The Impact of Internal Control Practices on Fraud Prevention: The Case of Lebanese Small-Medium Enterprises

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ABSTRACT

When compared to large corporations, Small and Medium Enterprises (SMEs) are far more likely to suffer from employee losses and much less likely to be able to absorb these losses. Small and Medium Enterprises (SMEs) are better able to handle internal control than large corporations. It appears that the people of Lebanon view this issue with sensitivity, it is rarely brought up in casual conversation. Since internal control is the main issue facing Lebanese businesses, they would rather not address it. Only 308 of 400 responders filled out the survey, and the results were evaluated with the use of the SPSS statistical package. Findings showed that businesses in the modern era urgently require monitoring systems, as new evidence shows that monitoring frameworks affect performance evaluations. The environment in which it operates shapes a company's management mindset. The monitoring setup provides the backbone upon which further layers of internal control may be built. Consequently, the study's subjects include the organizations' cultures and working styles and the ethics and ethical beliefs of the employees who create and execute controls. Many factors interact to maintain a stable ecosystem. A subset of the executive board and representatives from each board committee have been tasked with gathering the information necessary to complete this report at the request of the board of directors.

Keywords: Controlling Environment, Controlling Activities, Monitoring, Information and Communication, Risk Assessment, Fraud Prevention.

I. INTRODUCTION

When compared to large corporations, Small and Medium Enterprises (SMEs) are far more likely to suffer from employee losses and much less likely to be able to absorb these losses. Small and Medium Enterprises (SMEs) are better able to handle internal control than large corporations according to Marcel (2013). There were a total of 552,849 firms there, with 99.2 percent falling into the "small" and "medium" enterprises categories. 86.6 percent of them were from the wholesale, grocery, restaurant, hotel, technical services, transportation, and communication sectors. The manufacturing industry accounts for 7.2% (including textiles and clothing, metal items, and non-metallic food and drinks), while the agricultural sector accounts for 6.2% (including plantation and horticulture, fisheries, and poultry). SMEs, policymakers, and aid organizations must adopt internal control methods that will aid in the development of SMEs according to Mangala and Isha (2016).

In Lebanon, small and Medium Enterprises (SMEs) may be classified according to their size, yearly revenue, number of full-time employees, and industry. Many businesses have significantly weakened their efforts to avoid fraud. Bribery, and insufficient regulatory action rendered efforts to prevent fraud at publicly traded companies ineffective. Long-term planning and the efficient use of business assets are two factors that should be taken into account while implementing particular financial projects. In each case, the net profit should be broken down by asset value, common share count, and net sales volume. Many of the researchers above noted that the study used equity gains and revenue per share as significant metrics of corporate fraud prevention.

As part of their plan for economic growth, SMEs may provide low-income customers, such as the owners of small businesses, access to low-cost financial services. When conventional financial institutions could not help the needy, Small and Medium Enterprises (SMEs) stepped in to fill the void. More than a million microfinance organizations may be found in every world region. The recent growth in Small and Medium Enterprises may be attributed to the effort to provide financial services to the world's poor, unbanked population. Other arguments for the development of SMEs include the importance of providing low-income individuals with access to consumer credit, the generation of new business opportunities, and the improvement of their formal economic

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involvement over the long run. Because of their adaptability and history of providing loans to people with low incomes based on a shared guarantee, small and medium-sized businesses (SMEs) are an integral part of the financial system in many nations. Since then, SMEs have grown into sizable financial institutions that offer a wide range of financial products and services, including loans and transfers, deposits, and micro-insurance according to Maina et al. (2017).

The failure of the board to grasp internal control is a significant contributor to the proliferation of fraud in small and medium-sized businesses. Small and Medium Enterprises (SMEs) face a serious threat to their long-term existence from fraud, which is facilitated by an absence of adequate internal controls. This creates obstacles and slows progress in helping the disadvantaged and expanding access to financial services.

To succeed, small and medium-sized businesses (SMEs) must keep running, provide reliable accounting reports, and guard against poor accruals caused by intentional or careless bookkeeping.

This research focuses on the importance of internal control on fraud prevention in Lebanese SMEs, focusing on the internal control components and how it can minimize fraud prevention.

