laundering imperatives. (Khazali,2016:150).

The principle of special control over some operations and accounts:

It is established within the bank to examine and evaluate its activities as a service to the bank itself, and it includes accounting control, so that it seeks through it to ensure the implementation of accounting instructions in accordance with the authorization of the authorized authorities, in order to prevent or detect fraud and errors and correct them in a timely manner (Sawalmiya,2016:13). Therefore, international conventions were interested in placing many controls and restrictions on the movement of funds and financial operations in banking and non-banking channels as a preventive measure to curb money laundering crimes on the one hand, and as a measure through which these crimes can be controlled on the other hand. In order to activate the control over the movement of funds, the twentieth recommendation of the Financial Action Council requires countries to encourage the development of modern and safe methods for managing funds; To make financial institutions less vulnerable to money laundering exploitation (Age,2008:170)

The principle of keeping records and documents and keeping them:

The recommendations of the Financial Action Group focused on the need for financial institutions to maintain all necessary records, whether for transactions or for identification data, for a period of at least five years, and also required that the data installed in these records be sufficient to give an integrated picture of individual operations, allowing the use of those records when necessary. As an indictment in the proceedings against any criminal activities (Khazali,2016:156).

The principle of not notifying the customer of his suspicious dealings:

The principle of not notifying the customer about his suspicious dealings (prohibition of disclosure) The law obliges banks not to warn customers in the event of a suspected banking operation or to report it, because of the consequences of this notice, which may have a negative impact on the investigation and investigation procedures that Taken by the competent authorities after suspecting a banking operation by the customer or the beneficiary after being aware of these procedures, or the customer can avoid these procedures by camouflaging the competent authorities, which led to obstruction of investigations, or he can escape and escape punishment after knowing about the reporting or investigation and investigation of transactions Banking. (Age,2008:172).

The second requirement is the performance of the work of commercial banks:

The concept of banking performance refers to the extent to which financial units are suited to the needs and requirements of users of accounting information (shareholders, lenders, investors and creditors, in addition to customers and clients), and the concept of banking performance can be extrapolated through the environment and its external factors, which are more influential in various aspects of performance as well as strategic changes. And finances most closely related to performance (Hamid, 191:2021). The concept of performance appraisal The performance appraisal is one of the main components of the control process, as the actual performance of each of the establishment's activities is compared, as well as the overall performance with pre-defined indicators, in order to identify deviations from the previously defined goals, determine the positions responsible for them, and return them to reasons to avoid them in the future. This is to judge the operational efficiency at the unit level or at the level of internal activities. It is also defined as an assessment of the use of the resources available to the economic unit (Jameel,2007:116)

The importance of performance appraisal in commercial banks:

At the end of the fiscal year, the performance of the banks' work must be evaluated in order to determine the extent to which the desired goals have been achieved and set by the banks' senior management: (Al-Husseini & Al-Douri,2006:232)

- Detecting deviations and knowing their causes in order to take corrective measures to prevent their recurrence.
- Rationalizing spending by following up on how banks use their resources.
- Achieving coordination between the various aspects of banks' activity in production, marketing and individuals.
- Performance appraisal is an essential basis for management development processes.

Ingredients banking performance:

There are many elements of banking performance, including: (Saudi,2018:10)

- Strategic management, which is the method through which the management builds banks' strategies by defining long-term trends.
- Transparency is the right to access information and to know the mechanism of institutional decision-making
- Adoption of the principle of the effective issue that is practiced by senior management as a principle for evaluating the performance of employees through his management of the work assigned to him.

