

The Role Of IT Governance According To ISO 38500 To Reduce The Risk Of Electronic Fraud.

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- **Abstract:** The reliance of Iraqi private banks has increased recently on information technology, especially in light of the current digital economy. The economic, social and political surroundings, and for the purpose of ensuring the efficient and effective work of information technology requires the application of effective information technology governance by adopting modern international standards and frameworks to achieve effective control over information technology in terms of information security and investment in it properly. The aim of the research is to measure the role of information technology governance in accordance with ISO 38500 in reducing the risks of electronic fraud in private Iraqi banks, the research sample. The research reached a conclusion that there is an impact of information technology governance in accordance with ISO 38500 in reducing the risks of electronic fraud in private Iraqi banks. Through a questionnaire list distributed to a sample consisting of private Iraqi banks and the use of the SPSS statistical program. The researcher recommended the importance of applying the governance of information technology in accordance with the standard ISO 38500 in private Iraqi banks fully because of the effective control over the technical work in banks and the principles provided by this standard through which information technology can be evaluated, directed and monitored by the board of directors and senior management and because of its impact To reduce the risk of electronic fraud.
- **Keywords:** political surroundings, electronic fraud, ISO, technology governance