The Impact Of The Intellectual Development Of External Auditors In Reducing Money Laundering In Jordanian Commercial Banks  From The Point View Of External Jordanian Auditors

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Abstract: The study aimed to identify the impact of intellectual capital development on the knowledge competence of the external auditors in reducing the phenomenon of money laundering in the commercial banks of Jordan, which number 13 commercial banks. The study was followed by a descriptive and analytical approach. The study sample consisted of 325 auditors from Jordan’s audit offices. The study was based on the SPSS program to achieve the results of the study. In the audit offices for greater freedom of their creativity and innovation to ensure the quality of auditing as well as the crystallization of a clear policy in the fight against money laundering. The most important recommendations of the study is reflected in the need to draw the attention of the audit offices on the interest in the development of intellectual capital because of its importance in improving Esterat Wagh offices in drawing sophisticated intellectual policies in attracting elements for outstanding work in which to curb money laundering operations.

Key words: Money laundering, Development of intellectual capital, auditors.

1 INTRODUCTION
The issue of money laundering and combating it has been an important issue over the past few years, and the efforts of States have rarely converged on a subject as I have met on this issue, so that we no longer see a State whose legislation is free of this issue. In view of the general international feeling of the seriousness of the spread of money-laundering operations, and of its devastating negative effects at all levels, especially the economic and social ones, and the universality of the problem was the global confrontation in addressing this phenomenon, where there is almost complete agreement between most of the world to prosecute and Qubthm, the enactment of laws Biggeraman and to besiege this phenomenon and the restrictions imposed on them by taking preventive measures and actions to address them (spring, 2005) The banks and financial institutions remain the most targeted to carry out money laundering activities. Money stores are safe and criminals try to give dirty money legitimacy through a series of banking operations, and multiple banking services can be considered the real way to hide the illegitimate source of money, Money launderers as buying real estate and other precious assets. Therefore, this study will attempt to demonstrate the importance of the intellectual development of Jordanian external auditors in reducing money laundering in Jordanian commercial banks.

The scientific methodology of the study: The content of this paragraph aims at building the method by which the study was managed by using the abstracts of the literature and references related to the study. Therefore, the following sub-paragraphs were included:

1.1 The first question is: Is there a positive linear correlation between the intellectual capital attraction at the audit offices and the reduction of money laundering operations in the Jordanian commercial banks
1.2 The second main question: Is there a positive linear correlation between the intellectual capital industry at the audit offices and the reduction of money laundering operations in the Jordanian commercial banks
1.3 The third main question: Is there a positive linear correlation between maintaining the intellectual capital of the audit offices and reducing money laundering in the Jordanian commercial banks
1.4 The fourth main question: Is there a positive linear correlation between the quality of customer service at the audit offices and the reduction of money laundering operations in Jordanian commercial banks

3 THE OBJECTIVES OF THE STUDY
The main objectives of the study are the following:
3.1 Provide a theoretical framework on the concept of money laundering
3.2 Statement of the concept and importance of developing intellectual capital for auditors

4 THE IMPORTANCE OF THE STUDY
The importance of the study is as follows:
4.1 The study attempts to give a comprehensive overview of the concept and the foundations and stages of money laundering operations in banks
4.2 Opening new horizons for the development of the...
intellectual capital of the auditors to reach a higher goal, this is to combat the phenomenon of money laundering at the local and global level.

5 THE HYPOTHESES OF THE STUDY
The study is based on the following hypotheses:
- The first main hypothesis HO1: There is no positive linear correlation between the polarization of intellectual capital at the audit offices and the reduction of money laundering operations in Jordanian commercial banks.
- The second main hypothesis HO2: There is no positive linear correlation between the intellectual capital industry at the audit offices and the reduction of money laundering operations in Jordanian commercial banks.
- The third main hypothesis HO3: There is no positive linear correlation between the activation of intellectual capital at the audit offices and the reduction of money laundering operations in Jordanian commercial banks.
- The fourth main hypothesis HO4: There is no positive linear correlation between maintaining the intellectual capital of the audit offices and limiting the money laundering operations in the Jordanian commercial banks.
- The fifth main hypothesis HO5: There is no positive correlation between the quality of customer service at the audit offices and the reduction of money laundering operations in Jordanian commercial banks.

6 METHODOLOGY OF THE STUDY
The descriptive and analytical approach will be based on the following sources:
1. Initial sources. Primary Sources
2. Secondary sources.

6.1 PRIMARY SOURCES
The preliminary data needed for this study were obtained through a questionnaire that will be prepared and distributed to a group of external auditors. The sample of this study was then collected and analyzed using the SPSS software to test the validity of the hypotheses.

6.2 SECONDARY SOURCES
The secondary data related to this study were obtained by reference to books, university transcripts, scientific researches, reports and articles in newspapers and magazines, in order to build upon the theoretical framework of the study and achieve its objectives.

7 STUDY POPULATION
The study population consists of 13 commercial banks in Jordan.

7.1 SAMPLE OF THE STUDY
A selection of auditors working in the auditing offices in Jordan, with a total of 325 qualified and professional auditors at the global and local levels.