II. RESEARCH PROBLEM

It seems that studying SME internal control in Lebanon would be a very useful study area. There appears to be a cultural problem against emphasizing this issue in Lebanon. Furthermore, Lebanese information is limited to studies of internal control in SMEs. Since internal control is the main issue facing Lebanese firms, they would rather not discuss it. This study focuses on the role internal control plays in Lebanon to minimize fraud in SMEs. SMEs’ performance may suffer until this issue is resolved. This might slow the development of Small and Medium Enterprises in the area.

However, the main causes of the problem are the failure of Small and Medium Enterprises can't be uncovered, and business owners know that they make the same mistakes at different points in their market cycle. The findings of this study will help educate company owners, particularly those of Small and Medium Enterprises, on the importance of internal control and the best methods for dealing with its challenges. Small businesses must implement internal controls to protect their assets against loss and deter theft. The study highlights the significance of internal control methods in preventing fraud in SMEs, which is the major issue confronting Lebanese SMEs due to the high prevalence of corruption and fraud, resulting in decreased fraud prevention.

III. THEORETICAL FRAMEWORK

A. Contingency Theory

Auditors perform audits so that they may check whether the organizational structure and the surrounding environment are suitable. Independent financial audits are permitted by government regulations for some financial institutions and are required by industry standards for health and security. Auditors must access all relevant records, systems, policies, and procedures. When conducting an audit, auditors do several different tests and processes. When conducting an audit of a sub-process, several factors must be considered, including the kind of organization, the level of expertise of the accountants, the applicable laws and regulations, the availability of audit personnel, and the capabilities of the available technology and systems according to Maher and Anderson (2018).

Auditors must carefully plan their inspections and consider criteria to fulfill their duty, which might differ greatly from one location to another and from one kind of company pattern to another. It is possible to examine group dynamics using the contingency theory. Supervisors of auditing departments often audited themselves. They form audit teams for the project, selecting auditors depending on their expertise and availability. Audit teams use a framework and various planning strategies to deploy production rapidly according to Kipkooch and Joel (2016).

B. Agency Theory (AT)

The theory of agencies is the best explanation for the cooperation between governments, owners, or executives and the agent. Shareholders are the legal owners of a corporation, and they elect representatives to make decisions on their behalf. This presupposes a corporate philosophy due to the pros and cons of human nature. Agent-boss conflicts of interest may arise when employees sell company assets to their boss according to Hamdan et al. (2013). The theory also suggests that users are self-reliant and likely to contribute to the operators’ failure. Primary data was acquired via interviews and questionnaires to examine the challenges faced by Nigeria’s Small and Medium Enterprises. Managers and employees at small and medium-sized companies (SMEs) are surveyed about their perspectives on fraud risk management using closed- and open-ended questions. Only 18 of the 20 interviews conducted resulted in completed questionnaires. Although it was anticipated that small and medium-sized businesses would deploy fraud detection measures, the study did not evaluate the efficacy of internal control systems according to Hassan and Bello (2013).

IV. HYPOTHESIS DEVELOPMENT

A. Impact of Controlling Environment on Fraud Prevention

There is no doubt that effective management depends on a conducive control environment. Bad management resonance increases the likelihood of dishonest financial acts because the regulatory process finishes with administrators who implement rules and regulations. Growing data shows how monitoring frameworks impact performance evaluations, making it imperative for businesses to implement monitoring systems according to Skaifi et al. (2013). The management consciousness of an organization is formed by its governing conditions. Management philosophies and organizational styles, as well as the level of independence from government, experience, and standing of boards of directors and audit committees, are crucial to the success of any firm according to Hamdan (2020).

Thus, the ethics and ethical convictions of accountants who develop and implement controls, as well as the culture and
working style of firms, are the primary foci of the study. Several elements complicate the regulation of the environment. The board of directors will choose the members of the executive board and the board's several committees. In addition, they hypothesize that such considerations may underlie the emphasis on internal controls elsewhere. Absence of mentoring has been a factor in the lack of organizational discipline since management was first developed. Most businesses now have an audit committee whose competency is open to debate according to El Khoury (2018). The necessity for board monitoring persisted despite repeated reductions in the number of time boards of directors spent on institutional issues. Management effectiveness is just part of the story regarding internal control procedures; board responsibilities also need to be considered according to Leon (2017). In accounting, the importance of a firm's reputation and ethical standards is frequently cited as a key component of a robust system of internal controls. A major influence came from the Treadway Commission's Committee of Funding Organizations. As stated in this statement, auditors should do inspections to learn more about their clients' control environments, including their clients' honesty and ethics. This means that auditors can ensure their companies' ethical standards are followed.

