The Level of Satisfaction of Employees in Financial and Accounting Units in the Jordanian Islamic Banks on the Reality of the Adopted Internal Control System and its Impact on the Performance of Employees/ An Analytical Study

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Abstract

The study aimed to identify the level of satisfaction of employees in Islamic banks in Jordan on the methods of preventive and corrective control and their impact on the performance of employees. The study population consisted of 280 employees in financial and accounting units distributed over 3 banks. The questionnaires of the study were distributed on a random sample consisting of (75) employees, by 27% of the total sample size. The researchers used many tests in the study including T-TEST, The one-way analysis of variance (ANOVA) and the simple regression test. The most important results of the study showed that there is a high level of satisfaction of the employees in Jordanian Islamic banks regarding the internal control methods, whether preventive or corrective, and that there is a positive effect of preventive and corrective methods on the performance of employees in Jordanian Islamic banks.

Key Words: Internal Control, Preventive Control, Corrective Control, Employee Performance, Jordanian Islamic Banks.

Introduction

The application of the control process in business organizations takes a big share along with other administrative processes such as planning, organizing, directing, coordinating and decision making because of its essential role in achieving administrative efficiency and effective development of the organization's life cycle besides its objectives including reducing costs, competitive advantage, detecting deviations, achieving production efficiency and quality job performance of employees and the organization alike.

There is no doubt that the principle of control process is an integrated and guided behavioral system that enhances the process of ensuring that the elements of various administrative processes, as well as other organizational functions such as production, marketing, finance, human resources, are properly managed according to the organization's strategies, policies and various standards. This is to ensure the efficiency and harmony of performance in line with the organization's orientations and objectives in order to reach the organization of work, strengthen and develop the workforce, maintain the sustainability of efficiency of

various productive elements, whether tangible or intangible and enrich its productive role in line with the positive investment values and the organization's aspirations towards achieving qualitative competitive advantage and functional integration in the activities of the organization.

During the last decade and the beginning of the third millennium, the regulatory process has witnessed various challenges and dimensions which highlighted different risks in the environment of business organizations, that have emerged as a result of various environmental changes, such as political, economic, social, natural, technological, electronic, legal, market forces and more that have formed a kind of forces affecting the trends of organizations' work and their various activities. It could change the course of many organizations towards positive or negative direction, which has become a motive for decision-makers and managers of administrative and strategic policies on the need to pay attention to the importance of control process that is the most appropriate administrative function and legitimacy in the accountability of employees for their performance to maintain various assets owned by the organization, which of course can be achieved by a management to create harmony between these elements as well as a process with a mature and wise intellectual dimension and an insight into the organization's strategic objectives to achieve success, a competitive position of high standing among the organizations and open the way to the world of leading organizations.

Problem of the Study

The problem of the study lies in the nature of work in the area of supervision which is sensitive, accurate and multi-type, such as preventive, corrective, sudden, concurrent with work, periodic and continuous, and this makes the higher departments, especially in the Jordanian Islamic banks as they are modern in business and investment markets activate the supervisory role and increase the level of attention to the control units and apply the control process in accordance with a diverse control method to directly identify the weaknesses points in order to detect mistakes and correct them on time to guarantee the ability to survive in the market and efficient competition with other business organizations. Thus, the problem of the study lies in answering the following questions:

1. What is the level of satisfaction of the employees in financial and accounting units in Jordanian Islamic banks on control methods (preventive control, corrective control)?
2. What is the impact of preventive control method over the performance of employees in financial and accounting units in the Jordanian Islamic banking?
3. What is the impact of corrective control method over the performance of employees in financial and accounting units in the Jordanian Islamic banking?

Objectives of the Study

The study aims to achieve the following:

- Identify the level of satisfaction of employees in financial and accounting units in the Jordanian Islamic banks on the method of control (preventive, corrective control).
- Identify the impact of different control methods (preventive, corrective control) over the performance of employees in financial and accounting units in Islamic banks.

Importance of the Study

The importance of the study stems from the fact that it deals with the supervisory process in the environment of Islamic banking organizations as they are modern business organizations in the investment markets, which is characterized by having many complexities as well as their nature of business; dealing

with a diverse mix of assets and financial and monetary activities owned by citizens, the absence of an efficient control process or management leads to a large number of mistakes, which will inevitably lead to negative results on the performance of the organization and weaken its competitive role on a hand and miss the rights of customers and savers who keep their money in those banks on the other hand.

Hypotheses of the Study

According to the problem of the study, the following hypotheses can be as the following:

- **The first hypothesis:** The employees working in financial and accounting units in Islamic banks in Jordan are not satisfied with the adopted methods of control: (preventive, and corrective).
- **The second hypothesis:** There is no statistically significant effect at the level of significance ($\alpha \leq 0.05$) of control methods (preventive, corrective) on the performance of employees in financial and accounting units in the Jordanian Islamic banks.

