The Administration & Economic College Journal
For Economics & Administration & Financial Studies
Vol. 10,N.4, P P. 75-101
ISSN PRINT 2312-7813
ISSN ONLINE 2313-1012
مجلة كلية الإدارة والاقتصاد للدراسات الاقتصادية
والإدارية والمالية
المجلد ١٠، العدد٤، ٢٠١٨ ص ص ١٠١-٧٥

scrutiny to curb money laundering practices in Iraq and ways Requirements for application of judicial development of
Field study in environment accounting And audit in Iraq

*D.Dheyaa zamil Khudhair *D.Firas Khudhair Abbas *D.Ali Abdul Hussein Raji

Abstract : process are gaining attention by monetary and banking authorities and regulators, both domestic and international, to the risks arising from those processes that have a negative impact on the domestic and international economy, and therefore this targeted research to indicate the availability requirements Application of judicial scrutiny to reduce money laundering in Iraq and ways of development by knowing the opinions of a sample of Auditors working in Midwest federal financial oversight and audit offices and Iraqi companies and academics in accountancy in Iraqi universities, in order to achieve this the reserchers designed to identify, as a tool to collect raw data and use descriptive statistics for data analysis and hypothesis testing, and after analysis, the researcher found to several conclusions:

1. Search sample agreed on the fundamentals of application of judicial scrutiny in the iraqi environment.
2. Search sample agreed that there is an important role for judicial scrutiny in combating money laundering through owning a number of judicial auditor skills and abilities and knowledge of accounting and legal and technological, assisted by the judicial audit methods and techniques used in Detection and prevention of financial crime.
3. Search sample agreed to accept the proposed framework to develop and increase the efficiency and effectiveness of judicial scrutiny in combating money-laundering operations in Iraq.

The research concluded that the most important recommendations:

1. Need to use the services of judicial scrutiny in the investigation of various financial crimes and opinion on lawsuits, given the role in the fight against money laundering.
2. Make use of the suggested framework which helps to increase the efficiency and effectiveness of judicial scrutiny in the fight against money laundering in Iraq, given its importance in these times where the various images of corruption and financial.
3. To promote and develop the profession of judicial scrutiny by the work of the organization means association judicial Auditors in Iraq and the requirement of belonging to this association may even practice and legislation that will regulate the profession as well as special audit manual version checking to provide guidance to them.

*College of Administration and Economics, University Al Qadisiyah

Money laundering phenomenon is serious phenomena facing many countries of the world, despite the lack of classes for statistics about the scale of this phenomenon, but it became apparent that the phenomenon of money laundering is gaining special importance nowadays, particularly in developing countries, because of their adverse effects on the Political and economic stability. Political and economic decision lacking in most of those States, taking advantage of the development in information and communication technologies and ease of movement of money across different States under international trade liberalization, leading to criminal actors funds trading on the domestic and international level to legalize The money obtained illegally and various types of corruption to look as clean money, a prominent judicial scrutiny is the means to confront and fight this phenomenon of integration in scientific skills and knowledge of accounting and auditing, law and investigative and inquiry skills And used for a set of technologies that have an important role to look beyond the deals and investigate what's behind the numbers to identify money laundering.

:methodology First: previous studies and research

-:methodology The first axis: research

1- Search problem:

With the development of economic and financial activities in the world and turned the world economy into a set of economic and financial communication, money laundering practices have become a source of growing concern at the local level and globally as a result of increased methods and means by which to promote these practices which If abortion consulted and thwart any real effort to promote the reality of any country and developing its economy, Iraq-wide problem that goes through a transitional phase between a restricted economy and a wave of State-controlled all his joints mostly, and a free-market economy open to the world and strives and aims to integrate the economic system Resulting international transitional phase in the economy many gaps can be exploited by many administrative and financial corruption and mafias that are active and growing in such circumstances and that resort to the practice of money laundering as a means or a safe tool to achieve their goals and objectives. And to combat money laundering requirements to find specialists in the field of judicial scrutiny to investigate these processes in the Iraqi environment and .detect perpetrators before all relevant parties such as courts.

2- Significance of research:

The importance of research to highlight the crime of money laundering and its negative effects as well as the availability of judicial scrutiny requirements to curb money laundering in the Iraqi environment, in addition to contributing to the activation of the accounting profession and judicial scrutiny in Iraq and ways of development and Rationalize the jurisprudence relating to financial crimes.

3- Research objectives:

Research aims to highlight the concept of judicial scrutiny * In terms of its objectives and methods and the nature of the services provided as well as the definition of the concept of and the filtering process and methods, and describe the role in confronting money laundering through identifying the availability of ingredients apply judicial scrutiny and submit proposals that will contribute to Development of judicial scrutiny to limit the filtering process in the environment.

4- Research hypotheses:

The search is based on the following assumptions:

1. Application components are judicial scrutiny in the Iraqi environment, derived from this hypothesis President subsidiary hypothesis:

A- Available components of scientific and practical qualification for Auditors to apply judicial scrutiny.
B- The ingredients are available for specialized skills for Auditors to apply judicial scrutiny.
C-elements are independent auditors to apply judicial scrutiny.
D-environmental components are available for applying judicial scrutiny.
2. The application of judicial scrutiny to reduce money laundering operations in Iraq.
3. The proposed framework develops and increases the efficiency and effectiveness of judicial scrutiny in combating money-laundering operations in Iraq

5- Society and a sample search:

Representing the research community in the environment of accounting and auditing in the republic of Iraq, consisting of companies, audit offices, the Office of federal financial oversight, as well as academic institutions and research sample consisted in auditing offices and companies licensed to practice in 2017 Also, research sample consisted of Auditors working in Midwest federal financial oversight, including academics in accounting departments in universities.

6- Research methodology:

The resercher use several approaches to achieving research objectives, deductive approach is used to identify the problem, as well as identifying research topics and develop hypotheses and theoretical framework for research through access to relevant accounting thought it's literature, and historic approach to track previous studies Relevant to the subject of the search and extract the most important findings to build on current research, the researcher also used descriptive analytical testing research hypotheses, analyze and interpret the results.

7- Sources of gathering data :

A- secondary sources: these are sources in scientific references, books, letters, scientific research, international bodies and associations releases accounting standards and professional, and local regulations associated with the research subject.
B- primary sources: through questionnaire form designed to collect data for a sample of the research community to cover the practical side, through which the researcher doing statistical analysis of those data by using a set of Methods of statistics available in System package statistical science Social . (SPSS)

8- Limits of the research:

A- Spatial boundaries: the search was limited to companies and offices licensed audit practice for the year 2017, and included as the Federal Office of financial supervision, and academics in accountancy in Iraqi universities
B- Temporal boundaries: Search selected sample covered the spatial boundaries for the year 2017.

-:Axis II: Ex studies

Study (Jabouri Khaldi , 2013) entitled: the role of accounting in financial fraud detection.

The purpose of this study is to identify the accounting jurisdiction in terms of its origins and its evolution and objectives and nature of the services provided and identified with the concept of financial fraud, and the role of judicial accounting in detecting fraud and study a range of Conclusions Most importantly, prepare Profession of accountants judicial officers from Professions in the modern and evolving and that Enjoy with the demand growing on the Services to many of the operations Fraud involving the existence of collusion Between the number of employees and are hidden Away from the observer's accounts What ask a staff Specialised like accountants Judiciary to investigate and uncover the perpetrators.

Study (Alhiti and najm, 2010) titled:Hidden economy and money-laundering , sources and effects.

The aim of this study to see the phenomenon of money laundering, money Of where their sources and effects And the methods used to cope with Control of through actions Banking and international legal and to learn How serious these actions have been Measurement and analysis of size of hidden economy and operations of laundering money during the period (1989-2008) in a group of States developed it (Australia , Austria , Bulgaria , Canada , Denmark , Finland , France ,Italy , Greece , Japan) as Showing variation of these States Of where their legislation and how Control over these apparent in All of (Italy and France and Canada) increased Size of laundry operations .

Funds This means that the feasibility of legislation And non- seriousness in applied And therefore not their ability to Control of either the rest of the Operations of laundering money was Less volume and that what Demonstrates the seriousness in applying Laws.

Study (Khalidi, 2014) entitled: the role of accounting in face of creative accounting practices and reduce their impact on the menus Finance.

This study aimed to identify the creative accounting of where History and concept in addition to the importance of judicial accountability and the role of judicial accountants in limiting the creative accounting practices when preparing lists Study concluded financial group of conclusions : that the activities of judicial accounting in respect of supervision and control on the application of international accounting standards correctly and control Financial reporting and internal control systems and evaluation test of significant impact in reducing the creative accounting practices.

Study (Dhay alnoor, 2013) entitled: impact of banking technology in detecting And control processes laundry Funds.

The aim of This study is to find out the impact Use of banking technology edge In the device of the Bank revealed And control processes laundry of money By identifying the patterns of crime Various operations laundering money And stand on the efforts of the Sudan in Against this crime Organization In the shadow of sophistication , technical. The study found a range of Conclusions The most important: Use of banking technology-edge contribute in the detection of Processes laundry money and control in the device of banker .

