



Journal Homepage: - www.journalijar.com

INTERNATIONAL JOURNAL OF ADVANCED RESEARCH (IJAR)

Article DOI: 10.21474/IJAR01/14416

DOI URL: <http://dx.doi.org/10.21474/IJAR01/14416>



RESEARCH ARTICLE

THE ROLE OF JUDICIAL ACCOUNTING AND ITS IMPACT IN REDUCING THE PHENOMENON OF MONEY LAUNDERING

Hayder Jerri Mohsin¹, Laith Yousef Bani Hani², Noor Aldeen Kassem Al-Alawneh³, Huthfeh Mohammed Al-Ali⁴, Ashraf Hamad Al-Khalaileh⁵ and Wassan Qasem Qased⁶

1. Faculty of College of Administrative Technology, Southern Technical University, Iraq.
2. Researcher: Osmania University- Business Management and Commerce College, India.
3. Ph.D. Student Putra business school, University Putra Malaysia, Malaysia.
4. Researcher: Faculty of Economics and Administrative Sciences, Yarmouk University, Jordan.
5. Ph.D. Student Putra business school, University Putra Malaysia, Malaysia.
6. Iraqi Ministry of oil / Basra Oil Company.

Manuscript Info

Manuscript History

Received: 18 January 2022

Final Accepted: 20 February 2022

Published: March 2022

Key words:-

Judicial Accounting, Money Laundering,
Commercial Banks, Bleaching Of
Capital

Abstract

Purpose: The research problem in the presence of money laundering in private banks reflects negatively on economic activities.

The purpose of this study is to investigate the dimensions of forensic accounting (analysis of sources of use and funds, forensic accounting path, temporal analysis process, cash flow tracking schedule for various activities, analysis of the link between people and their relationship to financial data, follow-up of suspicious financial transactions) and its impact on reducing the phenomenon of money laundering.

The study methodology used quantitative analysis of data related to private banks in the province of Basra under study, which is (7) private banks. The study sample included all Finances Accountants in these banks, numbering (150) individuals, and the data was processed through statistical methods using the program (SPSS).

Results: Statistics, statistical analysis results, statistical tracking table, persons and their relationship to financial bytes, follow-up of financial transactions, and the dependent variable money laundering.

Copy Right, IJAR, 2022,. All rights reserved.

Introduction:-

All the world countries are attracting foreign capital, promoting the flow of investment into their territory, and attracting more foreign capital without looking for sources of these funds to invest in different investment projects away from foreign State control. Money through Banks makes its customers' jobs easier. It gives them the possibility of managing their accounts from anywhere in the world, authorizing these solid ground banks for many crimes and charges. Including a money laundering crime, one of the task offenses carried out in its negative impact many profound and actual impact on the national and international economy. These funds become legitimate, given by the honest character, while illegal in consideration of the State, including illicit funds from justice law, which committed a crime. The offense of money laundering violations threatening most of the world, therefore, has already embarked on the development of legal legislation from this legislation (judicial accounting) considering the figures to detect facts and allegations by interpreting the concepts of fraud, manipulation, and laundry processes, so increased attention in ways and methods Confronted by States and international organizations

Corresponding Author:- Hayder Jerri Mohsin

Address:- Faculty of College of Administrative Technology, Southern Technical University, Iraq.

The study included four heads, where the first study had the study methodology and allocated the second aspect of the theoretical framework for the concepts of the study variables, which are divided by the first demand for hypothetical jurisdiction. The applied side either deals with the fourth findings and recommendations.

The first axis/problem search

Economic activities. Money laundering is developed mainly in States' financial sectors for different political and legal systems. The two methods for laying dirty money are sometimes challenging to discover, especially as their size, development, and association with an organized economic crime in a world of one way to limit this crime accountability. The search problem is a money laundering process in banks and then reflected negatively.

- 1-What are the economic and social effects of the phenomenon of money laundering?
- 2-Is judicial accounting an active role in the fight against money laundering?
- 3-Is there a relationship with a significant link between judicial accounting and the anti-money laundering phenomenon?
- 4- Is there an impact with the considerable significance of judicial accounting in combating the phenomenon of money laundering?

Important search

- 1-The importance of the study is reflected in the knowledge of the Role of judicial accounting and its impact on the reduction of the phenomenon of laundry
- 2-Try to (research, measure, and diagnose) the dimensions of judicial accounting and its effect on the Money Laundering variable.
- 3-The current study is considered the critical study to be a modern study of exceptional quality because the subject did not mean previous studies, the impact of the dimensions of judicial accounting in reducing the phenomenon of money laundering.

