

A Strategic Planning in Combating the Crime of Money Laundering

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The research aims to analyse the reality of the strategic planning process and the extent of applying that process towards reducing Money laundering crime in economic crime offices at the Baghdad governorate level. This study will provide an intellectual framework at the theory level describing the crime of money laundering and its direct and indirect negative effects in the Iraqi economy. It will also reveal the expected positive role that strategic planning plays in tackling the crime of money laundering. The development of a planning program is based on realistic statistical results, and lessons are drawn from global experiences to reduce the problem of money laundering.

Key words: *Strategic planning, money laundering, crime*

Introduction

The phenomenon of money laundering has grown recently amid the conditions of globalisation. That has generated steady growth in the flow of money and its movement across borders, through widespread and extremely complex financial systems made possible by the information revolution and technological development. As the world today has no borders or restrictions, the true size of the money amounts cannot be estimated, which is being laundered annually illegal. However, most countries of the world have agreed that the amount of money that launderers transfer their illegal money obtained through crime while not disclosing the illegal source to earn this money had been estimated in billions of dollars annually. The money-laundering operations take place outside the formal economic cycle in what is called the parallel economy, that is, the hidden economy in the world, so the crime of money-laundering is one of the new crimes that increase in size day after day despite local, regional and international efforts being made to confront it. The elements of the money-laundering crime are often distributed among More than one country where it has taken the international character, which led to the exacerbation of its danger and its criminal aspects

have grown around the global economy. Therefore, the international community has become increasingly convinced of the need to increase coordination of international efforts to confront these criminal groups. Hence, the current research attempt begins to study the aspect of the role of strategic planning in combating the crime of money laundering in Iraq. However, the absence of strategic plans based on monitoring the factors that cause the crime of money laundering and analysing it using strategic planning tools with which it can explain the causes of this crime and put in place approaches or solutions to overcome that causes. Therefore, the increasing cases of money laundering crimes at the global and local levels led to negative effects on the growth and development process of the Iraqi economy. The current research derives its importance in the fact that it includes the subject of a dangerous crime, which is considered as an ordinary crime at the global and local levels at present. Therefore, the importance of strategic planning in supporting the real role played by members of the security services in the field of confronting everything that threatens state security on the socioeconomic level and other complex current and future challenges that may worsen to the point of exposing the state to grave danger.

The Conceptual Framework for the Research

The Concept of Strategic Planning

There are many definitions of strategic planning, including that strategic planning is a form of planning that was designed to support institutions that do not seek profit to respond effectively to changes that occur in the institution. Which is a system of concerted efforts to make decisions and decisive steps about what are Enterprise? And what to do? And why do you do that? (Bryson, 1993, p. 23). This is also an organised approach used by the institution to determine decisions related to the important and fundamental issues for its survival, vitality and long-term sustainability. These are the basis for all plans that are developed for any subsequent period as it means designing a long-term strategy to provide information about institution goals and its central directions to be the primary guide for all operations and operational activities of the organisation (Scott, 1995). However, strategic planning includes four main elements that represent the framework through which the concept of strategic planning moves:

The Future of Current Decisions: Strategic planning tends to identify the strengths and weaknesses involved in the future and to find methods for the institution to rely on upon through the following decision-making process that aims to take advantage of available opportunities and avoid potential risks. The planning is considered as a design or model for the desired future and knowledge of the means leading to its achievement and identification.

Strategic Planning is a Permanent Process: it is a process that begins with formulating goals, then determining strategies and policies, then setting plans, especially detailed or procedural, leading to the implementation of strategies in a way that leads to achieving the particular goals as they are at the same time characterised by continuity to contain the changes that may occur in the environment surrounding the institution.

Strategic Planning Represents an Administrative Philosophy: It represents a contemporary way of life, as it focuses on scientific performance based on the study and forecasting the future and depends on continuity and flexibility and does not depend on a fixed set of rules, procedures, and means.

Strategic Planning is a Building Process: strategic planning works to link four main types of plans with each other, namely strategic planning, medium-term plans, short-term plans, and procedural plans (Steiner, 1979).