Study Model

This study is based on the following model (1), which consists of two main variables: internal control as an independent variable, and the performance of employees as a dependent variable. The sample below illustrates the elements of each variable.
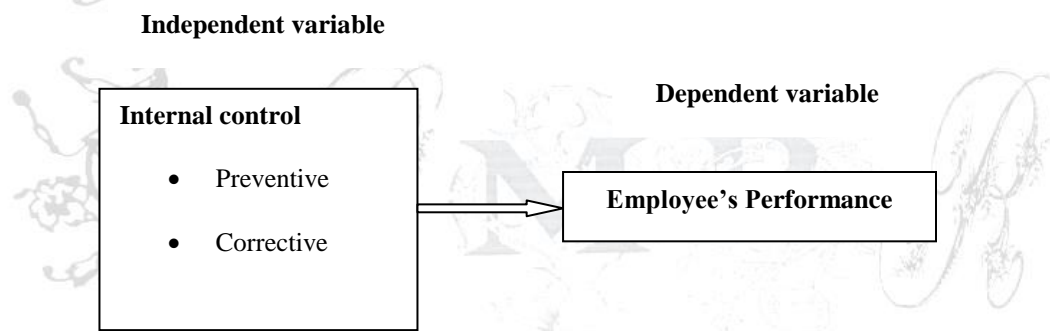
Independent variable

Dependent variable

Internal control

- Preventive

- Corrective

Employee's Performance

Figure (1) Variables of the study

Procedural Definitions

1. **Internal control:** it means the supervision of a group of employees of a department or an organization in order to supervise and follow up the performance of employees in the financial and accounting departments to ensure the conduct of financial and accounting work according to standard criteria, and it can be measured through the following control methods:

    - **Preventive control:** It means the control that focuses on keeping the organization away from mistakes through planning, forecasting, inspection visits, follow-up and extrapolating indicators that indicate the possibility of mistakes and follow up developments.
    - **Corrective control:** It means the control that corrects mistakes and exerts efforts to search for treatment and correction in addition to discover the causes of mistakes.

2. **Jordanian Islamic banks:** They are profitable banking and banking organizations owned by Jordanian citizens and affiliated to the private sector. They carry out various financial and banking activities like other commercial banks such as: operating funds, deposits, loans, cash transfers and

facilities that customers need. They are licensed under the Jordanian Banks Law and operated under the umbrella of the Central Bank of Jordan in terms of supervision, control and adherence to laws and regulations of Jordan, however, they are different from other types of banks in terms of the use of investment methods through adopting a method by which they can agree with customers on profit-taking shares rather than interest-based profits.

3. **Employee performance:** It means the characteristics of employees who achieve work outputs with high qualitative and quantity value, such as discipline, accuracy, relations with senior management, compliance with regulations and instructions, loyalty and employment.

Methodology of the Study

The study used the analytical descriptive approach as a basic method in analyzing data and information used in administrative and financial research. The study focused on (280) employees of financial and accounting units in the Islamic Banks of Jordan distributed on (3) major banks in Amman, the capital city of Jordan.

The Study Population

The study population is one of the major Jordanian Islamic banks operating in Jordan. It is comprised of three banks located in Amman (Arab Islamic International Bank, Jordan Islamic Bank and Jordan Dubai Islamic Bank). The sample of the study consisted of a random sample consisting of (75) employees, by (27%) of the total number of members of the study population, and the questionnaire was distributed on them. However, the total number of respondents was (64), by 85%.

Sources of Data

During the process of data collection, the researchers adopted the following sources:

- **Secondary sources:** they are collected from relevant references from traditional and electronic libraries and taking advantage of their contents such as books, previous studies and periodicals.
- **Preliminary sources:** it is the questionnaire designed for the purpose of this study in line with its questions and variables to collect data for employees working in Islamic banks in Jordan.

Variables Scale

The Grade Scale was used in this study, and all variables were measured by using a questionnaire contains closed questions. The number of available responses was five according to Likert scale, which measures the weights of items as follows: (5) very high, (4) high, (3) uncertain, (2) low, very low (1), and to measure the arithmetical means for each variable which is a quantitative one, The variable is statistically significant if it gets an arithmetic mean greater than (3.00), provided that it obtains a level of significance by using T-test t (less than 0.05)). As for the degree of importance in the classification of the arithmetic averages, it was adopted the statistical standard shown in Table (1):

Table (1) Statistical standard in the classification of arithmetical averages

Category	Level of importance
1- less than 2.33	Weak
2.33-less than 3.66	Medium
3.67-5	High

Statistical Methods

The statistical package for social sciences (SPSS) was used to conduct the descriptive analysis for answers and appropriate statistical tests in order to test the credibility of the study hypotheses and answer its questions. The following statistical methods were used: frequency and percentages, arithmetic averages, standard deviations, Kolmogorov–Smirnov test, Pearson's correlation coefficient, Analysis of variance (ANOVA) and T-test to test the levels of satisfaction of employees with internal control methods.

