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The impact of the characteristics of audit committees on detecting fraud and errors in financial reports an exploratory study of the opinions of workers in commercial banks in Basra Governorate

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Abstract
The study aims to identify the impact of the characteristics of the audit committees represented in their dimensions as an independent variable (independence of audit committees, financial experiences of members of audit committees, size of audit committees) in detecting fraud and errors in financial reports dimensions as a dependent variable (incentives, pressures, opportunities) and to achieve this, the researcher relied on the descriptive analytical approach by designing a questionnaire and distributing it to some employees in the banks of the respondent, and the statistical analysis program was used (SPSS) in data analysis and hypothesis testing, and the research concluded that there is a correlation between the characteristics of audit committees to review financial reports in accordance with international standards on auditing and enhance their ability to detect fraud and errors in financial reports, as well as that the audit committees in the entity under review contribute to an important role in helping internal audit to detect fraud and errors in financial reports, and the researcher recommended that financial institutions should determine the responsibilities of Audit committees accurately with the development of rules and controls related to the detection of fraud and errors in financial reports, and one of the most important results is that fraud and errors in financial reports are one of the most serious problems facing public institutions in general and banks surveyed in particular, and result in companies bearing additional costs reflected on the performance they produce or in the services they provide, which weakens their ability to survive and compete.

Keywords: Characteristics of audit committees, fraud and errors in financial reports, commercial banks

Introduction
Audit committees are one of the needs that currently occupy scientific organizations, as the scientific reports received from most countries of the world recommend paying attention to the role of internal audit, as it constitutes an independent evaluation tool and helps policies to improve efficiency and efficiency of operations and ensure the degree of compliance with laws and internal guidelines govern the effectiveness of risk management policies and the excellence that the organization's management seeks to achieve, because the internal control function is an important tool to achieve the objectives of management, especially those related to supervision. The cases of fraud and manipulation practiced in financial reports are one of the most important reasons that prompted the bank to form special audit committees in the wake of financial collapses and failures in major banks, and the idea of forming audit committees came as a result of detecting fraud and manipulation in the financial statements, and the work of the audit committees is to solve the problems that arise between the external auditor and the bank's management with regard to accounting matters and the method of disclosing information in financial reports, various factors can affect their ability to do so and their effectiveness in achieving their goals, including external factors, such as the regulatory environment represented by the prevailing culture and ethical values, and internal factors, such as the availability of adequate and necessary resources, including material and human resources from multiple expertise and disciplines and successful collective leadership. The agency is independent of the executive authority, and has the necessary powers and powers, and this research consists of four axes, the first axis dealt with the research methodology, and the second axis presented the theoretical aspect of the research represented in the internal

audit committees, fraud and errors in financial reports. The third axis is the practical aspect, and the fourth axis is conclusions and recommendations.

Search problem
Therefore, the problem of the study that the study tries to address and reduce the effects of fraud and errors in its financial reports is concentrated in the audit committees in reducing the problem of detecting fraud and errors in the financial reports from which these banks are congratulated through the role played by the audit committees in financial institutions.

Objectives of the study
- The success of any activity depends on setting the objectives accurately and clearly and determining the means to achieve the goals, taking into account the effectiveness, efficiency and economy, and this applies to the audit committees as a system evaluation activity and all the activities of the facility.
- Audit and evaluate the efficiency and effectiveness of the means of audit, control and supervision committees followed by the surveyed banks.
- The main objective of the audit committees is to help management to effectively fulfill its responsibilities, and to provide objective reports, recommendations and constructive observations regarding the work of the unit in general.

Importance of research
The importance of the research lies in being one of the important research topics, by addressing the relationship between variables represented by the impact of the characteristics of the audit committees represented by (the independence of the audit committee, the financial experience of the members of the audit committee, the size of the audit committee), and its impact on detecting fraud and errors in financial reports, which affect the national economy in general.