Table (2) Previous studies: Previous Studies the Independent Variable Banking Supervision

S	the study	Hamad, Hassoun (2014)
1	Study Title	Preventive Measures for Banking Supervision of Money Laundering Operations (Search Title of Study Khaleeji Commercial Bank)
2	Study community	The research community represents all Iraqi banks operating in Iraq, and the researcher chose the Gulf Commercial Bank as a sample to apply this research and to know the extent of care and commitment to activate these control measures to limit the money laundering of the study sample by him
3	Purpose of the study	The research aims to study and evaluate the effectiveness of banking preventive measures to reduce money laundering operations by relying on the check list, which was prepared based on the paragraphs of some international principles and recommendations and the Money Laundering Law No. 93 of 2004 and the instructions attached to it, to examine and evaluate the extent to which these measures are applied. By the Khaleeji

S	the study	Hamad, Hassoun (2014)
		Commercial Bank, which was chosen to conduct the research, the objective of the study
4	The most important results	Attention to developing the skills of the bank's employees to adhere to some preventive measures in order to combat money laundering operations by rehabilitating and training them, as well as adopting the bank's management policies and mechanisms that include setting procedures for reporting any suspicious transaction, as well as obligating employees to obtain full information about customers and to identify their activities and financial capabilities With the tightening of special control over some banking activities and operations and the movements of some accounts that are suspicious, especially money transfers without clear reasons.

Source: Created by researchers.

Table (3) Previous Studies the Dependent Variable (Performance Bank Work)

S	the study	Hamid (2021)
1	Study Title	The importance of reducing the risks of electronic auditing in improving the performance of the work of commercial banks.
2	Study community	An exploratory study on commercial banks registered in the Iraqi Stock Exchange.
3	Purpose of the study	The objectives of the research can be determined by defining the following points: 1. Identifying the concept, types and problems of electronic audit risks in order to improve banking performance. 2.Identify the extent to which employees of commercial banks (the subject of research) are aware of the concept of electronic auditing risks. 3. Recognize the importance of the relationship between the independent variable and the risks of electronic auditing in improving the dependent variable banking performance.
4	The most important results	1. The lack of sufficient interest by researchers and writers in strengthening the term electronic audit risks that would contribute to improving the performance of the work of banking units. 2. There is a tangible weakness in the use of electronic auditing programs by auditors, and this contributes to the poor performance of banks' work. 3. The study proved that there is fear when developing the electronic audit program because the program may be inappropriate for discovering financial errors. 4. Failure to take care by the management of banks in raising the level of scientific qualification of holders of higher degrees of labor management, as well as not activating internal control systems.

Source: Created by researchers.

The third axis (the practical side):

First: Questionnaire validity test (reliability and validity):

The reliability test was conducted by the (half-splitting) method in order to know the stability value of the questionnaire (the scale), which means the stability of the results obtained (that the scale gives the same results if it is re- applied), and also the validity was tested by the (self-authenticity) method in order to know the validity of the scale Which means does the scale measure what it is designed to measure (how well the test represents the behavior to be represented).

Table (4) shows the values of the reliability and validity coefficients for the scale

Dimension/Variable	Stability coefficient value split half	The value of the self-honesty coefficient (square root of stability coefficient)
External Audit	0.93	50.9
The quality of information accounting	0.86	30.9
Resolution (total scale)	0.9	60.9

Source: Prepared by researchers based on the outputs of the program (SPSS. V25).

It is clear from the values stability coefficients above that all of them are greater than (0.67), and therefore the scale is characterized by high stability, and the values of the self-honesty coefficient were high and close to correct one which indicates the scale is characterized by acceptable reliability and stability, and is suitable for relying on the outputs obtained from it.

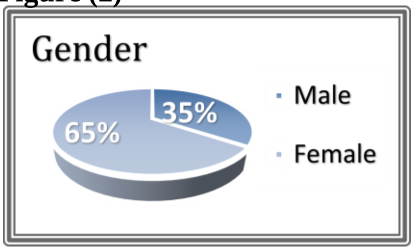
Secondly, the distribution of the study sample according to gender:

The study sample consists of (120) individuals, including males and females. The figure below shows the distribution of the study sample according to gender variable. The percentage of females was high compared to the percentage of males, where the percentage of males reached (35%), while the percentage of females was estimated at (65%).