The Importance of Strategic Planning

The importance of strategic planning is summarised according to the following points:

- 1- Helping to preserve the capital by reviewing the financial performance of the work and making sure to provide permanent updates to it, which contributes to achieving the best results, and ensuring that the work is on the right path.
- 2- Contributing to setting a time frame for the implementation of the work by relying on setting an appropriate strategic plan that contributes to the design of the work steps (Abu, 2010; Sharaf et al., 2020).
- 3- Providing sound logic in the process of evaluating budgets and organising the sequencing process in the overall planning efforts across all administrative levels in the organisation (Al-Dhahir, 2009).
- 4- Work to make the director innovative, in addition to his initiative in making events, not receiving them, and work on clarifying the image of the organisation before all stakeholders.
- 5- Building a clear, realistic vision of the organisation will keep you on the right path towards its implementation (Al-Shourbagy, 1999).
- 6- Recognising the resources used by the organisation and making optimal utilisation of these resources (David, 2004).
- 7 - Integration between work personnel, so each individual has a task that he is working on to implement a part of the overall picture of the organisation.
- 8- Balance between thinking, planning and implementation and identifying the requirements for executive operations, which reduces implementation problems and makes the executive process faster and stable (Mreza, Bachay & Flayyih, 2018).

Advantages of Strategic Planning

With its presence in the organisations, strategic planning has achieved several administrative and organisational benefits, as there are many advantages that the organisation gets as a result of following strategic planning practices and processes (Authority & Bowker, 1999).

These are as follows:

- 1- When determining the organisation's vision, mission, and overall direction, the plan is the path to achieving the organisation's success.
- 2- General pathways that help guide the distribution of powers by taking decisions and taking responsibilities (Fry et al., 1999).
- 3- Commitment and participation in achieving the goal because the plan creates a work environment for all (Olivier, 2003)
- 4- It promotes administration, initiative, and creativity processes and reduced tension, stress, and inconsistencies in the organisation.
- 5- It is considered as a standard for results and promotes them (Shams El-Din, 2001).
- 6- It is considered as operations and stages to build a vision for the future.
7. Give meaning to operational goals.
- 8- The employees make decisions, use their skills, and perform their roles to enrich their jobs to clarify the direction, and to know how their efforts contribute to achieving the general goals (Ryder, 2012).
- 9- Ensure the most effective utilisation of resources by focusing on the main priorities because the plan provides frameworks for the allocation of financial, human, information and knowledge resources (McNamara, 2008: 15).
- 10- It provides a clear focus for the organisation and the most effective and efficient productivity. (McNamara, 2008)

(Flayyih, Salih, Rahma & Mohammed, 2020) stated that the organisation could benefit from the strategic planning process with many benefits, including the following:

- 1- Providing the organisation with data and information about its internal and external environment, and putting it in a position of an initiative to deal with unexpected environmental changes.
- 2- Recognising the organisation's internal capabilities and its strengths points that can be employed and weaknesses points that should be addressed and evaluated.
- 3- Analysing the external environment and identifying the opportunities it can invest, and the restrictions and threats that must be dealt with effectively.
- 4- Provides a homogeneous approach to thinking and the characteristics of administrative practices among the leaders and managers of the organisation through their participation in the analysis and diagnosis of the current status, and in the formulation of the mission and goals of the organisation.

Characteristics of Strategic Planning

Strategic planning is characterised by several characteristics that can be summarised as follows: (Mohammed, Flayyih, Mohammed & Abbood, 2019).

1 - Long-Term Effects: Strategic planning aims to bring about fundamental and important changes in the organisation, and this does not appear in the short term, but rather requires a long-term period and high costs and efforts.

2- Broad Participation: Strategic planning requires wide participation in its development, starting from senior management and down to workers, beneficiaries, the public, and others.

3- Flexibility: Strategic planning is characterised by the flexibility to be able to face potential changes when implementing.

4- Mobilising Potential Energies and Resources: Strategic planning attempts to mobilise all the potential energies of the organisation and its available resources, whether internal resources or that can be provided from outside the organisation and direct them towards achieving the set goals.