Hypothetical research scheme
In order to conduct a scientific treatment of the research problem and achieve its objectives, and in light of the outcome of the preliminary research study he carried out, the researcher adopted a hypothetical graph that reflects the nature of the relationship between the research variables. as shown in Figure 1.

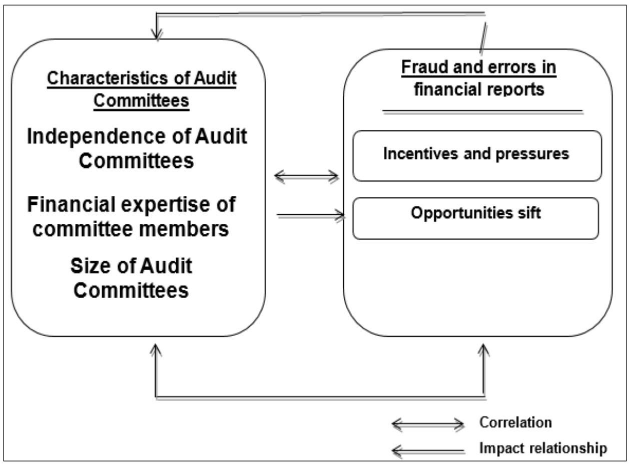

Fig 1: Hypothetical research scheme

The concept of audit committees
The origin of the audit committee is based on the theory of the agency that emerged in the seventies of the last century, which is concerned with solving the problems it faces due to the unbalanced interest between management (agents) and angel investors
(Almeshal, 2014) [11] and the many concepts presented by writers and researchers, as well as professional organizations about what audit committees are, the Canadian Association of Certified Public Accountants has defined audit committees as "A committee composed of the company's directors whose responsibilities are focused on auditing the annual financial statements before submitting them to the Board of Directors, and the Audit Committee is a link between the auditors and the Board of Directors and its activities are summarized in reviewing the nomination of the external auditor, the scope and results of the audit, as well as the internal control of the company and all financial information prepared for publication (Amahalu & Beatrice, 2017) [12], which is also "A sub-committee of the Board of Directors consisting primarily of non-executive directors and acting as a liaison between the external auditor and the company's management in matters relating to external audit, internal audit function and other financial matters." aspects", while audit committees" "is a committee formed by a decision of the Board of Directors, although the Managing Director has no authority over them. Its members usually consist of three to five people. In addition to its members, this committee oversees the preparation and control of financial statements and reports, supports the role of internal and external auditors and ensures compliance with corporate governance principles.
The Audit Committee is "a committee consisting of three to five managers who are not entrusted with the executive responsibilities of the financial department, and its most important work is to audit the financial statements, ensure the effectiveness of the company's internal and accounting control system, the results of the audit by the internal and external auditor, and give recommendations on the nomination and determination of the external auditor's fees" (Baharud, 2014) [13].

Objectives of the Audit Committees
The objectives of the audit committees vary from one unit to another depending on the function of the audit committee within the unit, the criteria used in selecting the members of the audit committees and the bodies that select the members, including the following objectives (Zwaan, 2011) [14].
- Ensure the quality and integrity of the accounting, auditing and financial reporting practices of the unit.
- Verifying the accuracy of the financial statements contained in the financial reports and ensuring their credibility.
- Ensure the independence, qualifications and performance of the external auditor.
- The unit's compliance with applicable legal and regulatory requirements.
- Supervising the unit's programs for evaluation and risk management.
- Maintain channels of communication between management and the external auditor.
- The main objective of the existence of the Audit Committee is to enhance confidence and credibility in financial reports through effective control over the

process of preparing financial statements, in addition to supporting the independence of the external auditor in the performance of his work, as well as strengthening control methods and systems, protecting the interests of related parties and shareholders' rights and enhancing the role of disclosure and transparency, and some of the objectives and tasks of the audit committees can be summarized through the following points (Salehi, 2016) [15].

