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ИЖТИМОЙ-ГУМАНИТАР ФАНЛАРНИНГ  
ДОЛЗАРБ МУАММОЛАРИ

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АКТУАЛЬНЫЕ ПРОБЛЕМЫ  
СОЦИАЛЬНО-ГУМАНИТАРНЫХ НАУК

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ACTUAL PROBLEMS OF HUMANITIES  
AND SOCIAL SCIENCES



**ЭЛЕКТРОН ЖУРНАЛ**

ЭЛЕКТРОННЫЙ ЖУРНАЛ

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**АКТУАЛЬНЫЕ ПРОБЛЕМЫ СОЦИАЛЬНО-  
ГУМАНИТАРНЫХ НАУК**

**ACTUAL PROBLEMS OF HUMANITIES AND SOCIAL SCIENCES**

**ТОШКЕНТ-2023**

## **БОШ МУҲАРРИР:**

Исанова Феруза Тулқиновна

## **ТАҲРИР ҲАЙЪАТИ:**

### *07.00.00-ТАРИХ ФАНЛАРИ:*

Юлдашев Анвар Эргашевич – тарих фанлари доктори, сиёсий фанлар номзоди, профессор, Ўзбекистон Республикаси Президенти ҳузуридаги Давлат бошқаруви академияси;

Мавланов Уктам Махмасабирович – тарих фанлари доктори, профессор, Ўзбекистон Республикаси Президенти ҳузуридаги Давлат бошқаруви академияси;

Хазраткулов Абдор – тарих фанлари доктори, доцент, Ўзбекистон давлат жаҳон тиллари университети.

### *08.00.00-ИҚТИСОДИЁТ ФАНЛАРИ:*

Карлибаева Рая Хожабаевна – иқтисодиёт фанлари доктори, профессор, Тошкент давлат иқтисодиёт университети;

Худойқулов Садирдин Каримович – иқтисодиёт фанлари доктори, доцент, Тошкент давлат иқтисодиёт университети;

Азизов Шерзод Ўктамович – иқтисодиёт фанлари доктори, доцент, Ўзбекистон Республикаси Божхона институти;

Арабов Нурали Уралович – иқтисодиёт фанлари доктори, профессор, Самарқанд давлат университети;

Холов Актам Хатамович – иқтисодиёт фанлари бўйича фалсафа доктори (PhD), доцент, Ўзбекистон Республикаси Президенти ҳузуридаги Давлат бошқаруви академияси;

Шадиева Дилдора Хамидовна – иқтисодиёт фанлари бўйича фалсафа доктори (PhD), доцент в.б, Тошкент молия институти;

Шакарров Қулмат Аширович – иқтисодиёт фанлари номзоди, доцент, Тошкент ахборот технологиялари университети

### *09.00.00-ФАЛСАФА ФАНЛАРИ:*

Ҳакимов Назар Ҳакимович – фалсафа фанлари доктори, профессор, Тошкент давлат иқтисодиёт университети;

Яхшиликков Жўрабой – фалсафа фанлари доктори, профессор, Самарқанд давлат университети;

Ғайбуллаев Отабек Мухаммадиевич – фалсафа фанлари доктори, профессор, Самарқанд давлат чет тиллар институти;

Ҳошимхонов Мўмин – фалсафа фанлари доктори, доцент, Жиззах педагогика институти;

Носирходжаева Гулнора Абдукаҳхаровна – фалсафа фанлари номзоди, доцент, Тошкент давлат юридик университети.

### *10.00.00-ФИЛОЛОГИЯ ФАНЛАРИ:*

Ахмедов Ойбек Сапорбаевич – филология фанлари доктори, профессор, Ўзбекистон давлат жаҳон тиллари университети;

Кўчимов Шухрат Норқизилович – филология фанлари доктори, доцент, Тошкент давлат юридик университети;

Салахутдинова Мушарраф Исамутдиновна – филология фанлари номзоди, доцент, Самарқанд давлат университети;

Кучкаров Раҳман Урманович – филология фанлари номзоди, доцент в/б, Тошкент давлат юридик университети;

Юнусов Мансур Абдуллаевич – филология фанлари номзоди, Ўзбекистон Республикаси Президенти ҳузуридаги Давлат бошқаруви академияси;

Саидов Улугбек Арипович – филология фанлари номзоди, доцент, Ўзбекистон Республикаси Президенти ҳузуридаги Давлат бошқаруви академияси.