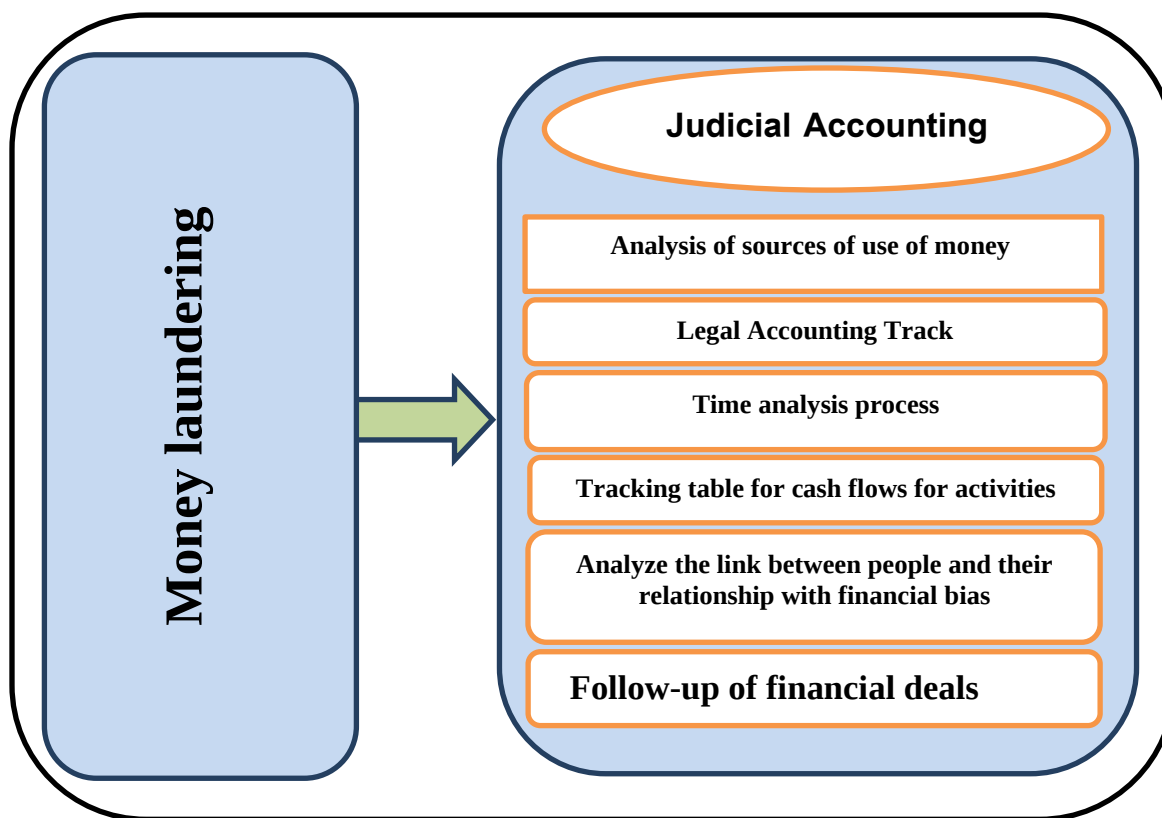
Search targets

- 1- The research aims to measure the impact of the efficiency of judicial accounting procedures in reducing the adverse effects of money laundering in a sample of commercial banks.
- 2- Access to results through which money laundering can be reduced.
- 3- The presentation of the concept of judicial accounting and its most beneficial techniques adopted to implement its functions.
- 4- Identify the importance and nature of judicial accounting in the organization.
- 5-Determine a relationship between judicial accounting and the money laundering phenomenon.
- 6-Identify the linkage between organizational culture and the phenomenon of money laundering.
- 7- Identify the reasons and factors that assist in increasing the money laundering phenomenon.

Fourth: The scheme for research

The scheme was designed to represent the primaryresearch idea, clarify the search variables' dimensions and their problem, and achieve its objective.

Format for search



Source: Preparing the researcher.

Fifth: Research hypotheses:

The search is based on two primary hypotheses:

1. There is a positive relationship with a statistically significant link between judicial accounting and money laundering in commercial banks in Basra.
2. There is a positive impact on judicial accounting and money laundering in commercial banks in Basra

Sixth: Society and sample search

The Iraqi Commercial Banking Sector was selected to test a model and inventors in the south.

Table (1):-

	Name of the Bank	Headline	Year Founded	number of branches	Number of employees	Capital (billion dinars)	History of inclusion in the financial market
1	Baghdad Bank	Red Baghdad	1995	26	764	250Billion	1983
2	Mansour Bank	Baghdad / Karada	2005	9	243	250 Billion	1997
3	Gulf Bank	Baghdad / Saadoun	1999	20	297	300 Billion	2004
4	United Bank for Investment	Baghdad / Al Wahda District	1994	20	616	300 Billion	1994
5	Iraqi Investment Bank	Baghdad / Upper	1993	16	247	250Billion	2004

6	Development Bank for Investment	Baghdad / Karada	2011	8	274	250 Billion	2017
7	Iraqi credit bank	Baghdad / Saadoun	1998	6	176	250 Billion	2004

Source: Preparing the researcher

Seventh:

Methods of collecting information, measurement, and analysis.

1-Honesty tests (validity using global analysis, and test stability through Cronbach's alpha).

2-Natural distribution using statistical methods by the program (25 SPSS .V).

3-Statistics descriptive using (arithmetic medium, standard deviation, and difference).

The second axis is the theoretical side

First Request: Judicial Accounting

Judicial accounting is the integration of accounting and reviewing the investigation skills,, judicial accounting is the correct accounting for a legal view that provides the highest confirmation (Crumbly,2006:12) as defined by the judicial accountant is to use the accountant consequences to facilitate the settlement or rationalization of the Jury During the financial information as a field of continuing discussion (nafanet, 2010:21) known as a science of collection, and provide financial information in a form that would be acceptable to the Court (Linda Bressler, 2012:34) and mentioned as an application involving accounting concepts and legal methods (Ajao, 2013:19) has been known Judicial accounting that it deals with an application with facts and ideas collected through the processes of auditing and procedures to solve legal problems requiring the integration and accounting(Shanikat and Khan, 2013: 12)The judicial accounting can be seen for the ancient talk at the same time, as science that deals with the application of knowledge in the fields of accounting, finance, taxes and auditing to carry out analysis, investigation, inquiry, examination and testing of legal issues to reach honesty Which helps the accountant to submit his opinion expert (bhasin, 2007: 1002).

Judicial Accounting

1- Analysis of sources, use, and money

Analysis of sources and uses of funds: This method is concerned with more incredible deals on deals with large amounts and relationships between the parties and one transaction. Analysis of funds and use of funds through several ways, which is the validity of documents of arrest, exchange and information on the relationship between Parties to deals with large amounts and identification documents for fixed assets and interviews with executives and access to external auditor's observations (Jamil, 2012: 31). Further discussions with executives and analyzes of financial statements to identify differences and disparities in their terms and causes of these differences (Barzan and others, 2016: 225).