5- The Future: Strategic planning looks to the future, as it is a future method, although it adopts past indicators and presents data to identify the reality of the organisation, however, it starts from us to form future goals.

6 - Arrangement of Options and Priorities: One of the important characteristics of strategic action is that it places options before the organisation that pursues them in its implementation plan, in addition, that strategic action arranges executive programs according to their priorities and importance.

The Concept of a Money Laundering Crime

What is meant by the term (money laundering) in general and abbreviated is the process of legalising money resulting from illegal activities. Money laundering is a modern economic crime that is usually associated with organised crime, especially drug and terrorism crimes, arms smuggling, white slave, administrative corruption and bribery and other crimes (Sahbat et al., 2018).

The crime of money laundering is defined as that process whereby profits generated from operations with criminal activity and illegal activities are pumped legally into the global financial system where it becomes difficult to identify the sources of this money and then can be spent and invested in Legitimate purposes, however, the term money laundering from the legal perspective, means the acceptance of deposits or transfer of funds dispute knowledge that money or deposits are collected from an unlawful criminal act to conceal the source of that money or cover it up with the help of any person who is an original actor or partner in that work to escape legal consequences Intention to do it (Tamimi & Flayyih, 2017).

Crime is as old as humankind itself, a social scourge that leads to harm to the public and private interest together. Therefore, countries have consistently combated and prevented its dangers by enacting laws that define crimes and their punishment (Abdel-Hamid, 2013)

Research Methodology

There are two research hypotheses:

The first hypothesis: There is a statistically significant correlation between the independent variable (strategic planning) and the dependent variable (money laundering crime).

The second hypothesis: Strategic planning has a statistically significant effect in explaining the variation of money laundering crime.

The research sample:

- 1- Spacial Limits:** (Iraq and its state experiences, organised crime offices within the Federal Intelligence and Investigation Agency in the Ministry of Interior, and the Central Bank of Iraq).
- 2- Time Limits:** (the cross-sectional data for 2019) and the research population means the total group of elements that attempt to generalise the results related to the studied problem. It consists of the original research population from the Central Bank of Iraq as well as organised crime offices. The research sample was chosen randomly, where the researcher distributed several questionnaires to the targeted employees of the bank and the Anti-Money Laundering Office, amounted to 60 questionnaires, and 50 responded, where they returned the questionnaires after filling them with all the required information at a rate of 83% of the targeted sample.
- 3- Human Limits:** Sample respondents from experts and managers respond through personal interviews). A statistical model (V.21 SPSS) was used to extract regression and correlation coefficients between the model variables used.

Results: Description and Analysis of Research Variables

Descriptive Results

That data was obtained through the answers to the questionnaire designed for the research variables of the first variable and the first axis of a sample from 50 employees using the (One-Sample –Statistic) standard. The results were obtained below as in Table 1.

Table 1: The standard deviation and arithmetic mean of the first axis questions of strategic planning (determining the vision)

| Questions | Standard deviation | Arithmetic mean |
|---|--------------------|-----------------|
| The vision expresses what an anti-money laundering institution should look like | 0.70 | 5 |
| The vision expresses the convictions of the highest political leadership | 0.68 | 4.76 |
| The vision reflects the convictions of the highest security leaders | 0.32 | 4.50 |
| The vision stems from the available abilities and capabilities | 1.2 | 4.99 |
| The vision is realistic | 0.88 | 3.89 |
| The vision is not complicated and easy to apply | 0.69 | 4.1 |
| For all questions | 0.82 | 4 |

Table 1 shows that the highest arithmetic means reached 5, as the vision expresses the image that money laundering institutions should have, with a standard deviation of 0.70, followed by The vision stems from the available abilities and capabilities by 4.99. Its standard deviation was (1.2), while the minimum of arithmetic means reached for. The vision is not complicated and easy to apply by 4.1, and its standard deviation was 0.69. The arithmetic mean of all questions was 4 and its standard deviation 0.82, this indicates that the majority of the respondents agree strongly to all questions of the first axis.