**H1: There is a significant relationship between controlling the environment and fraud prevention**

**B. Impact of Monitoring on Fraud Prevention**

Productivity evaluation requires constant observation of internal control systems. Extensive testing is essential for determining whether or not real internal control systems are compatible and whether or not new threats can be mitigated. Organizations employ information and communication networks to keep track of large amounts of records, including financial, operational, and regulatory information, to better manage their daily business activities according to Feng et al. (2009). Insight into the company's exterior operations is as crucial as insight into its internal workings when making strategic business decisions according to Defond et al. (2018). Governments throughout the globe continue to face serious challenges in the form of fraud inside the public sector. Accordingly, this research aims to assess how effective existing public sector fraud monitoring tools are. The authors surveyed entities in good governance, internal control processes, and fraud prevention initiatives to better understand the state of monitoring measures. The respondents in this study are from the ranks of government officials in Malaysia. The findings reveal that misuse of assets is the most common fraud committed by government institutions. A regression study indicated that internal processes or policies were significantly associated with a decrease in fraud occurrences according to Chedid and Chaya (2020). Furthermore, it was shown that fraud inside government organizations is correlated substantially with excellent governance and fraud prevention measures. For government workers, this research is crucial since it details how successful internal control measures and fraud prevention programs are in the public sector according to Dita and Murtaqi (2014).

**H2: There is a significant relationship between monitoring and fraud prevention**

**C. Impact of Information & Communication on Fraud Prevention**

Information and communication technologies may facilitate data collection and distribution. Internal control risk assessment functions include the detection, evaluation, and oversight of in-house safeguards. Misrepresentation or improper use of financial data on a property substantially threatens operational performance. The effect of internal control on output variables has also been studied via observational research. Many of these studies demonstrate a positive relationship between internal controls and results, while others find either no or negative associations. R² = 0.818 suggests that internal controls may significantly affect the effectiveness of financial management according to Bryman and Stephen (2015). Financial institutions and other businesses often face fraud, an issue that must be addressed. As a species, we're quite rotten, which may explain why fraud is rising. Nigeria's banks and regulatory agencies have suggested and authorized information and communication strategies to curb bank fraud. The research aimed to determine whether there was a correlation between the use of ICT for monitoring bank accounts and a decrease in fraud in Nigerian deposit money institutions according to Bala et al. (2019). To conduct the survey, researchers at Banks used a random sample method.

For this study, researchers employed 1,650 pre-designed questionnaires. Descriptive statistics (frequency and percentages) were utilized to examine the respondent and question demographics, and inferential statistics (ANOVA) were used to test the hypothesis. The study's findings showed that better access to information and communication significantly improved fraud detection at Nigerian deposit money institutions. The study's findings, in particular, indicate that information and communication positively affect fraud detection in Nigerian deposit money banks, particularly through factors like adequate quality of information, effective communication, fraud investigation, effective monitoring, and efficient fraud disclosure according to Amrah and Obaid (2019). To ensure smooth running, the research suggests that they set up a work ethics section, train employees to have less faith in themselves, and stress the importance of leading by example.

**H3: There is a significant relationship between information & communication and fraud prevention**

**D. Impact of Risk Assessment on Fraud Prevention**

The highlighted risks will be thoroughly examined as part of the risk assessment, as will any remotely related threats to the organization's ability to function normally and reasonably. Both financially and non-financially motivated practices would be evaluated. The management must consider departmental and operational key connections with external parties. Conferences for management planning, strategic planning, frequent evaluations of department activity elements, fluctuating needs or expectations from agency officials or the public, and natural disasters are only some ways the risk might be identified.