8 PREVIOUS STUDIES
The study of the impact of intellectual capital development on the efficiency of the performance of auditors working in auditing offices in Jordan (field study) The study aimed to identify the impact of intellectual capital development on the efficiency of auditors working in the auditing offices in Jordan. To achieve the objective of the study, the researcher followed the analytical descriptive approach. He designed a questionnaire and presented it to two arbitrators. The sample of the study consisted of (325) Auditors working in audit offices in Jordan. The results showed that there was a statistically significant effect at a statistical level of significance (0.05 a) for the development of intellectual capital by (capital industry, capital attraction, activation of the head). Money, capital province, attention to the value of capital) on the accuracy of the audit. The results showed that there is a statistically significant effect at a statistical level of significance (0.05 a) for the development of intellectual capital by (capital industry, capital attraction, capital activation, capital preservation, capital interest) on audit quality. In light of these results, the researcher recommended the need to work on scientific research to create new knowledge. Study (2016) entitled Effect of the cooperation of the Shariah Supervisory Board and the external auditor in reducing the phenomenon of money laundering from the point of view of Islamic banks. The phenomenon of money laundering is the scourge of the age. It is an organized crime with its methods and methods. It is one of the most serious financial crimes because of its direct repercussions on the intellectual, economic, political and moral aspects of individuals, society and financial institutions represented by Islamic banks. Balance and stability, which are the cornerstone of the welfare society. Therefore, this study aimed to crystallize a conceptual framework for the mechanism of cooperation between the legal deities and the external auditor. This study is based on the analytical descriptive approach through the design of a questionnaire to study the impact of the cooperation of the Shariah bodies and the external auditor in reducing the phenomenon of money laundering. The study community included the Islamic banks operating in Jordan: Jordan Islamic Bank, Arab Islamic International Bank, Jordan Dubai Islamic Bank and Al Rajhi Islamic Bank. The study sample included the Shariah bodies in these banks and the legal auditors. In both categories, the number of employees in the Shariah bodies was (93) And a random sample of 190 external auditors was selected for auditing those banks. One of the most important results of the study was that the attitudes of the sample members were about approving the existence of cooperation between the Shariah bodies in the Islamic banks. The results of the main hypothesis test showed a significant effect on all dimensions of cooperation. And the external auditors to reduce the phenomenon of money laundering, except for (finding professional versions), in studies of dimensions of cooperation combined, and this does not exclude the existence of the impact of the dimension (finding professional versions) in reducing the phenomenon of money laundering. With this dimension. One of the most important recommendations of the study was that filing and transfer should be subject to certain limits and limits for monitoring and follow-up by the Shariah and external auditors, which are suspected of dubious operations. As well as the need for the legal bodies and the external auditor to meet with the internal auditor away from the management of Islamic banks to discuss the effectiveness of the internal control system to combat money laundering. A study (Afif and Abdel Moneim, 2015) entitled "Strategic Vision to Combat Money Laundering in Jordanian Financial Institutions" - An Analytical Study. The phenomenon of
money laundering is a crime of the modern era. It is an organized crime with its methods, methods and bases, which are universally and locally recognized. It is one of the most serious international financial crimes due to its direct repercussions on the intellectual, economic, social, political and moral aspects of individuals, society and institutions of all kinds. Economic problems are complicated because they contribute to maximizing the state of imbalance and stability, which are the cornerstone of the welfare society. The spread of this phenomenon in a frightening manner, especially in light of globalization and the knowledge economy and the increasing movement of economic activity and financial and economic openness locally and globally, and common electronics, electronic washing is done in minutes or seconds to speed up the concealment of the source of these illegal funds. Banks are one of the most important episodes in which illegal funds are organized due to the complexity, speed and overlap of banking operations, since money launderers can not carry out these operations without using the services provided by the banking system. This study attempts to demonstrate the impact of this phenomenon on local and international communities. And the role of banks in combating them, while also addressing the role of Basel Committee for effective banking control in combating this global phenomenon, and the most important results of this study. And that banks are the main channel in which the flow. The main recommendations of the study were to benefit from the experience of a number of international banks that are moving towards combating money laundering and to work to find a mechanism for coordination and international cooperation in the exchange of information and legal, financial and monetary expertise that will play an important role in the fight against money laundering. Finally, the study presented a proposed strategic vision to combat money laundering in Jordanian financial institutions. The study of the effectiveness of the role of the audit committees in the fight against money laundering operations, an applied study on banks operating in Palestine. The study aimed to identify the effectiveness of the role of audit committees in combating money laundering operations in public banks in Palestine. This is done by demonstrating the extent of commitment to the specific tasks and responsibilities and powers required to effectively exercise their role in the fight against money-laundering operations, and indicating the contribution of the audit committees in evaluating the internal control systems and supporting the internal audit and external audit function in combating money laundering. Distributed to the members of the Audit Committee, internal auditors and external auditors of the banks of 17 banks. The sample of the study, which responded to the researcher 15 banks, addressed by the questionnaire by 3 questionnaires per bank and 5 questionnaires per Of external auditors. The audit results show that the audit committees are committed to implementing the specific tasks and responsibilities and have the authority necessary to effectively exercise their role in combating money laundering. The role of the audit committees contributes to the evaluation of the internal control system, Laundering. The researcher presented a number of recommendations, the most important of which is that there should be a charter for the Audit Committee that includes clearly and binding duties, responsibilities and powers, so that it is a source of strength and authority for members. The final report of the financial statements published by the banks shall include a report on the tasks performed by the Audit Committee during the year to increase the effectiveness of the role of the audit committees in evaluating the internal control systems. Al-Shammarri, 2014, entitled The Role of Regulatory Culture in Combating the Phenomenon of Money Laundering: An Applied Study in Rafidain Bank, Anbar Branch. The study aimed at diagnosing the role of the organizational culture prevailing in the organization in combating the phenomenon of money laundering through application in Rafidain Bank, which is one of the important economic organizations. The problem of research has been determined in a number of questions, the most important of which is - what is the nature and content of organizational culture in the organization in question, what are the economic and social effects of money laundering phenomenon, is organizational culture an effective role in combating money laundering phenomenon? Regulatory and anti-money laundering, is there a significant impact of organizational culture in combating money laundering phenomenon. In order to achieve the objective of the above study. The questionnaire was used as a main tool for collecting data and information, and the data were processed using a set of statistical tools suitable for the nature of the research such as arithmetic mean, standard deviation, correlation coefficient, and effect implemented using the program. SPSS on computer. The results of the study showed no significant effects of organizational culture in combating money laundering phenomenon. Hussain (2013), Analysis of Factors Affecting and Reporting the External Auditor of Money Laundering Operations. The study aimed at explaining the factors affecting the discovery of money laundering operations by the auditor and the role of auditing the direction of money laundering phenomenon. The first group included the factors related to the auditor, the second group the factors related to the company's auditing departments, and the third group included the factors related to the professional issues. And reached The study found that the external auditor in the Hashemite Kingdom of Jordan has knowledge of the importance of the audit process towards the phenomenon of money laundering, and the approval of the sample of the study indicates that it is due to the lack of detection of money laundering that threatens the business establishments to factors related to the auditor and factors related to the departments of the audited companies, Related to professional publications. Study (Abul-Ghanem, 2012); The impact of intellectual capital development on the effectiveness of strategic information systems in the companies of the industries. Food in Jeddah. The aim of this study was to identify the impact of intellectual capital development on the effectiveness of strategic information systems in the food industry companies in Jeddah. In order to achieve the objectives of the study, a questionnaire was developed for the purpose of collecting data. A total of 104 questionnaires were distributed on the sample of the study population, which consisted of the employees of supervising posts in the seven food companies. The number of questionnaires recovered and valid for the analysis was 82. The Statistical Package for Social Sciences (SPSS.v.16) was used to analyze the data. The study reached a number of results:

1. The perceptions of respondents in the food industry companies to the level of intellectual capital development.
2. The level of effectiveness of managers came at a low level.
3. The existence of an impact of the dimensions of intellectual capital development (intellectual capital industry, the activation of capital (intellectual, intellectual capital preservation, customer interest)) in the effectiveness of strategic information systems in the food industry companies in Jeddah. The study recommended directing the departments concerned to the need to link policies of polarization and to attract human resources in terms of efficiency, through the systems of service for these companies, and the need to focus on the preservation of intellectual capital by clarifying the system of service rights and duties and opportunities for development, and recommended the attention of researchers to the need for similar study in other industrial sectors. By developing intellectual capital, institutional performance and competitiveness. (Entitled 2016, Al-Dalahmeh); The Impact of Intellectual Capital on the Development of Efficient Accounting Information Systems Applied in the Contributing Jordanian Industrial Companies - Viewpoint of Jordanian Accountant Auditors This study aimed to demonstrate the importance of developing intellectual capital in increasing the efficiency of the accounting information systems applied in industrial companies. In addition, 75 external auditors with professional qualifications and qualifications were selected at the global and local levels who audit the accounts of Jordanian industrial companies. Is that the efficiency of accounting information systems in any company is measured by the benefits gained as a result of the use of the accounting system outputs compared to the costs that are sacrificed for the construction and design of the accounting system and its operation as well as the urgent need for capital development. Think of any company to enhance the efficiency of information systems So we will need a pioneering mechanism to activate, attract, manufacture and sustain this important resource in any company. The study concluded that it is necessary to pay attention to the development of intellectual capital in industrial companies and make it one of the top tool's concerns because it has a pioneering impact on the company's business as a long-term investment of importance to the companies it owns. With the need to direct the industrial companies in the crystallization of a clear and transparent policy in attracting and revitalizing the elements that are intellectually efficient to raise the level and quality of their accounting information systems. Study (Qqab, 2012) titled; The Role of the Audit Committee in Raising the Efficiency of the Internal Control System to Combat Money Laundering in Jordanian Banks. The study aimed at clarifying the role of the Audit Committee in combating money laundering operations through the tasks entrusted to it by evaluating the internal control systems to combat money laundering operations and setting the appropriate mechanism to ensure the bank's compliance with the instructions of combating money laundering. In order to achieve the objectives of the study, To collect, analyze and interpret information on key elements of the study with a view to building the theoretical framework as well. The results of the study showed that the Audit Committee contributes significantly to combating money laundering in Jordanian banks through its activities in evaluating the internal control system. The study recommended that Money Laundering has a negative impact on the banking sector, so regulators must oblige banks to prepare a special report on the availability of internal control controls to combat money laundering. Study (Dieter & reference 2010) entitled Improving audit effectiveness in assessing KYC / AML practices, Case study in a Luxembourg's context. This study aimed to report on the appropriateness of the ISO standard for the establishment of an internal audit evaluation model for the prevention and detection of money laundering operations, which effectively serves as an element in evaluating the effectiveness of internal control systems and helps to assess business compliance to apply KYC and AML. According to the requirements of banking organizations Luxembourg, and used the researcher in his study case study to test effectiveness Internal control systems and their efficiency. The study concluded that the proposed evaluation model facilitates the evaluation process through the structure of the matrix, and that this test helps to ascertain the effectiveness of the controls, and to indicate whether the structure of the internal control system includes areas that allow money laundering operations? In addition to indicating the areas in which KYC risks are involved, AML can be used to combine different internal reporting formats.