- Ensure the integrity of financial statements from errors and manipulation, and seek to discover any errors or manipulation by management
- Supporting the credibility of the annual financial statements that are audited to ensure the security of disclosure and comprehensiveness of these statements.
- Providing a channel of communication between them and the internal and external auditors, as well as providing a line of communication between them and the Board of Directors, which contributes to the consistency of information within the management.
- Examination of the results of the internal audit and external audit to deal with the examination of the external auditor's report, financial statements and additional reports such as the report of the results of the examination of the internal control system, as well as the examination and testing of the accounting policies in the bank, accounting methods and procedures, and the examination of the recommendations and reports of the external auditor.

Supporting the Bank's management in achieving its legal responsibility as an agent for shareholders, through the existence of formal channels of communication between the committees emanating from the Board of Directors on the one hand, and the internal and external auditors and the internal control structure on the other hand.

Characteristics of Audit Committees

1. Size of audit committees

The number of members of the audit committees depends mainly on the size of the company and the size of the board of directors in it, as the number of members of the committee must be appropriate to provide capabilities and expertise and distribute tasks properly, in order to ensure that its tasks are carried out efficiently and effectively, and the number of members of the committee should be determined not to increase the number in a way that prevents the performance of work quickly and efficiently, in addition to being careful not to reduce its members so that they are unable to do their work properly. The ideal number of members of an audit committee ranges between three and five, and if the size of the audit committee has a positive impact on increasing the quality of profits, an audit committee with large members can be more effective, as it is likely to include diverse expertise to carry out more accurate monitoring (Al Qudah, 2020) [16].

2. Independence of Audit Committee Members

The real independence of the member of the audit committee is that the judgments and personal opinions he expresses are unbiased to the directions of management and the external auditor, and the New York Stock Exchange defined a member of the independent audit committee as a person who is not affected when expressing his opinion or fulfilling his responsibilities by any relationship with the board of directors any other person within the company in which he works as a member of the audit committee, many criteria that must be met by a member of the audit committee in order to be considered independent, namely that he does not work in the company and not He has ownership of authority or responsibility in it or has a relationship or kinship with its officials, and therefore the availability of these conditions ensures that the members of the committee are able to carry out their duties as required and protect the interests of shareholders, and the independence of members contributes to enhancing the quality of financial reporting, The percentage of non-executive members in the audit committee indicates the independence of the committee, as the independence of the committee in the board of directors contributes to achieving high market value because they have a deep understanding of the nature of risks that you are exposed to Unit (Oussii, 2020) [17].

3. Financial experience of audit committees

After the availability of the independence feature of the audit committees, it is followed and complemented by the property of experience, financial knowledge and legal experience in the work and nature of the activity of these committees, which makes the audit committee with the appropriate amount of experience and knowledge that enables it to carry out its supervisory and control tasks entrusted to it because the members of the audit committee with financial and accounting experience are more able to detect possible errors or distortions in financial reports, thus improving the quality and reliability of information provided to the market and enhancing the quality of financial reports.

He noted that the expertise of audit committee members is essential to help them deal with external auditors, adding that members with professional certifications understand the duties and responsibilities of the auditor more than their counterparts (Eulerich 2016) [18].

Cheating and mistakes

Financial statement fraud is a critical issue for audit committees due to potential legal liability arising from failure to detect fraud, manipulation of financial statements and potential damage to professional reputation (Arens, 2014) [1]. International Standards on Auditing differentiate between two types of material manipulation; fraud, errors Errors represent unintentional irregularities, while fraud represents intentional irregularities (Al-Dhubaibi, 2020) [2] as defined by Benha "External Auditor's Responsibilities Related to Detecting Fraud in Financial Statements" The primary factor to distinguish between error and fraud is the intention to commit a material misrepresentation whether it is intentional or unintentional. If the intention is intentional to commit the material misrepresentation, the material misrepresentation in this case shall be considered fraud. If the intention to commit the material misrepresentation is unintentional, the material misrepresentation in this case is the result of error (2019, AL-Qudah) [3]. The concept of fraud is "deception or misrepresentation carried out by individuals within the company, management, parties responsible for governance or employees of the company with the aim of achieving illegal benefits".