Study (Grubor & Other, 2013) entitled:

Integrated Forensic Accounting Investigative Process Model in Digital Environment.

The purpose of this study is to indicate the judicial accounting steps in e-business environment as theft over and transcended the money to steal information or misuse of the information in addition to discussing the feasibility analysis by program (Microsoft Excel) to detect fraud. It was the most important findings to judicial accountants qualified coaches are the most beneficial to present their evidence and report digital evidence in court.

: studies and the contribution of the current search Analysis of previous

Previous studies have addressed to judicial accountability in terms of its origins and its evolution and objectives and nature of the services provided as pointed to the increasing demand for accounting services jurisdiction and the role of judicial accountants in limiting the creative accounting practices when preparing Lists , in addition to the financial statement accounting steps in e-business environment as theft over and transcended the money to steal information or misuse of the information. some studies also addressed The phenomenon of money laundering funds from Since their sources and effects and styles Used to face in addition to knowing the impact Use of technical banking edge In the device in detecting And control processes laundry money and that this Search share some aspects of the previous studies but which sets that seeks to know the availability requirements of applying judicial scrutiny as a tool to face and fight against money laundering practices and ways of developing them in the Iraqi environment and disseminate The culture of judicial scrutiny, which supports the role of regulatory agencies and judiciary which integrates with the audit profession form which leads to reduce money laundering practices and various forms and methods.

II: theory research

1- <u>The concept of judicial scrutiny:</u>

There are several definitions of judicial scrutiny:

- Application of accounting skills around, financial and quantitative methods and specific areas of law and research and investigation to gather and analyze and evaluate evidence and to clarify and communicate the results.(Hopwood and Others, 2008: 3) .
- The science that deals with the application of knowledge in the areas of accounting, finance, tax, audit and analysis, investigation and examination of issues in civil law and criminal law and jurisprudence in an attempt to reach the truth through which the accountant to provide expert opinion (Bhasim, 2007: 1002) .
- An integrated mix of external auditing and accounting science with investigative skills and is appropriate for the legal viewpoint of highest stress (Crumbley, 2002:13) .
- The application of specialized Knowledge , and the investigated skills that Auditors in Collection, and estimation of The issues are clear interpretation And join the results to the Court or Board of directors or actors Judicial and Executive (AICPA, Expert Witness, 2010 : 6
- It's an accounting service and look beyond the accounting numbers so that helps reveal fraud in financial statements, and fight against corporate corruption, it is this scrutiny through a person or qualified staff knowledgeable and practical, and it uses a specialized and integrated skills in accounting, auditing, and investigation, inquiry and research skills To provide an appropriate guide helps him on his work and reach a certain conclusion (Ali, Shehata, 009 2:45).

<u>2- Areas and services of application judicial scrutiny:</u>

Using judicial scrutiny in the following areas: (Saad Eddin, 2010:289) (Messmer, 2003, 2) (DiGabriele, 2008, 83)

1- Investigate fraud and reduce fraud and provide evidence.
2-Examine the internal control system and investigate gaps and deficiencies and weaknesses which are used in fraud and scams
3- Estimate of loss in the case of a claim for compensation from insurance companies.
4- Assess compliance with laws and legislation on donations and grants and contributions from the Government.
5- Consultancy to develop strategies to prevent fraud and corporate fraud.
6- Analysis and evaluation of commercial transactions.
7- Support the lawsuits.
8- Government investigations and to assist the Government in assessing the accounting records of suspects.
9- Counseling to resolve disputes arising from professional liability and civil lawsuits.

And there are Of adding Services from (James & Charis , 2010, 1):

10- Fight against money laundering.
11- Investigation of white collar crimes (financial and administrative corruption).

12- Check the corporate bankruptcy cases andresolving tax disputes.

3- The importance of judicial scrutiny:

Judicial scrutiny derives its significance being: (Sisi, 2006:44)

1- Represents an integrated accounting, auditing and law to work together more deeply and more lawsuits as qualified judicial Checker to be judicial advisers on a global level.

2- Helps prepare an auditor or expert examiners is an effective judicial or an adviser shall investigate deeper and comprehensive and accurate investigation of external auditing, and reporting is supported by adequate legal evidence that helps to support the lawsuits and inform and assist the Elimination Confirmation of right and justice.

3- One of the important areas that afford opportunities for future needs and identifies the basic requirements in judicial checker.

4- Meets the needs of both the courts and regulatory agencies and governmental institutions, investors, lenders and others to the extent possible with reducing financial crime and support lawsuits.

5- Looking at the past and go beyond the facts, and open doors for further research and scientific studies.

4- The cause of judicial scrutiny:

The important reason for the increasing demand for services of judicial scrutiny: (Owojori& Asaolu,2009: 3) summarized as:-

1- Multiplicity evident in financial functions and the concomitant emergence of some administrative and financial corruption cases in addition to complex financial operations.

2- Rapid economic development and limited internal and external audits, it led to demand judicial scrutiny to support levels of performance to the judiciary.

3- That way the legal accounts auditors appointed by companies which had a sort of complicity and pressure.

4- Lack of qualified auditors practically enough for practicing judicial scrutiny.

5-Methods of judicial scrutiny:

Are the methods by which they can provide the highest degree of assurance,discover of fraud and corruption cases, these methods are as follows: (Malusare, 2013:16)

1- Reactive Audit :- aiming to conduct the necessary investigations or areas of illegal activities and questionable to confirm whether or not Fraud, and identify the persons responsible for it and collect the appropriate and acceptable evidence to support claims the judge.

2- Proactive Audit : represented by

- Statutory Audit : checking on the study and evaluation of internal control system, and ensure the protection of assets and resources.
- Regulatory Compliance : assuring the commitment of economic unity with the laws and regulations and legislation.
- Diagnostic tool : Are used for tests to determine the risks of fraud and administrative and financial corruption.
- Investigation of allegations : they are the necessary investigations on complaints and allegations made and use analytical procedures to examine and identify unusual trends and errors and fraud.

6- Elements of judicial scrutiny:

Include elements of proof Judiciary on several aspects, including:-

Judicial Checker must have credentials in finance, **:First: scientific qualifications** law, accounting, auditing, psychology, computer information technology and other related disciplines (Rasmussen& Leauanae, 2004:4).

Some studies indicate that judicial checker **:II: practical experience and training** should be practiced for at least three years, as an element of practical experience is the criterian of judicial Auditors, auditor team consists of lawyers and judicial computer forensic experts, as to the importance of training come to contribute to the preparation and qualification And train a generation of expert Auditors to enable them to provide technical reports to the courts.(Davis& others , 2009:6) .

Skills and capabilities are defined as follows: **:III: skills and abilities** (Crumbley & others, 2007:13) (Singleton & others, 2010:23) .

1- The ability to identify potential fraud scheme in addition to the ability to identify frauds with minimal initial information as to detect fraud requires innovative and creative thinking.

2- The ability to debate and analysis and valuation and litigation support in addition to determination, perseverance and the ability to communicate effectively.

3- Verification and research skills, creativity, intelligence and power of observation.

4- Investigation skills: skills to deal with technical issues and primary purpose involves collecting evidence about motive and opportunity and benefit from them, taking advantage of the benefit of the doubt professional to ensure correct interpretation of the topic as well as an understanding of the proceedings and evidence .

5- Skill evident in determining economic damages and rely on accounting expertise and understanding of the economic basis.

6- The ability to conduct interviews: as an effective way to gather evidence and information so the judicial auditor must have the ability to listen and communicate effectively and accurately in time.

7. view the results: mean the ability to view results smoothly to the parties involved and effective communication skill to view the evidence and reports before the judicial authorities.

It should be an independent judicial auditor in the performance of **:IV: independence** its functions and independence in substance and appearance together. (Arent & . others, 2012:67)

Environmental determinants are the :V-:environmental determinants following:

 Economic environment: the economic environment to the properties and elements of the economic system in place such as: inflation, the strength of the economy, unemployment, economic growth, economic policies of privatization, the size of the market, the degree of competition, production costs (Daragi, 2005:6).

 Laws and regulations: regulation of any profession in the world is a fundamental step towards this profession to achieve their goals, hence the importance of the laws on the Organization of the profession. If the laws are a set of legal rules that define the relationship between individuals and their surroundings (Almedhagi, 2010:3).

 Culture: culture for the citizens of the country is divided into two parts: the first is technical adjustment over the acceptance of using modern technologies in efficient ways work and good prospects the second adjustment Nasafi (EXTINCTION) here regards the receptiveness of the accounting and auditing profession in General (Ghneim , 2014:29).

7- The proposed framework to develop and increase the efficiency and effectiveness of judicial scrutiny for combating money-laundering operations in Iraq .

The proposed framework relies on the advantage of scientific contributions of previous studies in this area, with an attempt to overcome these weaknesses, as follows:

1.Presence of scientific and practical qualification for judicial Checker by regulating mechanisms of scientific education and continuous professional auditors to qualify scientifically and practically as judicial Auditors and not allowed to continue getting the license to practice, but the commitment to constituents in Scientific and professional education.