### *12.00.00-ЮРИДИК ФАНЛАРИ:*

Ахмедшаева Мавлюда Ахатовна – юридик фанлар доктори, профессор, Тошкент давлат юридик университети;

Мухитдинова Фирюза Абдурашидовна – юридик фанлар доктори, профессор, Тошкент давлат юридик университети;

Эсанова Замира Нормуратовна – юридик фанлар доктори, профессор, Ўзбекистон Республикасида хизмат кўрсатган юрист, Тошкент давлат юридик университети;

Ҳамроқулов Баҳодир Мамашарифович – юридик фанлар доктори, профессор в.б., Жаҳон иқтисодиёти ва дипломатия университети;

Зулфиқоров Шерзод Хуррамович – юридик фанлар доктори, профессор, Ўзбекистон Республикаси Жамоат ҳавфсизлиги университети;

Хайитов Хушвақт Сапарбаевич – юридик фанлар доктори, профессор, Ўзбекистон Республикаси Президенти ҳузуридаги Давлат бошқаруви академияси;

Асадов Шавкат Ғайбуллаевич – юридик фанлар доктори, доцент, Ўзбекистон Республикаси

Президенти ҳузуридаги Давлат бошқаруви академияси;

Сайдуллаев Шахзод Алиханович – юридик фанлар номзоди, профессор, Тошкент давлат юридик университети;

Амиров Зафар Актамович – юридик фанлар бўйича фалсафа доктори (PhD), Ўзбекистон Республикаси Судьялар олий кенгаши ҳузуридаги Судьялар олий мактаби

#### *13.00.00-ПЕДАГОГИКА ФАНЛАРИ:*

Ҳашимова Дильдархон Уринбоевна – педагогика фанлари доктори, профессор, Тошкент давлат юридик университети;

Ибрагимова Гулнора Хавазматовна – педагогика фанлари доктори, профессор, Тошкент давлат иқтисодиёт университети;

Закирова Феруза Махмудовна – педагогика фанлари доктори, Тошкент ахборот технологиялари университети ҳузуридаги педагогик кадрларни қайта тайёрлаш ва уларнинг малакасини ошириш тармоқ маркази;

Тайланова Шоҳида Зайниевна – педагогика фанлари доктори, доцент.

#### *19.00.00-ПСИХОЛОГИЯ ФАНЛАРИ:*

Каримова Васида Маманосировна – психология фанлари доктори, профессор, Низомий номидаги Тошкент давлат педагогика университети;

Ҳайитов Ойбек Эшбоевич – Жисмоний тарбия ва спорт бўйича мутахассисларни қайта тайёрлаш

ва малакасини ошириш институти, психология фанлари доктори, профессор

Умарова Навбаҳор Шокировна – психология фанлари доктори, доцент, Низомий номидаги Тошкент давлат педагогика университети, Амалий психология кафедраси мудири;

Атабаева Наргис Батировна – психология фанлари доктори, доцент, Низомий номидаги Тошкент давлат педагогика университети;

Қодиров Обид Сафарович – психология фанлари доктори (PhD), Самарканд вилоят ИИБ Тиббиёт бўлими психологик хизмат бошлиғи.

#### *22.00.00-СОЦИОЛОГИЯ ФАНЛАРИ:*

Латипова Нодида Мухтаржановна – социология фанлари доктори, профессор, Ўзбекистон миллий университети кафедра мудири;

Сеитов Азамат Пўлатович – социология фанлари доктори, профессор, Ўзбекистон миллий университети;

Содиқова Шоҳида Мархабоевна – социология фанлари доктори, профессор, Ўзбекистон халқаро ислом академияси

#### *23.00.00-СИЁСИЙ ФАНЛАР*

Назаров Насриддин Атакулович – сиёсий фанлар доктори, фалсафа фанлари доктори, профессор, Тошкент архитектура қурилиш институти;

Бўтаев Усмонжон Хайруллаевич – сиёсий фанлар доктори, доцент, Ўзбекистон миллий университети кафедра мудири.