The Theoretical Framework

Definition of internal control

Adu-Frimpong (2015) defined the internal control as a system adopted by an organization and applied in all its functional activities to play the role of advisory, direction, prevention and correction of problems that occur within the organization in order to achieve its specific objectives. Abbas (2011) defined the internal control as ensuring the process of control of activities, tasks and achieved objectives, as well as identify deviations to be addressed.

Pickett (2010) defined it' as a process that is influenced by the board of directors, management and employees of the organization, to provide protection and safety to the company in order to achieve its objectives of efficiency and effectiveness, ensure the efficiency and effectiveness of operations, the credibility of financial reports and comply with laws and regulations.

Saeyoshi et al. (2009) defines the internal control as a system designed to plan the administrative organization and the associated means or measures used to preserve the assets, maintain the accuracy of accounting processes and the extent of reliance on them and the development of productive efficiency.
The International Auditing Standard (IAS 315) specifies that internal control is a process designed and influenced by the management and all those involved in the management of the organization to come out with a reasonable assurance that the objectives are represented in achieving the credibility of financial statements, achieving the efficiency and effectiveness of operations and compliance with laws and policies. (Thunaibat, 2010).

The Importance of Internal Control

The control system is a regulatory activity that is located on the organizational structure of the organization and occupies significant functional importance at various organizational levels and is of interest to the various individuals in the organization because of its supervisory functions and responsibilities. The process of need for control arises because of the possibility of errors during the various administrative and accounting processes, and the control function comes to ensure that the implementation of the procedures and plans accurately and according to the objectives set. The control process begins with setting objectives and criteria that are used primarily to compare the execution of operations according to management objectives, and then measure the actual performance according to the specified criteria in addition to determine the degree of difference between the achieved performance and its deviation from the specified criteria.

Al-Khatib (2010) noted that the interest in internal control systems has gained considerable attention in recent years, especially by accountants, auditors and management organizations, for various reasons including:

- The need for the management of organizations to provide accurate periodic data on the organization's various activities so as to be able to make the appropriate decisions necessary to correct the deviations and draw up the organization's future policy. It is necessary to have an effective control system to

direct the management of the organization towards the positive and negative aspects of its use in the decision-making process.

- Expand the scope and activities of the projects, resulting in the complexity of work and organizational structures. In order to be able to monitor processes effectively, the management must prepare reports and analysis necessary to rely on them.
- Implementing senior management to decentralize and delegate authorities and responsibilities to other administrative levels, which led to the need to develop tools and means to enable senior management to follow up the work of subordinates and ensure the efficiency of employees as well as the extent of adherence to policies and instructions and the good use of granted powers and responsibility.

Abdul Nabi (2009) noted that the nature of banking activities is one of the most important jobs exposed to functional risks due to its sensitive status related to financial and monetary transactions. These risks have been observed in the last few years, in addition changing its nature, especially with the comprehensive developments in the area of banking, and this requires an effective internal control system and diligent follow-up by the regulatory authorities on all functional activities and work processes and procedures to control the performance of banking work.

Previous Studies

Study of Awad study (2012) aims to identify the relationship between the elements of internal control and the quality of banking services in Gaza Strip from the point of view of workers. The study used the analytical descriptive approach. The researcher used a questionnaire distributed on (150) senior management staff and (140) questionnaire were retrieved. The study came out with important findings represented in the absence of an appropriate regulatory environment in terms of powers and delegation to suit the banking business, weak control measures to address risks, and weak monitoring systems for financial and accounting performance, which reflected the low level of quality of banking services.

Pang and Li (2013) conducted a study aimed at identifying the similarities and differences between risk management and internal control, and analyzing the relationship between them. The study found that there is a relationship between internal control and risk management, and the primary objective of internal control is to manage and control risks.

Ge et al. (2014) conducted a study aimed at examining the impact of internal control on institutional corruption in Chinese companies through a random sample. The study concluded that the application of internal control is an important, effective and powerful measure in reducing financial corruption and helps to control financial spending, cost reduction and provision of resources used by companies. The internal control system also influences the control of employees' behavior, increase their productive capacity, and control fraud, theft and bribery. The study also found that the efficiency of the supervisory process is related to the efficiency of senior management in the organization and the extent of its real desire to adopt the internal control method seriously and effectively.