Table 2: The standard deviation and arithmetic mean of the second axis of the questions of strategic planning (the mission)

| Questions | Standard deviation | Arithmetic mean |
|--|--------------------|-----------------|
| The mission builds on the ethical values and societal norms of Iraqi society. | 0.81 | 4.3 |
| The mission is among the goals of strategic planning as part of community development. | 0.77 | 4.4 |
| The mission is technically appropriate to the available abilities and capabilities. | 1.05 | 4.1 |
| There is a harmony between security formulas and the dimensions and requirements of societal development. | 1.29 | 3.6 |
| Involve all parties concerned in the fight against money laundering in drawing the mission and giving others the opportunity to express their opinion. | 0.66 | 4.5 |
| For all questions | 0.88 | 4.1 |

Table 2 shows that the highest arithmetic means reached 4.5 as it expresses the involvement of all parties involved in combating money laundering in drawing the mission and providing the opportunity for other parties to express their opinion, and with a standard deviation of 0.66, followed by the arithmetic mean of. The mission is among the goals of strategic planning as part of community development by 4.4. The standard deviation was 0.77, while the lowest arithmetic mean belong to. There is a harmony between security formulas and the dimensions and requirements of societal development by 3.6 and the standard deviation 1.29, also the arithmetic mean of all questions was 4.1 and the standard deviation 0.88. This indicates that the majority of respondents agree on all the second axis questions.

Table 3: The standard deviation and arithmetic mean of the third axis questions of strategic planning (the objectives)

| Questions | Standard deviation | Arithmetic mean |
|---|--------------------|-----------------|
| The objectives are consistent with the requirements of society, its considerations and ethical, cultural and social trends. | 0.93 | 3.96 |
| The objectives are in line with available and achievable capabilities. | 1.32 | 3.67 |
| Objectives emanating from the vision and a mission that expresses everything contained in it | 0.77 | 3.54 |
| Objectives that are clear, comprehensive, and carefully planned, taking into account national and international priorities and trends | 1.19 | 4.06 |
| For all questions | 0.90 | 4.19 |

Table 3 shows that the highest arithmetic means reached 4.06 as it expresses Objectives that are clear, comprehensive, and carefully planned, taking into account national and international priorities and trends by 1.19, followed by the arithmetic mean that is the objectives are consistent with the requirements of society, its considerations, and ethical, cultural and social trends with a value of 3.96. Its standard deviation was 0.93, while the lowest arithmetic means Objectives emanating from the vision and a mission that expresses everything contained in it was 3.54. Its standard deviation of 0.77, also the arithmetic mean of all questions was 4.19 and its standard deviation of 0.90. This indicates that the majority of respondents agree strongly with all questions of the third axis.

Table 4: The standard deviation and arithmetic mean of the fourth axis questions of strategic planning (environmental analysis)

| Questions | Standard deviation | Arithmetic mean |
|--|--------------------|-----------------|
| Create specialised departments to analyse the internal environment and identify weaknesses, strengths, opportunities, and threats. | 0.83 | 4.49 |
| Classify threats according to their frequency and continuity and opportunities according to capabilities and set priorities according to vision, mission, and objects. | 0.69 | 4.40 |
| The environmental analysis takes into account the privacy of society and its political, economic and social features. | 0.85 | 4.60 |
| For all questions | 0.75 | 4.5 |

Table 4 shows that the highest arithmetic means reached 4.60 as it reflects. The environmental analysis takes into account the privacy of society and its political, economic and social features. Standard deviation reached 0.85, followed by the arithmetic mean of Create specialised departments to analyse the internal environment and identify weaknesses, strengths, opportunities, and threats by 4.49. Its standard deviation was 0.83, while the lowest arithmetic means classify threats according to their frequency and continuity and opportunities according to capabilities and set priorities according to vision, mission, and objects were reached 4.40, and the standard deviation was 0.69. The arithmetic mean of all questions was 4.5, and the standard deviation of 0.75. This indicates that the majority of respondents agree on all the fourth axis questions.