9 THE THEORETICAL SIDE
There are many points of view for those who want to look into the real concept of washing the question. We see that the European Commission's Money Laundering Manual issued in 1990 defined the transfer of money derived from criminal activities in order to conceal or deny the illegal and prohibited source of such funds or to assist anyone who committed an offense to avoid legal liability Resulting from the retention of proceeds of this offense), and here we must have knowledge that these funds are derived from the crime ("Ali-Qader, 2002, p. 3). But we see that French law defines it as a "fact of facilitating the false justification by any means of source of money or income of the offender in a felony or misdemeanor of which he has direct interest." It is also a money laundering act "to provide assistance in the recruitment, Direct crime or misdemeanor. "On the other hand, the London Conference defined it as a series of overlapping financial transactions to hide the illicit sources of money, that is to hide the sources of dirty money and to show them in the form of funds obtained from legitimate sources. With its returns to the high economy Mei as natural funds (Jumaili, 2001, 69), Money Laundering Law (No. 10 of 2002) defines money laundering as: Any behavior involving the acquisition, possession, disposal, management, custody, replacement, deposit, security, investment, transfer or manipulation of funds if they are obtained for offenses, knowing that, when such conduct was intended to conceal or conceal the nature of the money Its source, its place, its owner or the right holder therein, or to change its truth, or to prevent the discovery of this, or to obstruct access to a person who committed the crime from which the money is derived). (The Industrial Development Bank of Egypt, 2008, p. 7). While the instructions issued by the Central Bank of Jordan concerning money laundering have been defined as concealing the real source of illicit funds (derived from an illegal act) or giving false information about this source by any means And the transfer or replacement of funds for the purpose of concealing or disguising their source (Jordan's Guide to Combating Money-Laundering Operations, Central
The possession, possession, use or employment of illegal funds by any means to purchase movable or immovable property or to carry out financial transactions. Therefore, according to the researchers, the process of money laundering is intended to legitimize the money and reflect the real image of the use of legitimate activities to escape the seizure and confiscation to allow owners to reuse easily and easily in various areas of business, whether local or global.

**STAGES OF MONEY LAUNDERING**

**Phase I: Deposit Egyptian Industrial Development Bank and Workers, 2008, p. 13** This stage is limited to the deposit of funds obtained from any illegal operations stipulated in the Anti-Money Laundering Law mentioned above, whether cash or non-monetary deposit, where these funds enter the banking system, and it is not difficult at this stage to identify those who deposited the funds and their relationship to the source of funds. Phase II: Camouflage or concealment of the illicit source of funds in an attempt to break the tracking of those funds by taking complex transactions to hide them. These include the purchase of shares, bonds or other assets that are easily converted into cash or the transfer of such funds to accounts abroad. Phase III: Mixing or Integration (Integration) This is the final stage when the money is diverted and integrated into the economy to appear as legitimate assets and funds used in other activities that can generate a continuous income that may be used to fund other crimes or to be utilized in later stages. The three stages may be separately and distinctly occurring at the same time. Or overlapping as to how the basic steps occur, it depends on the washing mechanisms and the requirements of criminal organizations. The above three stages do not occur often in the order described above and may occur once or become overlap between the stage and the other by: (Arab Society of Certified Public Accountants, 2004, 5)

3. Money laundering using financial transactions related to investment activities.
4. Money-laundering through international activities outside the State.