2- Judicial Accounting Track

The path of judicial accounting through the imperative manual and statement of how to obtain and the relationship between documents and the person issued by the papers. (Saleh, 2008: 599).

3- Time analysis process

The process of time analysis through differences, crimes, and analysis to access a clear picture presentation of the detail for the question and conflict and help communicate with timing associated with events (Jamil, 2012: 32). The chronological analysis can be adopted as one of the necessary judicial accounting techniques to view all preferences for manipulating operations from the beginning of these processes to achieve the objective of verification or arbitration. This method analyzes the timing of financial differences to reach a clear picture of each party's relationship with the timing of obtaining financial conflict or any dispute, communicate with this time, link it to the event, and summarize the investigation. The scheme is a database of judicial accounting and a reference to which it can be guided by necessity; either tracking maps can be used to volatility and are being investigated and investigated for them. (Shawarbi, 2018: 36).

4- tracking table for different cash flows

It can be used to show the flow of funds from the Bank, other shares, or from one person to another in cases of detection of money washing processes (Saleh, 2008: 598).

5-Analysis of the link between people and their relationship with financial payments is essential in several mesh analyses, which show relationships between people, their linkage with data or financial information, or commercial deals.

(beautiful, 2012: 32).

6- Follow-up financial deals

Small deals: The so-called crime bar includes any data in doubt, even if they are small amounts, but noted the repetition of many times cash guide: - This method is not firmly used that cash accounts installed in the company matching. With what is located in the Bank (Shawarbi, 2018: 36).

The second requirement: money laundering

Money laundering is derived from drug crimes, hides or disguises the reality or source of funds, acquisition, possession, or use of funds derived from the offenses provided for in the Convention (Abdel Abbas, 5: 2014). It has been known as a "process of a group of financial or non-financial processes aimed at hiding or financing the illegal source of funds or revenues and demonstrations in the form of funds or returns from a project source" and can be considered "acceptance of deposits Or transfer funds knowing that these funds are derived from illegal or criminal work by concealing the source of such funds or covering a person who is an actor or partner in that work,(Dulaimi, 2013: 4) It was known as "it is a process that is working in the drug trade to hide the natural source of income or non-project supplier and do other activities to disappear) and he has been achieving a project source ,(Tennawi, 2006, 29) as defined as the overlapping financial processes, to hide the illegal exporter of funds and to show in the form of funds received from a source of non-contributing to employment, masking or transforming direct or indirect returns for a felony or misdemeanor (Saleh, 2003: 30) It is known as a group of overlapping financial processes, not hidden the illegal source of funds and to show money from a project source, contribute to employment, hide or transform directly or indirect returns for the felony or misdemeanor(tape, 2010: 22), (Hijazi) There is an essential and fundamental part of any criminal activity that is a financial back and this washing is intended to enable the perpetrator after hide and disrupt these funds from its use and investment in legitimate economic activities(Hijazi, 2007: 114) The jurisprudence knew money laundering as a group of specific processes of financial or economic nature leading to funds resulting from illegal activities and introduced in the Department of Economics,(Abdulkarim, 2008: 12) International Monetary Fund (IMF) has known a laundry term (as the process in which the criminals obtained or generated by migration by criminal activity, has been moved or lost to block their connection to the crime(2004: 23, Treasury).

The third axis applied side

1.4 Describe the characteristics of the study population

The study sample banks included (2617) male and female employees from Iraqi banks, and (150) questionnaires were distributed. Ten paper questionnaires were discarded when evaluating the returned surveys because they were not appropriate for analysis due to filling-in mistakes. As a result, the number of valid questionnaires reached (140) a questionnaire for remark. Four demographic characteristics were included in the study questionnaire (gender, age, educational qualification, and years of experience), which were presented in Table No. (1) as shown:

Table 1:- Distribution of the study sample according to personal and occupational characteristics.

Variable	Category	Frequency	Percentages (%)
Gender	Male	91	65
	Female	49	35
Experience	5 years or less	21	15
	(6-10) years	53	37.9
	(11-15) years	39	27.9
	15 years and over	27	19.3
Age	(20-30) years	18	12.9
	(31-40) years	62	44.3
	(41-50) years	37	26.4
	51 years and over	23	16.4

Academic Qualification	Diploma	33	23.6
	Bachelors	93	66.4
	Postgraduate	14	10

We observe from the table that most of the study sample favored males. Where their number was 91 and constituted 65% of the study sample. As for females, their number was only 49, and they constitute 35% of the sample size. About the respondents' years of experience, those with experience (6-10) years constitute the majority, and their number is 53, and their percentage is 37.9%, followed by those with experience (11-15) years, whose number is 39 with a percentage of 27.9%, and those with experience of 15 years or more, whose number is 27 with a percentage of 19.3%, while the number of people with less than five years of experience was 21, with a percentage of 15%. As for the academic qualification, persons with a diploma constituted 23.6% of the study sample size, numbered 33, then came the persons who obtained a bachelor's degree, numbering 93, and a percentage of 66.4%. As for the persons with postgraduate, their number was 14, and the percentage amounted to 10%. Also, about the age of the respondents, the age of the majority of the study sample was from 31 to less than 40 years, numbering 62, with a percentage of 44.3%, followed by individuals from the age 41 - 50 years, numbering 37, and 26.4%, than those aged 51 years and over, numbering 23, and 16.4%. The minority in the recurrences for age (20-30) was 12.9%, with 18 people.