2. Universities adopts judicial scrutiny in the curricula of education and attention to faculty members to discuss practical and ethical situations that can be exposed when Checker functions and ways to address them.

3. Legislation allows the creation of independent judicial Auditors professional association responsible for initiating judicial Auditors exercise judicial scrutiny.

4. The Assembly proposed by the professionals licensing practice and not allowed any practice checker with profession or legal professional requirements.

5. Professional Assembly, proposed requiring auditing offices with calculations in Iraq, expand your services, add services judicial scrutiny.

6. Issued a manual audit entitled "judicial scrutiny and conditions of exercise.

7. Make Professional organizations and agencies concerned with culture interest in judicial scrutiny: publish in educational institutions or shareholders, investors and stakeholders, with an indication of the importance of judicial scrutiny in the prevention and detection of fraud, embezzlement and money laundering and financial corruption Interference with the positive effects of both the individual and society as a whole.

8. Identify the qualities required in the judicial Auditor: tenacity and perseverance and the ability to communicate effectively, intelligence and power of observation, the ability to debate and analysis, evaluation and support lawsuits, research skills, creativity, knowledge Legal, accounting and investigative skills and knowledge for integrated auditing and internal control and risk management capability to adjust financial fraud and corruption.

8- Concept of process(Money Laundering)

Numerous definitions dealing with laundering (whitening) and these definitions examples as following:

 (Awad) defined money laundering as "any act intended to conceal or disguise the nature proceeds derived from illegal activities so that they look as if they were from legitimate sources in order to be used then in legitimate activities inside and outside of the State" (Awad, 2004:15).

 As defined by (Agarawal) as "the money laundering process multiple transactions and specialized series designed to disguise the source of financial assets so that you can use these assets as legitimate funds resulting from legitimate business operations sources" (Agarawal,2005: 772).

 And there are a person who defind it from legal point of view as "accepting deposits or transfer funds knowing that these deposits or money derived from unlawful act by concealing the source of those funds or concealment or to help anyone who is a principal or accessory that work to escape from the legal consequences (Obeidi And shaikhali, 2002:7).

 As some believe that filtering process is "recycling of funds from illegal actions in the areas of legitimate investment channels to hide the true source of the money and look as if they had been generated from a legitimate source" (almirani, 2004:122) (Najm, 2000:230).

9- Stages of money laundering:

The filtering process with different phases are:-

1- Recruitment: recruitment of illicit funds in bank deposits image or buy shares or financial or commercial institution purchase or purchase of fixed assets or other objective of this stage is to get rid of a large amount of money in the hands of its owner, moved to Destination through activities or events that have legitimacy (Zaki, 2003:31).

2- Camouflage: creating a complex set of financial operations for the purpose of misleading any attempt to disclose the true source of the funds (Hamdan and Alsayed, 2007:8).

3- Integration or alligation: since money is pumped back from the underground economy to true economy to turn it into a legal manifestation acquire funds as legitimate funds information source (Shaykh, 2001:35).

10- The economic effects of the filtering process:

You can determine the economic effects of money laundering as follows: (Alkhalil, 2005:241-242),(Al-shammari and Salman, 2008:123).

1- Draining the national economy: to transfer funds out of the country in order to wash them in other countries, depriving the country of funds that feed the national economy which prevents investment in economic projects generate incomes for the State and individuals, and reflected on the national economy drain problems Increased internal and external debt burden on the State, as well as increasing the budget deficit.

2- Washable funds escape from taxes as a result of hidden economic activities leads to lack of State resources and increase public debt by borrowing to plug the deficit.

3- Balance of payments deficit and rising external indebtedness:-domestic savings rate leads to the resort by States to borrow from international institutions and foreign banks which constitute a burden on the national economy.

4- Increase the flow of dirty money into the country of washing processes leading to rising domestic liquidity through these funds in a disproportionate with increase in the production of goods and services within a country's economy generating higher rates.

5- Associated with money laundering, capital flight abroad through bank cash transfers between domestic and foreign banks and this affects the manufacturing gap between domestic savings and national investment if domestic savings in this case fails to meet the requirements The necessary investment to boost growth rates.

11- Methods of money laundering:

Many means and methods employed in the laundry operations, most notably:(Alshurfat, 2007:8)

Money laundering methods adopted by::**First:** the conventional methods

1. Money launderers collusion with Bank staff and departments as well as smuggling and currency exchange.

2. Using fictitious companies:-using companies legally but not actually exercised any actual activities or projects and are opening accounts for internal and external company prevalent in States that lack in controle or have bank secrecy.

These methods were::II: business methods

1. Secondary market operations: replace dirty amounts in foreign currency and use it to buy and sell operations

2. Insurance companies: If accepting cash monetary brokers from drug dealers to buy life insurance with large amounts of insurance companies and then replay and import value by companies (shaikhali, 2002:35)

:III. modern methods

Modern electronic methods of transfer of funds of illicit origin washing process hides by moving assets from person to person and from one place to another without the need for banking services. With the most modern technological methods used comes on money laundering:

1- Use Internet gambling clubs.

2- Using e-cards.

3. using electronic transfer systems: (Idris,2013 : 199)

A - (Fed wire)system: used in the United States, where banking institutions by telephone with streamer funds using specific agreed code then the system (fed) encrypted gateway then entered into an electronic device for processed and sent to the recipient and convert then to fed leaves funds.

B- (Chips): the transfer of money from smart card to another card electronically without the intervention of banks by phone prepared for that.

C- (Swift) : Wire transfer the money and it is the most common.

4 -Use of electronic money.

5 Using electronic checks.

12- The role of judicial scrutiny in reducing money laundering:

Most of the world suffers from the phenomenon of organized economic crime in General and drag money laundering in particular, and penetrates into the rules states of most Governments there and barely survive, including whether states lag or some progress (dhay alnoor, 2013:30) taking advantage of developments in information and communications technologies, as well as economic movement is active, and the concomitant financial and administrative corruption.

These operations are done in many forms and techniques ranging from simple to complex depending on the circumstances and Work , and a style without the other. Pretty much stopped on discerning and experienced money launderers as Increases the care at the same time the competent authorities hardship in tracing such transactions and hamper. its efforts in this regard, attention has increased recently in many countries of the region and the world and Iraq especially to confront illegal money laundering operations because of their negative effects on all economic aspects Social, political, ethical and at the local, regional and international (Abdul Karim, Ayesh, 2009:3).

And so many States raced in developing methods and strict laws and procedures to prevent the spread of this phenomenon, which is running rampant lately clearly, here the specialist in the field of investigating money laundering such as accountant and judicial Checker which played a big role in the detection of these Processes through the use of a set of techniques that have an important role in trying to identify the accounts that show unusual behaviour and what helps indicate money laundering operations, and then practice the investigative mission to prove the existence of these operations and detect perpetrators or refute the allegations or report About the existence of these operations. Aiming to provide judicial scrutiny and deliver information on the results of the investigation and audit to its users and support lawsuits involving business transactions in the courts by providing physical financial evidence before the Court as well as the start of opinion as an expert (Masoud , 2015:26).

III: field side of reserch

:Search field procedures :The first axis

1- Society and a sample search:

The researcher adopted a descriptive analytical description and statement of availability requirements apply judicial scrutiny to curb money laundering practices and ways of developing them in the environment of iraqi accounting and auditing, and the research community consists of licensed companies and audit offices, practising for the year 2017, and Auditors Workers in the Midwest federal financial oversight, including academics in accountancy in Iraqi universities, since the researcher chooses the class sample search by stratified sampling one of the probability sampling is chosen randomly after splitting the research community, research sample was In a number of vocabularies of three selected groups within the research community, the researcher was distributed (160) identify returned (146) Identification and response (91%), it is also among the questionnaires returned there (9) Extremely unfit for statistical analysis so the proportion of questionnaires analyzed of total questionnaires (86%) ratio is high, the table (1) Those that have been distributing the questionnaire By the number of questionnaires distributed For each hand and questionnaires received and suitable for analysis, as described below:

Table 1 number of forms distributed F Received and suitable for analysis.

Category	questionnaires distributed	Number of questionnaires received	Questionaries for .analysis	Percentage of questionnaires analysed
Comp And offices of audit	85	76	71	84%
Federal Audit Bureau	50	48	45	90%
Academics	25	22	21	84%
Total	160	146	137	86%

Source : Preparation of researchers

2- Field search tool:

Search method was adopted questionnaire as a key tool to get data and information necessary for a theme.For the former purpose survey researcher is designing a form identification through access to relevant accounting thought literature research subject, as well as the availability of previous studies to utilize them in the design of the questionnaire, axes aims to measure respondents felt about the availability requirements of applying judicial scrutiny to curb money laundering practices and ways of developing them in the accounting and auditing environment in Iraq, that design has been done as follows:

First Section:this section specialized in general data and information search sample. this section contains technical information that contain (43)fig., and : Second section this divided into (6) main axes:

- First axis included this axis contain (7)fig. To illustrate the paragraphs related to the availability of elements of practical and scientific qualification of Auditors Application of judicial scrutiny in Iraq.
- Second axis Containing (8) paragraphs devoted to illustrate The paragraphs related to availability of ingredients for specialized skills for Auditors to apply judicial scrutiny in Iraq.
- The third axis. and includes (7) and allocated to clarify paragraphs Associated with the extent of availability of ingredients for independent auditors to apply judicial scrutiny in Iraq.