Table (5)

Categories	Repetition	Percentage
Male	42	35%
Female	78	65%
The Total	120	100%

Figure (2)



Source: Prepared by researchers based on the outputs of the program (SPSS. V25).

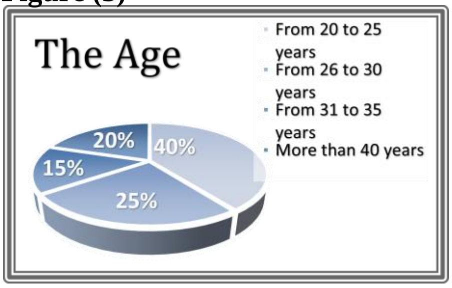
Third: Distribution of the study sample according to age:

Through Table (4) regarding the distribution of the study sample members according to the age variable, we note that the number of the sample members whose age is less than 25 years is 48, or (40%), while the number of the sample members whose ages range from 26 to 30 years is 30 individuals, i.e. a percentage of (25%) while the number of individuals aged from 31 to 35 years is 18 individuals, or percentage (15%) while the number of individuals who are more than 40 years old is 24 individuals, percentage (20%).

Table (6)

Categories	Repetition	Percentage
From 20 to 25 years	48	40%
From 26 to 30 years	30	25%
From 31 to 35 years	18	15%
More than 40 years	24	20%
The Total	120	100%

Figure (3)



Source: Prepared by researchers based on the outputs of the program (SPSS. V25).

Fourth: Distribution of study sample members according to academic qualification:

It can be noted from Table No. (5) that the scientific qualifications of the sample members, where we find that the majority of them hold a high diploma with a percentage of (37.5%), which is equivalent to 45 individuals, then the category of those who have a master's degree is followed by (20.83%), which is equivalent to 25 individuals, while the percentage of the sample who hold a bachelor's degree is (26.67%), or 32 individuals, and the rest, which is (15%), represents those who have a doctorate, which is equivalent to 18 individuals.

Table (7)

Categories	Repetition	Percentage
Bachelor	32	26.67%
Higher Diploma	45	37.50%
Master's	25	20.83%
doctorate	18	15%
Total The	120	100%

Figure (4)

Source: Prepared by researchers based on the outputs of the program (SPSS. V25).

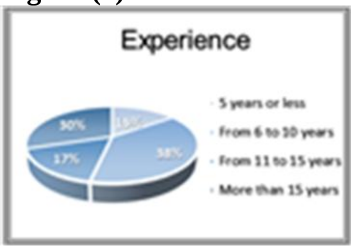
Fifth: Distribution of study sample members according to experience:

Through Table (6), we note that the number of sample members whose experience is less than 5 years is 18, i.e. (15%) of the total sample, while the number of sample members whose experience ranges from 6 to 10 years is 46 individuals, i.e. (38.33%). As for the individuals whose experience ranged from 11 to 15 years, their number was 20 individuals, equivalent to (16.67%) of the total sample, and the individuals who had experience of more than 15 years numbered 36 (30%).Through Table No. (6), we note that the number of sample members whose experience is less than 5 years is 18, i.e. (15%) of the total sample, while the number of sample members whose experience ranges from 6 to 10 years is 46 individuals, i.e. (38.33%). As for the individuals whose experience ranged from 11 to 15 years, their number was 20 individuals, equivalent to (16.67%) of the total sample, and the individuals who had experience of more than 15 years numbered 36 (30%).

Table (8)

Categories	Repetition	Percentage
5 years or less	18	15%
From 6 to 10 years	46	38.33%
From 11 to 15 years	20	16.67%
More than 15 years	36	30%
Total The	120	100%

Figure (5)



Source: Prepared by researchers based on the outputs of the program (SPSS. V25).