2.4 Description of the study variables

This section of the analysis is concerned with calculating the arithmetic means and standard deviations for the axes of the independent variable (Judicial Accounting) with its dimensions (Analysis of sources of money, Legal Accounting Track, Time analysis process, Tracking table for cash flows for activities, Analyze the link between people and their relationship with financial bias, Follow-up of financial deals). As well as the paragraphs of the dependent variable (Analysis of sources of money, Legal Accounting Track, Time analysis). The findings of the study sample in Iraqi banks, which were presented in descending order according to their arithmetic mean:

First: Arithmetic means and standard deviations of the independent variable (Judicial Accounting)

The mean of the study sample was extracted from the paragraphs of the independent variable (Judicial Accounting) in Iraqi banks with its dimensions (Analysis of sources of use of money, Legal Accounting Track, Time analysis process, Tracking table for cash flows for activities, Analyze the link between people and their relationship with financial bias, Follow-up of financial deals), as shown in tables (2-8):

• Results related to paragraphs (Analysis of sources of use of money)

Table (2) shows the Arithmetic mean and standard deviations of the (Analysis of sources of use of cash) items and the degree of practice for each item.

Rank	Number of content	Analysis of sources of use of money content	Mean	S.D	practice
1	1	Examination of exchange and limiting bonds and the arrival of a legal aspect.	3.94	0.87	High
2	2	Examine documents for deals with large amounts and confirm the reputation of other contracting parties.	3.69	0.89	High
3	3	Examination of the ownership of the assets (title deed) and the correctness of their fixation in the records in calculating the value of the assets to ensure that they are not embezzled.	3.47	0.97	Medium
4	4	Examine the ability of the establishment to exercise its activities to achieve profits and pay its commitment and its departure to ensure that there is no manipulation of its revenues.	3.34	1.09	Medium
Total			3.61	0.96	Medium

Table (2) shows the arithmetic averages and standard deviations of the paragraphs (Analysis of sources of use of money). The most extensive arithmetic mean for section (1) was with an arithmetic mean of 3.94, a standard deviation of 0.87, and a high degree of practice, while paragraph (4) recorded The lowest arithmetic mean of about 3.34 and a standard deviation of 1.09 and (with a moderate degree of course as well medium). The arithmetic mean of the axis was 3.61 and a standard deviation of 0.96 and with a reasonable degree of practice medium.

• Results related to paragraphs (Legal Accounting Track)

Table (3) shows the Arithmetic mean and standard deviations of the (Legal Accounting Track) items and the degree of practice for each item.

Rank	Number of content	Legal accounting tracks content	Mean	S.D	practice
1	7	Customer interview through its meeting to understand the facts, allegations, and invitation.	3.95	1.02	High
2	5	To conduct an examination, analysis, conflicts, and allegations to access facts and monitor serious problems.	3.74	0.93	High
3	6	The first investigation of the issue of conflict replaced with related parties and a plan of action to ensure that allegations.	3.69	0.91	High
4	8	Get proof (documents, data, and information) and verify that they are effective, reliable, and turned on at the right time.	2.96	1.17	Medium
Total			3.58	1.01	Medium

Table (3) shows the paragraphs' arithmetic averages and standard deviations (Legal Accounting Track). The most extensive arithmetic mean for section (7) was with an arithmetic mean of 3.95, a standard deviation of 1.02, and a high degree of practice, while paragraph (8) recorded The lowest arithmetic mean of about 2.96 and a standard deviation of 1.17 and with a moderate degree of exercise as well medium, and the arithmetic mean of the axis as a whole was 3.58 and a standard deviation of 1.01 and with areasonable degree of practice medium.

• Results related to paragraphs (Time analysis process)

Table (4) shows the Arithmetic mean and standard deviations of the (Time analysis process) items and the degree of practice for each item.

Rank	Number of content	Time analysis process content	Mean	S.D	practice
1	10	It analyzes and establishes financial crimes to indicate their importance in the case.	3.42	1.00	High
2	9	Get previous financial crimes for a clear picture of the trial parties on allegations and allegations.	3.38	1.01	Medium
3	12	Preparation of a unique program for internal control system and the external auditor's external auditor and legal problems.	2.95	0.85	Medium
4	11	Access to previous jurisdiction issues gives a clear picture of the company's legal status.	2.90	1.01	Medium
Total			3.16	0.97	Medium

Table (4) shows the arithmetic averages and standard deviations of the paragraphs (Time analysis process The most extensive arithmetic mean for section (10) was arithmetic mean of 3.42, a standard deviation of 1.00, and a high degree of practice. While paragraph (11) recorded The lowest arithmetic mean of about 2.90 and a standard deviation of 1.01 (with a moderate degree of exercise as well medium), the arithmetic mean of the axis as a whole was 3.16 and a standard deviation of 0.97 and with a reasonable degree of practice medium.

• Results related to paragraphs (Tracking table for cash flows for activities)

Table (5) shows the Arithmetic mean and standard deviations of the (Tracking table for cash flows for activities) items and the degree of practice for each item.

Rank	Number of content	Tracking table for cash flows for activities content	Mean	S.D	practice
1	16	Cash flow checks show disability, profit, and capacity.	3.46	0.87	Medium
2	13	Check cash flow statements for different activities to give a clear picture of the financial position.	2.91	0.91	Medium
3	15	The screening of the cash generation leads to giving a clear picture of the company's performance.	2.80	0.96	Medium
4	14	Checking the statements helps to detect fraud by showing financial deficit cases.	2.69	0.96	Medium
Total			2.97	0.93	Medium

Table (5) shows the arithmetic averages, and standard deviations of the paragraphs (Tracking table for cash flows for activities). The most extensive arithmetic mean for section (16) was an arithmetic mean of 3.46, a standard deviation of 0.87, and a medium degree of practice. In contrast, paragraph (14) was recorded. The lowest arithmetic means of about 2.69 and a standard deviation of 0.93 and (with a moderate degree of practice as well medium). The arithmetic mean of the axis was 2.97 and a standard deviation of 0.93 and with a reasonable degree of practice medium.