The study of Kebabji (2014) aimed at identifying the effectiveness of audit committees in combating money laundering in the banks operating in Palestine, and indicating the contribution of the audit committees to the evaluation of the internal control systems and supporting the internal and external auditing function. The study used the questionnaire as a tool for collecting data distributed on members of internal and external audit committee in 17 banks. The sample consisted of (15) banks. The results of the study showed that audit committees play an active positive role in evaluating the internal and external auditing systems and supporting the internal and external audit function in combating money laundering.

In Adu-frimpong (2015) study, it aims to assess the impact of financial control in financial institutions by focusing on testing the components of internal control system, evaluating effectiveness, analyzing the challenges of internal control system, and evaluating the effects of internal control system on providing

bonds and loans accurately and quickly. The study used the descriptive and quantitative methods, using a questionnaire as a tool in collecting data from the study population of workers in bonds, loans and savings in the city of Kumasi, Ghana. The results of the study showed that the control process over bonds, loans and savings is strong and effective, and it achieved a remarkable financial performance due to the application of internal control policies by senior management in the institutions. The results of the study also found that there is weakness in some aspects of administrative control such as poor response of employees to the control policies imposed by senior management, inadequate internal control over certain assets and property and their exposure to theft. To determine such behavior, the study recommended that regulatory policies should be established within the organizations through a partnership between senior management and employees, and that internal control systems should be monitored continuously to detect and correct deficiencies.

As for a study by Oguda et al. (2015), it aimed at detecting the effect of internal controls on preventive and corrective control and protecting the organization from mistakes and fraud in financial and accounting operations in Kakamega, Kenya. The study used the descriptive method, and a simple random sample to identify the heads of departments who answered the questions of the closed study. The study found that there is a strong and positive relationship between the adequacy of internal control systems and the preventive side, which prevents the occurrence of functional mistakes and early detection.

Eniola and Akinselure (2016) conducted a study aimed at identifying the impact of internal controls on financial performance in Nigerian companies. The study used the survey methodology through a random sample consisting of 150 employees from five companies. The results of the study showed that there is a strong relationship in terms of the impact of internal controls on the quality and efficiency of financial performance in the surveyed companies, and the results revealed that the weak control process leads to a low level of performance of employees and increase the level of fraud in work.

Data analysis and hypothesis test

Tests for measuring the study tool:

The validity of the study tool: This study used the validity test of the study tool used in many previous studies, including:

- **Face validity:** It aims to ensure that the all items in the study tool can lead to accurate data collection. To achieve this, the questionnaire was presented to a number of Jordanian university professors in the areas of business administration, accounting, finance and banking. The terms used in the study tool, its ease and consistency with the objectives of the study, and the proposed editing was made to the items, making the questionnaire ready for data collection.

- **Content validity:** This means the extent of expression of items of each area of the study on the area it belongs to. It was very important to ensure that each area of the study accurately represents well composed and expressed items. The validity of the questionnaire content was measured by measuring the relationship between each item and the area to which it belongs using Pearson's correlation coefficient. Sekaran (2006) indicated that more than 30% of items are statistically significant at the level ($\alpha \leq 0.05$) which is acceptable to measure the area to which they belong; Table (2) shows these relationships.

In order to measure the validity of the content of the questionnaire areas, the relationship between each area and the total score of the questionnaires was measured using Pearson's correlation coefficient. The correlation coefficients were greater than 30%. The statistical significance was significant at ($\alpha \leq 0.05$). Table (2) shows this relationship.

Table 2 Pearson correlation coefficients for measuring the validity of content of the study areas

Areas	Title	Correlation coefficient	Level of significance
1	Satisfaction with the reality of the method of preventive control system	0.668(**)	0.000
2	Satisfaction with the reality of the method of corrective control system	0.606(**)	0.000
3	Effect of preventive control method	0.687(**)	0.000
4	Effect of corrective control method	0.720(**)	0.000
	Total of the study tool	**0.660(**)**	**0.000**

** The correlation coefficient was statistically significant at $(0.05 \geq \alpha)$

Table (2) shows the extent to which each area of the questionnaire correlates with the total score of the questionnaire, indicating that the content of each question is strongly related to the study at the level of significance $(\alpha \leq 0.05)$, Indicating the existence of a structural credibility of the study areas.

Reliability of the Study Tool

The tool is intended to obtain the same data when re-studying using the same study tool on the same people under similar conditions (Sekaran, 2006). The Cronbach Alpha was used to determine the reliability of the study tool and the statistically acceptable value of this measure was (60%) or more. (Hair, 2009).