Once risks at the departmental and activity levels have been identified, management should undertake a risk analysis according to Al-Mamun et al. (2014). Even if the likelihood and significance of risk are modest, it may need extra
attention. After assessing the risk's severity and probability, management must decide how to proceed. While methods might vary, all businesses should be built to withstand reasonable threats within bounds set by management in light of concepts like proper protection and cost-benefit analysis. The effectiveness of the solution should be monitored continuously before it is implemented. Organizational risk mitigation strategies often undergo revision as businesses mature. Management must keep a close eye on any alterations to guarantee that all risks are still being handled when changes occur according to Alabdullah et al. (2019).

If there are changes that potentially influence the accountants' ability to manage risks, management will let them know. Managers will keep tabs on anything that might affect existing risks and everything that could create new ones.

H4: There is a significant relationship between Risk Assessment and Fraud Prevention

E. Impact of Controlling Activities on Fraud Prevention

Several factors may threaten an organization's success, but these risks can be mitigated via various management measures. However, most controls fall into two broad categories: detection and prevention. Actions taken to prevent harm from coming about are called preventive measures. Predicting and preventing future issues is an important part of developing these controls according to Alabdullah et al. (2019). If an unpleasant occurrence occurs, detection actions aim to identify it and notify management. The cost of measures that prevent problems rather than detect them is often higher. Before taking any preventative measures, it's important to weigh the potential costs and advantages. In addition, management should keep in mind that implementing too many preventive measures at once might hurt output according to Bala et al. (2019). Regarding risk management, no one control measure can be relied upon to solve all issues. One control activity may be utilized in place of another in certain cases, while a mixture of activities may be necessary for others.

H5: There is a significant relationship between Controlling Activities and Fraud Prevention

V. DATA COLLECTION

The questionnaire applied a Likert scale designed to examine how strongly linked subjects agree or disagree with statements, usually on a five-point scale. The scale allowed respondents to rate their opinion with each statement using the scale provided. In general, accountants and auditors in Lebanese SMEs fill out the questionnaires distributed.

VI. RESEARCH POPULATION AND SAMPLING TECHNIQUE

The sample being used is convenience sampling, where the sample is selected from the population because it is conveniently available to the researcher. The respondents of the questionnaire in this research consist of accountants at SMEs. The research was limited to a convenient sample of 400 accountants but only 308 responded to the questionnaires.

The questionnaire is divided into three parts; part one summarized essential demographic information such as gender, age, education level, monthly income, and marital status, and part two summarized the independent variables which are divided into five sections, (Controlling Environment, Monitoring, Information & Communication, Risk Assessment, and Controlling Activities), and part three summarized the dependent variable (Fraud Prevention).

VII. FINDINGS

This section of the research covered the frequency distribution of the demographic variables of this research. The sample addressed in Table I consisted of 308 respondents, 207 of whom are females which is equivalent to 67.2% of the whole sample, and 101 are males which is equivalent to 32.8% of the sample. This means that most of the respondents which filled up the questionnaires are females.

<table>
<thead>
<tr>
<th>TABLE I: FREQUENCY DISTRIBUTION OF GENDER</th>
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<tbody>
<tr>
<td>Frequency</td>
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<tr>
<td>Female</td>
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<tr>
<td>Male</td>
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<td>Total</td>
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<td>Source: Author Work. Source: SPSS Version 20</td>
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VIII. RELIABILITY ANALYSIS

The following section of the university will address the reliability analysis using the Cronbach Alpha indicator. Referring to the mentioned results in Table II it can be noted that “Controlling Activities” scored a Cronbach Alpha of 0.744, and "Monitoring" scored a Cronbach Alpha of 0.708. As for Information & Communication, it scored Cronbach Alpha 0.822, "Risk Assessment" scored 0.725, "Controlling Activities" scored 0.771, and lastly "Fraud Prevention" scored Cronbach Alpha 0.798. Since all values scored a Cronbach greater than 0.7, this implies that all the variables are statistically validated.

<table>
<thead>
<tr>
<th>TABLE II: RELIABILITY ANALYSIS</th>
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<tbody>
<tr>
<td>Controlling Environment</td>
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<td>Monitoring</td>
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<td>Information &amp; Communication</td>
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<td>Risk Assessment</td>
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<td>Controlling Activities</td>
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<td>Fraud Prevention</td>
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<td>Source: Author Work. SPSS Version 20</td>
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IX. REGRESSION ANALYSIS

This section addressed the regression analysis which is a statistical test used to validate the research hypothesis based on a margin error of 5%. If the P < 0.05 then H0 is rejected and H1 is accepted and vice versa.