- The fourth axis includes (6) and allocated to clarify paragraphs Associated with the extent of availability of environmental infrastructure to enforce judicial scrutiny in Iraq.

- The fifth axis includes (7) fig. And allocated to illustrate the application of judicial scrutiny to reduce money laundering in the Iraqi environment.

- The sixth axis includes (8) fig. and allocated to clarify paragraphs associated with the proposed framework which develops and increases the efficiency and effectiveness of judicial scrutiny in combating money-laundering operations in Iraq.

3- The scale of research tool:

Responses were measured by Likert Quintet which ranges from (not fully agree to agree entirely), As it is shown in Table (2) below:

Table 2:Scale Degree approval

The indication Statistic	**Relative weight**	**For Centenary**	**The degree of Approval**
The degree of Approval is high too	5	Bigger Of 80%	I agree Vehemently
The degree of Approval of high	4	70%-80%	I agree
The degree of Approval of intermediate	3	50%-69%	Neutral
The degree of The approval is low	2	20%-49%	Don't agree
The degree of The approval is low too	1	Lesser Of 20%	Don't subscribe

Therefore, the Middle of this speculation of the research as follows:

Total grade scale is the sum of the weights (5 + 4 + 3 + 2 + 1)/5 = (15/5 = 3) is Represents a mean of research, and if the mean phrase increased from this speculation (3) approved agreament each one of spesement on the phrase , if average expression decreased from this speculation (3) represent disagrement of each one of spesement on the phrase .

4- Sincerity and reliability of research tool:

Validated questionnaire items virtual honesty by displaying them on number of arbitrators, the specialists of the Faculty in some Iraqi universities, some Auditors of the Office of financial supervision, have been modified in the light of their proposals, and to measure the stability instrument, the cronbache alpha was used to measure the internal consistency of all questionnire questions, table (3) cronbach alpha values for all research hubs as shown below:

Table (3) Coefficient of stability of tool search

The axis	The statement	Number of paragraphs	Cronbach Alpha
I	The ingredients of scientific and practical qualification for Auditors to apply judicial scrutiny	7	91 %
II	The ingredients for specialized skills for Auditors to apply judicial scrutiny	8	89 %
III	The ingredients for independent auditors to apply judicial scrutiny	7	% 84
IV	Environmental determinants of applying judicial scrutiny in Iraq.	6	79 %
V	The application of judicial scrutiny to reduce money laundering in the iraqi environment.	7	83 %
Vi	The proposed framework that increases the effectiveness of judicial scrutiny in the fight against money laundering in Iraq	8	82 %
Total		43	93 %

.Source : Preparing the seeker of Results analysis SPSS

Note from Table (3) reliability test results for all larger research axes (60 %) These values have a high degree of fortitude for all research hubs with cronbach alpha to gauge the overall research axes (93 %) And is steady and true high And then you can say the metrics that count Her research to measure research hubs have the fortitude procedure for its than we can from reliance On these answers in Achieve the objectives of the Research and analysis of its results.

5- Statistical treatment used in the research:

Data were analyzed using statistical software (Spss) also used statistical tools:

A- Methods of statistics descriptive Including : frequency distribution, arithmetic mean, weighted, deviation deviation.

B- Reliability testing by: honesty test Phenotype , coefficient Alpha Cronbach

the coefficient of (C- analysis Gradient through: correlation coefficient (R) , .Gradient coefficient (B), test (F) ،Test(T) ،(R2) (determination

: View Analysis of results and hypothesis testing:The second axis

1- Sample properties of the search:

In view of the demographic characteristics of the sample search according to the resolution, as set out in the table (4)

Source : Preparation of researchers

Table 4: demographic characteristics search sample

Qualifier Academic	**Iterations**	**Percentage**	**Years Experience**	**Iterations**	**Percentage**
BA	24	18%	Lesser Of 5 years	14	10%
High diploma	20	14%			
Master	36	26 %	From 10-6 years	24	18%
Ph D	57	42%			
Speciality Science project	**Iterations**	**Percentage**	From 15-11 years	18	13%
Accountant	127	92%			
Managing	8	6%	More Of 15years	81	59 %
An economy	**3**	2 %			
Career Center	**Iterations**	**Percentage**	**function**	**Iterations**	**Percentage**
Office holder	65	48%	Office and audit company	**77**	56%
Auditing firm-partner	12	9%			
Employee	47	34%	The Office of financial supervision	38	28%
Head of Department	10	7%	Academic institutions	22	16%
Manager effectiveness	3	2 %			

From the table (4) above evidenced that qualification for the sample indicates the percentage (42%) Of respondents are holding a PhD, which demonstrates the high level of qualification, they are able to understand and assimilate the vocabulary of questionnaire which helps in Get the answers to a minute And objective and increases the reliability of the answers, as for years of experience, more than (59%) Of respondents exceeded their experience over fifteen years this demonstrates the background information and increases the possibility of building on the sample answers being reflects in practice. As it turns out that the majority of the members of a sample Search specialization scientific accounting They comprise) 92% Of the total sample and are very high which gives it a strong indication that the majority of respondents know Accounting and auditing work and associated directly through specialization, which means they sound opinions which reflect on the accuracy of the results. He also notes that the proportion (56%) Of the total respondents are working in companies and offices of Audit and make up the largest proportion among respondents and researcher was intended because more money laundering practices occur in private companies, so the researcher wants to know the position of an auditor Auditor in the sector of those practices. And also search sample disproportionately distributed to all job centres, which means that the search sample coverage for all career center which produces a diversity of experiences and varying degrees of responsibility and that reflected positively on results.

2- Results analysis and hypothesis testing:

- **The first axis:** (Scientific and practical elements of rehabilitation available to auditors to apply judicial scrutiny).

For the purpose of establishing the first premise, to be tested statistically, tables (5), (6) refer to the results of the analysis of the first premise (axis I) and as follows:

Table (5) results of descriptive statistics and frequency distribution and testing kay square to the first axis

First axis questions	The scale	Don't agree	Don't agree	Neutral	Agree	Agree Entirely	Arithmetic mean	Standard deviation	kay squared	M Q TUI spirit	Standard answer
Scientific special accounting qualification with an understanding of the methods of money laundering and financial fraud.	n	0	1	15	78	43	4,19	0,65	101,2	0,00	Elevated Too
	%	0	0,7	10,9	56,9	31,5					
Appropriate expertise in different legal acts.	n	0	2	18	86	31	4,07	0,64	116,5	0,00	Elevated Too
	%	0	1,5	13,1	62,8	22,6					
Provide knowledge of various accounting software and systems and gaps.	n	0	8	16	75	38	4,04	0,79	78,7	0,00	Elevated Too
	%	0	5,8	11,7	54,7	27,8					
Provide experience in the judicial system in force in Iraq.	n	1	7	38	74	17	3,72	0,77	127,9	0,00	Elevated
	%	0,7	5,1	27,7	54	12,5					
Knowledge of the audit and accounting standards and financial reporting standards and updates.	n	0	1	16	87	33	4,11	0,61	123,2	0,00	Elevated Too
	%	0	0,7	11,7	63,5	24,1					
Good knowledge and expertise in administrative and financial investigative techniques.	n	0	10	25	76	26	3,86	0,81	72,5	0,00	Elevated
	%	0	7,3	18,2	55,5	19					
Continue to obtain professional certificates related to the profession.	n	3	12	22	76	24	3,77	0, 92	118,1	0,00	Elevated
	%	2,2	8,8	16,1	55,5	17,4					
result of the first axis	n	4	41	150	552	212	3,97	0,74	105,4	0,00	Elevated Too
	%	0,4	4,3	15,6	57,6	22,1					

setting depending on the results of the calculator . Source : Researchers

Table (6) the results of the analysis Regression to the first axis.

Transactions	Values of Transactions	The value Calculated T	The value Calculated F	Coefficient of Link	Coefficient of Selection R2	Degree of freedom	Indexed value	sig	As a result the hypothesis
Regression fixed A	2,18	10,57	67,32	0,58	0,33	4	9,48	0.000	Acceptance of
Regression coefficient B	0,43	8, 21							

calculator Source : Researchers setting depending on the results of the

Notes from tables (5, 6) above:

1- Most of the members of a sample Search Agree on the paragraphs which demonstrate the availability of ingredients Scientific and practical qualification for Auditors to apply judicial scrutiny, reached a proportion of Agree on that (79.7) , While the hit ratio Who don't agree on That (4.7) .

2- The arithmetic mean of all paragraphs which measure Hypothesis Subcommittee first to find shows On that level of response Are high , reached the Average General for all paragraphs (3, 97) is greater than Loyalty Research Center (3), this indicates that respondents favor a high to scientific and practical qualification viability for Auditors to apply auditing Judiciary to curb money laundering practices in Iraq, as the standard deviation (averaged0.74) which means that there is a consensus and harmony and not dispersed in search sample answers because the standard deviation was Less than half of the arithmetic.