**THE ROLE OF THE CENTRAL BANK IN THE FACE OF MONEY LAUNDERING**

The Central Bank plays a key role in the money laundering process. Accordingly, the Central Bank must abide by the law of compliance as follows: (Ghalib, 2003, 79)

1. Monitor the volume of funds received from outside the country or transferred abroad through financial institutions and reporting on them and their movement and what is related to their activation.
2. The balance of control of any apparent and unusual balance resulting from the movement of funds in the country is not coordinated with its economic reality.
3. Monitor the activities of financial institutions to ensure that they are free of money laundering transactions or transactions.
4. Establish a unit to carry out the necessary investigations to uncover the ways and means of money laundering.
5. Issue brochures and instructions on the issuance of audits in the field of combating money laundering.

The general framework of the advanced banking supervision process in accordance with the Basle Committee: Basle Commite, 2010, P50) Basel principles included the basic elements that constitute a general framework for effective banking supervision, which can be reviewed by the following points:

- Any effective control system should consist of some forms of on-site control (internal inspection) and off-site control (external or field inspection).
- There should be a systematic communication between the bank observers and the bank’s management as they understand the operations of that bank.
- Bank observers should have the means to compile, review and analyze financial reports and statistical results from banks on an individual and consolidated basis.
- The full independence of banking observers should be available in obtaining control information either through local checks (within the bank) or through the use of external auditors.
- One of the most important elements of banking supervision is that the auditors are qualified and able to monitor the banking group according to unified rules.

The researchers find that this organized process requires leading people who have a high intellectual and intellectual face to face this growing phenomenon not only locally but also internationally. In other words, they need to possess the entrepreneurial element and resource of intellectual capital, but how is that? But above all, this important resource must be defined. Firas money is defined as a characteristic of transformational leaders, and their ability to transform technology from research to manufacturing is very successful and contributes to building organizations and companies in the world of competition for a long period of time. Youndt et al1996p839 defines it as a unique capability of a limited number of individuals working in companies and organizations to enable them to make outstanding contributions that enable organizations and companies to increase their production and achieve high standards compared to companies and similar organizations. Stewart, 1997, p2, defined it as knowledge that can be employed, that is, knowledge becomes capital only if it is found and used so that it can be used for companies or organizations. Therefore, researchers see an urgent need to develop the intellectual competence of my auditors Accounts to face the phenomenon of money laundering so we will need to Environment.

1. the polarization of intellectual capital: (Abul-Ghanem, 2012, pp. 10-11)
   This dimension reflects the efforts of the audit offices in the search for auditors who are highly qualified and skilled, and in addition to providing the appropriate environment to attract people of expertise and competencies by providing their economic and social needs to meet their needs.

2. Intellectual Capital Industry:
This dimension represents the policies and practices adopted by the audit offices in the formation of their own intellectual capital by following a number of methodological procedures such as programs, training courses and programs for the development of social relations among the members of the same office, which helps to create a special knowledge fabric that serves only a competitive advantage.

3. Activation of intellectual capital:
The acquisition of knowledge in offices is not sufficient to be a competitive advantage of a strategic nature capable of growing and adapting to environmental changes unless this knowledge is activated and placed in a flexible operational position capable of maintaining the smooth flow of knowledge between the organizational levels of different offices in line with developments and changes in internal and external work.

4. Preservation of intellectual capital:
This dimension refers to the overall policies and administrative procedures taken by the offices in order to maintain their knowledge, skills, knowledge and knowledge in a number of methods and methods, notably training, motivation, material and moral, organizational learning and the development of social relations among the members of the organization in the same office.

5. Attention in the head of what the customer to access the quality of the audit:
This dimension reflects the means and methods adopted by the offices to develop and develop their relationship capital by taking into consideration the views, expectations and suggestions of customers (clients) when providing audit service and new services or modifying existing services to achieve quality audit.

10 PRACTICAL SIDE
Analysis of data related to study variables

TABLE (1): DISTRIBUTION OF SAMPLE MEMBERS ACCORDING TO DEMOGRAPHIC VARIABLES

<table>
<thead>
<tr>
<th>Variables</th>
<th>Category</th>
<th>Repetition</th>
<th>percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Years of Experience</td>
<td>5 years and less</td>
<td>82</td>
<td>25.23</td>
</tr>
<tr>
<td></td>
<td>6-10 years</td>
<td>125</td>
<td>38.46</td>
</tr>
<tr>
<td></td>
<td>11-15 years</td>
<td>90</td>
<td>27.69</td>
</tr>
<tr>
<td></td>
<td>More than 15 years</td>
<td>28</td>
<td>8.62</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>325</td>
<td>100.00</td>
</tr>
</tbody>
</table>

| Professional Certifications | CPA            | 18         | 5.5       |
|                             | CMA            | 19         | 5.9       |
|                             | ACPA           | 93         | 28.6      |
|                             | JCPA           | 155        | 47.7      |
|                             | Without a certificate | 40     | 12.3      |
|                             | Total          | 325        | 100.00    |

| Certificate | Business Administration | 88         | 27.08     |
|            | Accounting            | 132        | 40.62     |
|            | Banking and Financial Sciences | 60     | 18.5      |
|            | Economie              | 45         | 13.8      |
|            | Total                 | 325        | 100.00    |

- The most significant recurrence of the change in years of experience was 125 for the age group (6-10 years) in percentage (38.46). This indicates that these auditors have the expertise and knowledge to answer the questions of this study. With a frequency of (28) and a percentage (8.62).
- The table shows that the most frequent recurrence of professional certificate changes was (155) for JCPA certificate (47.7%). This indicates that these auditors have the professional certificate that qualifies them to know the subject of the study. The least repetition of the category (CPA) 18) and a percentage (5.5).
- The most frequent recurrence of the certificate variable was (132) for the category (accounting) by percentage (40.62). The lowest frequency of the category (economy) was a recurrence of (45) and a percentage (13.8).

