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STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESES

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

FINDINGS

RECOMMENDATIONS/SUGGESTIONS

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THE USE OF INTERNATIONAL STANDARDS FOR THE PROFESSIONAL PRACTICE OF INTERNAL AUDITING NO. 1300: QUALITY ASSURANCE AND IMPROVEMENT PROGRAM BY INTERNAL AUDITORS IN JORDANIAN INSURANCE COMPANIES

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ABSTRACT

The aim of this research paper was to investigate whether internal auditors in Jordanian insurance companies use or comply with International Standards for the Professional Practice of Internal Auditing No. 1300 termed Quality Assurance and Improvement Program. Also, Identifying the violation of Institute of Internal auditor requirements by the internal auditors of Jordanian insurance companies through Significant lack of use or compliance with International Standards for the Professional Practice of Internal Auditing No. 1300 termed Quality Assurance and Improvement Program. Research hypothesis was tested using Statistical Package of Social Sciences (SPSS) and using one sample T-test to test the hypothesis of the study. Results of research indicated that internal auditors in Jordanian insurance companies do not use quality assurance and improvement programs, particularly relating to external assessments.

KEYWORDS

International Standards for the Professional Practice of Internal Auditing, Quality Assurance and Improvement Program, Internal Auditors, Jordanian Insurance companies.

INTRODUCTION AND MOTIVATION TO THIS STUDY

The globalization of economy, technological advancements, complexity of business and allegations of fraudulent financial reporting have recently sharpened the ever-increasing attention to internal controls and internal auditing (Karagiorgos et al., 2009). Internal audit activities have broad mandates to cover financial, operational, information technology, legal/regulatory, and strategic risks. So, the internal audit activity designed to achieve added value to organizations throughout the evaluates and contributes to the improvement of risk management, control, and governance processes using a systematic and disciplined approach (IIA, 2011).

The internal audit activity must assist organizations in maintaining effective controls by evaluating their effectiveness and efficiency and by promoting continuous improvement (Gleim, 2011).

Many organizations will experience control breakdowns. Often, when controls fail or frauds occur, someone will ask: where was the internal auditor?. As we know, many internal auditing activities face challenges related to the availability of qualified personnel in the global labor markets, increased compensation costs, and high demand for specialized resources. The combination of these factors results in a high level of risk for an internal audit activity such as audit failure, false assurance, and reputation risks (Rahahleh, 2010).

The internal audit failures may not only be embarrassing for internal audit activities, but they can also expose an organization to significant risk (Gleim, 2011). In addition, the internal audit activity could be a contributing factor to risk for an internal audit activities due to an inappropriate quality assurance and improved program (International Standards for the Professional Practice of Internal Auditing No. 1300).

Chief audit executives (CAEs) are required to use and comply with the International Standards for the Professional Practice of Internal Auditing, which promulgated by the Institute of Internal Auditors (IIA) to be an authoritative source for the practice of internal auditing by individuals and organizations worldwide (Abdolmohammadi, 2009). The International Standards for the Professional Practice of Internal Audit states that : "The chief audit executive must develop and maintain a quality assurance and improvement program covering all aspects of the internal audit activity (standard No.1300). So, the current study looks at identifying the use level of this standard by internal auditors in Jordanian insurance companies.

A QAIP is designed to enable an evaluation of the internal audit activity's conformance with the Definition of Internal Auditing and the Standards and to evaluate whether internal auditors apply the Code of Ethics. The program also assesses the efficiency and effectiveness of the internal audit activity and identifies opportunities for improvement.

The QAIP does not only provide a means for evaluation of conformance with the Standards, but also evidence to the audit committee and management that the internal audit activity is concerned about the organization's internal controls, ethics, governance, and risk management processes. It builds stakeholder confidence and documents a commitment to quality, leading practices, and the internal auditors' mindset for professionalism.

RESEARCH OBJECTIVES

This study attempted to achieving the following objectives:

- 1- To investigate whether the internal auditors in Jordanian insurance companies use or comply with International Standards for the Professional Practice of Internal Auditing No. 1300 termed Quality Assurance and Improvement Program.
- 2- To investigate whether internal auditors in Jordanian insurance companies mitigate the internal audit risk.
- 3- To identify violation of Institute of internal auditor requirements by the internal auditors of Jordanian insurance companies through Significant lack of use or compliance with International Standards for the Professional Practice of Internal Auditing No. 1300 "Quality Assurance and Improvement Program " .
- 4- To investigate whether internal auditors in Jordanian insurance companies improve organizational processes and operations by implementing or using International Standards for the Professional Practice of Internal Auditing No. 1300 "Quality Assurance and Improvement Program".