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## **ОАК Рўйхати**

Мазкур журнал Вазирлар Маҳкамаси ҳузуридаги Олий аттестация комиссияси Раёсатининг 2022 йил 30 ноябрдаги 327/5-сон қарори билан тарих, иқтисодиёт, фалсафа, филология, юридик ва педагогика фанлари бўйича илмий даражалар бўйича диссертациялар асосий натижаларини чоп этиш тавсия этилган илмий нашрлар рўйхати (Рўйхатга) киритилган.

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### **Тахририят манзили:**

Тошкент шаҳри, Яккасарой тумани, Кичик Бешёғоч кўчаси, 70/10-уй. Электрон манзил: [scienceproblems.uz@gmail.com](mailto:scienceproblems.uz@gmail.com)  
Телеграм канал: [https://t.me/scienceproblems\\_uz](https://t.me/scienceproblems_uz)

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08.00.00-Иқтисодиёт фанлари

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## DIRECTIONS FOR IMPROVING INTERNAL AUDIT IN COMMERCIAL BANKS

**Abstract.** This study investigates internal auditing in commercial banks and offers recommendations for improvement. It emphasizes the importance of internal audits in regulatory compliance, asset protection, and performance enhancement. Key challenges include governance, risk assessment, technology integration, and continuous training. Recommendations include active board participation, improved risk assessment, technology integration, and continuous training programs. Overall, a strong internal audit function is crucial for operational excellence and stakeholder trust.

**Keywords:** internal auditing, commercial banks, risk assessment, technology integration.

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## НАПРАВЛЕНИЯ СОВЕРШЕНСТВОВАНИЯ ВНУТРЕННЕГО АУДИТА В КОММЕРЧЕСКИХ БАНКАХ

**Аннотация.** В этом исследовании исследуется внутренний аудит в коммерческих банках и предлагаются рекомендации по его улучшению. В нем подчеркивается важность внутреннего аудита для соблюдения нормативных требований, защиты активов и повышения производительности. Ключевые проблемы включают управление, оценку рисков, технологическую интеграцию и непрерывное обучение. Рекомендации включают активное участие в совете директоров, улучшенную оценку рисков, технологическую интеграцию и программы непрерывного обучения. В целом, сильная служба внутреннего аудита имеет решающее значение для повышения эффективности работы и доверия заинтересованных сторон.

**Ключевые слова:** внутренний аудит, коммерческие банки, оценка рисков, технологическая интеграция.

**Oromidinov Muzaffar Pardabayevich**  
Toshkent moliya instituti ilmiy tadqiqotchisi,

## TIJORAT BANKLARIDA ICHKI AUDITNI TAKOMILLASHTIRISH YO'NALISHLARI

**Annotatsiya.** Ushbu tadqiqot tijorat banklarida ichki auditni o'rganadi va takomillashtirish bo'yicha tavsiyalar beradi. U tartibga solish, aktivlarni himoya qilish va samaradorlikni oshirishda ichki auditning muhimligini ta'kidlaydi. Asosiy muammolarga boshqaruv, xavflarni baholash, texnologiya integratsiyasi va uzluksiz trening kiradi. Tavsiyalarga kengashning faol ishtiroki, takomillashtirilgan xavflarni baholash, texnologiya integratsiyasi va uzluksiz o'quv dasturlari kiradi. Umuman olganda, maqola kuchli ichki audit funksiyasi operatsion mukammallik va manfaatdor tomonlar ishonchi uchun juda muhimligini ta'kidlaydi.

**Kalit so'zlar:** ichki audit, tijorat banklari, risklarni baholash, texnologiya integratsiyasi.

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**Introduction.** Commercial banks operate within an environment characterized by stringent regulations and potentially high risks. The increasing interconnectivity of financial systems, the rise of innovative but potentially disruptive technologies, and the continuous evolution of financial regulations have added to the complexity of these risks. As such, commercial banks, as primary facilitators of financial transactions and safe-keepers of public funds, have a responsibility to stakeholders, customers, and regulators to maintain a robust, effective, and reliable system of operations. This is where the function of internal auditing becomes indispensable.

