



## دور المعلومات الحاسبية في اتخاذ القرارات الإدارية

### في ظل ظروف عدم التأكد

"دراسة تطبيقية على البنوك العاملة بقطاع غزة"

إعداد:

إشراف الدكتور:

2011 - 1432

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

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

صدقها الله العظيم



(116)

.SPSS

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**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.



# الإهداء

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الباحث



## قائمة المحتويات

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### قائمة الجداول

20		(2.1)
31		(2.2)
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39		(2.4)
39		(2.5)
40		(2.6)
41		(2.7)
41		(2.8)
42		(2.9)
43		(2.10)



44		(2.11)
49		(3.1)
72		(3.2)
75		(4.1)
79		(4.2)
81		(4.3)
81		(4.4)
83		(4.5)
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87		(4.8)
88		(4.9)
89		(4.10)
90	(1- Sample K-S)	(4.11)
91		(4.12)
92		(4.13)
92		(4.14)
93		(4.15)
93	توزيع أفراد العينة حسب	(4.16)
94		(4.17)
94		(4.18)
95		(4.19)
96		(4.20)
100		(4.21)
103		(4.22)
106		(4.23)
108		(4.24)
109		(4.25)

110		(4.26)
112		(4.27)
113	-	(4.28)
115	-	(4.29)
117	-	(4.30)
118	-	(4.31)

### قائمة الأشكال والرسوم البيانية

	/	
23		(2.1)
28		(2.2)
30		(2.3)
35		(2.4)
50		(3.1)
52		(3.2)
56		(3.3)

### قائمة الملاحق

134	استبيان الدراسة	1
140	قائمة بأسماء المحكمين	2

## الفصل الأول

### الإطار العام للدراسة

### The General Framework Of The Study

## :Introduction

( ) :2003 :3.

( ) (1997

( ) :2006 :2.

( ) (2010

( ) (2007

( ) (2006

( ) (2010

( ) :1990 :57

## :Problem Statement

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( $\alpha=0.05$ )

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## :Research Objectives

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### **:Research Importance**

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### **:Hypothesis**

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### :Previous Studies

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:(Arabic Studies ) /

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" : (2010 ) -2 "

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" : (2010 ) -3 "

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" : (2006 ) -4  
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" (2006 ) -5 :

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" (2004 ) -6 :

"

(1 :

(2 .

(1:

(2 .

" (2000 ) -7

(1 :

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**: Foreign Studies**

/

(Heidhues and Patel, 2008) -1

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

(Sirisom, et. al, 2008) -2

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

109

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400

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٪ 36,33

(Kattan, et.al, 2007) -3

**(Reliance on management accounting under environmental uncertainty:  
The case of Palestine)**

( )

( 10)

(Boydy and Cox, 2002) -4

**(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

(2010) (Hopkins and et.al, 1998) -1  
21  
(2010) (2010) -2  
(2000)  
(Heidhues and Patel, 2008) (2004)



(Hopkins and et.al, 1998)

and Sirisom( et. al, 2008)

-3

(2004)

(2010)

(2010)

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## 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

( ) (1998 : 140).

( ) (2007).

:

" ( ) (1997 : ص 251)

" "

"

" ( ) (1994 : ص 117)

" "

" ( ) (1992 : ص 165) فيرى أن اتخاذ القرارات هي "عملية الاختيار بين

أساليب العمل البديلة"، وكذلك عرفها (سيزلاقي و والاس، 1991: ص 327) "أن عملية اتخاذ

القرار تتضمن الاختيار بين البدائل". ( ) (2001 : ص 287)

"

"

"

أهمية اتخاذ القرارات :The Importance of Decisions-Making

( ) :

( ) (2005:ص9).  
( ) (2001:ص287)

( ) (1997:ص2)

٤٥

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### خصائص القرارات الإدارية :Characteristics of Managerial Decisions

( 2001:ص21 )

-1

-2 إن

( 1998: ص87 )

-1

-2

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( 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) -

الفصل الثاني : القرارات الإدارية في ظل ظروف عدم التاكيد		

( ) : 2007 : 46 ) :

( 1997 : ص 37 ) :

**:Decisions Under Certainty -1**

**: Decisions Under Risk -2**

**: Decisions Under Uncertainty -3**

( 2003 : ص 136 ) :



**: Autocratic Decisions -1**

**: Democratic Decisions -2**

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

:

**:Decision Maker -1**

( 2001:ص2).