BELIEVE THE TOOL

The tool has been verified in the following ways:
The tool was presented to specialized arbitrators in order to express an opinion in each of the areas in which the tool was designed to measure it and to express opinion in the paragraphs of each field in terms of the relevance of the paragraphs to the fields of study and their clarity and the correctness of the linguistic formulation. After studying the opinions of the arbitrators and their observations:
- Consensus of the arbitrators on the veracity of the fields in terms of relevance to the areas of study and the integrity of language formulation and clarity.
- Some comments have been made about redrafting some paragraphs, deleting or adding other paragraphs, as well as merging some paragraphs into one paragraph to complete the meaning.

Stability of the tool: To ensure the stability of the tool was used internal consistency coefficient (Kronbach Alpha), the value of the coefficient of consistency of the fields of study (0.85), which is appropriate value in research and humanitarian studies and the following table shows this:

11 RESULTS OF THE STUDY AREAS

TABLE (2): INTERNAL CONSISTENCY VALUES OF THE FIELDS OF STUDY

<table>
<thead>
<tr>
<th>No</th>
<th>the field</th>
<th>Number of paragraphs</th>
<th>The value of Cronbach</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Attracting intellectual capital</td>
<td>4</td>
<td>0.733</td>
</tr>
<tr>
<td>2</td>
<td>Intellectual Capital Industry</td>
<td>5</td>
<td>0.727</td>
</tr>
<tr>
<td>3</td>
<td>Activating intellectual capital</td>
<td>5</td>
<td>0.655</td>
</tr>
<tr>
<td>4</td>
<td>Preservation of intellectual capital</td>
<td>4</td>
<td>0.702</td>
</tr>
<tr>
<td>5</td>
<td>Quality of customer service</td>
<td>5</td>
<td>0.710</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>23</td>
<td>0.751</td>
</tr>
</tbody>
</table>

Table (2) shows the internal consistency values of the fields of study. The results show high consistency values between...
these areas. The highest values of consistency in the field of intellectual capital attraction were (0.733). The lowest value in the field of intellectual capital activation was (0.599) All these values are appropriate and sufficient for the purposes of analysis for such a study and indicate appropriate stability values.

**Natural distribution test:**
One of the conditions of statistical analysis is that the data are drawn from a society that follows its normal distribution data. This is known as the condition of moderation. The condition of moderation is measured in the statistical analysis program using the kolmogorov-smirnov test, which shows that the sample is drawn from a society that follows normal distribution. The form of imposition is:

**Null Hypothesis H0:** Data drawn from a society that follows its normal distribution data.
Alternative Hypothesis H1: Data drawn from a society whose data do not follow normal distribution.

**Table (3): Results of normal distribution test**

<table>
<thead>
<tr>
<th>Statistical test</th>
<th>The degree of freedom</th>
<th>(P.V.S.LUE)Sig.Probability</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.471</td>
<td>14</td>
<td>0.980</td>
</tr>
</tbody>
</table>

It is clear from the previous table that the results of the normal distribution test are (0.980) greater than the moral level (0.05) and therefore we accept the null hypothesis that the sample data is withdrawn from a society whose data follow normal distribution.

**11.1 Statistical Processing**
To illustrate the most important results related to the fields of study, the statistical treatments related to the main questions of the study were calculated:
- Calculation of the arithmetical averages and standard deviations to show the characteristics of the responses of the sample members of the sample to the paragraphs of the questionnaire.
- To verify the validity of the hypotheses of the study were the following:
- Use the arithmetic mean and the standard deviation to describe the study variables.
- Use linear correlation analysis to test key hypotheses.
- Use the distribution modulation test (Kolmogrov-Semenrov) to test the normal distribution of the study questionnaire.
- Use the Alpha-Cranbach test to test the internal consistency between the study areas.
- Analysis and discussion of field study data

The study presented a detailed presentation of the results of the study in terms of the results of analysis of the study data, and the results of analysis of the personal data of the study, as follows: First: To present the results of the statistical analysis of the areas and paragraphs of the questionnaire. The effect of using the study variables was classified as high, medium, and low. The three levels were as follows:

<table>
<thead>
<tr>
<th>Paragraphs</th>
<th>SMA</th>
<th>Standard deviation</th>
<th>The level</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Audit offices in their search for intellectual resources are based on the standards of efficiency and merit expected to be obtained to reduce money laundering.</td>
<td>4.50</td>
<td>0.599</td>
<td>high 1</td>
<td>1</td>
</tr>
<tr>
<td>2. Audit offices work to attract distinguished auditors who have a unique knowledge base to contribute to reducing money laundering.</td>
<td>4.00</td>
<td>0.641</td>
<td>high 4</td>
<td>4</td>
</tr>
<tr>
<td>3. Audit offices have a clear and specific mechanism in their investigation of outstanding intellectual competencies to ensure the quality of audit in their offices.</td>
<td>4.42</td>
<td>0.636</td>
<td>high 2</td>
<td>2</td>
</tr>
<tr>
<td>4. Audit offices work to determine the level of knowledge and skill required to work in them to ensure audit quality.</td>
<td>4.10</td>
<td>0.441</td>
<td>high 3</td>
<td>3</td>
</tr>
<tr>
<td>The first field: Attracting intellectual capital</td>
<td>4.25</td>
<td>0.579</td>
<td>high</td>
<td></td>
</tr>
<tr>
<td>1. Audit offices rely on scientific and professional research to find new knowledge related to their audit activities to ensure audit quality.</td>
<td>4.40</td>
<td>0.632</td>
<td>high 2</td>
<td>2</td>
</tr>
<tr>
<td>2. Audit offices have established mutual cooperation relationships with other audit firms to enhance their knowledge base to ensure audit quality by sharing professional experience.</td>
<td>4.00</td>
<td>0.679</td>
<td>high 4</td>
<td>4</td>
</tr>
<tr>
<td>3. Audit offices are concerned with developing and renewing knowledge to increase auditory and cognitive efficiency.</td>
<td>4.40</td>
<td>0.672</td>
<td>high 2</td>
<td>2</td>
</tr>
<tr>
<td>4. Audit offices participate in conferences and scientific seminars related to the nature of their work to raise the quality of educational and professional knowledge in them.</td>
<td>4.63</td>
<td>0.667</td>
<td>high 1</td>
<td>1</td>
</tr>
<tr>
<td>5. Audit offices attach importance to teamwork and teamwork systems to generate professional knowledge.</td>
<td>4.27</td>
<td>0.599</td>
<td>high 3</td>
<td>3</td>
</tr>
<tr>
<td>The second area: the intellectual capital industry</td>
<td>4.34</td>
<td>0.649</td>
<td>high</td>
<td></td>
</tr>
<tr>
<td>1. Audit offices provide policies and programs that develop the cognitive and intellectual capacities of individuals to improve the quality of audit.</td>
<td>4.43</td>
<td>0.675</td>
<td>high 2</td>
<td>2</td>
</tr>
<tr>
<td>2. The audit offices work on discussing the rules and procedures of the pilot work with the members of the office on a regular basis.</td>
<td>4.35</td>
<td>0.533</td>
<td>high 3</td>
<td>3</td>
</tr>
<tr>
<td>3. Audit offices use practical means to find new ideas such as brainstorming, educational and</td>
<td>4.35</td>
<td>0.736</td>
<td>high 3</td>
<td>3</td>
</tr>
</tbody>
</table>

.. of 2.34-3.67 the level is average.
.. From 3.68-5 the level is high.

**Table (4): Accounting averages and standard deviations for the use of the five study areas in the audit offices:**
<table>
<thead>
<tr>
<th>Field 4: Preservation of Intellectual Capital</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Audit offices work to attract qualified personnel with sufficient skills and experience in the professional field to ensure the quality of audit services to reduce money laundering operations</td>
<td>4.20</td>
<td>0.608</td>
</tr>
<tr>
<td>The audit offices have an information system that is accurate, up-to-date and fast-paced. It distinguishes it from the rest of the competing offices to ensure the quality of the audit services to the client</td>
<td>4.13</td>
<td>0.404</td>
</tr>
<tr>
<td>The audit offices pay close attention to the ideas and solutions proposed by their distinguished members to address the problems of improving the quality of auditing for the benefit of the client</td>
<td>4.23</td>
<td>0.660</td>
</tr>
<tr>
<td>Audit offices have an IT network that enables them to implement their own plans and programs efficiently and effectively to ensure the quality of audits provided to the client</td>
<td>4.20</td>
<td>0.648</td>
</tr>
<tr>
<td>Audit offices are encouraged to set up seminars among their members to invest their intellectual potential to improve the quality of audit services to others</td>
<td>4.18</td>
<td>0.594</td>
</tr>
</tbody>
</table>

