_

دور المعلومات المحاسبية في اتخاذ القرارات الإدارية

في ظل ظروف عدم التأكد

"دراسة تطبيقية على البنوك العاملة بقطاع غزة"

إعداد:

إشراف الدكتور:

2011 –   1432

بسم الله الرحمن الرحيم

"قل إن صلاتي ونسكي ومحياي ومماتي لله رب العالمين لا شريك له وبذلك أمرت وأنا أول المسلمين"

صدق الله العظيم

ث

Abstract
The Role of Accounting Information In Managerial Decision-Making Under Uncertainty

This study aimed to identify the role of accounting information in reducing the degree of uncertainty that surrounding decision-making process, and prepare a list of criteria that help the management to make decisions under these circumstances, in addition to know the nature and strength of the relationship between the quality of accounting information and the circumstances and variables surrounding decision-making process, and to study the characteristics and requirements that must be taken into account in the accounting information to meet the managerial requirements, By applying the study on the commercial banks operating in the Gaza Strip.

To fulfill the objectives of this study and to answer its questions, the researcher investigated previous literature related to the subject of the study. Through this literature, the researcher was able to get secondary data which constituted the conceptual framework of the study. As for the practical framework, the researcher used a questionnaire designed for this purpose. they were distributed to sample of (116) employees, who have been selected on the basis of a comprehensive coverage. The researcher used the descriptive analytical method and conducted the needed statistical analysis and tested the study hypotheses, by using SPSS for data analysis and interpretation.

The study concluded with the following results:1) the accounting information Helps decision makers in the commercial banks to reduce the uncertainty surrounding the decision-making process. 2) The accounting information used in decision making under uncertainty has the characteristic and the major requirements. 3) The using of the scientific method in decision-making under uncertainty is not enough in commercial banks, especially quantitative methods and operations research.

The main recommendations of the study: 1)Increasing attention to accounting information that helps the management to make comparisons and future predictions, and setting the planning and the standard budgeting to improve level of performance in various administrative functions, and enable management to detect deviations and analysis of its causes and treatment. 2) The management must make decisions after analyzing the surrounding environment, and try to take advantage of what could contribute to the achievement of the accounting information systems efficiency and effectiveness. 3) Depending on scientific methods in decision-making, especially under uncertainty, where allowing several criteria can be relied upon, and choosing the methods that suit with the circumstances and variables surrounding the decision-making process.

الإهـــــــداء

(   )

...

...

...

...

...

...

...

...   ...

.....

ج

شكر وتقدير

( )

. .

/

.

/

/

.

/ /

.

...

....

.

الباحث

ح

قائمة المحتويات

		❑
		❑
		❑
		❑
		❑
		❑
		❑
		❑
		❑
		❑

د

قائمة الجداول

ر

قائمة الأشكال والرسوم البيانية

قائمة الملاحق

س

الفصل الأول

الإطــار العــام للدراســة

The General Framework Of The Study

Introduction:

.

.(3   :2003   )

(1997   )

.(2   :2006   )

(2010   )

(2007   )

(2006   )

(2010   )

.

(57   :1990   )

.

3

Problem Statement:

.

:

:

1-

2-

3-

4-

5-   **(*a*=0.05)**

)

(

Research Objectives:

:

1-

.

2-

.

3-

.

4-

.

5-

(   ) .

:**Research Importance**

:

1-

.

2-

.

3-

.

4-

.

:**Hypothesis**

:

1-

.

2-

.

3-

الفصل الأول : الإطـــــــار العـــــام للدراســـــــة .

‑4   (*a*=0.05)

)

.(

Previous Studies:

:

/ (**Arabic Studies):**

1‑   (2010):   "

"

.

:1(

. 2(

.

:1(

. 2(

.

(3

.

2-   (2010):   "

"

)

(

(34)   .

(102)   .

:1)

2) .

.

: 1)

2) .

.

3-   (2010):   "

"

.

(   )

.

(1:

.

(2

(1:

.

4–   (2006):   "

"

.

(1 :

(2 .

.

(1:

(2 .

8

3) .

5- (2006   ):   "   "

1) :
2) .
3) .

1) :
2) .

6- (2004   ):   "
"

1) :
2) .

.

(1:

(2 .

.

7-   (2000):   "   "

.

:

.

.

(1 :

(2 .

.

(1:

(2 .

.

/   **: Foreign Studies**

-1   (Heidhues and Patel, 2008)

(The Role of Accounting Information in Decision-Making Processes in a German Dairy Cooperative)

.

.

.

-2   (Sirisom, et. al, 2008)

(The accounting information received, its utilization to enhance Thai executive decision making and the effect of personal characteristics)

(   )

109   400

٪ 36,33.

.

.

3- **(Kattan, et.al, 2007)**
(Reliance on management accounting under environmental uncertainty:
The case of Palestine)

.

(   )

.

(10)

.

.

.

4- **(Boydy and Cox, 2002)**
(Optimal decision making using cost accounting information)

)

(

600

.

.

.

(Hopkins and et.al, 1998)   **5-**

(The Impact Of Information Use On Decision Making In The Pharmaceutical Industry)

24

.

.

: Comment on the Previous Studies

:

1-

(2010)   (Hopkins and et.al, 1998)

21

.

2-

(2010)   (2010)

(2000)

(Heidhues and Patel, 2008)   (2004)

(Hopkins and et.al, 1998)

.   and Sirisom(et. al, 2008)

-3

(2004)

(2010)

(2010)

.

-4

.

-5

:

.

-6

.

-7

.

الفصل الثاني

القرارات الإدارية في ظل ظروف عدم التأكد

Managerial Decisions Under Uncertainty

:

Management Decisions

:

Decision-Making Process

:

Circumstances surrounding the Decisions-Making

:

Decisions Under Uncertainty and Their Own Standards

Introduction:

.

(1998: 10).

....

.

.

.

)

(2009: ص4).

.

.

.

القرارات الإدارية
MANAGERIAL DECISION

مفهوم اتخاذ القرارات The Concept of Decision-Making:

.

(   ) (140   :1998).

.

(2007).

:

(1997: ص251)   "

"   "

."

(1994: ص117)   "

"   "

"   (   ) 1992: ص165) فيرى أن اتخـاذ القرارات هـي "عملية الاختيـار بين أسـاليب العمل البديلـة"، وكذلك عرفها (سيزلاقي و والاس، 1991: ص327) "أن عملية اتخـاذ القرار تتضمن الاختيـار بين البدائل".   (2001: ص287)

"

"   "

".

"

."

.

"

."

أهمية اتخاذ القرارات The Importance of Decisions-Making:

:

:

( )   :

.

( )   2005: ص9).

( )   2001: ص287)

.

.

( )   1997: ص2)

.

.

:

ﻼ

.

ﻼ

.

ﻼ

.

خصائص القرارات الإدارية Characteristics of Managerial Decisions:

(2001: ص21)   :

1-

.

2- إن

.

(1998:   87)   :

1–   :

.

2–   :

.

3–   :

.

4–   :

.   :

.

5–   :

.

(1994: ص124)   :

1-

.

2-

.

ويرى الباحث أن هناك بعض الخصائص الأخرى لعملية اتخاذ القرارات تتمثل في:

.

.   .

أنواع القرارات الإدارية Kinds of Management Decisions:

.

(   )   2007: ص46)

:   (2.1)

	.	

- (2.1)

( ) : **2007:** 46).

( ) 1997: ص37)

:

1- القرار في ظروف التأكد **Decisions Under Certainty:**

.

2- القرار في ظروف المخاطرة **Decisions Under Risk :**

.

3- القرار في ظروف عدم التأكد **Decisions Under Uncertainty :**

.

( ) 2003: ص136)

:

1- Autocratic Decisions :

.

2- Democratic Decisions :

.

بعض العوامل المؤثرة في اتخاذ القرارات Factors influencing in Decision-Making:

:

1- Decision Maker:

(2001 :ص2).

2- Goals of the Organization:

.

3- Culture of the Community:

.   .

4-   :

Reality and its Mastery of Facts and Information Available

.

5- Behavioral Factors:

:

✱   :

✱   :

✱   :   :

.

6-   :

):

(.

.

.

(2.1)

: (2000: ص35).