3- Reported value of kay square for all Paragraphs of the axis I (105.4) Greater than the value (table 48.98) The level of moral 0.000)) this flag to Having differences with indication Statistic among average paragraphs (3, 97) And the possibility to search (3)) and for consenting to the level Approval are high on total The axis vertebrae hypothesis Subcommittee first.

4- Refers to all levels of the indication The presence of trace elements of scientific and practical qualification for Auditors to apply judicial scrutiny in reducing money laundering practices in Iraq when the level indication (A > 0.05) , as shown Values of the transactions that the value Coefficient of correlation (R) turned (0, 58) Which Indicates the presence of a link relationship Covariant strong between elements of practical and scientific qualification of Auditors and curb money laundering practices in Iraq, as indicative value of the coefficient Regression(B) 0, 43)) to the amount of The change in the relationship between Variables, and means that it The more components of scientific and practical qualification for Auditors by Unit increase one Led to greater reduction of money laundering practices by0.43)) Of the unit, either the value test (F) refers to the Severity of impact elements of scientific and practical qualification for Auditors to apply judicial scrutiny on Reducing money laundering practices with significant moral As worth 67, 32)) and point To the form of regression A sign of moral It also confirms that the value The level of statistical significance test (F) Where the reported value of0.000)) And are smaller than standard The indication adopted at This research is (A > 0.05) as the value of (t) for decline coefficient (8, 21) level of spirits (0.000).

ex paragraphs Based on the The results of the statistic analysis indicated in the States(Scientific and that the acception of first premise from the first one which auditors to apply judicial practical elements of rehabilitation available to scrutiny).

- The second axis: (Ingredients are available of specialized skills for Auditors to apply judicial scrutiny).

For the purpose of establishing whether or not the second hypothesis to be tested statistically, and tables (7) (8) refer to the results of the analysis of the second premise (axis II) as follows:

Results of descriptive statistics and frequency distribution and kay)Table (7 square testing for second axis.

The second axis questions	**The scale**	**Don't agree**	**Don't agree**	**Neutral**	**Agree**	**Agree Entirely**	**Arithmetic mean**	**Standard deviation**	**kay squared**	**M Q TUI spirit**	**Standard answer**
Ability to make decisions by evaluating the information obtained	n	1	37	32	42	25	3,39	1,09	37,5	0,00	Medium
	%	0,7	27	23,4	30,7	18,2					
The ability to debate in a scientific and rational and reasoned process	n	1	22	54	51	9	3,33	0,85	85,0	0,00	Medium
	%	0,7	16,1	39,4	37,2	6,6					
Enjoy the communication skill in showing results and connected to stakeholders	n	1	33	29	60	14	3,39	0,99	77,01	0,00	Medium
	%	0,7	24,1	21,2	43,8	10,2					
The ability to conclude by directing specific questions	n	7	29	31	58	12	3,28	1,06	3,44	0,00	Medium
	%	5,1	21,2	22,6	42,3	8,8					
Ability to solve various problems in a logical way and according to the circumstances of each case	n	6	47	30	35	19	3,10	1,15	35,6	0,00	Medium
	%	4,4	34,3	21,9	25,5	13,9					
Familiarity with modern scientific and practical methods for planning and monitoring	n	0	30	41	48	18	3,39	0,97	15,08	0,00	Medium
	%	0	21,9	29,9	35	13,2					
Using the tools of modern analysis and measurement for results and link discovered and analyzed	n	1	24	41	52	19	3,47	0, 96	57,2	0,00	Medium
	%	0,7	17,5	29,9	38	13,9					
Possessing skill evaluation of information for the assessment ة of legal aspects	n	4	32	28	46	27	3,44	1, 14	33,4	0,00	Medium
	%	2,9	23,4	20,4	33,6	19,7					
The result of the second axis	n	21	254	286	392	143	3,35	1, 03	49,9	0,00	Medium
	%	1,9	23,2	26,1	35,8	13					

calculator Source : Researchers setting depending on the results of the

Table (8) results of analysis Regression to the second axis

Transactions	**Values of Transactions**	**The value Calculated T**	**The value Calculated F**	**Coefficient of Link**	**Coefficient of Selection R2**	**Degree of freedom**	**Indexed value**	**sig**	**As a result the hypothesis**
Regression fixed A	3 ,16	34 ,16	61 , 18	0 ,56	0, 31	4	9,48	0.000	Acceptance of
Regression coefficient B	0 , 2 1	7 , 82							

calculator Source : Researchers setting depending on the results of the

Notes from tables (7, 8) above:

1- Most of the members of a sample Search Agree on the paragraphs which show availability The ingredients for specialized skills for Auditors to apply judicial scrutiny, hit ratio Who agree to it (48.8) , While reaching Proportion of Who don't agree on that (25.1) .

2- The arithmetic mean of all paragraphs which measure The second hypothesis of the research showed on that The level of response medium , Total Average for all Paragraphs (3, 35) is higher than the presupposed mean to search (3), this indicates that Respondents favor a medium to provide the ingredients for specialized skills for Auditors to apply judicial scrutiny to curb money laundering practices in Iraq, and reached standard deviation (1.03) Which means that there is a consensus and harmony and not dispersed in search sample answers because the standard deviation was less than half the arithmetic.

3- Reported value of kay squared for all Paragraphs of the axis II (49, 9) Greater than the table value (48.98) The level of moral(0.000) this indicates Having differences with indication Statistic between average paragraphs (3, 35) and presuppose mean to research (3) and approvers level approval Medium to total the second premise axis paragraphs.

4- All levels of the indication refer to an effect of ingredients on specialized skills for Auditors to apply judicial scrutiny in reducing money laundering practices in Iraq when the level indication (A > 0.05) , as shown Values of the transactions that the value Coefficient of correlation (R) turned (0, 56) Which Indicates the presence of a link relationship Covariant strong ingredient for specialized skills for Auditors and reduce washing money practices in Iraq, as indicative value of the coefficient Gradient(B) 0, 21)) The amount of The change in the relationship between Variables and means that is the more ingredients for specialized skills for Auditors by Unit increase one led to further reduce the filtering practices by0, 21)) Of the unit, either the value test (F) Refer to the severity Influence of ingredients on specialized skills for Auditors to apply judicial scrutiny to curtail money laundering practices One sign of spirits so worth 61,18)) and point to to form the gradient a sign of moral, as Confirm that the value level statistical significance test (F) as Reported value0.000)) The smallest of the level The indication Adopted in this research is (A > 0.05) as the value of (t) of the coefficient of regression (7, 82) level of moral (0.000).

Based on the The results of the analysis indicated in the Previous paragraphs from the first hypothesis which States (available second premise is accepted).scrutiny For specialized skills for Auditors to apply judicial ingredients

- **The third axis**:(Ingredients are available independent auditors to apply judicial scrutiny).

For the purpose of establishing the third subsidiary hypothesis from another one, to be tested statistically, table (9) (10) refer to the results of the subsidiary premise III (iii) as follows:

Table (9) results of descriptive statistics and frequency distribution and kay squard test for third axis

The third axis questions	**The scale**	**Don't agree**	**Don't agree**	**Neutral**	**Agree**	**Agree Entirely**	**Arithmetic mean**	**Standard deviation**	**kay squared**	**M Q TUI spirit**	**Standard answer**

Practical and scientific qualification of personal standards that help us independent professional opinion	n	0	0	18	58	61	4,31	0,69	25,2	0,00	Elevated
	%	0	0	13,2	42,3	44,5					
Enjoy justice and intellectual honesty and objectivity that supports .independence.	n	0	1	2	44	90	4,63	0,56	156,1	0,00	Elevated
	%	0	0,7	1,5	32,1	65,7					
Committed to prepare audit programmes and supervise the aides away from relationships that affect .his independence wemodoatih.	n	0	1	11	51	74	4,45	0,67	102,3	0,00	Elevated
	%	0	0,7	8	37,3	54					
Provide the professionalism and care required to provide professional services required independently	n	0	5	30	70	32	3, 94	0,77	62,9	0,00	Elevated
	%	0	3,6	21,9	51,1	23,4					
Independent, providing protection for stakeholders.	n	0	1	23	56	57	4,23	0,75	64,8	0,00	Elevated
	%	0	0,7	16,8	40,9	41,6					
Committed to audit standards and rules of professional conduct to support independence.	n	0	0	11	66	60	4,36	0,63	39,8	0,00	Elevated
	%	0	0	8	48,2	43,8					
Enjoy the autonomy to provide convenience and reliability in business.	n	0	1	9	80	47	4, 26	0, 61	116,7	0,00	Elevated
	%	0	0,7	6,6	58,4	34,3					
The result of the third axis	n	0	9	104	425	421	4,31	0,67	81,1	0,00	Elevated
	%	0	0,9	10,8	44,4	43,9					

calculator Source : Researchers setting depending on the results of the

Table (10)Results of analysis Regression of the third axle

Transactions	**Values of Transactions**	**The value Calculated T**	**The value Calculated F**	**Coefficient of Link**	**Coefficient of Selection R2**	**Degree of freedom**	**Indexed value**	**sig**	**As a result the hypothesis**
Regression fixed A	2, 55	13, 27	27, 24	0, 51	0, 26	4	9,48	0.000	Acceptance of
Regression coefficient B	0, 31	6, 37							

calculator Source : Researchers setting depending on the results of the

Notes from tables (9, 10) above:

1- Most of the members of a sample Search Agree on the paragraphs which demonstrate the availability of ingredients Independent observers accounts for the application of judicial scrutiny, reached a proportion of Agree on that (88,3.) , While reaching Ratio of No agree On it (0,9) .