Internal auditing is a vital cog in the bank's control mechanism, specifically designed to identify, measure, control, and monitor the risks inherent in banking operations [1]. These audits are essential for ensuring not only that banks are compliant with relevant laws and regulations, but also that they are efficient and profitable in their operations. Internal audits allow banks to preemptively identify and address potential issues, mitigating risks and enhancing performance.

However, the effectiveness of an internal audit is not static. The rapidly evolving nature of financial threats, the impact of new and innovative banking services and technologies, and changes in regulatory requirements make the maintenance of a relevant and robust internal audit function a moving target. As such, there is a constant need for evaluation and improvement in the methods and tools of internal audit systems to ensure their effectiveness [2].

This article aims to provide an in-depth examination of the current landscape of internal auditing within commercial banks. We analyze current practices, identify areas of improvement, and suggest directions for enhancing the efficiency and effectiveness of internal auditing in the context of modern banking.

**Literature Review.** The internal audit function in commercial banks has been the subject of many studies in the literature. According to Gramling et al. [3], internal auditing is a crucial component of the control environment in commercial banks, providing an independent and objective review of risk management, control, and governance processes. Gramling and colleagues' work underscore the importance of internal audits in the early identification and mitigation of risks, enabling the bank to maintain operational efficiency and uphold its regulatory obligations.

Further, Moeller [4] outlines that an effective internal audit function aids banks in ensuring the accuracy and reliability of financial reporting, thereby bolstering confidence among stakeholders. Moeller's work stresses the importance of having a competent, well-trained, and independent internal audit team that conducts regular and thorough audits.

However, the effectiveness of internal audits in commercial banks is challenged by several factors. Prawitt et al. [5] point out that the internal audit function often struggles with limited resources, insufficient training, and issues of independence. These challenges, as Prawitt and colleagues argue, can limit the extent to which internal audits can effectively identify and mitigate risks in a timely manner.

On the issue of technology, Pickett [6] notes that many internal audit functions have been slow to adopt new technologies that could enhance the efficiency and accuracy of audits. He suggests that the integration of modern technologies into the audit function can greatly enhance risk detection capabilities, enable real-time reporting, and facilitate a more systematic and comprehensive approach to auditing.

Regarding the need for continuous learning and skill enhancement, Arena and Azzone [7] contend that the changing nature of financial regulations and emerging risks necessitate the constant development of auditors' skills. Their study highlights the need for continuous learning programs to ensure that auditors are capable of adapting to changing environments and addressing new and complex risks.

**Analysis and Results.** Based on the analysis of prior studies, a number of issues have been identified which undermine the efficiency of internal audit functions within commercial banks.

One of the most persistent issues pertains to the lack of an adequate risk assessment system. According to a study by Zain, Subramaniam, and Stewart [8], internal audit functions often fail to consider emerging risks, such as cybersecurity threats and financial crimes. The researchers found that commercial banks with a robust risk assessment mechanism in place were more resilient during financial crises and demonstrated a higher degree of regulatory compliance.

In terms of governance, our analysis aligns with Cohen, Krishnamoorthy, and Wright's findings [9], revealing a noticeable lack of involvement from the board of directors. Their research underlines the importance of the board's active participation in setting the direction and scope of the audit and ensuring its independence. Absence of such involvement can significantly limit the audit's effectiveness.

In relation to technology integration, a study by Alles, Kogan, and Vasarhelyi [10] found that despite advancements in technology and the growing importance of data analytics in business operations, many commercial banks are still slow to integrate technology in their internal audit functions. According to their research, reliance on outdated manual systems not only slows down the audit process but also increases the likelihood of human error.

On the topic of continuous training, Katuli [11] found that auditors often lack regular training opportunities to stay updated with new regulatory requirements, auditing techniques, and financial risks. The researcher highlighted that such shortcomings make it difficult for auditors to adapt to the rapidly changing banking environment, thereby affecting the overall efficiency of the internal audit function.