**:Goals of the Organization -2**

**:Culture of the Community -3**

:

**-4**

**Reality and its Mastery of Facts and Information Available**

**:Behavioral Factors -5**

:

الفصل الثاني : القرارات الإدارية في ظل ظروف عدم التأكد

: \*

: \*

: \*

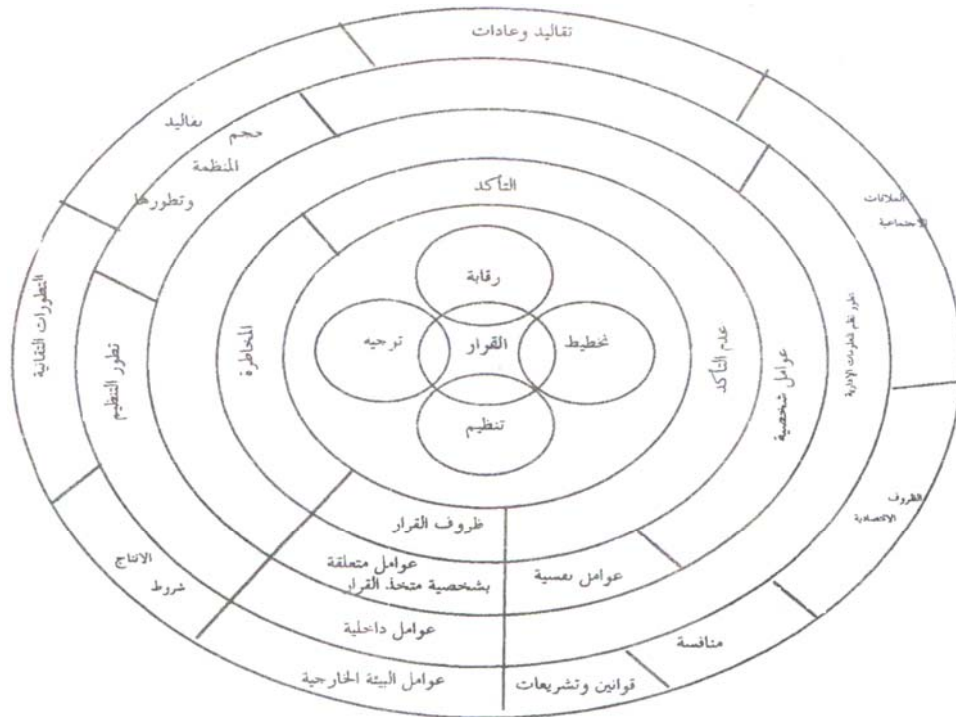
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):

.(

( 2000 : 35 ):

(2.1)



العوامل المؤثرة في عملية اتخاذ القرار

(2000 : ص 35).

):

## 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 :ص 165 )

" ( 1997 :ص 251 )

" ( )

### مراحل اتخاذ القرارات :Stages of Decision-Making

Simon

:

∞

∞

∞

(H. Simon, 1957, p: 12)

( 1992 :ص 165 )

( 2007 :ص 47 ) . ( 1995 :ص 143 )

( 1983 :ص100).

:  
**:Identify the Problem** /

" :

**: Identify the Alternatives** /

)

(1998 :ص282).

**: Alternatives Evaluation ( )** /

( 1983 :ص100).

)

(

### :Choosing the Best Alternative

/

)

.(48 :2007

:

-1

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### :Decision-Making

/

.(Laudon, 2002, p: 83)

:

-1

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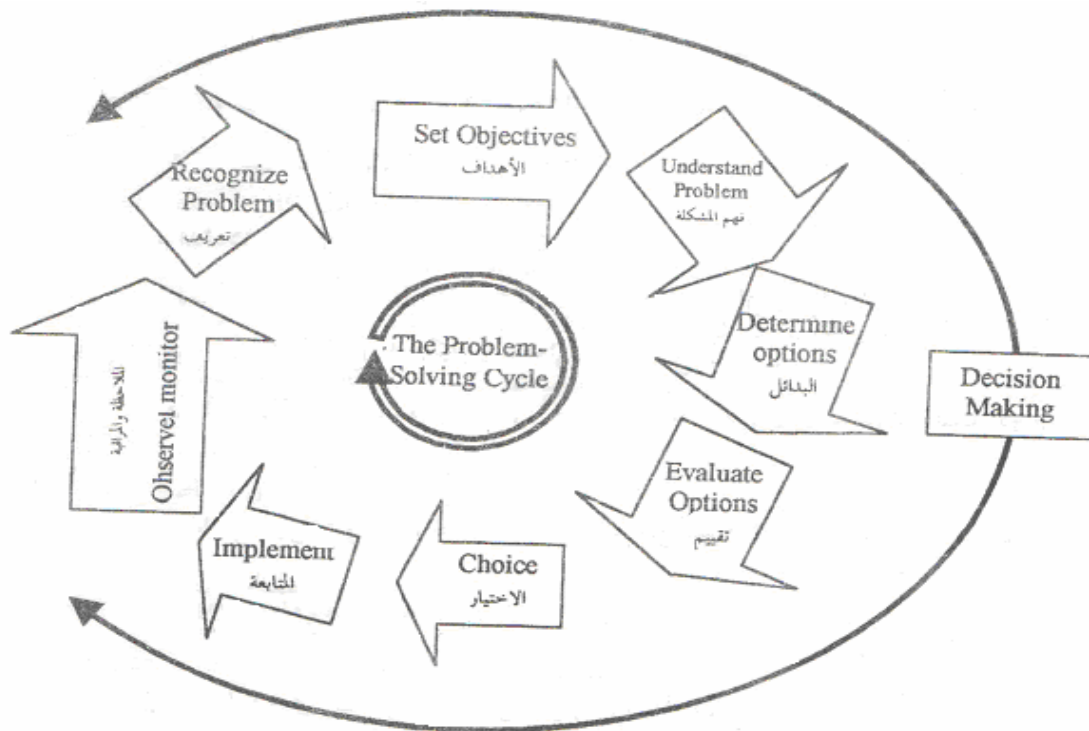
-5

:Followed up the Decision Implementation /

(1998 :435 ) .

:(cooke and stack, 1991, p10)

(2.2)



:(cooke and stack, 1991, p10)

## :Decision Analysis

:2009

) :

(ص27)

Decisions Matrix -1

Decisions Tree -2

**:Decision Matrix /**

**:State of Nature - - -**

**:Alternatives -**

**:Results -**

**:Probabilities -**

**:Decisions Tree /**

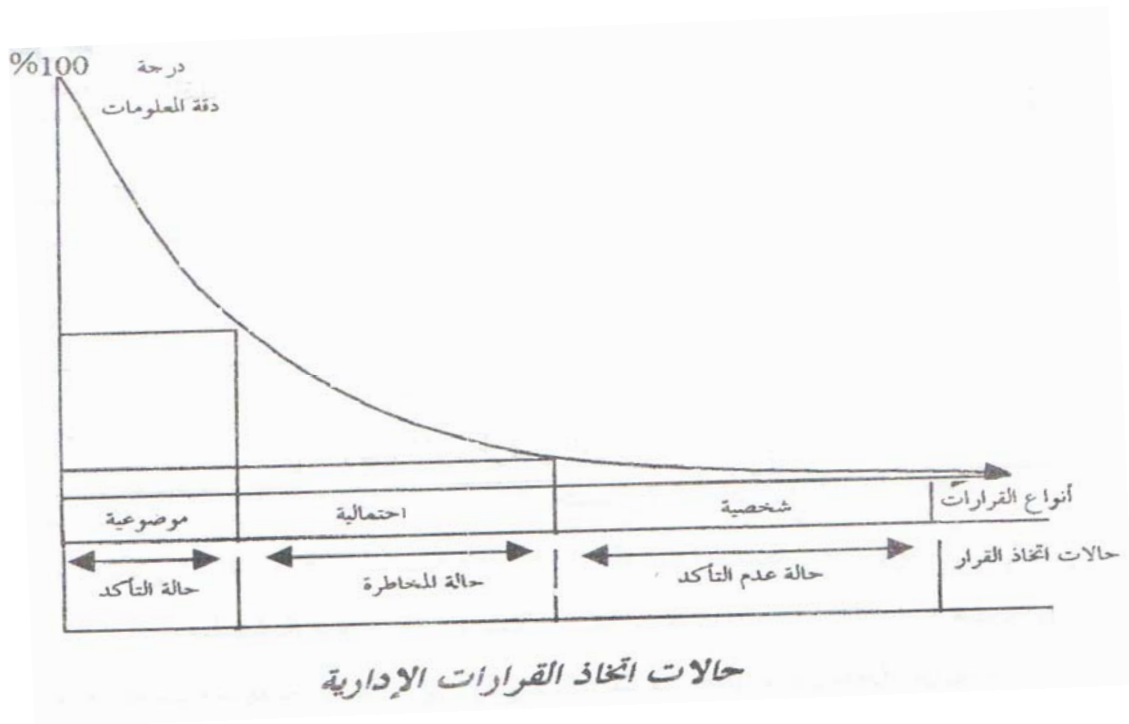
(2007 :ص75).