Referring to Table III, it can be noted that the R scored 69.7 which means that the independent variables represent 69.7% of the variables which affect fraud prevention and 29.3% represent the variables that had not been tackled in this research model. However, it can be noted that the R2 is 48.6% which means that the relationship between the independent and dependent variables is 48.6%.

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The main aim of Table IV is to evaluate the relationship between dependent and independent variables based on a value of 5% and to reject the null hypothesis and approve the other if the margin error was below 5%.

However, the following theories may be validated based on the above results:

- There is a statistical relationship between risk assessment and fraud prevention (0.009).
- There is a statistical relationship between monitoring and fraud prevention (0.021).
- There is a statistical relationship between information & communication and fraud prevention(0.015).
- There is a statistical relationship between controlling activities and fraud prevention (0.001).
- There is a statistical relationship between controlling the environment and fraud prevention (0.000).

This can lead to the formulation of (1) which is explained as follows:

\[ Y = A, BX1, and BX2, BX3, BX4, and BX5 \]  

(1)

where \( Y \) = dependent variable, \( A \) = permanent, \( B \) = and \( X \) = independent variables the following should also be preserved:

- Fraud Prevention = 0.357 - 0.538 risk assessment - 0.464 monitoring - 0.393 information and communication - 0.298 controlling activities - 0.431 controlling environment.

The following may be explained:

- Fraud prevention is affected by 0.538 units with each unit decreased in risk evaluation Fraud detection is impaired by 0.464 units with each decreased unit of surveillance.
- The identification of fraud is impaired by 0.393 units for each decrease in knowledge and correspondence.
- The monitoring of fraud shall be impacted by 0.094 units with each unit decreasing control activities.
- The identification of fraud is affected by 0.431 units for any single decrease in the control setting.

In the above regression analytical table, the T-test is also clarified. The T-Test is an inferential test to confirm the hypotheses’ margin ratio of 2. The null hypotheses are refused, the alternatives are allowed, and vice versa if the T-Test is over 2.

X. Summary of Findings

More and more evidence suggests that monitoring frameworks influence performance assessments, making the necessity for monitoring systems even more essential for modern firms. An organization's management philosophy is shaped by the environment in which it works. The monitoring infrastructure provides the backbone upon which further layers of internal control may be built. Those in charge of making and enforcing rules, whether on a board of directors or an audit committee, as well as those responsible for shaping the management philosophy and the culture of a company, must have a firm grasp of their external environment.

Because of this, the study examines not only the culture and working style of businesses but also the ethics and ethical beliefs of the employees responsible for designing and implementing controls. To maintain a stable ecosystem, several factors must be in balance. The board of directors has delegated work on this report to various members of the executive board and board committees. They argue that if similar factors are prioritized, it's because of internal control. The other components of the system may also rely on them for help.

Organizational disorganization has plagued management from its inception because of the lack of a robust mentorship program. Nowadays, most companies see audit committee competence in a more nuanced light. No matter how much time boards of directors spent on institutional issues, the need for monitoring remained. Boards of directors must consider internal control measures for more than only the sake of ensuring smooth operations behind the scenes.

There must be stringent monitoring of internal control processes while evaluating productivity. Extensive testing is necessary to determine the compatibility of genuine internal control systems and the ability to handle new threats. Corporations that use information and communication networks to manage their day-to-day operations better create vast volumes of data, including organizational, financial, and regulatory records. When making business choices, it's important to consider internal and external variables.

Data collection and dissemination may be aided by information and communication technology. Locating, evaluating, and monitoring preexisting procedures to reduce possible dangers is essential for determining the quality of internal controls. A property's operational efficacy is severely compromised by the deliberate or accidental misrepresentation of financial data.

In addition, observational studies have been done to examine the impact of internal control on output variables. However, most of these studies find a positive association, and several show no interaction or a weak relationship between internal controls and findings. The risk assessment will comprise a comprehensive survey of the prioritized threats, with the scope of this review expanding to encompass any risks that may reasonably be anticipated to impact the organization's operations (based on the organization's purpose).