العوامل المؤثرة في عملية اتخاذ القرار

DECISION-MAKING PROCESS

.

( ) 2009 :ص25)

.

مفهوم عملية اتخاذ القرارات The Concept of Decision-Making Process:

.

( ) 2001 :ص38) " "

.

.

:

❋ .Identify the problem

❋ .Identify the alternatives available

❋ . Evaluation the alternatives available الأفضل

.

(   ) (1992: ص165)

.

"   (   ) (1997: ص251)

"   " "

."

"   (   )

."

مراحل اتخاذ القرارات Stages of Decision-Making:

Simon

:

ها .

ها .

ها

(H. Simon, 1957, p: 12).

.

(   ) (1992: ص165)

:

(2007: ص47). (1995: ص143)

.

.

(   ) 1983: ص100).

:

/   Identify the Problem:

" :   . "

.

/   Identify the Alternatives :

.

(   )

1998: ص282).

.

/   (   ) Alternatives Evaluation :

.

.

(1983: ص100).

(   )

.   (

.

/   :Choosing the Best Alternative

(

2007:   48).

:

1-

.

2-

.

3-

.

4-

.

/   :Decision-Making

.(Laudon, 2002, p: 83)

:

1-

.

2-

.

3–

.

4–

.

5–

.

/   **:Followed up the Decision Implementation**

( ) . (435 :1998).

:(cooke and stack, 1991, p10)

(2.2)
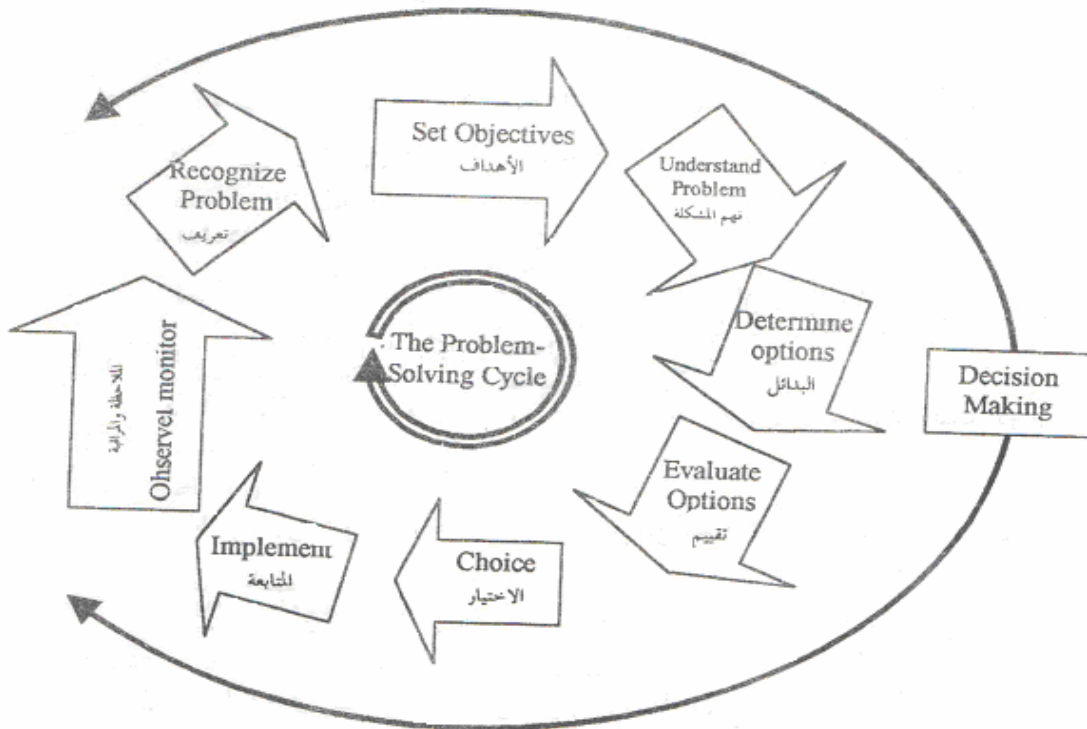
: (cooke and stack, 1991, p10).

Decision Analysis:

: (2009:

(ص27)

1- Decisions Matrix

2- Decisions Tree

/ Decision Matrix:

:

- – - **State of Nature:**

.

- **Alternatives:**

. .

- **Results:**

.

- **Probabilities:**

.

/ Decisions Tree:

(2007: ص75).

.

CIRCUMSTANCES SURROUNDING DECISIONS-MAKING

.

.

( ) : (51ص :2000)

(2.3)

حالات اتخاذ القرارات الإدارية

( ) : (51ص :2000)

( ) :

(28ص :2009)
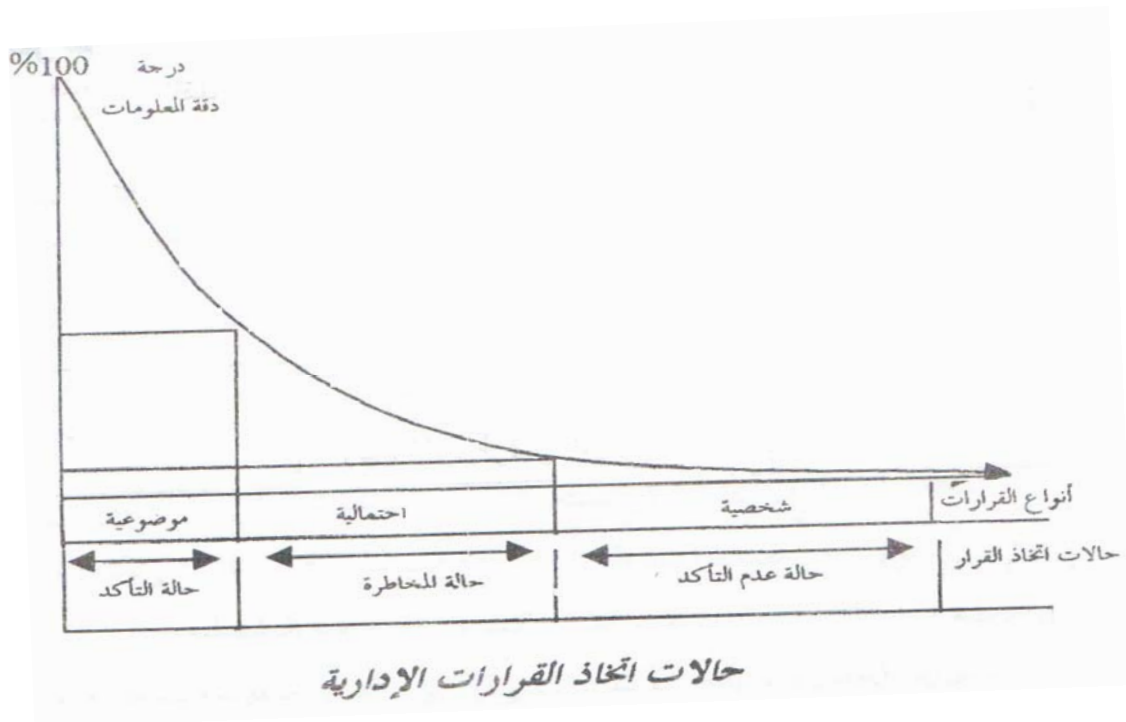
Certainty -1

Uncertainty -2

Risk -3

:

(2.2)

( ) ( )		
( )	( )	
( )	( )	

) : (28ص :2009)

Decision-Making Under Certainty: /

.

( )

.

( ) 2003: ص ص41-43).

( ) 2003: ص14).

.

(1993: ص32).

.

.

.

(Ivancevich , Mattewson, 2002, P: 533)

.

.

:

.

.

:Decision-Making Under Risk   **/**

.

.

:   .   ( )

.

(2000:   53).

:

❀   .   .

❀   .

❀   .

(2010:   80)

:

–   **Internal Effects:**

(   )...(.

–   **External Effects:**

(

).

(

)...(

.   :

-1   Expected Monetary Value (EMV)
-2   Expected Opportunity Loss (EOL)
-3   (EVPI)
Expected Value Of Perfect Information

(   )   2003: ص ص41-43)

.

.   .

.

.

/   **Decision-Making Under Uncertainty:**

.

2004:   )

                                                                (382.

                              (85-71   :2003:   )

.

                                            .