Table (3) Cronbach Alpha Internal Consistency for the study areas and for the tool as a whole

No.	Areas	Number of items	Cronbach Alpha Internal Consistency
1	Satisfaction of the reality of preventive control system method	9	0.744
2	Satisfaction of the reality of corrective control system method	9	0.732
3	Impact of preventive control method on the performance of employees	8	0.719
4	Impact of corrective control method on the performance of employees	7	0.714
	The tool total as a whole	**33**	**0.905**

Table 3 shows the results of Cronbach Alpha for each area of the study. A review of measured Cronbach alpha values was found high. The lowest effect was the method of corrective control on the performance of workers at (0.714) whereas the tool as a whole was (0.905). All measured Cronbach alpha values of the study areas are suitable for the purposes of this study, indicating a high stability of the questionnaire.

The Normal Distribution of Data

The KMS test was performed to determine whether the data follow normal distribution or not. This is a necessary test in hypothesis testing because most of the scientific tests require that the distribution of data is normal. Table (4) shows the resulted of the test.

Table (4) Normal distribution test (1-Sample Kolmogorov- Smirnov

No.	Areas	Number of items	Value of Z	Level of significance
1	Satisfaction of the reality of preventive control system method	9	1.250	0.088
2	Satisfaction of the reality of corrective control system method	9	0.825	0.505
3	Impact of preventive control method on the performance of employees	8	0.963	0.311
4	Impact of corrective control method on the performance of employees	7	0.653	0.788
	All items	**33**	**0.533**	**0.938**

The results of the analysis shown in Table (4) indicate that the value of the significance level is greater than ($\alpha \leq 0.05$) for all areas of the study. This indicates that the data follows a normal distribution.

Analyzing and discussing the results of the study and hypotheses

The results of the descriptive analysis of the study variables

First: The level of satisfaction with the method reality of the internal control system (preventive and corrective control) in Jordanian Islamic banks:

- Level of satisfaction with the method reality of preventive control system. Table (5) shows the arithmetical averages, and the standard deviations of the level of satisfaction with the method reality of preventive control system in Islamic banks are arranged in descending order according to their importance and arithmetic averages.

Table (5): Trends of the study sample on the level of satisfaction with the method reality of preventive control system

No.	Items	N= (64)		Level of importance
		arithmetic average	Standard deviation	
1	My organization's management adopts intelligent control strategies to keep employees away from making mistakes.	4.66	0.59	High
2	My organization takes our views and suggestions without hesitation.	4.56	0.64	High
3	My organization's management takes precision and caution to prevent accumulation of mistakes.	4.50	0.76	High
4	My organization's management is keen to solve problems in my organization.	4.46	0.76	High
5	The management of my organization guides me towards ideal work and respect.	4.46	0.65	High
6	The management of my organization provides a specialized oversight unit to monitor job performance.	4.25	0.62	High
7	The management of my organization uses interoperability in performance.	4.21	0.55	High
8	My organization conducts ongoing studies to analyze strengths, weaknesses, opportunities and risks.	4.19	0.64	High
9	The management of my organization recognizes the mistakes of similar organizations to avoid making mistakes.	4.16	0.69	High
	The overall rate of the field	**4.11**	**0.55**	**High**

Table (5) shows that the trends in the study sample are very important. All items related to the level of satisfaction with the reality of the preventive control method ranged between 4.16 and 4.66. In reviewing the order of items, the item which states "the management of my organization adopts intelligent control strategies to avoid mistakes" was the most important regarding the level of satisfaction with the method reality of preventive control with a mean (4.66) and standard deviation (0.59). This may indicate that there is a tendency among the Islamic banks' administrations to build a close relationship between internal control strategy and the overall strategy of Islamic banks in light of senior management's view of the objectives of the control strategy as an important part of the general strategic objectives which banks seek.

The overall results indicate that there is a high level of satisfaction with the method of preventive control in the Jordanian Islamic banks, the mean of this area was (4.11) and low standard deviation by (0.55), indicating the convergence of opinions and the absence of dispersion in the answers of the study sample on the variables of the study. This indicates the keenness of senior management of Jordanian Islamic banks to maintain balance in the application of control strategies in their organizations, and the holistic view in dealing with all elements of the control process and attention to it as a systemic framework with integrated dimensions, believing that the holistic attention in the elements of preventive control process strengthens the interdependence of job performance and protects employees from making mistakes. The researchers also point to the keenness of Islamic banking departments in Jordan to achieve competitive advantage among them and other commercial banks. This result differed with the results of Awad study (2012) and Adu-frimpong study (2015). The application of the internal control system has not met the required level and there is a weakness in the level of satisfaction of employees.

Level of Satisfaction with the Method Reality of Corrective Control System.