SIGNIFICANCE OF THE STUDY

The importance of this study derives from the benefits that organizations can gain from the assessment of internal audit activities. The importance of the study can be summarized in the following points:

- The assessment provides a means for evaluating conformance with the Standards, And its evidence to the audit committee and management that the internal audit activity is concerned about the organization's internal controls, ethics, governance, and risk management processes.
- The assessment builds stakeholder confidence and documents a commitment to quality, leading practices, and the internal auditors' mindset for professionalism
- The assessment allows internal auditors to state that their activity "conforms to the International Professional Practice Framework of Internal Auditing."
- Its also builds stakeholder confidence by documenting management's commitment to quality and successful leadership practices, and the internal auditors' mindset for professionalism.

- It provides evidence to the board, management, and staff that the audit committee and the internal audit activity adds value through improving an organization's operations and contributing to the attainment of objectives.

RESEARCH PROBLEM

Internal audit failures may not only be embarrassing for internal audit activities, but they can also expose an organization to significant risks. So, the internal audit activities, regardless of industry, sector, or size of audit staff - even those outsourced or co-sourced - can mitigate those risk through implementing quality assurance and improvement program that contains both internal and external assessments.

A Quality Assurance and Improvement Program (QAIP) enables an evaluation of the internal audit activity's conformance with the Definition of Internal Auditing and the International Standards for the Professional Practice of Internal Auditing (Standards) and an evaluation of whether internal auditors apply the Code of Ethics. The program also assesses the efficiency and effectiveness of the internal audit activity and identifies opportunities for improvement.

Quality assessment programs are essential to performing and sustaining high-quality production. Initiatives should emphasize on ensuring that the audit cycle is designed and executed to influence management to become more anticipatory and proactive in assessing risk, and either responding where risk levels are excessive or recognizing when accelerated/increased investments create potential economic upside.

So, the problem of study was represented by the following question:

Do Jordanian internal auditors insurance companies use or comply with International Standards for the Professional Practice of Internal Auditing No. 1300 termed Quality Assurance and Improvement Program ?

HYPOTHESIS

Jordanian internal auditors at insurance companies do not use or comply with International Standards for the Professional Practice of Internal Auditing No. 1300 termed Quality Assurance and Improvement Program.

DATA DESCRIPTION AND DATA COLLECTION

Our sample was mainly drawn from the annual reports of companies listed on the Amman Stock Exchange for the year 2011. The data used in this paper were retrieved from Jordan Security Commission website (<http://www.jsc.gov.jo>). Our sample consisted of (34) Jordanian internal auditors in insurance companies .

STATISTICAL MODELS

The researcher used a questionnaire as a primary data collection tool to collect the necessary data for the study. Also, the researcher used the program package Statistical Social Sciences (SPSS) is a short version of (Statistical package For Social Sciences) for data analysis. The researcher selected the appropriate statistical methods to achieve the objectives of the study and to test hypotheses. In doing so, the researcher extracted frequencies in order to know the characteristics of the study sample. Also, the researcher used the arithmetic mean as a measure of central tendency used to describe the study sample answers and the order of importance of items and degrees of approval or rejection for the items contained in the questionnaire.

Finally , the researcher used one sample T-test to test the hypotheses of the study to enable the researcher to test hypotheses in the absence of our knowledge of the average value and standard deviation of the society as a whole .