Field 5: Quality of customer services | 4.18 | 0.582 | high |

The first paragraph, which received the highest rank, is the first paragraph. It states that the audit offices in their search for intellectual resources shall rely on the standards of efficiency and merit expected to be obtained to reduce money laundering. This indicates that the offices have professional skills. And the functional to obtain the best intellectual resources to face the threat of money laundering, and the paragraph received an average of 4.50 and a standard deviation of 0.599. In the field of industry has been awarded the fourth paragraph, which stipulated the participation of audit offices in conferences and scientific seminars related to the nature of To increase the quality of educational and professional knowledge in this indicates the efforts of the offices to increase knowledge in the field of accounting and auditing work to raise the quality of the audit work, and the paragraph received an average of 4.63 and a standard deviation of 0.677. In the field of intellectual capital activation, First, the policies and procedures of the audit offices allow greater freedom for their creativity and innovation to ensure the quality of the audit. This indicates that the offices opened the educational horizons of their members to reach the advanced intellectual and educational levels. The paragraph obtained an average of 4.70 in the field of intellectual capital preservation, the second paragraph was awarded the highest rank and stipulated that wages and bonuses in the audit offices are commensurate with the size of the achievements and creativity of the office members. This indicates the keenness of the offices to reward employees with intellectual creations who serve The interests and achievements of the office and the paragraph received an average of 3.88 and a standard deviation of 0.966 Amalfi quality of customer services, the third paragraph ranked first and the attention of the audit offices to pay attention to the ideas and solutions proposed by distinguished individuals to address the problems of improving the quality of Flour for the benefit of the customer and this shows open field offices in front of staff with picturesque ideas and to provide effective solutions to any problem facing their audit of the paper of the quality and efficiency of their offices, and won the arithmetic average of paragraph 4.23 and a standard deviation was 0.660Table (4) also shows that the level of use of the five study areas in the audit offices was high, with an average of (4.29) with a standard deviation (0.62). The level of all fields was high. (4.41) and standard deviation (0.607). The second rank came in the field of intellectual capital industry with an average of 4.34 and a standard deviation of 0.564. Finally, the quality of customer service was 4.18 and a standard deviation of 0.582.

11.2 ANALYSIS OF DATA ON TEST HYPOTHESES OF THE STUDY

The researchers used the hypothesis test to compare to a base that states that the correlation coefficient value is between + 1 and -1, where the alkali indicates a positive correlation or a negative correlation. In the present study, Pearson correlation coefficient is used to verify the strength of the correlation, its significance and direction. The significance of Sig and the correlation coefficient value is less than 0.001. The null hypothesis is rejected and the alternative hypothesis is accepted.
Table 1 shows that the Pearson correlation coefficient was 0.798 where this correlation was statistically significant because it is a positive value and represents a strong positive correlation value. The value of the significance level (0.000) and the correlation coefficient value were less than the value of 0.001. There is a positive positive relationship between attracting intellectual capital and limiting money laundering. The fourth main hypothesis HO4: There is no positive linear correlation between the preservation of intellectual capital in the audit offices and the reduction of money laundering operations in commercial banks.

Table 8 shows that the Pearson correlation coefficient was 0.674. This correlation was statistically significant because it is a positive value and represents a strong positive correlation value. The value of the significance level (0.000) and the correlation coefficient value were less than the value of 0.001. There is a positive positive relationship between attracting intellectual capital and limiting money laundering. The fifth main hypothesis HO5: There is no positive correlation between the quality of customer service at the audit offices and the reduction of money laundering operations in commercial banks.

Table 9 shows that the Pearson correlation coefficient was 0.678. This correlation was statistically significant because it is a positive value and represents a strong positive correlation value. The value of the significance level (0.000) and the correlation coefficient value were less than the value of 0.001. There is a positive positive relationship between the quality of customer service and the reduction of money laundering operations.

### 12 RESULTS

1. The level of use of the five fields of study in the audit offices was high, with the mean of (4.29) with a standard deviation (0.62). The level of all fields was high. The first rank included the field of intellectual capital activation with an average of 4.41 and a standard deviation (0.607). The second rank came in the field of intellectual capital industry with an average of 4.34 and a standard deviation of 0.649. Finally, the field of customer service quality was 4.18 and a standard deviation of 0.582.

2. Audit offices in their search for intellectual resources shall be based on the standards of efficiency and merit expected to be obtained to reduce money laundering.
3. Audit offices pay great attention to the ideas and solutions proposed by their distinguished individuals to address the problems of improving the quality of auditing for the benefit of the client.
4. The remuneration and remuneration of the audit offices shall be commensurate with the volume of achievements and innovations of the office.
5. The policies and procedures of the audit offices allow greater freedom of innovation and innovation to ensure audit quality, as well as a clear policy of combating money laundering.
6. Audit offices in conferences and scientific seminars related to the nature of their work to increase the quality of educational and professional knowledge.

13 RECOMMENDATIONS
1. The attention of the audit offices should be given to the interest in developing intellectual capital because it is important to improve the office strategy in developing advanced intellectual policies in attracting the distinguished elements to work to reduce money laundering.
2. Need to guide. Audit offices in developing a clear and transparent policy in attracting and activating the elements that are intellectually efficient in order to raise the level and quality of auditing.
3. The necessity of maintaining intellectual capital in audit offices by identifying individuals who are intellectually competent to maintain them by providing them with material and moral benefits.
4. The establishment of universities, institutes and professional associations in the work of special workshops to sensitize the staff and teachers of the importance of intellectual capital and the development and development of those who try to obtain this important resource to reduce the washing operations Money.

REFERENCES:
[12] Accountability, Moaz Omar, 2016, Effect of the cooperation of the Shariah and external auditors in reducing the phenomenon of money laundering from the point of view of Islamic banks - field study, unpublished master thesis, Jerash University, Jordan