.   .

.   ,

.(32   :1993   )

                                                        .

.   :   .

                                        Optimistic Criteria   -1
                                        Wald Criteria (   )   -2
                                        Savage Criteria (   )   -3
                                        Laplace Criteria (   )   -4

5- (   ) Horwitez Criteria

( )   ،

2009: ص(2):

(2.4)

اتخاذ القرارات الإدارية حسب ظروف اتخاذ القرار

| المخاطرة | عدم التأكد | حالة التأكد |

| وجود احتمالات | عدم وجود احتمالات | عائد واحد لكل بديل |

| نموذج المصفوفة والتحليل الحدي | وجود معايير | قرار التصنيع أو الشراء |

| العقلانية | الندم | تعظيم أدنى عائد | تعظيم أقصى عائد |

تحديد البدائل

تحديد الأحداث

تحديد العوائد

إعداد المصفوفة

البديل الأمثل

: (2009: 2).

(2:ص :2010 ( ) :
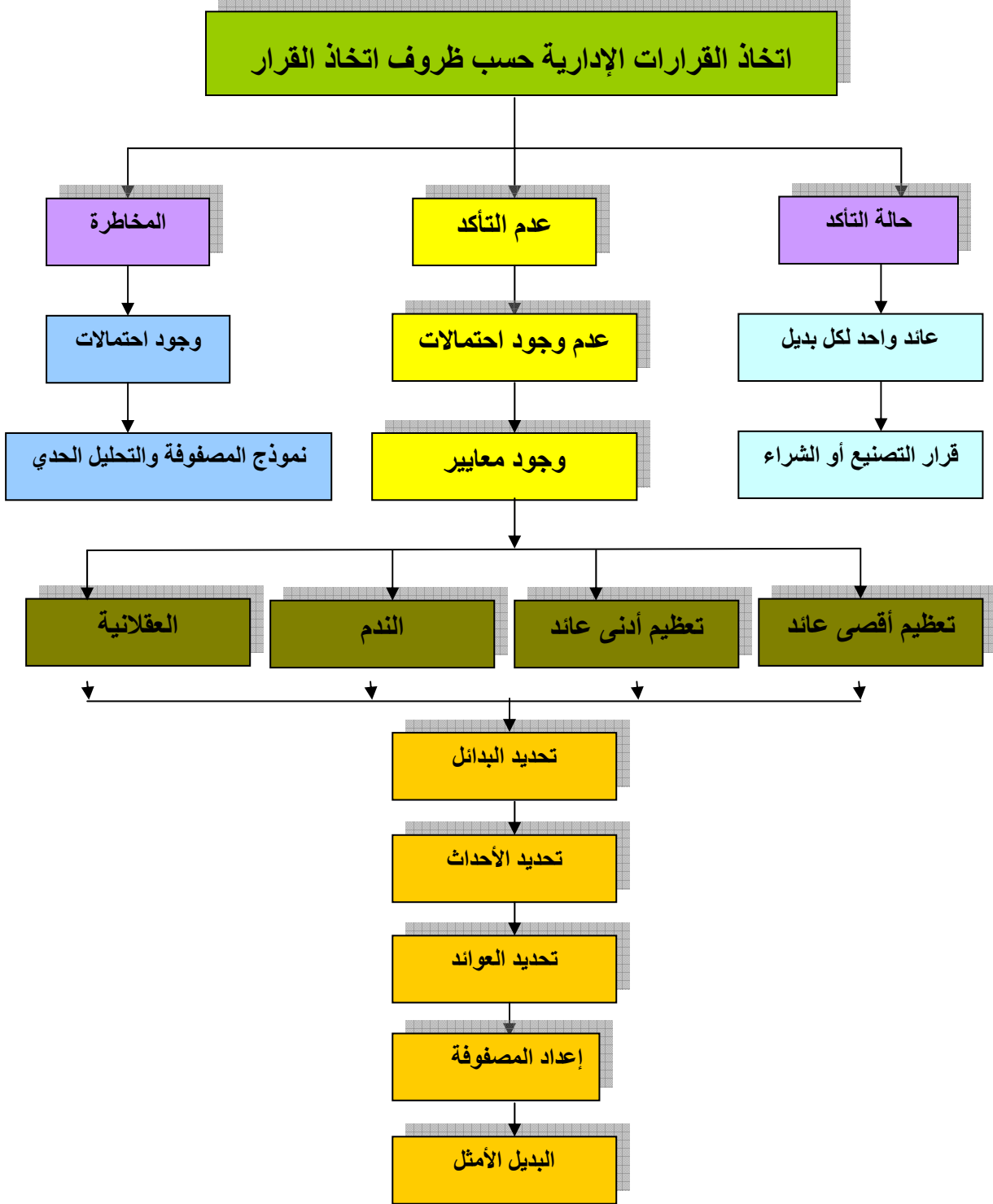
(2.3)

	.		

- (2.3)

.	.....		
	.	.	
	.		

DECISIONS UNDER UNCERTAINTY AND THEIR OWN STANDARDS

The Concept of Uncertainty:

.

(   )

(   ):

(2010: ص99)

1- Factors of Uncertainty on the Internal Level.

2- Factors of Uncertainty on the External Level.

:

1- .

2- .

:

Decision Making Under Uncertainty Criteria

:

1- Optimistic Criteria

2- Wald Criteria (   )

3- Savage Criteria (   )

4- Laplace Criteria (   )

5- Horwitez Criteria (   )

:

:

.

(2.4)

4	8	14	
3	3.30	3.85	
10	10	10	

. :

Optimistic Criteria: /

(Simplex Decision) :

Maxi max: -1

(Decision Matrix)

(...)

:

❀ (max) .

❀ (Max) .

.

:

(2.5)

Maxi max				
14	4	8	14	
3.85	3	3.30	3.85	
10	10	10	10	

.14

2- **Mini min:**

(...)

:

❀   (min)   .

❀   (Min)   .

.

:

(2.6)

Mini min				
4	4	8	14	
3	3	3.30	3.85	
10	10	10	10	

.3

/   (   ) **Wald Criteria:**

(Pessimistic Criteria)

:

1-   **Maxi min:**

(...)

:

❀   (min)   .

❀   (Max)   .

.

:

(2.7)

Maxi min				
4	4	8	14	
3	3	3.30	3.85	
10	10	10	10	

10.

2– **Mini max:**

(...)

:

❀ (max)   .

❀ (Min)   .

.

:

(2.8)

Mini max				
14	4	8	14	
3.85	3	3.30	3.85	
10	10	10	10	

3.85.

/   (   ) Savage Criteria:

Regret Criteria

.

(   )

(: 2004، ص385).

:

–   14   10

10   .

–   .

–

.

0=14-14	2=8-10	6=4-10
10.15=3.85-14	6.7=3.3-10	7=3-10
4=10-14	0=10-10	0=10-10

(2.9)

Savage				
6	6	2	0	
10.15	7	6.7	10.15	
4	0	0	4	

–

.

/ ( ) **Laplace Criteria:**

Laplace

EMV

.

.

Laplace

.

1/3

:

(2.10)

Laplace				
8.66 =(4+8+14)0.333	4	8	14	
10.15 =(3+3.3+3.85)0.333	3	3.30	3.85	
10 =(10+10+10)0.333	10	10	10	

10.15.

/ ( ) **Horwitez Criteria:**

Reality Criteria

The Weighted Average Criteria

Maxi max (Maxi min)

.(58 :2007)

:

43

1- Max .

2- Min .

3- ( ) .

4- - Max
Min .

- Min
Max .

5- :

- Max .

- Min .

:

α ( )

%100

%60   %40=%60-%100

(مرجع   2009: ص32).

:

(2.11)

			Horwitez
	14	4	10=(4)0.40+(14)0.60
	3.85	3	3.51=(3)0.40+(3.85)0.60
	10	10	10=(10)0.40+(10)0.60

10.

الفصل الثالث

دور المعلومات المحاسبية في اتخاذ القرارات الإدارية في ظل ظروف عدم التأكد

The Role Of Accounting Information In Decisions Making Under Uncertainty

:

Accounting Information

:

The Role Of Accounting Information In Decisions Making

:

The Role Of Accounting Information In Decisions Making Under Uncertainty

Introduction:

(2007: 13)

(2007: 3).