• **Results related to paragraphs (Analyze the link between people and their relationship with financial bias)**

Table (6) shows the Arithmetic mean and standard deviations of the (Analyze the link between people and their relationship with financial bias) items and the degree of practice for each item.

Rank	Number of content	Analyze the link between people and their relationship with financial bias content	Mean	S.D	practice
1	20	Continuing rotation of workers continuously leads to increased confidence in financial statements.	3.39	0.85	Medium
2	18	Check out the details of the processes and balances ideals in records by internal audit to display the correct information.	3.21	0.87	Medium
3	19	Confirm the existence of an accounting angel in preparing financial statements to the relationship between the person and employment assigned to it.	3.21	0.96	Medium
4	17	Examination of loyal persons working through their commitment to the laws and policies of the statement and integrity of staff confirmed the lack of rigidity.	3.16	1.08	Medium
Total			3.24	0.96	Medium

Analyze the link between people and their relationship with financial bias. Table (6) shows the paragraphs' arithmetic averages and standard deviations. The most extensive arithmetic mean for section (20) was 3.39, a standard deviation of 0.85, and a (medium) degree of practice. At the same time, paragraph (17) was recorded. The lowest arithmetic means of about 3.16 and a standard deviation of 1.08 (with a moderate degree of course and medium). The arithmetic mean of the axis as a whole was 3.24 and a standard deviation of 0.96 and (with a reasonable degree of practice medium).

• **Results related to paragraphs (Follow-up of financial deals)**

Table (7) shows the Arithmetic mean and standard deviations of the (Follow-up of financial deals) items and the degree of practice for each item.

Rank	Number of content	Follow-up of financial deals content	Mean	S.D	practice
1	23	See all priorities for small deals and all parties to ensure the integrity of people in values.	3.71	0.92	High
2	22	Check out the revenue record to match the revenues for each transaction deal to ensure no embezzlement.	3.31	1.01	Medium
3	21	Follow-up recurring small deals The possibility of manipulating and stealing its revenues.	3.25	1.03	Medium
4	24	The follow-up to persons who hold their deals and rotations continuously to reduce manipulation.	3.22	0.97	Medium
Total			3.37	0.98	Medium

Table (7) shows the arithmetic averages and standard deviations of the paragraphs (Follow-up of financial deals). The arithmetic mean of the axis was 3.37 and a standard deviation of 0.98 and (with a moderate degree of practice medium). The most extensive arithmetic mean for section (23) was with an arithmetic mean of 3.71, a standard deviation of 0.92, and a (high) degree of practice, while paragraph (24) recorded The lowest arithmetic mean of about 3.22 and a standard deviation of 0.97 and (with a moderate degree of exercise as well medium).

• **Results related to the independent variable and its sub-axes**

Table (8) shows the results of the independent variable (Judicial Accounting) and its sub-axes, as it displays the arithmetic averages, standard deviations, and the degree of practice for each of them.

Rank	Number	Variable	Mean	S.D	Practice
1	1	Analysis of sources uses money.	3.61	0.96	Medium
2	2	Legal Accounting Track.	3.58	1.01	Medium
3	6	Follow-up small deals.	3.37	0.98	Medium
4	5	Analysis of the link between people and their relationship with financial statements.	3.24	0.96	Medium
5	3	Time analysis process.	3.16	0.97	Medium
6	4	Tracking table for cash flows for different activities.	2.97	0.93	Medium
Independent Variable (Judicial Accounting)			3.32	0.97	Medium

Table (8) shows the arithmetic mean and standard deviation for each independent variable and its sub-axes. The above table shows that the most extensive arithmetic mean 3.61, accompanied by a standard deviation of 0.96 for the axis (Analysis of sources use money). And with a medium degree of practice, followed by the axis (Legal Accounting Track), its arithmetic mean the value was 3.58 with a standard deviation of 1.01 and a medium practice score. Then came the axis (Follow-up small deals) with an arithmetic mean value of 3.37 and a standard deviation of 0.98 with a medium practice score, and then came the axis (Analysis of the link between people and their relationship with financial statements) with arithmetic mean value of 3.24 and with a deviation a typical value of 0.96 and a degree of medium practice, and then came the axis (Time analysis process) with arithmetic mean value of 3.16 and a standard deviation of 0.97 and a degree of medium training, while the lowest arithmetic means for the axis (Tracking table for cash flows for different activities) was with an arithmetic mean of 2.97 and a standard deviation of 0.93 and a degree of medium practice. Accordingly, the arithmetic mean of the independent variable (Judicial Accounting) was 3.32, with a standard deviation of 0.97 and a medium practice.

Second: Arithmetic averages and standard deviations of the paragraphs of the dependent variable (Money laundering)

The arithmetic averages and standard deviations of the responses of the study sample individuals were extracted on the items of the dependent variable (Money laundering) in Iraqi banks, As in the following table:

The table shows the highest arithmetic mean for paragraph (36), where the arithmetic means was 3.64 with a standard deviation of 0.96, and the paragraph recorded a medium practice degree. While the lowest arithmetic means was 3.06 for the item (30) with a standard deviation of 0.97 and a medium practice degree, and the arithmetic mean for the Dependent Variable (Money laundering) was (3.3) with a standard deviation of 0.89 and a medium practice degree.