Table 5: The standard deviation and arithmetic mean of the fifth axis questions of strategic planning (strategic options)

| Questions | Standard deviation | Arithmetic mean |
|---|--------------------|-----------------|
| Several strategic options are arranged according to the priorities of the vision, mission, and goals | 0.79 | 4.50 |
| Appropriate alternatives are established if the chosen strategy fails to be implemented | 0.70 | 4.33 |
| Choose the optimal strategic option according to the available capabilities. | 0.81 | 4.21 |
| Involve all levels of administration in choosing the appropriate strategy and the appropriate alternative | 0.83 | 4.51 |
| For all questions | 0.80 | 4.9 |

Table 5 shows that the highest arithmetic mean was 4.51 as it expresses Involve all levels of administration in choosing the appropriate strategy and the appropriate alternative. The standard deviation was 0.83, followed by the arithmetic mean of Several strategic options are arranged according to the priorities of the vision, mission, and goals, mission and goals by 4.50. Its standard deviation was 0.79, while the lowest arithmetic means for Choose the optimal strategic option according to the available capabilities was 4.21 and the standard deviation 0.81. The arithmetic mean of all questions was 4, and the standard deviation of 0.80. This indicates that the majority of respondents agree to all questions of the fifth axis.

Table 6: The standard deviation and arithmetic mean for the first axis questions of combating money laundering crime (operational factors)

| Questions | Standard deviation | Arithmetic mean |
|---|--------------------|-----------------|
| Provide adequate financial allocations for training and developing the skills of workers in anti-money laundering departments | 0.70 | 4.31 |
| The competent authorities focus on local money laundering gangs and also give adequate attention to the international supply beyond the borders of these gangs | 0.73 | 4.20 |
| Weak laws against money laundering and the lack of current legislation that does not influence the dynamics of the laundering process in detail | 0.83 | 4.11 |
| The competent authorities in the fight against money laundering crime face operational difficulties as well as technical difficulties represented in the lack of qualified and sufficiently trained staff to enable them to bear the burdens of adequately responding to organised crime groups | 0.86 | 4.33 |
| Competent authorities lack societal support, professional organisations, and individuals, and this is reflected in support of the theory and practice perspective. | 0.76 | 4.21 |
| For all questions | 0.90 | 4.61 |

Table 6 shows that the highest arithmetic means reached 4.33, as it reflects. The competent authorities focus on local money laundering gangs and also give adequate attention to the international supply beyond the borders of these crime groups which amount 0.86, followed by the arithmetic mean of providing adequate financial allocations for training and developing the skills of workers in anti-money laundering departments by 4.31. The standard deviation was 0.70, while the minimum arithmetic means of Weak laws against money laundering and the lack of current legislation that does not influence the dynamics of the laundering process in detail was reached 4.11 and its standard deviation was 0.83. Also, the

arithmetic mean of all questions was 4.61, and its standard deviation 0.90, this indicates that the majority of respondents strongly agree with the questions of the first axis.

Table 7: The standard deviation and arithmetic mean of the second axis questions to combat money laundering crime (the technical factors)

| Questions | Standard deviation | Arithmetic mean |
|--|--------------------|-----------------|
| Knowledge of workers in the Anti-Money Laundering Department with modern methods to counter this phenomenon | 0.74 | 3.55 |
| There are difficulties facing Anti-money laundering workers to keep up with and understand the dimensions of sophisticated methods and activities developed by money laundering groups | 0.83 | 4.89 |
| There is a lack of awareness of social responsibility and an incomplete understanding of society, which results from weak public cooperation in combating that crime | 0.77 | 5 |
| For all questions | 0.82 | 4.9 |

Table 7 shows that the highest arithmetic means reached 5 as it reflects. There is a lack of awareness of social responsibility and an incomplete understanding of society, which results from weak public cooperation in combating that crime. The standard deviation was 0.77, followed by the arithmetic mean of. There are difficulties facing Anti-money laundering workers to keep up with and understand the dimensions of sophisticated methods and activities developed by money laundering groups by 4.89. Its standard deviation was 0.83, while lowest arithmetic means of knowledge of workers in the Anti-Money Laundering Department with modern methods to counter this phenomenon was 3.55 and its standard deviation was 0.74. Also, the arithmetic means of all questions was 4.9 and its standard deviation of 0.82. This indicates that the majority of the sample members agree to the questions of the second axis.