## CIRCUMSTANCES SURROUNDING DECISIONS-MAKING

( ) : (2000:ص51)

(2.3)



( ) : (2000:ص51)

) :

(2009:ص28)

- Certainty -1  
 Uncertainty -2  
 Risk -3

:  
(2.2)

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

(2009: ص 28) :

**:Decision-Making Under Certainty /**

( )

(2003: ص ص 41-43).

(2003: ص 14).

( 1993 :ص32).

(Ivancevich , Mattewson, 2002, P: 533)

## :Decision-Making Under Risk /

( ) :

( 2000 :53).



( 2010 : 80 )

	:
<b>:Internal Effects</b>	-
(... )	
<b>:External Effects</b>	-
)	
(	
)	
(...	
:	
Expected Monetary Value (EMV)	-1
Expected Opportunity Loss (EOL)	-2
(EVPI)	-3
Expected Value Of Perfect Information	
(2003 : ص ص 41-43 )	

**:Decision-Making Under Uncertainty**

/

:2004

)

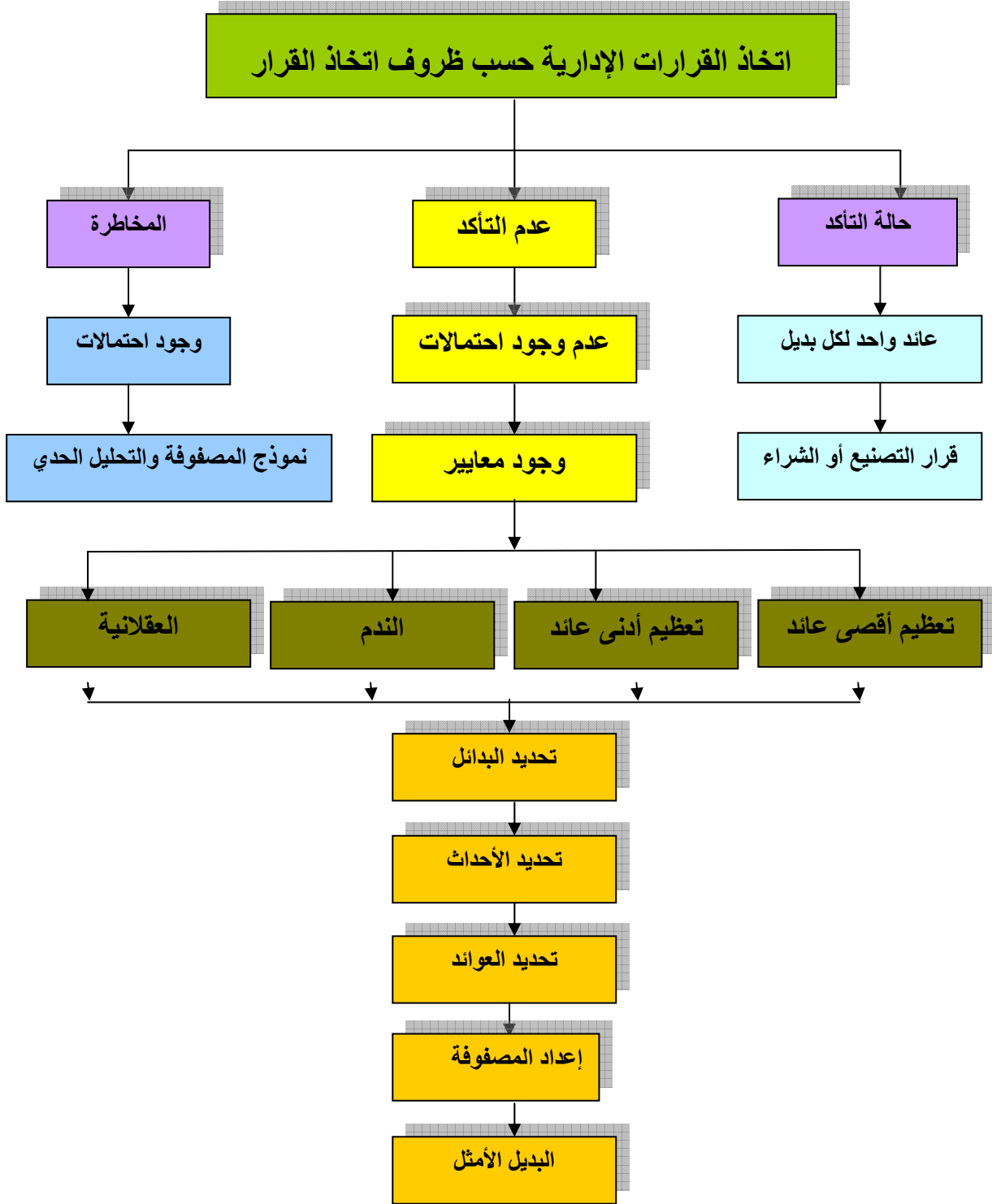
.(382

(85-71 :2003: )