Second: Describe and diagnose the study variables:

Dimensions of the independent variable, banking control tools:

1. Know your customer:

Table (9) shows the results of the analysis of arithmetic means, standard deviations, relative importance and order of priority, dimensions of the independent variable, banking control tools (know your customer)

S	Arithmetic mean	Standard deviation	Relative importance	priority order
1	The bank is committed to the central instructions regarding the implementation of the principle of “know your customer” in a clear and detailed manner for the bank’s employees			
	4.16	1.06	86.11	**First**
2	The bank undertakes the procedures of documenting sufficient information about the customer, whether he is a natural or legal person			
	4.01	0.87	83.96	**Second**
3	The bank applies a customer risk assessment system based on the customer base and their transactions			
	3.98	0.84	72.48	**Third**
Average dimension the principle of know your customer	4.05	0.119	67.694	

Source: Prepared by researchers based on the outputs of the program (SPSS. V25).

Table (9) shows that paragraph No. (1) (that the bank is committed to the central instructions for implementing the principle of “know your customer” in a clear and detailed way for the bank's employees) came in the first place with an arithmetic average of (4.16) and a percentage of

(86.11%), and paragraph No. (3) (The bank applies a customer risk assessment system based on the customer base and their transactions) in the last rank with an arithmetic mean (3.98) and a percentage (72.48%), while the arithmetic mean of the dimension "Know Your Customer" came (4.05) and the percentage (67.694%), and the standard deviation was (0.872). This indicates the extent of the bank's keenness to update information and data related to customers according to a specific period of time or according to the developments of this information for them, how to implement it and the need to pay attention to it and check customers' information after they have provided it before carrying out any banking operation for them.

The principle of reporting suspicious banking operations:

Table (10) shows the results of the analysis of arithmetic means, standard deviations, relative importance and order of priority, dimensions of the independent variable, banking control tools (the principle of reporting suspicious banking operations)

S	Arithmetic mean	Standard deviation	Relative importance	priority order
1	The bank is obligated to inform the relevant authorities about any banking service operation that raises suspicion.			
	4.06	0.74	86.22	Second
2	The bank provides legal protection for employees when reporting any banking transaction suspected of containing money laundering.			
	4.13	0.8	89.54	First
3	The bank is obligated to take confirmatory steps to help it identify the person managing the account.			
	3.67	0.88	73.86	Third
Average after the principle of reporting suspicious banking operations	3.95	0.0702	78.108	

Source: Prepared by researchers based on the outputs of the program (SPSS. V25).

Table (10) shows that Paragraph No. (2) (The Bank provides legal protection for employees when reporting any banking transaction suspected of involving money laundering.) It ranked first with an average of (4.06) and a percentage of (89.54 percent), and Paragraph No. (3) came (The bank is obligated to take confirmatory steps to help it identify the person managing the account) in the last rank with an arithmetic average of 3.76 and a percentage of (73.86%), while the arithmetic average for the dimension of the principle of reporting suspicious banking operations came in (3.95) and a percentage of (78.108%), The standard deviation was (0.636), this indicates that any reporting of operations they suspect include financial fraud, forgery or fraud may lose their jobs, or the results of which are the dissatisfaction of the departments responsible for the bank against them, and therefore the availability of legal protection was evaluated.

The principle of special control over some operations and accounts:

Table (11) shows the results of the analysis of arithmetic means, standard deviations, relative importance and order of priority, dimensions of the independent variable, banking control tools (the principle of special control over some operations and accounts)

S	Arithmetic mean	Standard deviation	Relative importance	priority order
1	The bank is obligated to monitor and investigate the movement of some amounts that are not in line with the known customer activities or that have no economic justification			
	3.33	0.83	86.55	Third
2	The bank shall investigate if there is reason to suspect that the transaction contains money laundering from the source of the amounts, the purpose and the intended nature of the transaction.			
	4.12	0.82	72.02	Second
3	Using electronic programs to monitor and follow up on the various types of accounts and operations that raise suspicion, and to extract the necessary reports.			
	4.98	1.04	63.14	First
Average after the principle of special control over some operations and accounts	4.14	0.124	70.908	

Source: Prepared by researchers based on the outputs of the program (SPSS. V25).