Table (6) shows the arithmetical averages, and the standard deviations of the level of satisfaction with the method reality of corrective control system in Islamic banks are arranged in descending order according to their importance and arithmetical averages.

Table (6) shows the trends of the study sample are very important for all items related to the level of satisfaction with the method reality of corrective control, they ranged between (3.75) and (4.22). By reviewing the order of the items, the item which states "the management of my organization intensifies its efforts when there is a problem" has received the greatest level of importance in terms of satisfaction with the method reality of corrective control, with the average arithmetic (4.22), and standard deviation (0.62).

This may indicate that the higher management of Jordanian Islamic banks is keen to solve the problems and find urgent solutions to prevent any burdens that may hinder the workers' performance. The researchers believe that the presence of Jordanian Islamic banks in a highly competitive environment compared with local, regional, commercial and international banks is normal in which the principle of challenge, competitiveness and proper preparation becomes stronger to prove their market position and competitiveness. In particular, Islamic banks are considered to be modern in comparison with other banks.

The overall results indicate that there is a high level of satisfaction with the corrective control method in Islamic banks in Jordan, where the arithmetic average of this area was (4.07) and the low standard deviation (0.76). This indicates the convergence of opinions and the absence of a large dispersion in the responses of the study sample. The study also indicates that the level of employee's satisfaction with the policies of their senior management is commensurate with their ambitions and career expectations in line with their common orientations. This means that the senior management of Jordanian Islamic banks is closely following the implementation of their supervisory strategies in a systematic manner and efforts to spare their organizations and employees from mistakes in order to reduce costs and unjustified efforts.

Table (6): Trends of the study sample on the level of satisfaction with the method reality of corrective control system

No.	Items	N= (64)		Level of importance
		Arithmetic average	Standard deviation	
1	The management of my organization often intensifies its efforts when there is a problem.	4.22	0.62	High
2	The management of my organization tends to deal seriously with emergency problems.	4.20	0.64	High
3	Functional problems and mistakes are often discovered in my organization by coincidence.	4.19	0.66	High
4	My organization's management ignores our suggestions to prevent a problem.	4.17	0.76	High
5	The management of my organization reduces the method of continuous monitoring.	4.16	0.65	High
6	In my organization, mistakes and problems occur rather frequently.	4.15	0.62	High
7	The management of my organization excludes the emergence of emergency problems.	4.10	0.57	High
8	My organization's management strives to learn from its mistakes to avoid them in the future.	3.90	0.95	High
9	The management of my employees' organizations shall be held strictly responsible in the event of errors.	3.75	0.64	High
	The overall total of the field	**4.07**	**0.76**	**High**

Second area: the impact of internal control (preventive control, corrective control) on the performance of employees in the Jordanian Islamic banks:

Effect of Preventive Control

Table (7) shows the arithmetical averages, and the standard deviations of the variable of the effect of preventive control on the performance of employees in Islamic banks are arranged in descending order according to importance and arithmetic averages.

Table (7) shows that the trends of the study sample are highly important for all items related to the effect of preventive control on the performance of employees in Islamic banks, they ranged between (3.77) and (4.08). In reviewing the order of items, the item which states "The preventive control method leads me to feel job secure", which had the greatest impact on the performance of employees in Islamic banks. The arithmetic average was (4.08), which is highly important, and the standard deviation was (0.44). According to researchers, this simple relative difference indicates there is an interest in the study sample and a real desire for the management of organizations to adopt a preventive control method that ensures a comfortable working environment with positive behaviors based on confidence and sense of calm and unrestricted disclosure.

The overall results indicate that there is a high level of influence of preventive control on the performance of employees in Jordanian Islamic banks. The arithmetic average of this area was (3.88) with the low standard deviation (0.76) and this indicates a convergence of opinions. The researchers attributed the increase in this effect of preventive control to the nature of the banks' work which is sensitive and accurate, which may expose employees to different functional risks such as cash losses, financial discounts and moral sanctions such as warnings, Therefore, it is normal for the employee to be positively affected by the

preventive control method, especially when the control systems guarantee a clear career path and achieve an organizational environment that protects them from falling into functional mistakes and gains more self-confidence and complacency. It is obvious that the employee feels safe and functional stable whenever his mistakes as well as the organization's mistakes decrease. The results of this study are consistent with the results of Ge, et al., (2014), Oguda et al. (2015), Kebabji (2014) and Eniola & Akinselure (2016), which generally showed that internal control plays an active role in achieving the positive performance of employees and limiting the negative aspects that may be exposed to employees, such as thefts and protect them at the same time from mistakes that may expose them to legal accountability or loss of functionality.