(2007: 146)

.

.

:

.

.

.

:

ACCOUNTING INFORMATION
Information and Data:

"   " "

(1997:   25)

"   " "   "

.

Data :

(14:   2008)

.(22:   2002)

Data

.(40:   1999)

.

(1993:   8)

.

.

(cascio and awad,1981)   "

."

"

(   )

:

:

.

.

.

Information:

"   (Demski,1978: p4)   "

"   "

   (Devis,1974: p31)   ."

                                          "

  ."

)

                                          .(53   :1997

                              (O'Brien,1990,p6)

                              "

      "

                                          ."

.

.

:

The Difference Between Data And Information

      :

: **Criterion Of The Person Benefiting**   -1

                              (   )

. (2003: 15) .

2-   The link :

. (2009: 15) .

(1999: 41)   :

(3.1)

.

(1999: 41) :

Knowledge:

.

(2003: 16) .

(2008: 7) .

.

.

:

(3.1)

: (2008: 7)
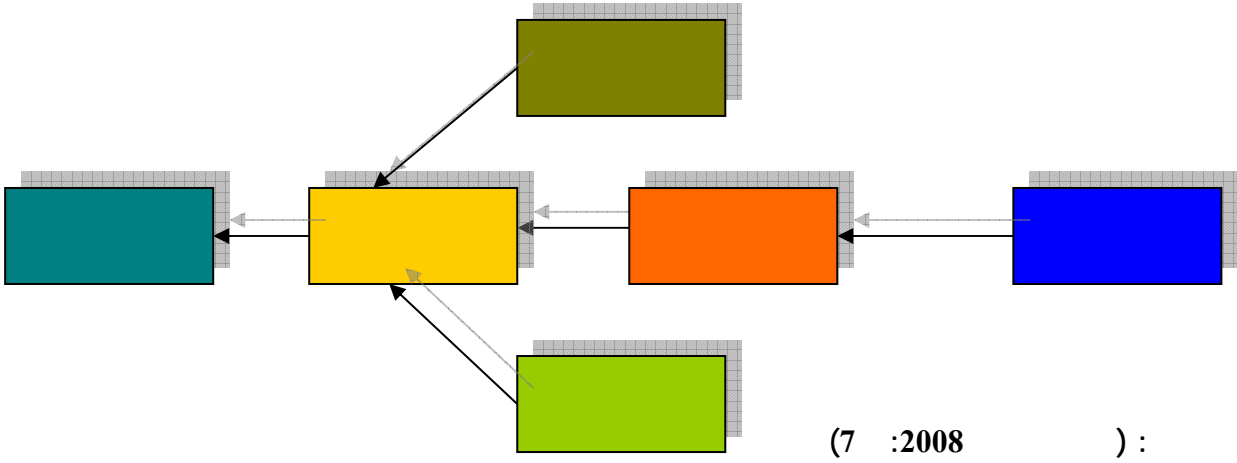
The Concept Of Accounting Information:

.

.(1998: 28).

.

:

(2007:

8).

.

(2003: 13).

(2000: 9)

(   )

.

" :

."

:

Conditions Of Accounting Information

(   )

(2003: 29) :

❀

❀

.

.

"   "

.

(2003: 29):

(3.2)

معلومات محاسبية → نعم ← هل يتحقق أحـد الشرطين أو كلاهما ← العمليات التشغيلية ← البيانات المحاسبية

| مجموعة التقارير والقوائم المالية المختلفة | 1. تقليل حـالات عدم التأكد لدى متخـذ القرار (المستفيد) 2. تساهم في زيادة درجة المعرفة لـدى متخـذ القرار | الإجراءات المحاسبية التي تجرى في الدفاتر والسجلات المحاسبية | – البيانات المالية وغيـر المالية المستخرجة مـن الأدلـــة الموضـــوعية المؤيـــدة للأحـــداث الاقتصادية مـن داخـل الوحدة وخارجها. – مخرجات نظم معلومات أخرى. |

لا

بيانات مرتبة

الرقابة المحاسبية

(: 2003   29)

:

The Importance Of Accounting Information

.

(1993:   7).

Elbert

Hubbard   "

(1987:   3)   (John Sizer, 1973).

The intelligence arm of management

The Figure Partner in the management team

Joseph Dugan   "

" (1987:   4).

.

.

.

(1998:   14)

.

(1992: 14).

)

(2000: 30).

.

(2007: 9-10).

.

:Types Of Accounting Information

(2003: 33) :

1.   ( ) Historical Information (Financial).
2.   Planning-Control Information.
3.   Information For Solution Of Problems.

-1   ( )Historical Information (Financial) :

(   )

.

(   )   .

Planning-Control Information: 2-

.

.

3-   **Information For Problems Solution:**

)

(

.   .

(1988:   22)

:

1-   **Compulsory Information:**

.

.

2-   **Optional Information:**

.

المحاسبية **Characteristics of Accounting Information** :

(   )

.

(FASB)   2   1980

Qualitative Characteristic of

Accounting Information

( ) :2003 (33

(3.3)

متخذو القرارات وصفاتهم

الأهمية النسبية

العائد > التكلفة

قابلية المعلومات للفهم

الخاصية الأساسية

الفائدة في اتخاذ القرارات

الخصائص الرئيسية

الثقة في المعلومات

ملاءمة المعلومات

صدق التعبير

بالتوقيت المناسب

الحياد

القيمة التنبؤية

قابلية التحقق من المعلومات

القيمة الرقابية

الخصائص الثانوية

قابلية المقارنة

الثبات

( ) :2003 33 :

:

1. ( ).

2.

.

3.   .

)   ..

(.

(   )   :
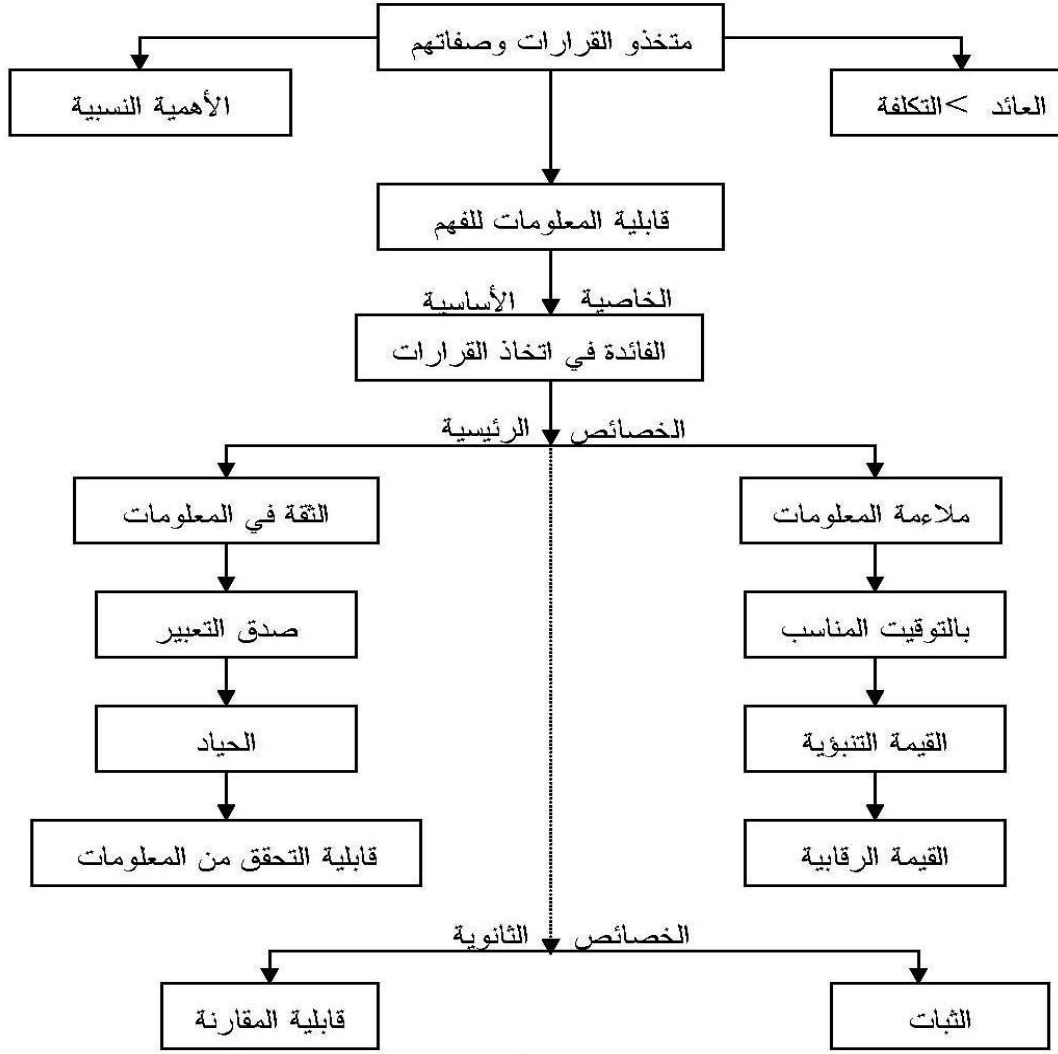
1-   **: Economic Feasibility**

:

=   –

.