Table (11) shows that Paragraph No. (3) using electronic programs to monitor and follow up the various types of accounts and operations that raise suspicion and extract the necessary reports.) It came in the first place with an arithmetic average (4.98) and a percentage of (63.14%), and paragraph No. (1) (The bank is obligated to monitor and investigate the movement of some amounts that are not in line with the customer's activities that are known or that have no economic justification) in the last rank with an arithmetic average of (3.33) and a percentage of (86.55%), while the arithmetic average came in the dimension of the principle of special control over some operations The accounts are (4.14) and the percentage is (70.908%), and the standard deviation is (0.978). This indicates that the accounts of the high-risk category of customers are monitored continuously and intensively through periodic reports to follow up the activities of the accounts and money movements of this category of clients, but in fact it was found Significant weakness in this area in the bank.

The principle of keeping records and documents:

Table (12) shows the results of the analysis of arithmetic means, standard deviations, relative importance and order of priority, dimensions of the independent variable, banking control tools (principle of keeping records and documents and keeping them).

S	Arithmetic mean	Standard deviation	Relative importance	priority order
1	The bank is obligated to keep special fundamental records for opening accounts or conducting banking transactions in accordance with the law in the bank			
	4.12	0.78	85.77	Second
2	The bank is obligated to keep proper records of every investigation, inquiry or reporting of a suspicious financial transaction to the Money Laundering Reporting Office in accordance with the law in the bank.			
	4.25	0.75	83.96	First
3	The Bank shall keep records in proper manner for the length of time specified by law.			
	3.88	0.98	81.97	Third
Medium after the principle of keeping records and documents and keeping them	4.08	0.125	80.582	

Source: Prepared by researchers based on the outputs of the program (SPSS. V25).

Table (12) shows that Paragraph No. (2) (The bank is obligated to keep fundamental records of every investigation, inquiry, or reporting of a suspicious financial transaction to the Money Laundering Reporting Office in accordance with the law in the bank) in the first place with an average of (4.25) and a ratio of (83.96%) and Paragraph No. (3) (The bank keeps records according to sound methods throughout the period specified by the law.) It came in the last place with an arithmetic average of 3.88 and a percentage of (81.96%), while the arithmetic mean of the dimension was the principle of keeping records and documents and keeping them (4.08) and (80.582), and the standard deviation was (1.204). This indicates that the laws' interest in keeping records and keeping them for long periods after the end of commercial relations is due to many reasons, the most important of which is the necessity of the bank's cooperation with the legally responsible bodies.

The principle of not notifying the customer of his suspicious dealings:

Table (13) shows the results of the analysis of the arithmetic means and standard deviations, the dimensions of the independent variable, the banking control tools (the principle of not notifying the customer of his suspicious transactions).

S	Arithmetic mean	Standard deviation	Relative importance	priority order
1	The bank tightens control over some lenient workers who may feel the customer about any reporting or investigation of his dealings or accounts in the bank.			
	4.09	1.06	89.37	Second
2	The bank works to abide by the confidentiality of the work during the investigation and audit of suspicious transactions.			
	4.42	0.86	74.94	First
3	The bank is keen to deal professionally in following up the customer's affairs within the bank.			
	3.81	0.87	80.4	Third
Average after the principle of not notifying the customer to report his suspicious dealings	4.10	0.113	80.216	

Source: Prepared by researchers based on the outputs of the program (SPSS. V25).

Table (13) shows that Paragraph No. (2) (the bank works to abide by the confidentiality of work during the investigation and audit of suspicious transactions.) came in the first place with an arithmetic average of (4.42) and a percentage of (74.94%) and category No. (3) (the bank is keen to: Dealing with all professionalism in following up on customer affairs within the bank.) It ranked last with an average of (3.81) and a percentage of (80.40%), while the arithmetic average of the dimension was the principle of not notifying the customer about his suspicious dealings (4.10) and a percentage of (80.216%), and the deviation was Standard (1.018), this indicates instructions that warn employees not to disclose information, which requires the bank to direct employees to comply with international principles and recommendations, and local laws and instructions related to this aspect, and oblige them to comply with them.