2- The arithmetic mean of all paragraphs which measure The subsidiary premise 3 shows that level of response Too high, reached the average of all paragraphs (4, 31) is higher than the presuppose mean to search (3), And this indicates that respondents favor are too high to provide elements of independence for Auditors to apply judicial scrutiny to curb money laundering practices in Iraq, as the standard deviation (amounted 0, 67), which means that there is a consensus and harmony and not dispersed in search sample answers because the standard deviation was less than half the arithmetic.

3- Reported value of kay square for all Paragraphs axis III (81, 1) Greater than the tabled value (48.98) in the level of moral(0.000) this indicates Having differences with indication Statistic Between average (4, 31) and Center Possibility to search (3 Valid)) and approvers level approval Very high on total The subsidiary premise axis paragraphes.

4- All levels of the indication refers to the presence of trace elements of independence for Auditors to apply judicial scrutiny in reducing money laundering practices in Iraq when the level indication (A > 0.05) , as shown Values of Transactions that the value of the coefficient Correlation (R) turned (0, 51) which Indicates the presence of a link relationship strong extrusive among independent observers ingredients and reduce money laundering practices in Iraq, as Indicative value of the coefficient of regression (B) 0, 31)) to the amount of the change in the relationship between two valiables. It means that he Whenever Increased decomposition of independence for Auditors by Unit Increase one led to Further reduce the filtering practices by0, 31)) from the unit, either the value test(F) Refer to the severity Influence of elements of independence for Auditors to apply judicial scrutiny to curtail money laundering practices with Significance of moral terms Value of 27, 24)) and pointed to form of the gradient is significance of moral, as confirmed so the value level statistical significance test (F) where Reported Value(0.000) smallest of the level indication Approved In this research is (> 0.05 a) as the value (T) of coefficient regression (6, 37) the level of moral(0.000)

Based on the The results of the analysis of ex paragraphes indicated acception of ingredients hypothesis from the first which States (available the third scrutiny). Independent Auditors to apply judicial

- The fourth axis :(Environmental components are available for applying judicial scrutiny).

For the purpose of demonstrating the fourth premise, to be tested statistically, table (11), (12) Refer to the results of the subsidiary premise 4 (iv) as follows:

The fourth axis questions	**The scale**	**Don't**	**Don't agree**	**Neutral**	**Agree**	**Agree Entirely**	**Arithmetic**	**Standard**	**kay squared**	**M Q TUI**	**Standard answer**
The prevailing economic circumstances in Iraq contribute positively in applying judicial scrutiny	n	0	0	11	67	59	4,35	0,63	40,1	0,00	Elevated
	%	0	0	8	48,9	43,1					
Application of judicial scrutiny contributes to economic development	n	0	3	19	76	39	4,10	0,71	86,8	0,00	Elevated
	%	0	2, 2	13,9	55,4	28,5					
Culture and are ready to accept the deal with judicial scrutiny	n	0	1	10	81	45	4,24	0,61	116,6	0,00	Elevated
	%	0	0,7	7, 3	59, 2	32,8					
There is the acceptance and the willingness of institutions to	n	0	2	18	91	26	4, 03	0,62	134,1	0,00	Elevated
	%	0	1, 5	13,1	66,4	19					

cooperate with the accountant or auditor.											
Legislative environment available in Iraq contribute to the application of judicial scrutiny and promote his work	n	0	3	16	66	52	4,22	0,73	76,8	0,00	Elevated
	%	0	2, 2	11,6	48, 2	38					
There is acceptance and willingness on the part of universities to publish The culture of judicial scrutiny	n	0	14	40	63	20	3,65	0,85	43,0	0,00	Elevated
	%	0	10, 2	29, 2	46	14,6					
Result of the fourth axis	n	0	23	114	444	241	4,10	0,69	82,9	0,00	Elevated
	%	0	2, 8	13,9	54	29,3					

Table (11) results of descriptive statistics and frequency distribution and kay square testing of axis IV.

calculator . Source : Researchers setting depending on the results of the

12 :Results of analysis Steep for IV. Table

Transactions	Values of Transactions	The value Calculated T	The value Calculated F	Coefficient of Link	Coefficient of Selection R2	Degree of freedom	Indexed value	sig	As a result the hypothesis
Regression fixed A	2 , 69	14 , 61	41 , 06	0 , 68	0 , 46	4	9, 48	0.000	Acceptance of
Regression coefficient B	0 , 29	6 , 40							

calculator Source : Researchers setting depending on the results of the

Notes from tables (11,12) above:

1- Most of the members of a sample Search Agree on the paragraphs which demonstrate the availability of environmental infrastructure to enforce judicial scrutiny, since hit ratio of agree (83,3) , While the hit ratio Who don't agree on that. (2, 8) .

2- The arithmetic mean of all paragraphs which measure first hypothesis shows that level of responsiveness is so high , having reached the General average for all paragraphs (4, 10) And is higher than the presuppose mean to the research reach (3), this indicates that respondents favor a sohigh to provide environmental determinants of judicial scrutiny applied to curb money laundering practices in Iraq,and the standard deviation is (0, 69) Which means that there is a consensus and harmony and not dispersed in search sample answers because the standard deviation was less than half the arithmetic.

3- The value of kay square for all Paragraphs of the fourth axis reported (82, 9) and it is more than the tabled value (48.98) in level spirits 0.000)) this indicates a differences are meaningful statistics Between average of paragraphs (4, 10) and the presuppose mean to search is(3)) And for consenting to the level of consents with very high acception elevated on total paragraphs axis hypothesis 4.

4- All levels of the indication refer to an effect of environmental components to apply judicial scrutiny in reducing money laundering practices in Iraq when the level indication (A > 0.05) , as shown values Transactions that the value of the coefficient Correlation (R) is (0, 68) , which Indicates the presence of a link relationship Covariant strong between environmental elements to apply judicial scrutiny and reduce money laundering practices in Iraq, As indicative value of the coefficient of regression (B) 0, 29)) to the amount of the change in the relationship between

Variables, and means that if it increased the amount of environmental infrastructure with unit lead to increase further reduce the filtering practices by (0.29) from unit, either the value test(F) Refer to the severity of the influence of environmental determinants of judicial scrutiny applied to limit the practice of money laundering. One sign of moral terms value of 41, (06) and point to the gradient significance of moral, as Underscore the value level Statistical significance To test (F) so hit value of(0.000) and it is the smallest of the level indication approved In this research is (> 0.05 a) so the value of (t) of the coefficient of regression (6, 40) The level of moral (0.000).

Former subsidiary Based on the The results of the analysis indicated in the be accepted the 4th hypothesis from the first which States hypothesis will .scrutiny) Environmental impact of applying judicial (available ingredients

The fifth axis:(The application of judicial scrutiny inhance to reduce money laundering in Iraq).

For the purpose of demonstrating the second hypothesis from it is not, to be tested statistically, table (13) (14) refer to the results of the analysis The second premise (V axis) as follows:

Table 13 Results of descriptive statistics and frequency distribution and kay square testing of axis(V)

The fifth axis questions	**The scale**	**Don't agree**	**Don't agree**	**Neutral**	**Agree**	**Agree Entirely**	**Arithmetic mean**	**Standard deviation**	**kay squared**	**M Q TUI spirit**	**Standard answer**
With the application of judicial scrutiny down money laundering crimes and corruption.	n	1	2	8	85	41	4,19	0,67	190, 5	0,00	Elevated Too
	%	0,7	1, 5	5,9	62	29, 9					
Leading judicial scrutiny to provide advisory expertise of courts	n	0	3	10	76	48	4,23	0,68	102, 1	0,00	Elevated Too
	%	0	2, 2	7,3	55,5	35					
Reliance on judicial scrutiny contributes to support the different regulatory bodies	n	0	2	14	88	33	4,11	0,63	126, 7	0,00	Elevated Too
	%	0	1, 5	10,2	64, 2	24, 1					
Represents an essential pillar of judicial scrutiny of discovery system and reduce money laundering	n	0	3	5	77	52	4,30	0,65	116, 1	0,00	Elevated Too
	%	0	2, 2	3,6	56,2	38					
Judicial qualifications and checker has the skills and abilities that enable him to identify indicators of money laundering and financial fraud.	n	0	2	7	82	46	4,26	0,62	122, 6	0,00	Elevated Too
	%	0	1, 5	5,1	59, 8	33, 6					
Judicial scrutiny helps to achieve the credibility of accounting information	n	0	9	15	88	25	3,94	0,75	116, 2	0,00	Elevated
	%	0	6, 6	10, 9	64,2	18, 3					
Apply modern methods and techniques judicial checker and agents to detect money laundering.	n	0	1	6	85	45	4,27	0,58	134, 1	0,00	Elevated Too
	%	0	0,7	4, 4	62	32, 9					
The result of the fifth axis.	n	1	22	65	581	290	4,19	0,65	129, 7	0,00	Elevated Too
	%	0,7	2, 3	6,8	60,6	30,					

						2					

calculator . Source : Researchers setting depending on the results of the

Table 14: Results of analysis Downgrade to v.