DATA ANALYSES AND RESULTS

TABLE (1) STATISTICAL DATA

Items	Mean	S.D
1- The chief audit in your organization evaluates the internal audit activity conformance with definition of internal auditing, standards, and code of ethics.	3.36	.94
2- There is a day to day supervision or review of the performance of the internal audit activity in your organization.	3.51	1.01
3- There is an ongoing monitoring of the performance of the internal audit activity in your organization.	1.78	.88
4- Internal Audit Policies and Procedures are used for each engagement to ensure compliance with applicable planning, fieldwork and reporting standards.	2.98	.86
5- Regular, documented review of work papers during engagements are used by appropriate Internal Audit staff.	3.42	1.11
6- There is periodic reviews performed through self-assessment (by internal audit department) of the performance of the internal audit activity.	3.29	.72
7- There is periodic reviews performed by persons in the organization from outside internal audit department of the performance of the internal audit activity.	3.44	1.15
8- There is an external assessment of internal audit conducted at least once every five years.	2.76	1.01
9- The chief audit executive discusses with board of directors the need for more frequent external assessments.	1.58	1.19
10- The chief audit executive discusses with board of directors the qualification of the external reviewers.	2.43	1.21
11- The chief audit executive discusses with board of directors the independency of external reviewer.	2.85	.77
12- The chief audit executive assesses whether the external reviewer demonstrate sufficient qualified or not.	2.4	.93
13- The chief audit executive communicates the result of a quality assurance and improvement program to senior management.	2.9	0.88
14- The chief audit executive communicates the result of a quality assurance and improvement program to board.	1.89	0.91
Total Score	2.80	0.78

Table (1) shows that the attitudes of the study sample were negative in general for items measuring the level of the internal auditors in Jordanian insurance companies use or compliance with International Standards for the Professional Practice of Internal Auditing No. 1300. As shown, means scores for the answers on statements of the hypothesis was less than (3) the value of the arithmetic mean of the measurement tool on Likert scale , and got item (2), which states that there is a day to day supervision or review of the performance of the internal audit activity in your organization. "on the arithmetic average was (3.51) and standard deviation (1.01), followed by Paragraph (5), which states that Regular, documented review of work papers during engagements by appropriate Internal Audit staff with arithmetic average was (3.42) and standard deviation (1.11).

The lowest negative item were (9), which states that the chief audit executive discusses with board the need for more frequent external auditing (M=1.58, SD=1.19), followed by item (3), which states that "There is ongoing monitoring of the performance of the internal audit activity in your organization (M=1.78, SD=0.88).

Moreover, the total number of items measuring the internal auditors in Jordanian insurance companies use or compliance with International Standards for the Professional Practice of Internal Auditing No. 1300 (M=2.80) which is the average arithmetic is weak, and to detect the presence of a significant relationship, T-test was used (t-test) Table (2) illustrates this.

TABLE (2): T-TEST

Hypothesis	N	Mean	S.D	df	T-calculated
The internal auditors in Jordanian insurance companies do not use or comply with International Standards for the Professional Practice of Internal Auditing No. 1300 "Quality Assurance and Improvement Program".	34	2.8	0.78	33	-1.473

We can conclude that the value of the means scores were (2.8) and was lower than mean (3) in the instrument of the study, and the value of (t) calculated are (-1.473) is lower than the tabular value of t (2.704) at the significance level ($\alpha = 0.05$), indicating that the internal auditors in Jordanian insurance companies do not use or comply with International Standards for the Professional Practice of Internal Auditing No. 1300 termed Quality Assurance and Improvement Program.

RESULTS

The previous sections of this chapter presented the results of this study. In this section, I will recap and analyze these results.

First, the internal auditors in Jordanian insurance companies do not implement external assessments dimension in the Quality Assurance and Improvement Program. Items number (8), (9),(10),(11),(12) indicated that. So , we can not conclude that the internal auditors in Jordanian insurance companies participating in the current study did not achieve the added value to the organization. These include

- Assisting organizations in maintaining effective controls by evaluating their effectiveness and efficiency and by promoting continuous improvement.
- Mitigate internal audit risk due to an inappropriate quality assurance and improved program .
- Builds stakeholder confidence and documents a commitment to quality, leading practices, and the internal auditors' mindset for professionalism.
- Improved organizational processes and operations.
- Provides evidence to the board of directors, management, and staff that the audit committee and the internal audit activity add value through improving organization's operations and contributing to the attainment of objectives.

Second, the internal auditors in Jordanian insurance companies implement quality assurance and improvement program that contain internal assessments. Items (2), (5),(6),(7), indicated that.

RECOMMENDATIONS

- 1- It is necessary that internal auditors in Jordanian insurance companies use or comply with International Standards for the Professional Practice of Internal Auditing No. 1300"Quality Assurance and Improvement Program, especially in relation to external assessments.
- 2- Further studies are needed to find out constraints preventing the use of the standard.

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