.

)   1995:   26).

2-   :

The Relative Importance of Information

.. .

.

(الدهراوي،2001:   37).

:

57

Basic Characteristic :   /

Decision Usefulness

(

:   /   )

.

The main Characteristics :   /

:

Relevance :   −1

:

Timeliness: −

.

.

Predictive Value: −

.   (1995:   26)

.

Feed Back Value: −

Feed Back

.. .

Reliability :   −2

(   )

:

- Representational Faithfulness :

. (2001 : 46)

.

- ( ) Neutrality:

. (1998 : 28)

- Verifiability:

. (1995 : 26)

(2001: 10-11)

:

- Substance over Legal Form :

.

- Prudence and Caution :

.

- Completeness :

.

. Secondary Characteristics

:

1. Consistency :

.

2. Comparability:

.

. (1995: 27)

.

:(1998: 30)

1. Ability to Understand :

.

2. Realism :

.

:

Limitations of using the Specific Characteristics of Accounting Information

1- (   ):

.

2-

:

.

(Wolk,et.al, 2000).

3-   :

(   )

.

4-   )   /

:(

.

5-

:

.

.

.

6-

.

THE ROLE OF ACCOUNTING INFORMATION IN DECISIONS MAKING

:

The Role Of Accounting Information In Decisions Making

.

.

.(52   :2001   )

10   90

.(77   :2008   )

.

.

.(44   2000   )

(52   :1987   )

.

(1999 259-262)

:

- : Preparation of Budgets- Planning

- Design of Accounting Information Systems:

:

✓ .

✓

- : Registration Processes

.

- :

Audit and Monitor the Implementation of the Budget

.

- :

Analysis and Interpretation of Financial Statements

.

(2008: 9)

:

1-   **Long Term Planning:**

.

2-   **Organizing, Directing and Allocating**

Resources:

.

.

3-   **Performance and Control Evaluation:**

.

.

.

(Simon and others)   (1987:   13)

Score Keeping

Attention Directing   Problem Solving

:   "

" "   "   "   (Ackoff)

.

(Marschak)

(

(

(Mock)

.

(

1993: 33):

1- .

2- .

.

3- .

4-

.

5- .

.

.

THE ROLE OF ACCOUNTING INFORMATION IN DECISIONS MAKING UNDER UNCERTAINTY

:Circumstances Of Decision-Making

.

:

: Certainty State   -1

.

: Risk State   -2

.

:Uncertainty State   -3

Decision under Complete

Uncertainty

.

.

.

)

(2003

.

(13   :1997   )

.

(23   :2003   )

.

(59-56   :1980   )

.

.

(2002: 130)

.

.

.

:

✓ Prudence and Caution :

.

.

.

✓ Reliability :

.

.

✓ Relevance and Timing :

(Kam ,1990).

.

(1998   : 28-29)

.

.

(   )

(   )   .

.

.

.

.

.

دور المعلومات المحاسبية في تخفيض درجة عدم التأكد:

The Role of Accounting Information in reducing the Degree of Uncertainty

1-   :

The Role of Accounting Information in Planning Stage

.

)

1996:   4)

.

(1990:   57).

2-   :

The Role of Accounting Information in Predicting

(1997:   177)   "

"   .

(2002:   306)

.

.

.

:

The Role of Accounting Information in Quantitative Analysis

.

.(182   :1999   )

(   )   (   )

.   (   )

.   .

.   :

(   )

.

(   )   .

: Kinds of Decision-Making Models

.

.

) :   (2) 2001:

(12-14

(3.2)

-	-	
-	-	
	-	
	-	
-	-	
-	" " -	
-	-	
-		

) :   (2) 2001:   12 -14).

1- **Simple Models** :

.

2- **Complex Models** :

.

3- **Dynamic Models** :

.

الفصل الرابع

الدراسة التطبيقية
على البنوك العاملة بقطاع غزة

Empirical Study
in The Commercial Banks operating in Gaza Strip

:

The Methodology and Procedures

:

Analyzing of Sample Properties

:

Analyzing and Discussing the Questionnaire Statements

:

Hypothesis Testing

Introduction:

.

:

:

.

:

.

:   .

SPSS

.

: Banks in Palestine

(   )

(2007:   14)

(2005:   62).

(18)   (   )

(2010/12/31   (29)

(115)   (13)

(55)   .

:

(4.1)

42	31	11	1960	(. .)	1
6	5	1	1994		2
12	11	1	1995		3
10	8	2	1995		4
17	14	3	1995		5
15	9	6	1995		6
1	1	–	1996		7
6	6	–	2006		8
23	21	2	1994		9
19	14	5	1986	–	10

- (4.1)

31	24	7	1994		11
6	4	2	1994		12
3	3	-	1994		13
5	5	-	1995		14
1	1	-	1995		15
12	10	2	1995		16
2	2	-	1995		17
1	1	-	1998	**H.S.B.C**	18
103	85	18			
109	85	24			

: 2010/12/31.

:

Developments in the Banking Sector in Palestine

)   (   )

(

1948   )   2003: ص134).

1994

:

✱   1994

(8)   2010   (9)

1994   (109)   2010

.

✱   (4)   1994   (8)

1997   22   2010

(96)   2010

1967   .

✱   1994

2010   (2)   1994

(6)   2010.

✱

2002   HSBC

.

THE METHODOLOGY AND PROCEDURES
Study Methodology:

:

-1   **Secondary Data :**

.

-2   **Primary Data:**

SPSS   .

The Study Community :

" (223   :2003   )

"

(29)   (11)

2010/12/31   )

(www.pma.ps

.

The Study Sample :

The Reconnaissance Sample :

(30)

(30)

.

.

The Applied sample :

:

1- **Sample Size:**

/ /

/ (4) (4 /

(116)

(29)

(105) (90.5%)

:

(4.2)

%28.6	30	32	8	(. .)	1
%3.8	4	4	1		2
%3.8	4	4	1		3
%7.6	8	8	2		4
%6.7	7	8	2		5
%19.0	20	20	5		6
0.0	0	4	1		7
%16.2	17	20	5	–	8
%3.8	4	4	1		9
%7.6	8	8	2		10
%2.9	3	4	1		11
%100.0	105	116	29		

: .

2–   **Methods for Sample Selecting:**

(116)

2011/2010.

Study Tool:

.

:

.

(46)   (16-1)   "

"

(31-17)   "

(46-32)   "

"

."

.

.

:

(4.3)

1	2	3	4	5	

(2008 :   )

(539   (4.4)   :

(4.4)

الأهمية النسبية لدرجات المقياس	درجات المقياس المستخدمة في الدراسة	الوزن النسبي		الوسط الحسابي	
		إلى	من	إلى	من
درجة كبيرة جدا	موافق بشدة	100%	84%	5.00	4.20
درجة كبيرة	موافق	83.8%	68 %	4.19	3.40
درجة متوسطة	محايد	67.8%	52%	3.39	2.60
درجة صغيرة	غير موافق	51.8%	36%	2.59	1.80
درجة صغيرة جدا	غير موافق بشدة	35.8%	20%	1.79	1.00

(:   2008   539) :

:
✓   = 5-1 = 4 (–   )
✓   = 5 (   )
✓   = 4÷5 = 0.8 (÷   )
✓   (0.8)   (   )
.