Transactions	**Values of Transactions**	**The value Calculated T**	**The value Calculated F**	**Coefficient of Link**	**Coefficient of Selection R2**	**Degree of freedom**	**Indexed value**	**sig**	**As a result the hypothesis**
Regression fixed A	3 , 03	24 , 92	48 , 43	0 , 51	0 , 6 2	4	9, 48	0.000	Acceptance of
Regression coefficient B	0 , 24	6 , 96							

calculator Source : Researchers setting depending on the results of the

Notes from tables (13, 14) above:

1- Most of the members of a sample Search Agree on the paragraphs which demonstrate that the application of judicial scrutiny to reduce money laundering In Iraq, having reached a proportion of Agree on that (90, 8) , While reaching a proportion of I don't agree on that. (2, 4).

2- The arithmetic mean of all paragraphs which measure hypothesis II shows on the level of response was very high , having attained an average year for all Paragraphs (4, 19) is higher than the presuppose mean to research (3), And this indicates that respondents favoured a very high application of judicial scrutiny to reduce money laundering operations in Iraq, as total deviation (0, 65) Which means that there is a consensus and harmony and not dispersed in search sample answers because the standard deviation was less than half the arithmetic.

3- Reported value of kay squared for all Paragraphs of the axis(V) (129, 7) Greater than the value of (table 48.98) level of moral(0.000) this pointed The existence of differences with indication Statistic among average (4, 19) And presupposed mean to the search (3)) and for consenting to the level Okay so high on total paragraphs axis hypothesis 2.

4- All levels of the indication refer to an effect of applying judicial scrutiny in curbing money laundering, when the level indication (> 0.05 a) , As shown values transactions that the value of the coefficient Correlation (R) turned (0, 51) which Indicates the presence of a link relationship Covariant strong between judicial scrutiny and reduce money laundering practices in Iraq, as Indicative value of the coefficient of regression(B) 0, 24)) to the amount of The change in relationship between variables. It means that it's more Increased application of judicial scrutiny by one unit Increase led to an increase of reducing money laundering practices by(0, 24)) of the unit, Either the value test(F) refers to the severity effect of applying judicial scrutiny to curtail money laundering practices with significance of moral terms Worth (48, 43) and point to the gradient is significance of moral, as confirmed so the value level statistical significance test (F) where Reported Value(0.000) Smallest Of the level indication Approved In this research is (> 0.05 a) as the value (T) the coefficient of regression (6, 96) The level of moral 0.000)).

Based on the The results of the analysis in previous phrases accept the second reducing that States (the application of judicial scrutiny contributes to premise .Iraq) Money laundering in

-Vi: (The proposed framework develops and increases the efficiency and effectiveness of judicial scrutiny in combating money-laundering operations in Iraq).

For the purpose of establishing the third hypothesis, to be tested statistically, table (15) (16) refer to the results of the analysis of the third hypothesis (vi axis) as follows:

Table (15) results of descriptive statistics and frequency distribution and kay square test for sixth axis

The six axis questions	**The scale**	**Don't agree Entirely**	**Don't agree**	**Neutral**	**Agree**	**Agree Entirely**	**Arithmetic mean**	**Standard deviation**	**kay squared**	**M Q TUI spirit**	**Standard answer**
Scientific and practical qualification appropriate for the judicial auditor who does the role of judicial scrutiny.	n	0	3	20	78	36	4,07	0,70	90,4	0,00	Elevated Too
	%	0	2, 2	14, 6	56, 9	26, 3					
Legislation allows the creation of independent judicial Auditors professional initiating judicial association responsible for .Auditors exercise judicial scrutiny	n	0	3	10	81	43	4, 20	0,66	111,7	0,00	Elevated Too
	%	0	2, 2	7, 3	59,1	31,4					
The Assembly proposed by the professional licensing practice and not allowed any practice checker that profession or legal professional requirements	n	0	3	15	76	43	4,16	0,70	92,9	0,00	Elevated Too
	%	0	2, 2	10, 9	55, 5	31,4					
A manual audit entitled judicial scrutiny and conditions of exercise.	n	0	1	11	69	56	4,31	0,65	97,1	0,00	Elevated Too
	%	0	0,7	8	50,4	40,9					
Professional organizations and agencies concerned with culture interest in judicial institutions or scrutiny either in educational stakeholders	n	0	5	17	81	34	4,05	0,72	97,4	0,00	Elevated Too
	%	0	3, 6	12, 4	59,1	24, 2					
Proposed by the professional Assembly requiring audit offices in Iraq, expand your services, add services judicial scrutiny.	n	0	3	17	74	43	4,15	0,71	85,5	0,00	Elevated Too
	%	0	2, 2	12, 4	54	31,4					
the Universities adopts judicial scrutiny in curricula of education and attention to cases faculty members to discuss practical and ethical aspects that can be exposed when Checker functions and ways to address them.	n	1	1	23	87	25	3,98	0,67	81,4	0,00	Elevated
	%	0,7	0,7	16, 9	63,5	18, 2					
required in the judicial Identify the qualities Auditor: perseverance and the ability to effectively, intelligence and communicate power of observation, the ability to debate analysis and assessment, verification and of and research skills, creativity, knowledge legal and accounting knowledge and investigative skills and knowledge Integrated auditing and internal control and capability to adjust risk management .corruption financial fraud and	n	2	5	26	83	21	3,85	0,78	156, 2	0,00	Elevated
	%	1, 5	3, 6	19	60,6	15,3					
The result of the six axis.	n	3	24	139	629	301	4,10	0,70	101,5	0,00	Elevated Too
	%	0, 3	2, 1	12, 7	57, 4	27, 5					

calculator Source : Researchers setting depending on the results of the

Table (16) results of analysis The elongated sixth axis

Transactions	**Values of Transactions**	**The value Calculated T**	**The value Calculated F**	**Coefficient of Link**	**Coefficient of Selection R2**	**Degree of freedom**	**Indexed value**	**sig**	**As a result the hypothesis**
Regression fixed A	**2, 41**	**13, 42**	**66, 44**	**0, 57**	**0, 33**	4	9, 48	0.000	Acceptance of
Regression coefficient B	**0, 36**	**8, 15**							

calculator Source : Researchers setting depending on the results of the

Notes from tables (15, 16) above:

1- Most of the members of a sample Search Agree on the paragraphs which demonstrate that the proposed framework develops and increases the efficiency and effectiveness of the audit Judiciary in combating money-laundering operations in Iraq, reported the proportion of Agree on that (84, 9) , While the hit ratio Who don't agree on . (2,4).

2- The arithmetic mean of all paragraphs which measure hypothesis 3: Search shows on The level of response was very high , Having attained an average for all paragraphs (4, 10) is higher than the presuppose mean to the research (3), And this indicates that respondents favoured a very high that the proposed framework develops and increases the efficiency and effectiveness of judicial scrutiny in combating money-laundering operations in Iraq, as the standard deviation (amounted 0, 70), which means that there is a consensus and harmony and not dispersed in search sample answers because the standard deviation was less than half the arithmetic.

3- The value of kay squared for all phrases (101, 5) Greater than the value of table (48.98) level of moral 0.000)) this indicates having differences with indication statistic among average (4, 10) And the presuppose to research (3) and for consenting to the level of consent Very high on total The axis phrases hypothesis 3.

4- All levels of the indication refers to an effect of the proposed framework for developing judicial scrutiny in reducing money laundering practices in Iraq when the level indication (A > 0.05) , as shown values Transactions that the value of the coefficient Correlation (R) turned (0, 57) than Indicates the presence of a link relationship Covariant strong between the proposed framework to develop judicial scrutiny and reduce money laundering practices in Iraq, as Indicative value of the coefficient of regression (B)(0, 36) to the amount of the change in the relationship between variables, and that means if it is proposed framework increased to develop judicial scrutiny by unit Increase , led to Increase the limit of money laundering practices in Iraq by(0, 36)from the unit, either the value of test(F) Refers to the severity of the effect of applying the proposed framework for the development of judicial scrutiny to curtail money laundering practices with significance of moral terms worth(66, 44) and point to the Model regression with significance of moral, as confirmed That value the level of statistical significance to test (F) so hit value of(0.000) and it is the smallest of the level indication approved In this research is (> 0.05 a) , As the value of (t) of the coefficient of regression (8, 15) The level of moral(0.000). Based on the the results of the Analysis in ex-phrases accept the third hypothesis that States (proposed framework develops and increases efficiency and effectiveness of Judicial scrutiny in combating money-laundering operations in Iraq).