Pearson Correlation Coefficient

Table 8: The correlation between strategic planning and money laundering crime

| Variables | The dependent variable (money laundering crime Y) | | | |
|----------------------|---|-------------------------------|-----------------------------|------------------------------|
| Independent variable | Operational factors | Technical factors | Money laundering crime | t Value |
| Strategic Planning | 0.79 | 0.62 | 0.77 | 1.67 |
| Computed t value | 8.82 | 7.77 | 9.50 | Degree of confidence 0.90 |
| Correlation type | Strong Positive Correlation | Moderate Positive Correlation | Strong Positive Correlation | |

Table 8 shows that the dependent variable has a Moderate Positive Correlation with strategic planning. The value of the Pearson Correlation Coefficient was 0.77, and Computed t value was 9.50 at the level of 5% and with a degree of confidence reached to 90%. This confirms the first research hypothesis that there is a statistically significant correlation between strategic planning and the crime of money laundering, which is a Strong Positive Correlation.

Testing Research's Effect Relations Hypotheses

Table 8 shows the effect relations of independent variables in the dependent variable

Table 9: Effect relations of independent variables in the dependent variable

| Variables | Dependent variable Y | | | | | | |
|---------------------------------|----------------------|--------------------|---------------|--------------|------------------|---------------|---------------|
| Independent variables and their | R ² | Calculated F value | F Table value | B parameters | Computed t value | t Table value | Impact factor |

| | | | | | | | |
|---------------------------|-----|--------|------|------|------|------|--------------|
| dimensions | | | | | | | |
| Strategic Planning X | %70 | *78,55 | 4,01 | --- | 7.60 | 1.69 | Significance |
| Vision X1 | %67 | *65.70 | 4.01 | 0.45 | 6.91 | 1.69 | Significance |
| Mission X2 | %60 | *66.89 | 4.01 | 0.60 | 8.12 | 1.69 | Significance |
| X3 Obgetives | %59 | *55.79 | 4.01 | 0.65 | 7.15 | 1.69 | Significance |
| Environmental analysis X4 | %65 | *67.89 | 4.01 | 0.68 | 7.18 | 1.69 | Significance |
| Strategic options X5 | %68 | *69.90 | 4.01 | 0.70 | 6.66 | 1.69 | Significance |

Table 9 shows that the value of R2 for the independent variable. Strategic Planning X was 70%, and this means that the independent variable was able to explain 70% of the variables that affect the model and that 30% of the variables could not be explained by the random variable, while the value of a Strategic parameter planning reached to (0.74). This means that 74% of the variables in the combat against money laundering crime occur as a result of the change in strategic planning, therefore, shows the impact of each of the variables of strategic planning separately, where R2 was 67% for X1. The value of B was 0.45), i.e. 45% of changes in the dependent variable are due to the independent variable (vision). In contrast, the calculated F value and the value of table (t) showed that all parameters were of significant effect at the level of significance (5%) with degrees of freedom 4 = 2.13, which confirms the second hypothesis of the research, there is a statistically significant effect of strategic planning in the fight against money laundering crime.

Conclusion

- 1-Proving the second hypothesis for the research, which is a statistically significant effect of strategic planning in combating the crime of money laundering.
- 2-The correlation coefficient between the first variable (strategic planning) and the second variable (the money laundering crime) is a Strong Positive Correlation.
- 3-The correlation between the strategic options of strategic planning and the crime of money laundering is a Strong Positive Correlation.
- 4-The phenomenon of money laundering leads to negative effects on the Iraqi national economy, which is represented in increasing rates of inflation and unemployment.
- 5-There are multiple factors that help in the spread of the phenomenon of money laundering, including drug trafficking, trade in human organs, smuggling of all kinds, administrative and financial corruption, and the currency auction established by the central bank.
- 6- The lack of community awareness of this crime.
- 7 - The phenomenon of money laundering leads to political and social instability, which negatively affects the national economy.



- 8- A weakness in the rules, regulations, and laws in limiting the spread of this phenomenon
- 9- The researcher found that there is a weakness in the effectiveness of the information system of the Iraqi Securities Commission.

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