Table 7 shows the trends of the study sample on the impact of preventive controls on job performance

No.	Items	N= (64)		Level of importance
		Arithmetic average	Standard deviation	
1	The preventive control approach leads me to feel secure in my job.	4.08	0.44	High
2	Not making career mistakes leads me to increase self-satisfaction.	4.02	0.65	High
3	Preventive control increases opportunities for disclosure of mistakes that I have committed.	4.00	0.56	High
4	The method of preventive control increases the level of loyalty to direct officials.	3.95	0.71	High
5	Preventive control affects the level of trust in the management of my organization.	3.86	0.66	High
6	Preventive control affects the accuracy of my performance.	3.84	0.62	High
7	Preventive control affects the level of self confidence.	3.81	0.74	High
8	The method of preventive control increases the level of belonging to my organization	3.77	0.85	High
	The overall total of the field	**3.88**	**0.76**	**High**

Effect of Corrective Control

Table (8) shows the arithmetical averages, and the standard deviations of the effect of the corrective control on the performance of employees in Islamic banks are arranged in descending order according to their importance, according to the arithmetical averages.

Table (8) shows that the trends of the study sample are very important to all items related to the effect of the corrective control on the performance of employees in Islamic banks. The sample of the study ranged between (3.69) and (3.98). By reviewing the order of items, the item which states "I believe that the method of solving problems after its emergence does not affect my relationship with my direct supervisor", had the greatest impact on the performance of employees in Islamic banks, with the average arithmetic (3.98) and standard deviation (0.66). The members of the study sample have a significant level of impact on their job performance. This is also supported by the efficient application of the banks' management to the preventive control strategy, which focuses primarily on protecting their organizations from misdirection and addressing mistakes to appear in a manner based on trust and cooperation between management and employees.

The overall results indicate that there is a high level of impact of corrective control on the performance of employees in Islamic banks in Jordan, with the arithmetic average of this field (3.81) and a standard deviation of (0.65), and this indicates the convergence of opinions and the absence of large dispersion in the responses of the study samples on the variables of the study, and this indicates the level of positive

relationship based on friendliness and work in a spirit of one team in support of transparency principle and clarity in completing tasks to serve the public interest of the organization as well as achieve common goals within the method of collective and participatory work in addressing problems to prevent mistakes or impose sanctions on workers, and thus, such a cooperative method in dealing with workers positively affects their performance and promote the values of cooperation, honesty and mutual trust.

Table (8): Trends of the study sample members on the effects of the method of corrective control system.

No	Items	N= (64)		Level of importance
		Arithmetic average	Standard deviation	
1	I believe that the method of solving problems after its appearance does not affect my relationship with my direct supervisor.	3.98	0.66	High
2	I believe that the method of problem solving after its appearance does not affect the performance of the organization.	3.96	0.55	High
3	I believe that the method of solving problems after its appearance does not affect the level of satisfaction with my performance.	3.94	0.73	High
4	I believe that the method of solving problems after their appearance does not affect my institutional development.	3.89	0.65	High
5	I believe that the method of solving problems after its appearance does not affect my relationship with my coworkers.	3.85	0.53	High
6	I believe that the method of solving problems after its appearance does not affect my self- confidence.	3.80	0.62	High
7	I believe that the method of solving problems after its appearance does not affect the performance of employees.	3.69	0.64	High
	The overall total	**3.81**	**0.65**	**High**

Hypotheses Test

The first hypothesis: there is no satisfaction for employees working in financial and accounting departments of Islamic banks in Jordan with the internal control methods (preventive control, corrective control).

There is no satisfaction with the method of preventive control.

To test this hypothesis, One Sample T-TEST was used and Table (9) shows the results.

Table (9) shows the result of T-TEST on the level of employee's satisfaction with preventive control methods

Variable	Sig. Level of significance	DF	T calculated	T Tabulated	Statistical decision
Level of employees' satisfaction working in accounting and control departments with preventive control methods.	0.002	63	3.348	1.676	Rejection of the nihilistic hypothesis

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Table (9) shows that the calculated value of T is greater than the tabular value by (3.348), the table value is (1.676) indicating a statistical significance of the hypothesis in terms of Sig which reached (0.002). The null hypothesis is rejected and the correct one is accepted, the variable which states that "there is an employees' satisfaction working in accounting and control departments in the Jordanian Islamic banks with preventive control methods."

There is no satisfaction with the method of corrective control

To test this hypothesis, One Sample T-TEST was used, Table 10 shows the results obtained from this hypothesis.