.

:

The Development of Study Tool (Questionnaire)

1-

2-

3-

4-

5-

(2).

6-

7-

8-

(1).

Study Procedures :

1-

:   .

2-

.

3-

:

(30)

.

4-   (116)

(105)

.

5-

SPSS .

Study Tool Validity :

:

1- Referees Validity :

(6)

(2)

(1) .

2- Questionnaire Validity :

/ Internal Validity :

(30)

:

(4.5)

0.000	0.746	.	1
0.006	0.486	.	2
0.000	0.622	.	3
0.001	0.570	.	4
0.001	0.594	.	5

- (4.5)

0.000	0.638	.	6
0.000	0.692	.	7
0.025	0.409	.	8
0.000	0.768	.	9
0.000	0.618	.	10
0.000	0.805		11
0.018	0.429	.( )	12
0.001	0.555	.	13
0.000	0.781	.	14
0.000	0.621	.	15
0.000	0.743	( ) .	16

"

"

(0.805-0.409)

(0.05)

.

(4.6)

0.000	0.635	.	1
0.000	0.768	.	2
0.000	0.803	.	3
0.000	0.644	.	4
0.000	0.630	.	5
0.000	0.745	.	6
0.000	0.759	.	7
0.000	0.711	.	8
0.000	0.756		9
0.000	0.692	.	10
0.000	0.630	.	11
0.000	0.842	.	12
0.000	0.708	.	13
0.000	0.653	.	14
0.000	0.760	( ) .	15

"

"

(0.842-0.630)

(0.01)

.

(4.7)

0.001	0.586	.	1
0.000	0.634	.	2
0.000	0.710	.	3
0.007	0.480	.	4
0.000	0.666	.	5
0.001	0.556	.	6
0.000	0.716	.	7
0.000	0.691	.	8
0.000	0.800	.	9
0.000	0.685	.	10
0.000	0.651	.	11

(4.7)   –

0.000	0.821	.	12
0.004	0.509	.	13
0.000	0.632		14
0.000	0.639	.	15

"

"

(0.821-0.480)

(0.01)

.

/   Structure Validity :

.

(4.8) مدى ارتباط كل مجال من مجالات الدراسة بالدرجة الكلية لفقرات الاستبيان، وعلاقتها القوية بالهدف العام للدراسة،

.

(4.8)

مستوى الدلالة	معامل الارتباط	المجـــــــــال	
0.00	0.928		1

(4.8)   -

		المجــــــــــــــال	
0.00	0.961		2
0.00	0.912		3
-	1.00		

: Study Tool Reliability

(30)

:

-1   :Split-Half Coefficient

"   "   "   "

.

(4.9)   .

(4.9)

23	23	
0.929	0.925	
0.880		
0.936		" "
0.934		" "

(23)   (23)

(0.925)   (0.929)   (0.880)

(0.936)   "   "   (0.934)

.

2-   –   Cronbach Alpha:

(0.962)

.   (0-1)

(2002:   312)

(4.10)   :

(4.10)

الرقم	المجـــــــــــــــــال	عدد الفقرات	قيمة معامل ألفا
1		16	0.902
2		15	0.924
3		15	0.914
		46	0.962

(4.10)

(0.9)

.

.

: The Statistical Methods

(SPSS) Package for the

Social Sciences

:

1-

:

.

2- (Cronbach's Alpha) .

3- (Spearman Correlation Coefficient)

.

4- – (Kruskal – Wallis Test)

.

6- - .

7- (Sign Test)

3 .

(–) :(

-

. (4.11)

0.05 (sig. < 0.05)

.

(4.11)

(1- Sample K-S)

مستوى الدلالة	قيمة الاختبار Z	المجـــــــــــــال	الرقم
0.04	1.36		1
0.01	1.61		2
0.04	1.36		3
0.03	1.83		

ANALYZING OF SAMPLE PROPERTIES

.

:

.

-1   :

Distribution of Study Sample By Job Title

(4.12)

%		
24.7	26	/
21.4	22	/
26.4	28	
27.5	29	
%100.0	**105**	

(4.12)

.

2- :

Distribution of Study Sample By Qualifications

(4.13)

%		
88.57	93	
11.43	12	
0	0	
%100.0	**105**	

(4.13)

شـهادة البكـالوريوس كحـد

أدنى

.

3- :

Distribution of Study Sample By Scientific Specialization

(4.14)

%		
57.1	60	
9.5	10	
19.0	20	
5.7	6	
8.6	9	
%100.0	**105**	

(4.14)

.

4-   :

Distribution of Study Sample By Years of Eexperience

(4.15)

توزيع أفراد العينة حسب سنوات الخبرة

12.4	13	
38.1	40	5-10
49.5	52	10
%100.0	**105**	

(4.15)

10

5-10

.

5-   :

Distribution of Study Sample By Gender

(4.16)

توزيع أفراد العينة حسب الجنس

%		
97.1	102	
2.9	3	
%100.0	**105**	

(4.16)

.

6- :

Distribution of Study Sample By Age

(4.17)

توزيع أفراد العينة حسب العمر

%		
15.2	16	30
50.5	53	30- 40
24.8	26	40- 50
9.5	10	50
%100.0	**105**	

(4.17) 30-40

50

.

7- :

Distribution of Study Sample By Bank Nationality

(4.18)

توزيع أفراد العينة حسب جنسية البنك الذي يعملون به

%		
69.5	73	
30.5	32	
%100.0	**105**	

(4.18)

(   )

.

8- **:**

Distribution of Study Sample By Place of Work

(4.19)

توزيع أفراد العينة حسب مكان العمل

%		
16	15.2	
89	84.8	
%100.0	**105**	

"   "   (4.19)

(29)   )

(2010/12/31

.

:

1-   .

2-

.

3-

.

4-

.

ANALYZING AND DISCUSSING
THE QUESTIONNAIRE STATEMENTS

(   )

:

(sign test)

"3 "

(1989:   218).

: Analyzing the First Field Statements

"

."

:

(4.20)

مستوى الدلالة	عدد الأصفار (الحياد)	الإشارات السالبة	الإشارات الموجبة	المتوسط الحسابي	الانحراف المعياري		
0.00	15	82	8	3.87	0.84	.	1
0.00	22	67	16	3.58	0.99	.	2
0.00	13	87	5	4.07	0.81	.	3
0.00	25	58	22	3.38	1.12	.	4
0.00	9	94	2	3.39	1.04	.	5

(4.20)   –

مستوى الدلالة	عدد الأصفار (الحياد)	الإشارات السالبة	الإشارات الموجبة	المتوسط الحسابي	الانحراف المعياري		
0.00	6	95	4	4.14	0.73	.	6
0.00	14	81	10	3.84	0.88	.	7
0.00	11	83	11	3.85	0.92	.	8
0.00	16	75	14	3.69	0.99	.	9
0.00	11	84	10	3.81	0.89	.	10
0.00	2	92	11	4.05	0.97		11
0.00	29	62	14	3.51	0.90	(.(	12
0.00	21	80	4	3.80	0.71	.	13
0.00	13	84	8	3.87	0.86	.	14
0.00	11	86	8	3.91	0.87	.	15
0.00	15	84	6	3.87	0.77	( ) .	16
0.00	-	-	-	3.79	0.89		

:

(4.20)

(4.14 – 3.38)   (82.8%-67.6%)

(   )

.

:

1-   (6)   (4.14)   : "

"

(82.8%)

.

2-   (3)   (4.07)   : "

"

(81.4%)

.

3-   (11)   (4.05)   : "

"

(81%)

.

:

1-   (4)   (3.38)   : "

"

(67.6%)

.

2- (5) (3.39) : "
"

(67.8%)

.

3- (12) (3.51) : "
(
(70.2%)) "

.

"

(3.79) (75.8%) "
(67%) (0.00) (0.05)

)

(2007) (2007) (2006)

.

Analyzing the Second Field Statements :

"
."