The dependent variable is the performance of the work of commercial banks:

Table (14) shows the results of the analysis of the arithmetic means and the standard deviations of the dependent variable, the performance of the work of commercial banks.

S	Arithmetic mean	Standard deviation	Relative importance	priority order
1	Commercial banks contribute to the development of accounting and non-accounting systems in order to improve the performance of their work.			
	4.08	0.73	89.58	First
2	The existence of effective supervisory systems helps to improve the performance of commercial banks..			
	4.12	0.89	83.33	Second
3	Commercial banks provide financial support for new projects when needed in order to expand the bank's work.			
	3.88	0.88	75.88	Third
4	The existence of effective supervisory systems helps to improve the performance of commercial banks.			
	4.33	1.03	77.24	First
5	Commercial banks provide financial support for new projects when needed in order to expand the bank's work.			
	3.98	1.09	70.44	Fourth
6	There are human scientific competencies in your banks in discovering deviations and knowing their causes and not repeating them in the future.			
	4.32	0.88	88.58	First
7	The higher managements in your banks deal with the principle of the effective issue of evaluating the performance of employees.			
	3.88	0.89	77.09	Second
8	Achieving coordination between the various aspects of banks' activity in production, marketing and individuals.			
	3.33	1.02	61.12	Third
9	The performance evaluation by the management of your banks is an essential basis for the process of administrative development and improving the performance of its work.			
	3.12	1.16	66.97	Fifth
10	The performance evaluation by the management of your banks is an essential basis for the process of administrative development and improving the performance of its work.			
	3.03	1.03	61.88	Fourth
Average after performing the work of commercial banks	3.795	0.127	75.211	

Source: Prepared by researchers based on the outputs of the program (SPSS. V25).

Table (14) shows that paragraph No. (4) (there are human scientific competencies in your banks in discovering deviations and knowing their causes and not recurring them in the future.) came in the first place with an average of (4.33) and a percentage of (77.24%), and paragraph No. (10) (The performance evaluation by the management of your banks is an essential basis for the process of administrative development and improving the performance of its work.) It ranked last with an arithmetic average of (3.03) and a percentage of (61.88%), while the arithmetic mean of the dimension of the performance of the work of commercial banks was (3.759) and a percentage of (75.211), The standard deviation was (0.996), and this indicates that the possibility of banking control tools in reducing banking risk and working in improving the performance of commercial banks by detecting errors and drawing up the correct bank policy.

The fourth axis: conclusions and recommendations:

Conclusions:

- The nature and specificity of banking work requires approval and banking supervision adopted by the Central Bank to achieve its goals and objectives by maintaining the financial soundness of the banking sector and evaluating the performance of banks.
- The necessities and requirements of the financial safety of the banking sector necessitate a search for means to enhance banking control systems and not to be limited to the practice of traditional supervision, but to search for important variables and elements in the banking environment and banking work.
- The objective of keeping records, documents and clients is for ease of reference when needed by the bank authorities, auditors, or by the competent authorities, whether judicial, security and administrative.
- There is a significant significant effect relationship of banking control tools on the performance of the work of banks, which indicates that the research sample banks can benefit from banking control tools in general in improving the performance of the work of banks.

Recommendations:

- The bank must work with the procedures of documenting sufficient information about the customer, whether he is a natural or legal person, and that the bank is committed to the central instructions for implementing the principle of “know your customer” in a clear and detailed way for the bank’s employees. Thus, the bank applies a customer risk assessment system based on the customer base and their transactions.
- The necessity of providing material and financial resources for the purpose of the workflow within the bank and providing the best possible banking services to customers as quickly as possible.

- Increasing the understanding of the employees in the bank to the needs of customers. The management of the bank must put the interests of customers at the forefront of its concerns

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