3.4 Statistical Analysis and Tests Hypothesis

First: Study tool stability

Stability of the study instrument using Cronbach's alpha

Cronbach's alpha coefficient is a single number or scale that measures the questionnaire questions' degree of stability and validity and takes a value ranging from (1,0). Peace here means that the scale is stable and does not contradict itself, meaning that the scale gives the same results with a probability equal to the value of the coefficient if it is re-applied to the same population. In data, the value of Cronbach's alpha coefficient equal to (60%) is considered acceptable to judge the reliability of the questionnaire.

Variables	Cronbach's alpha value (%)
Analysis of sources uses money.	89.8
Legal Accounting Track.	83.2
Time analysis process.	81.2
Tracking table for cash flows for different activities.	82.8
Analysis of the link between people and their relationship with financial statements.	67.6
Follow-up small deals.	69.8
Independent Variable (Judicial Accounting)	94.1
Dependent Variable (Money laundering)	92.6

All questions for the tool	95.7
-----------------------------------	-------------

The above table shows that the study tool generally has a high stability coefficient, and this shows the ability of the study tool to achieve the required objectives of the study, as the stability value for the independent variable Judicial Accounting (0.941) and for the dependent variable Money laundering (0.926) and the stability value of the questionnaire as a whole (0.957) where it refers to the consistency of the paragraphs to obtain the desired results and objectives.

Second: Diagnostic tests

Diagnostic tests were done for the internal correlations of the axes of the independent variable, where the permissible variance coefficient (Tolerance) and the variance inflation factor (VIF) were calculated so that the values of (VIF) should be less than (10) for all independent variables and also the importance of (Tol) is more significant than (0.05) (Sekarn, 2006), and the results of each of them appeared as shown in the table ()

Variable	Tolerance	VIEW
Analysis of sources uses money.	0.33	3.10
Legal Accounting Track.	0.24	4.19
Time analysis process.	0.33	2.99
Tracking table for cash flows for different activities.	0.38	2.65
Analysis of the link between people and their relationship with financial statements.	0.40	2.50
Follow-up small deals.	0.36	2.83

It is clear from the table that all values of the inequality inflation factor VIF for all dimensions of the independent variable were more minor than (5). It is also clear that all matters of the permissible variance tolerance for all measurements of the independent variable are more significant than (0.05), which means that there is no correlation between the dimensions of the independent variable. Therefore they can all be used in the multiple regression model, and knowing which of these dimensions has a statistical effect on the dependent variable.

1.3.4 Test Hypothesis

The Main Hypothesis

We will test the central hypothesis of the research, which imposes that There is no statistically significant effect at the level of 5% of judicial accounting on money laundering in Iraqi banks. We well used multiple linear regression between the judicial accounting in its dimensions (Analysis of sources use money, Legal Accounting Track, Time analysis process, Tracking table for cash flows for different activities, analysis of the link between people and their relationship with financial statements, Follow-up small deals). Money laundering in Iraqi banks" and as the table shows:

Variable	Beta Value	Sig	t- value	R²	F value
Analysis of sources use money	-0.65	2.71	0.00	0.763	221.47
Legal Accounting Track	-0.37	1.97	0.03		
Time analysis process	-0.22	2.36	0.00		
Tracking table for cash flows for different activities	-0.54	2.11	0.00		
Analysis of the link between people and their relationship with financial statements	-0.58	3.02	0.00		
Follow-up small deals	-0.41	2.54	0.00		
Dependent Variable: Money Laundering					

The results show that the variable's value (Analysis of sources use money) was 0.146. Its positive impact on the dependent variable (money laundering) is statistically significant at 0.05, where the statistical significance reached 0.000. The variable's value (Analysis of sources use money) can be interpreted as increasing. The value of (Analysis of sources use cash) is one unit. At the same time, other factors remain constant; the value of the dependent variable decrease by 0.65 units. As it appears from the regression results, the value of the independent variable (Legal Accounting Track) reached -0.37 with a negative and statistically significant effect at $\alpha \leq 0.01$. The value of the dependent variable (money laundering) decreases by 0.37 units if the value of (Legal Accounting Track) increases

by one team. At the same time, the other factors remain constant. It is also clear from the results that the variable's value (Time analysis process) reached -0.22 with a negative and statistically significant effect at 0.05. The value of (Time analysis process) states that if its value increases by one unit. At the same time, other components stay constant, and the value of the dependent variable (money laundering) decreases by 0.22 units. The value of the variable (money laundering) is noticed from the results (Tracking table for cash flows for different activities) with a value of -0.54, with a statistical significance of $\alpha \leq 0.01$, which has a negative effect. The value of (Tracking table for cash flows for different activities) explains that if its value increases by one unit while other factors remain constant, the value of the dependent variable (money laundering) decrease by 0.54 units. Also the result show value of variable (Analysis of the link between people and their relationship with financial statements) appeared -0.58 with an adverse effect and statistical significance at $\alpha \leq 0.01$ and its value is explained that if the value of the variable (Analysis of the link between people and their relationship with financial statements) increased by one unit, the value of the dependent variable (money laundering) would decrease by 0.58 with the other factors remaining constant. Finally, value of variable (Follow-up small deals) appeared -0.58 with an adverse effect and statistical significance at $\alpha \leq 0.01$ and its value is explained that if the value of the variable (Follow-up small deals) increased by one unit, the value of the dependent variable (money laundering) would decrease by 0.58 with the other factors remaining constant.

Finally, the result showed the value of the R^2 amounted to 0.763, which explains that the model can explain 76.3% of the value of the variance occurring in the dependent variable (money laundering). Also, The results showed that the calculated F value was approximately 221, which means that the estimation model as a whole was statistically acceptable.

Therefore, we accept the alternative hypothesis that judicial accountability is impacted by money laundering in Iraqi banks.