:

(4.21)

مستوى الدلالة	عدد الأصفار (الحياد)	الإشارات السالبة	الإشارات الموجبة	المتوسط الحسابي	الانحراف المعياري		
0.00	1	102	2	4.39	0.61	.	1
0.00	4	100	1	4.49	0.62	.	2
0.00	5	97	3	4.29	0.73	.	3
0.00	5	97	3	4.24	0.67	.	4
0.00	9	94	2	4.38	0.76	.	5
0.00	6	93	6	4.26	0.91	.	6
0.00	8	94	3	4.20	0.70	.	7
0.00	4	99	2	4.41	0.70	.	8
0.00	5	100	0	4.20	0.51		9
0.00	6	97	2	4.23	0.64	.	10
0.00	8	89	8	4.08	0.93	.	11
0.00	7	93	5	4.19	0.83	.	12
0.00	15	87	3	4.00	0.68	.	13
0.00	9	94	2	4.35	0.72	.	14

- (4.21)

مستوى الدلالـة	عدد الأصفار (الحياد)	الإشارات السالبة	الإشارات الموجبة	المتوسط الحسابي	الانحراف المعياري		
0.00	7	94	4	4.33	0.84	( ) .	15
0.00	-	-	-	4.27	0.72	جميـــع فقـــرات المجـــال	

:

(4.21)

(4.49 – 4.00)   (80%-89.8%)

( )

.

:

1-   (2)   (4.49)   " :
"

(89.8%)

.

2-   (8)   (4.41)   " :
"

(88.2%)

.

3-   (1)   (4.39)   " :
"   (87.8%)

.

.

:

1-   (13)   (4.00)   " :

"

(80%)

.

2-   (11)   (4.08)   " :

"

(81.6%)

.

3-   (12)   (4.19)   " :

"   (83.8%)

.

"

"   (4.27)   (85.4%)

(67%)   (0.00)   (0.05)

(2007)   (2006)

.

Analyzing the Third Field Statements :

"   "

:

(4.22)

مستوى الدلالة	عدد الأصفار (الحياد)	الإشارات السالبة	الإشارات الموجبة	المتوسط الحسابي	الانحراف المعياري		
0.00	28	59	18	3.48	0.97	.	1
0.00	28	62	15	3.55	0.93	.	2
0.00	15	78	12	3.77	0.90	.	3
0.00	21	67	17	3.63	1.02	.	4
0.00	24	34	47	2.82	1.12	.	5
0.00	27	61	17	3.49	0.97	.	6
0.00	4	87	14	3.99	1.08	.	7
0.00	10	90	5	4.05	0.80	.	8
0.00	16	85	4	4.00	0.77	.	9

- (4.22)

مستوى الدلالـة	عدد الأصفار (الحياد)	الإشارات السالبة	الإشارات الموجبة	المتوسط الحسابي	الانحراف المعياري		
0.00	10	89	6	3.96	0.78	.	10
0.00	10	84	11	3.88	0.93	.	11
0.00	12	89	4	4.03	0.74	.	12
0.00	20	73	12	3.66	0.92	.	13
0.00	13	84	8	3.97	0.89		14
0.00	18	81	6	3.92	0.88	.	15
0.00	-	-	-	3.75	0.91	جميــــع فقـــــرات المجـــــال	

:

(4.22)

(4.05 – 2.82)   (81%- 56.4%)

(   )

.

:

1-   (8)   (4.05)   : "

"

(81%)

.

2-   (12)   (4.03)   " :
"

(80.6%)

.

3-   (9)   (4.00)   " :

"   (80%)

شهادة البكالوريوس كحد أدنى.

:

1-   (5)   (2.82)   " :

"   (56.4%)

.

.

2-   (1)   (3.48)   " :
"

(69.6%)

.

(   )

.

3-   (6)   (3.49)   : "

"   (69.8%)

.

"

"   (3.75)

(75%)   (67%)

(0.00)   (0.05)

.

(2006)

.

Analyzing the Gross Fields of Study:

(4.23)   :

(4.23)

0.00	%75.8	0.89	3.79	2		1
0.00	%85.4	0.72	4.27	1		2
0.00	%75	0.91	3.75	3		3
0.00	%79	0.84	3.94			

(4.23)

"

"

(%85.4)   (4.27)   (0.00)   (0.05)

.

"

"

(%75.8)   (3.79)   (0.00)   من (0.05)

(   )

.

"

"

(%75)

(3.75)   (0.00)   من (0.05)

.

((5.23))   )

(3.94)   (%79)   (0.00)   (0.05)

.

)

. (

(4.24)

0.00	%79	0.84	3.94	

HYPOTHESIS TESTING

3 .

(sign test)

$(\alpha = 0.05)$

$(\alpha = 0.05)$:

Testing the First Hypothesis :

"

"

Null Hypothesis :

Ho : "

"

Alternative Hypothesis :

H1 : "

"

(4.25)

H1	**Ho**					
		0.00	%75.8	0.89	3.79	

(4.25)

"

"

(0.00)   (3.79)   (%75.8)

(0.05)

.

(2010   )   .

(2006   )   .

.

(Danos and others, 2004)

.

Testing the Second Hypothesis :

"

"

Null Hypothesis:

Ho : "

"

Alternative Hypothesis:

H1 : "

"

(4.26)

H1	**Ho**					
		0.00	%85.4	0.72	4.27	

(4.26)

"

"

(%85.4)   (4.27)

(0.00)   (0.05)

.   .

(2007)   (2006)

.

Testing the Third Hypothesis :

"

."

Null Hypothesis:

Ho :   "

."

Alternative Hypothesis:

H1 :   "

."

.

:

(4.27)

H1	Ho					
		0.00	0.71	%75	0.91	3.75

(4.27)

"

."

(%75)   (3.75)

(0.00)   (0.05) .

r   (0.71)

.

: Testing the Fourth Hypothesis

"   (a=0.05)

)

:"(

:

1- "   (a=0.05)

."

:Null Hypothesis

Ho : "   (a=0.05)

.

Alternative Hypothesis:

H1 : "   (a=0.05)

."

(–   )

(/   /   )

(

:

(4.28)

-

H1	Ho								
		0.21	4.5	60.3	57.1	46.6	46.2		1
		0.03	8.8	57.5	64.0	40.9	47.8		2
		0.00	15.2	63.2	63.9	44.6	37.2		3
		0.01	11.8	63.2	61.8	42.7	41.6		

(4.28)   :

-   "

(0.21)   "

$(a=0.05)$ "

$(a=0.05)$

."

"   –

"   "

"

$(a=0.05)$ (0.00   0.03)

"

$(a=0.05)$

."

(0.01)

" $(a=0.05)$

$(a=0.05)$

."

$(2010$)   .

.

$(a=0.05)$ **" –2**

."

:Null Hypothesis

$(a=0.05)$ **Ho : "**

."

114

:Alternative Hypothesis

H1 : " $(a=0.05)$

."

(–   )

(   )

:

(4.29)

-

H1	Ho							
		0.33	0.96	0.00	61.1	52.0		1
		0.65	0.21	0.00	56.8	52.5		2
		0.66	0.19	0.00	49.4	53.5		3
		0.48	0.50	0.00	58.8	52.2		

(4.29) "

" (0.33) "

(0.65) "

"

"   (0.66)   (0.48)

(a=0.05)

"   (a=0.05)

."

)   .

(2010

.

(   )   (2007

.

3- "   (a=0.05)

."

:Null Hypothesis

Ho : "   (a=0.05)

."

:Alternative Hypothesis

H1 : "   (a=0.05)

."

(–   )

(   )

:

(4.30)

-

									H1	Ho
1		57.7	34.8	49.0	63.3	43.5	7.0	0.14		
2		59.9	42.8	45.7	48.7	37.5	7.8	0.10		
3		55.6	51.1	48.4	66.5	39.3	4.0	0.41		
		57.6	47.0	47.5	58.7	37.3	5.0	0.29		

(4.30) "

" (0.14)

(0.10) "

"

" (0.41) (0.29)

(a=0.05)

" (a=0.05)

."

(2007) .

.

4 – " $(a=0.05)$

"

: Null Hypothesis

Ho : " $(a=0.05)$

."

:Alternative Hypothesis

H1 : " $(a=0.05)$

."

(–   )

)   5   10   10

(

:

(4.31)

-

H1	Ho	مستوى الدلالة	قيمة كاي تربيع	أكثر من 10 سنوات	من 5 الى 10 سنوات	أقل من خمس سنوات		
		0.00	13.0	62.2	48.4	30.3		1
		0.01	10.6	60.5	50.5	30.6		2
		0.12	4.3	57.4	52.2	38.0		3
		0.00	12.5	60.7	51.2	27.7		

(4.31)   :

"   -

"   (0.12)   (a=0.05)

"

(a=0.05)

."