In sum, these issues - inadequate risk assessment, poor governance structures, limited use of technology, and lack of continuous training - together impact the effectiveness of internal audits in commercial banks.

**Recommendations.** Based on the analysis and results, we provide the following recommendations to improve the effectiveness of internal audit functions within commercial banks:

- 1. Improved Governance:** In line with Cohen, Krishnamoorthy, and Wright's findings [9], we recommend that the board of directors actively participate in setting the direction and scope of the audit function. The board should establish clear policies, ensure the internal audit

function's independence, and actively engage with the audit process. This will improve the effectiveness of audits and foster an organizational culture of accountability and transparency.

**2. Enhanced Risk Assessment:** Commercial banks should employ more robust risk assessment mechanisms that are capable of identifying and evaluating emerging risks. Zain, Subramaniam, and Stewart's study [8] suggests that integrating comprehensive risk assessments into the audit process can significantly enhance the effectiveness of the audit function. Banks should, therefore, provide necessary training to their auditors in this regard and invest in tools and techniques that facilitate efficient risk assessment.

**3. Technology Integration:** Our recommendation here aligns with the findings of Alles, Kogan, and Vasarhelyi [10]. Banks should invest in new technologies such as data analytics and artificial intelligence. These technologies can automate repetitive tasks, identify discrepancies quickly, and ultimately enhance audit efficiency.

**4. Continuous Training:** Echoing Katuli's research [11], we recommend that banks develop and implement continuous training programs for their auditors. Such programs should not only cover new regulatory requirements and auditing techniques but also provide insights into emerging financial risks. Continuous training will equip auditors with the necessary skills and knowledge to effectively carry out their duties in an ever-evolving banking landscape.

**Conclusion.** The function of internal auditing within commercial banks plays a pivotal role in maintaining the financial health and operational stability of these institutions. Effective internal audits ensure not only regulatory compliance and safeguarding of assets but also contribute to performance improvement and the maintenance of a sound risk management framework. The rapidly evolving landscape of financial markets, emerging threats, and changing regulatory requirements make the task challenging, yet indispensable.

This study has underscored the importance of effective internal audit functions in commercial banks, while also highlighting the existing challenges based on the review of relevant scholarly literature. These challenges include issues related to governance, risk assessment, technology integration, and continuous training. Addressing these areas can significantly enhance the effectiveness of internal audit functions in commercial banks.

In the context of governance, the active participation of the board of directors in setting the direction and scope of the internal audit function is vital. By establishing clear audit policies and ensuring the independence of the internal audit function, boards can facilitate the conduct of objective and efficient audits, thereby fostering an organizational culture of accountability and transparency.

Enhanced risk assessment strategies are paramount to the effectiveness of the audit function. Commercial banks should focus on developing comprehensive risk assessment mechanisms that are capable of identifying and evaluating emerging risks, such as cyber threats and financial crimes. These mechanisms should be integrated into the regular audit process to ensure timely detection and mitigation of these risks.

The integration of technology into the audit function is no longer a luxury but a necessity. The utilization of modern technologies such as data analytics and artificial intelligence can automate repetitive tasks, enhance risk detection capabilities, and enable real-time reporting. Investing in these technologies can significantly improve the efficiency and accuracy of audits.

Lastly, the significance of continuous training programs for auditors cannot be overstated. To adapt to the ever-evolving financial environment and effectively deal with

emerging risks and regulatory changes, auditors need to continually upgrade their skills and knowledge. Training programs should, therefore, be an integral part of the internal audit function.

In conclusion, by focusing on these areas and continually striving for improvement, commercial banks can significantly enhance the effectiveness of their internal audit functions. This will ultimately contribute to operational excellence, improved regulatory compliance, and enhanced stakeholder trust. Importantly, it will fortify the resilience of banks, equipping them to tackle emerging challenges and contributing to the overall stability of the financial sector.

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*№ 8 (3)-2023*

## АКТУАЛЬНЫЕ ПРОБЛЕМЫ СОЦИАЛЬНО- ГУМАНИТАРНЫХ НАУК

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