(Chen, 2016) [4] indicates that fraud can be divided into two types: internal fraud and external fraud. Internal fraud is related to fraud committed by individuals within the company such as employees or management. External fraud is fraud committed by individuals outside the company, such as suppliers and contractors of the company. List fraud is defined as "a deliberate misrepresentation of the financial values specified to improve the company's profit and mislead shareholders or lenders (creditors), while transaction fraud is the deliberate embezzlement or theft of the company's assets. The Association of Fraud Examiners has also developed a fraud classification model known as the "Fraud Tree", which includes about a fraud scheme, and these schemes are classified into three basic groups: misrepresented financial statements, misappropriation of assets, and corruption. First, the financial statements are misrepresented and manipulated by senior management, resulting in significant losses borne by the company. As for the embezzlement of assets, it is usually committed by employees within the company, and it is the most common type and results in fewer losses compared to the previous type, and it is difficult to detect by internal and external auditors (Hijazi, 2019) [5] that although there are many types of fraud, fraud can be divided into four types that are the most or common, and the first type is embezzlement of assets, and after this type of fraud is the most common and easiest to detect (Association, 2020) [10].

What is financial statement fraud?

As for fraud or fraud in financial statements or reports, it can be defined as intentional misrepresentation or omission of values or disclosures with the intention of deceiving or misleading the users concerned (Lin, 2015) [7]. Financial statement fraud can also be defined as a deliberate misrepresentation of the financial condition of the institution completed by making deliberate errors or deliberate omission of amounts or disclosure in the financial statements for the purpose of deceiving users of the financial statements (Manjula, 2012) [8].

Justification for financial statement fraud

The following circumstances may indicate risk factors that are a reflection of the attitudes and justifications of those persons (such as board members, management or other employees) who participated or justified the preparation of the entity's financial reports (Nabhan, 2010) [9].

1. Communication is not good and the adoption of organizational values and ethical standards by management or the association with values or ethical standards is not good
1. Exaggerated non-financial involvement of management or preoccupation with testing financial principles or determining material estimates.
2. Excessive management interest in maintaining or increasing the direction of profits or share price of the economic entity.
3. Conducts communication with analysts, creditors and third parties to obtain exaggerated or unrealistic forecasts.
4. The inability of the administration to correct the known circumstances in a timely manner.
5. The administration's interest in using inappropriate means to reduce the profits declared for tax reasons.
6. The relationship between management and the current or previous auditor is tense and the following factors exacerbate this situation.

Third: The practical aspect

The results of the descriptive statistics of the independent variable characteristics of audit committees

Measuring the level of importance of the main variable Characteristics of audit committees according to the arithmetic mean: The research variables were arranged and classified according to the questions for each variable, and using statistical indicators (arithmetic means, standard deviations, ranks and the level of importance of the main variable of audit committees according to the responses of the members of the research sample) in Table 1.

Table 1: Shows the arithmetic media, standard deviations, relative importance and arrangement of dimensions Characteristics of audit committees

T	Dimension	Arithmetic mean	Standard deviation	Rank	Importance level
1	Independence of Audit Committees	3,71	0,98	1	High
2	Financial expertise of audit committee members	3,41	0,89	2	medium
3	Size of Audit Committees	3,32	0,88	3	medium
Overall dimension		3,30	0,96		medium

Source: Preparing the researcher based on the results of the SPSS program

The final statistical results of the total arithmetic means showed the characteristics of the audit committees shown in Table 1 as follows:

- The total arithmetic mean of the responses of the study sample in the banks surveyed with regard to the main variable characteristics of the audit committees has reached (3.30) on the Likert five-point scale, which is higher than the hypothetical mean of (3) and a standard deviation of (0.96), and a high level of importance, which indicates that the audit committees in the banks enjoy the characteristics of the audit committees at an average level according to the opinions of the study sample.
- After the independence of the audit committees, they achieved the highest arithmetic mean of (3.71), standard deviation (0.98), and a high level of importance, which indicates that the audit committees in banks have independent authority in performing their duty to detect fraud and errors in financial reports.
- Followed by the financial experiences of the members of the audit committees with an arithmetic mean (3.41), and a standard deviation (0.89), and an average level of importance, which indicates the ability of the audit committees and their experience in banks to detect fraud and errors in financial reports.
- Thus, the size of the audit committees is the arithmetic mean (3.32) and the standard deviation (0.88), with an

average level of importance, which indicates all that increases the number of audit committees and motivates them to exert more efforts for the success of banks to detect fraud and errors in financial reports.

This indicates that there is agreement from the sample members on the existence of the impact of the characteristics of the audit committees in the detection of fraud and errors in financial reports, and it is also noted from Table 1 that the dispersion was high in the answers of the research sample about the main variable internal audit and its dimensions, which indicates that the answers of the research sample were inclined to neutral and the reason for this may be due to their fear of the answer and to their lack of reading of the procedural definitions related to the audit committees with their various sub-dimensions and to their speed In the answer.

Results of descriptive statistics of the dependent variable (detection of fraud and errors

Measuring the level of importance of the variable of the audit committees and its constituent sub-principles according to the arithmetic mean

The research variables were arranged and classified according to the questions for each variable, and using statistical indicators (arithmetic media, standard deviations, ranks and the level of importance of the variable following the discovery of fraud and errors in financial reports according to the responses of the members of the research sample) in Table 2.

Table 2: Shows the arithmetic media, standard deviations and the order of relative importance of the dimensions of financial and administrative corruption

T	Dimension	Arithmetic mean	Standard deviation	Rank	Importance level
1	Incentives and pressures	3,82	0,94	2	medium
2	Opportunities	3,59	0,9	1	High
Overall dimension		3,54	0,65	-	Medium

Source: Preparing the researcher based on the results of the SPSS program

The final statistical results of the total arithmetic media showed the discovery of fraud and errors in the financial reports, which are shown in Table 2 as follows:

A. The total arithmetic mean of the responses of the research sample in the company surveyed with regard to the variable of corruption detection fraud and errors in financial reports has reached (3.54) on the five-point Likert scale, which is higher than the hypothetical mean of (3) and a standard deviation (0.65), and the level of importance of the average, which indicates that the management of banks is working to apply the principles of banks for the methodology of detecting fraud and errors in financial reports. This indicates that there is agreement from the sample members that the management of banks applies the detection of fraud and errors in financial reports, and it is also noted from Table 2 that the dispersion was high in the responses of the research sample about the main variable dependent on the discovery of fraud and errors in financial reports and its dimensions, which indicates that the answers of the research sample were inclined to neutral and the reason for this may be due to their fear of the answer and to their lack of reading of the procedural definitions related to the Detecting fraud and errors in financial reports in their dimensions and speed in answering.

Testing research hypotheses

First: Testing correlation hypotheses

Table (3) shows the correlation relations assumed by the first main hypothesis, as the aforementioned table confirms the existence of a positive and significant correlation between the characteristics of the audit committees, which represents the horizontal axis of the table, and the detection of fraud and errors represented by the vertical axis, as the value of the correlation coefficient was (0.677**), which indicates the proof of the first main hypothesis that (there is a statistically significant correlation between the characteristics of audit committees and the detection of fraud and errors combined). The results of the analysis of the correlations between the characteristics of audit committees and the detection of fraud and errors are illustrated by the following correlation relationships shown in Table 3.