The first sub-hypothesis test

A simple regression model was used to test the hypothesis by finding the first sub-hypothesis result. It was as follows: There is a statistically significant effect at the 5% level of analysis of sources use the money on money laundering in Iraqi banks. The results were as shown in the following table:

laundering in Iraq. Similar. The results were as the follow in the following table:				
Variable	Beta Value	R ²	F value	Sig
Constant	1.67	0.594	75.32	0.00
Analysis of sources use money	-0.45			0.00
Dependent Variable Money Laundering				

The table shows the results of the simple regression model for the impact of analysis of sources use the money on Money Laundering in Iraq banks. The value of R^2 was (59.4%), which means that the independent variable analysis of sources that use money explains 59.4% of the variance in the variable. The dependent Money Laundering and the value of the coefficient of the independent variable were -0.45, meaning that an increase in analysis of sources using money by one unit leads to a decrease in Money Laundering by 0.45. The independent variable was statistically acceptable, so we accept the hypothesis stating a statistically significant effect at the 5% level Legal Accounting Track on money laundering in Iraqi banks.

The second sub-hypothesis test

To test the hypothesis, a simple regression model was used by finding the result of the second sub-hypothesis. It was as follows: There is no statistically significant effect at the 5% Legal Accounting Track on money laundering in Iraqi banks.

Variable	Beta Value	R2	F value	Sig
Constant	1.42	0.457	116.19	0.00
Legal Accounting Track	-0.52			0.00
Dependent Variable Money Laundering				

The table shows the results of the simple regression model for the impact of Legal Accounting Track on Money Laundering in Iraq banks. The value of R^2 was (45.7%), which means that the independent variable Legal Accounting Track explains 45.7% of the variance in the variable. The dependent Money Laundering and the value

of the coefficient of the independent variable were -0.52, meaning that an increase in Legal Accounting Track by one unit leads to a decrease in Money Laundering by 0.52. The independent variable was statistically acceptable, so we accept the hypothesis stating a statistically significant effect at the 5% Legal Accounting Track on money laundering in Iraqi banks.

The third sub-hypothesis test

To test the hypothesis, a simple regression model was used by finding the result of the second sub-hypothesis. It was as follows: There is no statistically significant effect at the 5% level of the Time analysis process on money laundering in Iraqi banks.

Variable	Beta Value	R2	F value	Sig
Constant	1.68	0.281	53.87	0.00
level of Time analysis process	-0.51			0.00
Dependent Variable Money Laundering				

The table shows the results of the simple regression model for the impact of the level of Time analysis process on Money Laundering in Iraq banks. The value of R2 was (28.1%), which means that the independent variable level of the time analysis process explains 28.1% of the variance in the variable. The dependent Money Laundering and the value of the coefficient of the independent variable were -0.51, meaning that an increase in the level of the Time analysis process by one unit leads to a decrease in Money Laundering by 0.51. The independent variable was statistically acceptable, so we accept the hypothesis stating a statistically significant effect at the 5% level of the Time analysis process on money laundering in Iraqi banks.

The four sub-hypothesis test

A simple regression model was used to test the hypothesis by finding the second sub-hypothesis result. It was as follows: There is no statistically significant effect at the 5% level of the tracking table for cash flows for different activities on money laundering in Iraqi banks.

activities on money laundering in Iraq banks.				
Variable	Beta Value	R2	F value	Sig
Constant	1.75	0.435	97.64	0.00
level of Tracking table for cash flows for different activities	-.58			0.00
Dependent Variable Money Laundering				

The table shows the results of the simple regression model for the impact of the level of the tracking table for cash flows for different activities of Money Laundering in Iraq banks. The value of R2 was (43.5%), which means that the independent variable level of the Tracking table for cash flows for different activities explains 43.5% of the variable The dependent Money Laundering. The value of the coefficient of the independent variable was -0.58, meaning that an increase in the level of the Tracking table for cash flows for different activities by one unit leads to a decrease in Money Laundering by 0.58. The independent variable was statistically acceptable, so we accept the hypothesis that states a statistically significant effect at the 5% level of the tracking table for cash flows for different activities on money laundering in Iraqi banks.

The five sub-hypothesis test

A simple regression model was employed to test the hypothesis by determining the result of the second sub-hypothesis, and is as follows: At the 5% level of analysis, there is no statistically significant effect of the link between people and their relationship with financial statements on money laundering in Iraqi banking.

Variable	Beta Value	R2	F value	Sig
Constant	1.445	0.461	117.91	0.00
Level Analysis of the link between people and their relationship with financial statements	-0.61			0.00
Dependent Variable Money Laundering				

The table shows the results of the simple regression model for the impact of level Analysis of the link between people and their relationship with financial statements on Money Laundering in Iraq banks. The value of R² was (46.1%), which means that the independent variable level Analysis of the link between people and their relationship with financial statements explains 46.1% of the variance in the variable The dependent Money Laundering. The value of the coefficient of the independent variable was -0.61, meaning that an increase in level Analysis of the link between people and their relationship with financial statements by one unit leads to a decrease in Money Laundering by 0.61. The independent variable was statistically acceptable, so we accept the hypothesis stating a statistically significant effect at the 5% level of analysis of the link between people and their relationship with financial statements on money laundering in Iraqi banks.

The six sub-hypothesis test

To test the hypothesis, a simple regression model was used by finding the result of the second sub-hypothesis. It was as follows: There is no statistically significant effect at the 5% level of Follow-up small deals on money laundering in Iraqi banks.