Table (10) the result of T-TEST on the level of employees' satisfaction with the methods of corrective control

Variable	Sig. Level of significance	DF	T calculate	T tabulated	Statistical decision
Level of employees' satisfaction working in accounting and control departments with corrective control methods	0.000	63	8.256	1.676	Rejection of the nihilistic hypothesis

Table (10) shows that the calculated value of T is greater than the tabular value by (8.256), while the table value is (1.676), indicating the statistical significance of the hypothesis in terms of Sig., which reached (0.000). The null hypothesis is rejected and the correct one is accepted, which states that "there is satisfaction for the employees working in the accounting and control departments of Islamic banks in Jordan with the methods of corrective control."

The second hypothesis, which states: "There is no effect of the methods of control (preventive control, corrective control) on the performance of employees in financial and accounting services in the Jordanian Islamic banks at the level of significance ($\alpha \leq 0.05$). To test this hypothesis, Simple Regression analysis was used. Table 11 shows the results of testing this hypothesis.

Table (11) shows the results of simple regression test for the effect of control methods on the performance of workers in financial and accounting circles

Independent variable	Sig. Level of significance	(R^2) Correlation	βi Simple Regression	T calculated	T tabulated	Statistical decision
methods of control (preventive control, corrective control)	0.000	0.189	0.435	11.58	1.676	Rejection of the nihilistic hypothesis

Table (11) shows that the calculated value of (T) was (11.58) whereas the table value was (1.676), when comparing the values of this hypothesis, the calculated value are greater than the tabular one. The alternative hypothesis, which states that "there is an impact of the methods of control (preventive control, corrective control) on the performance of employees in financial and accounting services of Jordanian Islamic banks." This confirms the level of (Sig.) (0.000), which is less than the moral level (5%) as well as the level of impact (0.435). This is explained by the fact that control methods lead to improvement. The results also indicate that the difference in the methods of control (preventive and corrective) explains

(0.189) of the variance in the improvement of the performance of employees in the Islamic banks, and that there are (0.811) of the changes that occur in improving the performance of employees in banks. The study sample is the result of other variables, and this shows the importance of preventive and corrective control methods in the performance of employees in accounting and control departments in Jordanian Islamic banks.

Findings and Recommendations

It is clear that the results of the study were analyzed and discussed, and the results are as follows:

1. The results of the study showed that the level of satisfaction of the employees in Jordanian Islamic banks with the methods of preventive control is high. It obtained the highest rank in terms of the percentage of satisfaction with its application. The satisfaction level was very high by (4.11).
2. The results of the study showed that the level of satisfaction of the employees in Jordanian Islamic banks with the methods of corrective control obtained the second rank in terms of the percentage of satisfaction with their application compared to the level of satisfaction with the method of preventive control although the result of the level of satisfaction was very high by (4.07), which is slightly less than the level of satisfaction with preventive control, however, using the number language in the assessments and comparisons, it certainly distinguishes the grade levels and grades according to the relative differences.
3. The results showed that there is a statistically significant effect at the level of significance ($\alpha \leq 0.05$) for preventive and corrective control of the job performance of employees in the Jordanian Islamic banks. This interpretation explains that the method of internal control directly contributes to uncovering the strength points, This is in line with what was discussed in the context of the analytical aspect, the discussion of the results in this study, the findings of the previous studies and what was dealt with by the owners of administrative thought.

In light of the results of the study, the researchers recommend the following:

1- The necessity of preserving the efficiency of the level of internal control (preventive and corrective) and working on its continuous assessment and development in accordance with the latest developments in technology and control methods.
2- Conducting partnerships and cooperation agreements among various Islamic banks at the local, regional and international levels, and among other commercial banks, with the aim of exchanging expertise and knowledge in general and in the areas of control in particular.
3- Preserving the continuity of awareness and persuasion of employees in financial and accounting units in Islamic banks on the importance of the internal control in the work environment and considering this as one of the priorities of the organization's management, which is the responsibility of the bodies responsible for the control functions, through preparing specialized awareness programs in this area, and convince employees that the purpose of the control process is to prevent mistakes and address them to serve the public interest in the organization.
4- The need for studies on internal control dealing with elements or methods of control, such as periodic, sudden, concurrent with the work, ongoing control.
5- The need of the departments of the Jordanian Islamic banks to implement the control strategies that achieve the career paths aimed to reform, guide and evaluate the principles of protecting them from falling into mistakes and cooperation and partnership in resolving if they exist away from the principle of surveillance to detect mistakes or impose sanctions.
6- Maintain the level of satisfaction of employees to reflect positively on the level of their job performance.

7- The necessity of carrying out studies on the effect of preventive and corrective control on the financial performance in Jordanian commercial banks, in the sense of enhancing the research on the control effect on other important areas, especially the areas related to financial performance.

8- The Jordanian Islamic banks shall establish a board or a higher supervisory body to regulate the supervisory performance therein.

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