Table 3: Correlation between the Dimensions of Audit Committees Characteristics (X) and Fraud and Error Detection Principles (y)

Examined variables and their dimensions 0,677**		Opportunities	
		Fraud and error detection (y)	Y2
Characteristics of audit committees (X)	Incentives and pressures	0,633**	0,447**
	Y1	0,581**	0,533**
	Independence of Audit Committees (X1)	0,446**	0,553**

Source: Preparing the researcher based on the results of the SPSS program

As for the sub-hypotheses, Table 3 shows the matrix of correlations between the sub-variables as follows:

Table 3 shows the matrix of correlations between the interpretative variable (characteristics of audit committees), shown in the vertical plane fraud detection and errors and shown in the horizontal axis as follows:

- There are correlations between internal audit (independence of audit committees, financial experience of audit committee members, size of audit committees) and the dimension of incentives and pressures and the correlation coefficients were (0.633**, 0.581**, 0.446**).
- Table 3 shows the matrix of correlations between the interpretative variable (audit committees) shown in the vertical axis (fraud and errors in financial reports) and shown in the horizontal axis, as there are correlations between audit committees (independence of audit committees, financial experiences of audit committee members, size of audit committees) and after opportunities. The correlation coefficients were

(0.447**, 0.533**, 0.553**). This result achieves the second sub-hypothesis of the first main hypothesis (there is a statistically significant correlation between the characteristics of audit committees and the dimension of opportunities).

Analysis of impact relationships between the variables of the study: After analyzing the correlation between the dimensions of audit committees, fraud and errors in financial reports, the study model and its hypotheses require determining the degree of impact of these dimensions in fraud and errors in financial reports, and this is what is stipulated in the second main hypothesis, and to test this hypothesis it is necessary to determine the impact of these dimensions according to the sub-hypotheses emanating from the second main hypothesis in general and in detail.

Table 4: Shows the impact of the dimensions of the audit committees combined as independent variables in fraud and errors in financial reports as an approved variable, and in light of the results using the (SPSS) system for statistical analysis

Variable Independent and Variable Adopted	Dimensions of Audit Committees		R^2	F	
	B0	B1		Calculated	Scheduled
Fraud and errors in financial reports	0.996	0.992 (10.889)	0.585	118.577	3.96

N=200 P≤0.05 DF (4-20) for calculated t-value (10.889)

The results of the regression analysis on all dimensions showed that there is a significant impact of the combined dimensions of audit committees on fraud and error in financial reporting., as the calculated value of F (118.577), which is higher than its scheduled value of (3.96) at Dotme (1.23) and the determination factor R^2 (0.585) for it and through the follow-up of the coefficients (B) and test (t) for it was found that the value of (t) calculated (10.889), which is a significant value with a significant level (0.05) and thus the second main hypothesis has been achieved, and this is consistent with the study (Shamma), which confirms that the audit committees With his qualities and personal firmness is able to make subordinates indulge in the organization's message and accept the process of organizational change in order to achieve the goals of their organization, and with these results the second main research hypothesis was accepted at the macro and micro levels between the dimensions of audit committees, fraud and errors in financial reports.

Conclusions

1. Through individual responses to the questionnaire for the variables of the study, it was found that most of the problems that arise are the result of conflicts of interest between members of the boards of directors of companies and their owners, so that the work of the audit committees. To implement a series of laws and regulations. Fraud detection and error reporting mechanisms are funded.
2. Fraud and errors in financial reports are among the most serious problems facing organizations in general and commercial banks in particular, and they result in additional amounts on banks that reflect on their performance or on the services they provide and weaken their ability to compete.
3. Conclusions from the responses of employees is that laws must be established to impose penalties on perpetrators of fraud and manipulation of financial statements.
4. Fraud and errors in financial reports are political, financial, administrative and ethical manifestations and manifestations.

Recommendations

1. Applying the audit committees mentioned by the researcher to address the problem of fraud and errors in financial reports suffered by commercial banks and the government.
2. Financial institutions recognize that audit committees are their first line of defense against error, fraud and manipulation that seeks to deny banks profitability and competitiveness.
3. The members of the Audit Committee shall have sufficient experience in the internal auditor's review process.

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