"   -

"   "

"   (0.00   0.01)   (a=0.05)

"

(a=0.05)

."

(0.00)

"   (a=0.05)

(a=0.05)

"

.

(....   )

(%50)   (10)

.   (2010   )   (2007   )

.

الفصل الخامس

النتائـــــج والتوصيـــات

Conclusions and Recommendations

الدراسات المستقبلية المقترحة

Future studies suggested

Introduction:

.

.

Conclusions :

:

1-

–

(82.8%) .

– (81%)

.

–

.

–

( )

.

–

( )

(

.

–

(81.4%)

.

-

2-

.

:

-

.(85.4%)

-

.

-

.

-

Feed Back

-

(87.8%)   .

3-

.   :

-

(0.71)

.

–

.

–

.

(%80) .

(%73.2) –

.

.

(a=0.05) 4-

)

.(:

(a=0.05) –

.

(a=0.05) –

.

(a=0.05) –

.

(a=0.05) –

.

Recommendations :

:

1-

.

2-

.

3-

.

4-

.

5-

.

6-

.

7-

.

8-

.

9-

.

10-

.

11-

.

12-

.

:

1-

.

2-

.

3-

.

4-

.

/   :

1-   (2008).

:   .

2-   (2009).   :   .

3-   (2001).   "

:   53-68.

4-   (2009).

:   .

5-   (2000).   –

:   .

6-   (2009).

:   .

7-   (2006).

:   .

8-   (2007).   –

:   .

9-   (2005).

:   .

10-   (1998).   1+2   :   .

11-   (2004).

:   .

12-   (1997).

:   .

13-   (2002).   :

.

14-   (2003).   :

.

المراجع

15- (2001).

12: 45-46.

16- (1995). –

92: 26-28.

17- (2001). :

.

18- (2002). :

.

19- (2002).

: .

20- (1996). :

.

21- (2000).

: .

22- (2003). – : .

23- (2001).

: .

24- (1996). : .

25- (2001). : "

:

26- (2002). (2) 2002

: .

27- (1998). –

: .

28- (2009).

: .

29- (2009).

20 1955 : .

30- (2001). : (2)

.

31- (2007). –

: .

32- (2007).

–

" ( )

507 555 .

33- (2003).

: .

34- (2001).

: .

35- (2003).

41-43.

36- (2001).

14: 10-11.

37- (1988).

: .

38- (2007).

(23) .

39- (2004).

: .

40- (2001).

: –

: .

41- (1998). : .

42- (1997). : .

43- (1999).

: .

44- (1989)

.

45- (1987). –

: .

46- : (2004).

: " : .

47- (1992). :

.

48- (2003).

.

49- (1999).

26 2: .

50- (2002). :

.

51- (2000).

: .

52- (1998). :

.

53- (2010).

: .

54- : (1991).

: .

55- (2005).

: .

56- (1995). – :

.

57- (2010). –

: .

58- (2008). :

.

59- (2007).

: .

60- (2003).   .

:   .

61- (2000).   :   .

62- (2008).

:   .

63- (1998).

:   .

64- (2001).   :   .

65- (1992).

:   .

66- (2004).

:   .

67- (1993).

:   .

68- (2000).

24   30.

69- (1990).

:   .

70- (2003).   :   .

71- (2002).

30   1:

72- (1995).   :   .

73- (2003).

:   .

74- (1998).

.

75- (1998).

:   .

76- (1998).

107: 28-31.

77- (2010).

: .

78- (2008).

: .

79- (2001).

: ..

80- (1993).

: .

81- (1997).

: . –

82- (2003).

: . –

83- (1994).

: .

84- (2007).

: .

85- (1993). : .

86- (1997). : .

87- (1983). : .

/ :

1- Boyd, Lynn H., Cox, James F. (2002) " Optimal decision making using cost accounting information" , int. j. prod. res., vol. 40, no. 8 .

2- Bouchet M., et.al (1998), "The Impact Of Information Use On Decision Making In The Pharmaceutical Industry". Library Management, Volume 19 number 3. pp.196-206. MCB university press.

3- Cscio, Wayne F. & Awad, Elias (1981), .Human Resources Information Management: an Information System Approach., 1st edition, USA: Printice hall.

4- Fadi Kattan, et.al (2007) "Reliance on management accounting under environmental uncertainty: The case of Palestine", Journal of Accounting & Organizational Change, Vol. 3 Iss: 3, pp.227 – 249 .

5- Gordon B.Davis (1974) Management Information System, (N. Y.: McGraw Hill Book Co., p.31.

6- Heidhues, Eva, Patel, Chris (2008), " The Role of Accounting Information in Decision-Making Processes in a German Dairy Cooperative"

7- Ivancevich, Matteson (2002) " Organizational Behavior and Management , Irwin, New York. McGraw- Hill

8- Joel s. Demski (1972). Information Analysis, (London: Addison wesley pub. Inc.,p.72.

9- Kam, Vernon (1990), "Accounting Theory", Second Edition, John Wiley and Sons, New York, PP. 516-522.

10- Laudon, Kenneth C., Laudon, Jane P. (2002), Management Information Systems. "Managing the digital firm", seventh Edition. New Jersey. Prentice-Hall, Inc.

11- O'Brien James A.(1990) Management Information Systems A Managerial And User Perspective, Boston: A Richard D .Irw, Inc.,.

12- Simon, Herbert(1957) Administrative Behavior " Collier Macmillan, London .

13- steven cooke and Nigel stack (1991) making management decisions. 2nd, 41 ed, prentice hall international uk ltd, p.10.

14-Sirisom, Julsuchada, et. al (2008)" The accounting information received, its utilization to enhance Thai executive decision making and the effect of personal characteristics" , Journal of International Business and Economics, Sept, 2008 .

15- Wolk. I. , et. al (2000),"Accounting Theory": A Conceptual and Institutional Approach", Fifth Edition, South-Western College Publishing, P. 214.
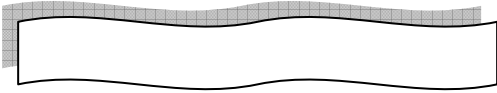
–

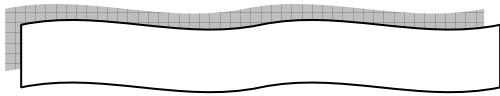... /
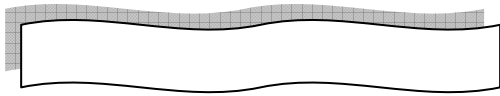
:

:

"

"

.

.

(   )

.

.

/ :

(√) .

1- :

☐ / ☐ / ☐ ☐

2- :

☐ ☐ ☐

3- :

☐ ☐ ☐ ☐ ☐ …………

4-

☐ 10 ☐ 5 10 ☐

5- :

☐ ☐

6- :

☐ 50 ☐ 50 -40 ☐ 40 -30 30 ☐

7- :

☐ ☐

8- :

☐ ☐

: /

:

: –

.

: –

.

.

					.	1
					.	2
					.	3
				.		4
					.	5
					.	6
					.	7
					.	8
						9

					.	
					.	10
						11
					.( )	12
					.	13
					.	14
					.	15
					( ) .	16
					.	17
						18
					.	19
						20
					.	21
					.	22
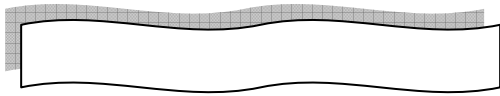
					.	
					.	23
					.	24
						25
					.	26
					.	27
					.	28
					.	29
					.	30
					) (.	31
					.	32
					.	33
						34
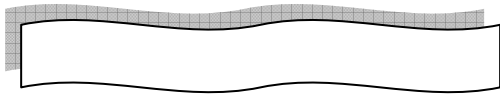
					.	
					.	**35**
					.	**36**
					.	**37**
					.	**38**
					.	**39**
					.	**40**
					.	**41**
					.	**42**
					.	**43**
					.	**44**
						45
					.	**46**

(2)

	.	1
.	.	2
	.	3
	.	4
	.	5
	.	6