Variable	Beta Value	R2	F value	Sig
Constant	1.19	0.610	184.63	0.00
Follow-up small deals	-0.64			0.00
Dependent Variable Money Laundering				

The table shows the results of the simple regression model for the impact of Follow-up small deals on Money Laundering in Iraq banks. The value of R² was (61%), which means that the independent variable Follow-up small deals explain 61% of the variance in the variable The dependent Money Laundering. The value of the coefficient of the independent variable was -0.64, meaning that an increase in Follow-up small deals by one unit leads to a decrease in Money Laundering by 0.64. The independent variable was statistically acceptable, so we accept the hypothesis that there is no statistically significant effect at the 5% level of Follow-up small deals on money laundering in Iraqi banks.

The fourth axis conclusions and recommendations

Conclusions:-

- 1- Judicial accounting shall continuously monitor the Bank's activity to reduce the laundry process.
- 2- Judicial accounting is working on a plan of action to examine the financial statements for each client within the Bank.
- 3-Money laundering is not modern, so its methods have evolved until they become difficult to eliminate.
- 4-The banks are essential in integrating this hazardous process through conversion, recruitment, or blending to mask the source of illegal funds.
- 5-The laundry operations lead to customers' confidence in dealing with commercial and government banks.
- 6-The crime of laundry is a global economic crime with adverse effects on all sectors that exercise an essential role in the financial process of society.
- 7-Despite efforts at the local or international level to combat this crime, it has not been eliminated.
- 8-The lack of a mechanism for organizing the relationship between citizens and government banks negatively affects money laundering.
- 9-The banks and other financial institutions can help anti-laundry efforts adopt and implement the information-sharing measures generally known as the "Know your client" policy, through which clean funds can be discriminated against by illegal and reporting funds.

Recommendations:-

- 1-Development of legal systems, which is essential to address money laundering, both in terms of action to enact the necessary legislation or update what is present because the effects of money washing offense are not limited to the geographical border of the State but expands and extends to many States, phones For countries that apply more discrepancies and laws and tolerance of their criminal activity.
- 2-Preparation of qualified and practical cadres in judicial accounting to meet the needs of society, jurisdictions, and security to specialize in judicial accounting.
- 3-To open a bank account, data and information must be integrated and accurate.
- 4-Cooperation and coordination between banks, financial institutions, and legal bodies in information exchange and standardization of banking and legal procedures to detect laundry and reduce their spread.

5-Take advantage of the expertise of States and regional and international organizations in the fight against illegal graft and fight other related economic crimes.

6-It is essential that the banks' departments open administrative and banking relations to benefit from some experiences, share information, and then scale this process.

7-The States should take the necessary measures to combat money laundering operations by freezing their internal power.

8-The importance of punishing financial institutions (banks) that deal with money laundering and their employees.

9-Awareness of bank employees and training them to know the control techniques by holding local and international training seminars and training financial structure workers on suspicious and doubtful operations.

Sources:-

1. Dulaimi, Farid Jawad, (2013) Money Laundry Apparent Renewable Antiquities: Ways of Treatment, Iraqi Journal, Volume 1, Issue 7.
2. Abdel Abbas, Bashir, (1010) money laundering under the environment of administrative and financial corruption, Journal of Faculty of Heritage University, Issue 3.
3. Tennawi, Hisham Ahmed, (2006), Drugs and Money Laundry, Center for Studies and Research, Damascus-Syria,
4. Mohammed Bar, (2010), the phenomenon of money laundering in the eyes of Islamic law and the Algerian law -ADIA compared, Master's (unpublished). University of Algeria: Faculty of Islamic Sciences, p. 22.
5. Abdullah Abdul Karim Abdullah, (2008), the legal framework for controlling money laundering and the financing of terrorism locally and international, I 1, Abu Dhabi: Emirates Center for Strategic Studies and Research, P. 15.
6. Mohammed bin Ahmed bin Saleh, (2003) The crime of money washing in the systems status - Islamic vision, participating in the third scientific conference of the Islamic economy, Umm Al-Qura University, Makkah, p. 22.
7. Shwarbi, Mohammed Abdul Moneim Mohammed, 2018 "The effect of integrating judicial accounting methods in the stages of internal audit on the efficiency of internal references
8. Saleh, Manal Hussein, (2014) "The use of judicial accounting techniques in detecting the exercise of creative accounting and its effects on financial statements, p
9. Jamil, Ravi Nizar (2016) "conceptual framework for judicial accounting and requirements applied in the Iraqi financial environment, the Faculty of Administration and Economics, University of Mosul, p
10. Barzan, Sabih, behind, Qais Makki, (2016) "Role of judicial accounting methods to reduce fraud and manipulation 225
11. Crumbley, D. L,(2006), Forensic Accountants Appearing in the literature, www.forensicaccounting.com
12. <http://www.nafanet.com/index-files/forensicaccounting.htm>
13. Bhasin, Madan, (2007), "Forensic Accounting: A New Paradigm for Niche Consulting, The Chartered Accountant, January 2007
14. Enofes,A.o .okpak.P.o ,Atub. E.n, (2013),"The ImPact of Forensic Accounting on Froud Detection." European Journal of Business and Management, Vol.5,No.26.213.
15. Ajao ,walaby; Samuel , Dada ; Somuele . Olaoye,(2013), "Application of Forensilallounting technique ineffective investigation and detection of embezzlement to combat corruption in Nigeria," unique Research Journals vol4, October.
16. AntoniadesHeara, (2009),"Apreliminary study on the use of ForensicAccounting techniques to determine property agency trust accounting compliance Referred conference paper presented at the Pacific Rim Real Estate Society conference held in Sydney Australia.
17. Christopher J. Kent, The Canadian and International War against Money Laundering, Criminal Law Quarterly, Vol.35, 1992
18. HM- Treasury,(2004), Anti – Money laundering Strategy, London,
19. Linda Bressler, (2012),The role of forensic accounting in fraud investigations importance of attorney and judge's perception, Downtown: the university of Houston, Journal of Finance and Accountancy, P. 5.