IV: conclusions and recommendations

1- Conclusions :

1- A money laundering regard as crimes that can affect the prestige of the State and political system as it affects all sectors of the national economy and also no doubt that these crimes affecting society's moral system.

2- A separation of administrative and financial corruption which is fertile ground for laundering money and rising litigation, and need to experts to take advantages from their experience and skills in the conduct of the inquiry and opinion in lawsuits involving financial irregularities has created significant demand for the services provided by judicial scrutiny.

3- Search sample agreed on the fundamentals of application of judicial scrutiny in the iraqi environment.

4- Search results have proved that there is an important role for judicial scrutiny in the fight against money laundering to possess judicial checker for a number of skills and abilities and knowledge of accounting and investigation, legal and technological, assisted by the judicial audit methods and techniques used in the discovery Preventing financial crimes including money laundering.

5- Search sample agreed to accept the proposed framework to develop and increase the efficiency and effectiveness of judicial scrutiny in combating money-laundering operations in Iraq.

2- Recommendations:

1- The need to adopt an article judicial scrutiny within the curriculum at universities and with global environmental changes to prepare judicial Auditors qualified to work as experts and consultants to support the judiciary in their knowledge of the areas of investigation and scrutiny of financial crimes of various kinds.

2- To promote and develop the profession of judicial scrutiny by establishing organization of the work of the organization to arrang association judicial Auditors in Iraq's environment and the requirement of belonging to this assembly so able to form practising, and legislation that will regulate the profession, as well as a guide to check Special judicial scrutiny to provide guidance to them.

3- The need for scientific and professional actors to hold workshops and conferences that aim to raise awareness among all concerned to publicize judicial scrutiny and its importance in supporting and enabling all aspects of the profession, the report on illegal financial activities and laundering Money is one of those activities.

4- Need to use the services of judicial scrutiny in the investigation of various financial crimes and opinion on lawsuits, given the role in the fight against money laundering.

5- Make use of the suggested framework which helps to increase the efficiency and effectiveness of judicial scrutiny in combating money-laundering operations in Iraq, given its importance in these times where different pictures of administrative and financial corruption.

:references Arabic and foreign sources and

:sources First: the Arabic

- Books:

1. Ali, Abdul Wahab, Shehata, Alsayed, "encyclopedia of modern external audit", part III, Alexandria, Jami'a, 2009.
2. Awad, Mohamed Mohideen "money laundering offence ascribed to General and legal nature", comparative study ´, Wael publishing, Amman, 2004.
3. Najim Aboud Najim, ethics of management in a changing world, Arabic Organization for administrative development, Amman, Jordan, 2000.
4. Ahmed Mohamed Alumar, "the crime of money laundering an international overview of the systemic and economic and social aspects, obeikan, Riyadh, 2000.

- Periodicals and newsletters and magazines:

1. Zaki, Najwa, money laundering and ways to combat them, oil and industry magazine, UAE. Arabic, number 39, 2003.
2. Fateh Al- Rahman Sheikh Abdallah opened the international efforts in combating money laundering, security and life magazine, issue 228, 2001.
3. Sadeq, Rashed Hussain Alshemmarey and Faleh Daoud Salman, "money laundering effects and processors", Journal of Baghdad College of economic sciences, issue 16, Baghdad College of Economic Sciences University, Baghdad, 2008.
4. ALA, Abdul Karim and Araba Aish, "money laundering through applied research insurance in the insurance sector in Iraq," Baghdad Journal of Economic Sciences University, twenty-first number, Baghdad, 2009.
5. Akram, Hanna Khalil, "money laundering curb", Journal of international politics, Egypt, issue 159, January, 2005.
6. Sisi, Nagwa Ahmed, "the role of accounting in the phenomenon of fraud in financial statements field study, scientific journal for Economics and trade, Ain Shams University, first edition, January, 2001.
7. Abdelkader shaikhali, banking oversight "on money laundering", Faculty of law in collaboration with the Faculty of Economics and Administrative Sciences, held under the title of banking legislation between theory and practice, Yarmouk University, Jordan, 2002.
8. Saeed "Saeed Nasser Al Hamdan and Sayed Jaab Allah Alsayed" accompanying economic and social conditions of the crime of money laundering under the globalization shifts "2009.
9. Talal "Talab Alshorofat," responsibility of banks for money laundering and how to face them, "Naif Arabic university for Security Sciences, KSA, Riyadh 2007.
10. Issa Al-daraji, "environment and competitive advantage", fourth International Forum, competition and competitive strategies of industrial enterprises in developing countries, Ein Aldulfy , Algeria 2005.
11. Mohamed, almdhagi, "the importance of planning legislation and standards in urban environment" magazine of science and technology-Algeria, issue 2, volume 15, 2010.
12.Alhiti, Ahmed Hussein and Najim,Rafah Adnan, " economics Daemon and laundry money , sources and effects study In a group of countries Selected ", Journal of the Faculty of Administration and economics, issue 16, issue 21 The eighty, University of Mosul, 2010.
13. Jabouri, Naseef Jassim, Khalidi, Saleh Hadi had been the role of judicial accounting in financial fraud detection, published in Journal of Economics and management, Faculty of management and economics, University of Baghdad, 2013.
14. Khalidi, Nahed nemer Mohamed , "the role of judicial accounting in face of creative accounting practices and reduce their impact on the menus ", Journal of Palestine studies and research University, 6th Edition , Jan, 2014.

- **Communications and thesis:**

1. Sanousi Ahmed Basher Masood, "the extent of perception to which mathematical libyan expert judicial accounting requirements exploratory study," master, the Libyan Academy-misurata, Libya, 2015.
2. Mahmoud ghoneim, "towards an integrated framework to use judicial review to detect fraud in Egyptian environment" unpublished Master thesis, University of Benha, Egypt 2015.
3. Khalil, Yusuf gendi almirani . "penal responsibility arising from the assault on banking secrecy", Master thesis, Faculty of law, University of Mosul 2004.

4. Bakhuya, Idris, "the crime of money laundering in Algerian law, comparative study, doctoral dissertation, Algeria, 2013.
5. Abu Bakr Ahmed dhay Al Nur, "the use of banking technology and its impact on the detection and control of money laundering processes, this message to get master degree, Sudan University of science and technology studies, Khartoum, 2013.
6. Default light, Abu Bakr Ahmed "impact banking technology In detecting and control processes Laundry Funds to study some Bank of Commerce ", Master thesis, University of Sudan for high Science studies , Sudan, 2013.

:references II: Arabic and foreign sources and

First: Books

1. Hopwood, William S.; Leiner Jay J; Young, George; "Forensic Accounting"; McGraw-Hill Irwin, First Edition, 2008.

Second: Periodicals, Articles and Thesis.

2. Bhasin, Madan; "Forensic Accountig: A New Paradigm for Niche Consulting"; The Chartered Accountant, January 2007.
3. Crumbley, D. Larry; Apostolou, Nicholas. "Forensic Accounting: a New Growth Area in Accounting" , The Ohio CPA Journal. Ohio Society of Certified Public Accountants. 2002.
4. Messmer, Max; "Exploring options in forensic accounting (Today's Accounting Manager, forensic accountants)"; The National Public Accountant, 2003.
5. Digabriele, James ; "Litigation Support and the Forensic Accountant: Assembling a Defensible Report " ; The Forensic Examiner, Copyright American College of Forensic Examiners, Volume: 17, Issue: 2, 2008.
6. Owojori, A.A& T. O. Asaolu, "The Role of Forensic Accounting in Solving
7. the Vexed Problem of Corporate World" ,European Journal of Scientific Research , Vol.29 No.2 , 2009.
8. Houk, Kranacher, RobertsonForensic accounting as an investigative tool: developing and model curriculum for fraud and forensic accounting (ethnics), The CPA Journal, Vol.12,No.5, 2006.
9. Davis, Charles& Farrell, Ramona& Ogilby, Suzanne " Characteristics and Skills of the Forensic Accountant", Sacramento. , 2009.
10. Leauanae, Joseph L.& Rasmussen, Derk G" Expert Witness Qualifications and Selection", Sage Forensic Accounting, Salt Lake. 2004.
11. Crumbley, Larry&Heitger, Lester E.& Smith, Stevenson" Forensic and Investigative Accounting, 3rd edition, United States. 2007
12. Singleton, Tommie W& Singleton, Aaron J" Fraud Auditing and Forensic
13. Accounting", Fourth Edition, John Wiley & Sons, New Jersey. 2010.
14. Arent, Alvin A& Elder, Randal J& Beasley, Mark S" Auditing and assurance services: an integrated approach", 14th ed, Prentice Hall2012.
15. James & Charis Stanbury, Paley–Menzies, , Forensic Accounting, CPA, inside, 2010, http://www.aicpa.org
16. Agarwal, ,"International Money Laundering in the Banking Sector", finance India, Vol.18, issue2, 2005.
17. Grubor, Gojko& Ristić, Nenad& Simeunović, Nataša" Integrated Forensic Accounting Investigative Process Model in Digital Environment" International Journal of Scientific and Research Publications,V3,N12. 2013.