Methods that are driven by factors other than money would also be assessed. Management should consider how each department and activity relies on other groups outside the
company. Risks may be detected in several ways, including via management planning conferences, strategic planning, routine analyses of department activity factors, changes in demands or expectations from agency officials, and public and natural catastrophes.

A risk analysis should be conducted by management when potential dangers have been recognized at the activity and departmental levels. A low-likelihood, low-impact risk may not need much attention. Before choosing how to respond, management must determine the risk's likelihood and impact. Companies, notwithstanding their methodologies, should be constructed to resist risk within appropriate limitations defined by management, considering ideas like adequate protection and cost-benefit analysis. It is important to keep an eye on the remedy's effectiveness until it can be fully adopted.

Danger Mitigation via Change As companies develop, their methods for reducing risk are often updated. Management must maintain a careful watch on any changes to ensure that all risks continue to be managed throughout implementation.

While there are many different types of controls, most may be categorized as either issue detection or problem prevention controls. Efforts made to prevent an issue from occurring are, by definition, designed to do just that. An important aspect of creating these safeguards is foreseeing and avoiding potential problems in the future. Detection mechanisms ensure that management is informed of any undesirable developments. Spending on precautions is often more expensive than spending on detection. Weighing the benefits against the expenses is essential before adopting any preventive action.

Furthermore, the administration has to remember that enacting too many preventive measures simultaneously may have a detrimental effect on productivity. There is no foolproof method for reducing danger. In certain situations, a single control measure may be used instead of another, whereas in others, a combination of measures is required.

XI. RESEARCH LIMITATIONS

The study was severely constrained by its focus on a very small subset of the population (Lebanese SMEs) and a relatively small sample size (100 respondents), both of which reduced the reliability of the findings. The primary challenge of this study is the confidentiality of accounting experts' responses and the difficulties of getting data from SME employees. As a result, this may lower the quality of the study's generalizability. The conclusions of this research are limited to Small and Medium Enterprises (SMEs) in Lebanon and hence cannot be extrapolated to larger firms. The results of this research may not be generalizable to other organizations using Internal Control because Lebanese SMEs are in a financial crisis. The clock was ticking. It's possible that primary research techniques, such as interviews or in-person meetings, may have been substituted for the use of secondary sources.

XII. SUGGESTIONS FOR FUTURE RESEARCH

The following suggestions were derived from the study's findings. Managers at Lebanon's Small and Medium Enterprises (SMEs) will pool their resources to find the best system of internal checks and balances to implement. The usefulness of internal control systems may be maximized with the help of administrators who offer company risk assessment and good corporate governance. Improved financial outcomes for Lebanon's Small and Medium Enterprises (SMEs) may be achieved via better business management that reduces wasteful use of organizational resources. Consequently, management will ensure that their companies have a solid quality management system if they use internal control procedures to direct their plans and operations. Internal auditors will check in on the reporting and compliance procedures regularly to ensure that the systems are being run effectively and appropriately.

XIII. RESEARCH CONTRIBUTIONS

The results of this study highlight the importance of risk management in the management of publicly traded Small and Medium Enterprises (SMEs) in Lebanon. Because an independent audit function is impossible without adequate corporate governance and an efficient internal control framework, attention will be paid to organizational compliance, the internal control system and monitoring methods, effective corporate governance, risk assessment, quality assurance, and independent forensic investigation will be ensured by the company's senior management. This will help foster a positive culture, decreasing the likelihood that management will find ways to undermine internal controls to detect and prevent fraud. Both supervisors will ensure enough internal controls are in place to protect company assets from misuse or theft. The internal audit function will conduct regular reviews of the whole system of internal controls, assuring the board and management of the effectiveness and dependability of the current safeguards. Recognizing the moderating role of government policy will be of paramount relevance to the design of internal control systems. A billing management system, for instance, will be adaptable to accommodate pricing and tax modification due to policy-level choices and to incorporate control mechanisms that are adaptable enough to meet shifts in government policy.

CONFLICT OF INTEREST

Authors declare that they do not have any conflict of interest.

REFERENCES