.(32 :1993 )

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

(2.4)



( : 2010 ص 2 )

(2.3)

	.....		



## DECISIONS UNDER UNCERTAINTY AND THEIR OWN STANDARDS

### :The Concept of Uncertainty

( )	
:( )	
Factors of Uncertainty on the	( 2010 :ص99 )
	-1
	.Internal Level
Factors of Uncertainty on the	-2
	.External Level
	-1
	-2

### Decision Making Under Uncertainty Criteria

Optimistic Criteria	-1
Wald Criteria ( )	-2
Savage Criteria ( )	-3
Laplace Criteria ( )	-4
Horwitez Criteria ( )	-5

(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

**:Mini min** -2

(... )

:

(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)

:

**:Maxi min** -1

(... )

:

(min) ❁

(Max) ❁

الفصل الثاني : القرارات الإدارية في ظل ظروف عدم التاكيد

:

(2.7)

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

.10

:Mini max

-2

(... )

:

(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 :ص 385).

10 14 -  
10 -  
-

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

(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 min

Maxi max

.(58 :2007

:

الفصل الثاني : القرارات الإدارية في ظل ظروف عدم التاكيد

Max -1

Min -2

( ) -3

Max -4

Min

Min -

Max

: -5

Max -

Min -

:

( )  $\alpha$

%100

%40=%60-%100

%60

( ) (2009: ص32).

:

(2.11)

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

.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

" " " "

(25 :1997 )

" " " "

### : Data

(14 :2008 )

(22 :2002 )

Data

(40 :1999 )

(8 :1993 )

(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)



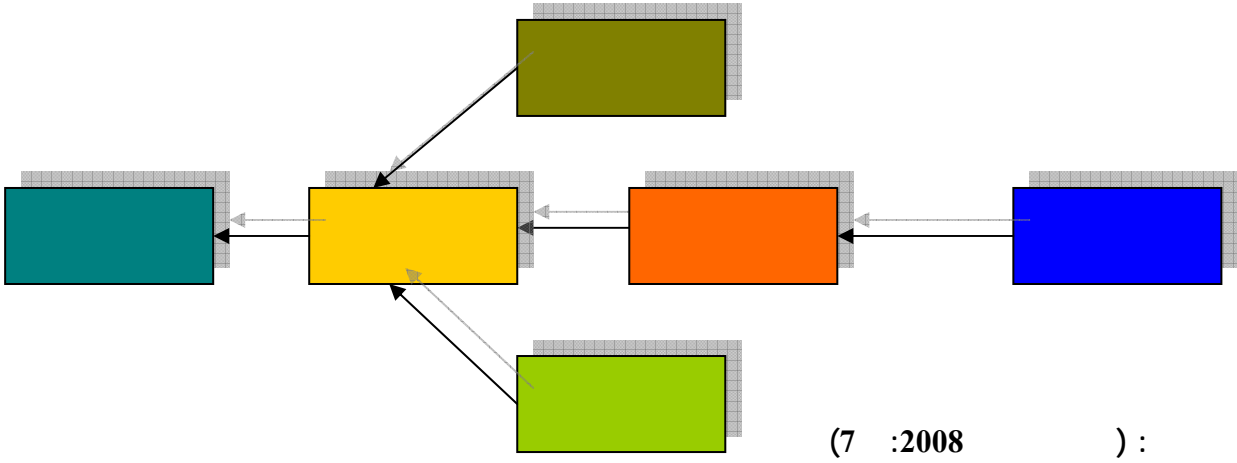
( ) : (1999 : 41)

:Knowledge

( ) (2003 : 16)

( ) (2008 : 7)

(3.1)



### :The Concept Of Accounting Information

( ) :1998 :28).

) :2007

(8).

( 2003 :13 ) .

( 2000 :9 )

( )

:"

."

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## Conditions Of Accounting Information

( )

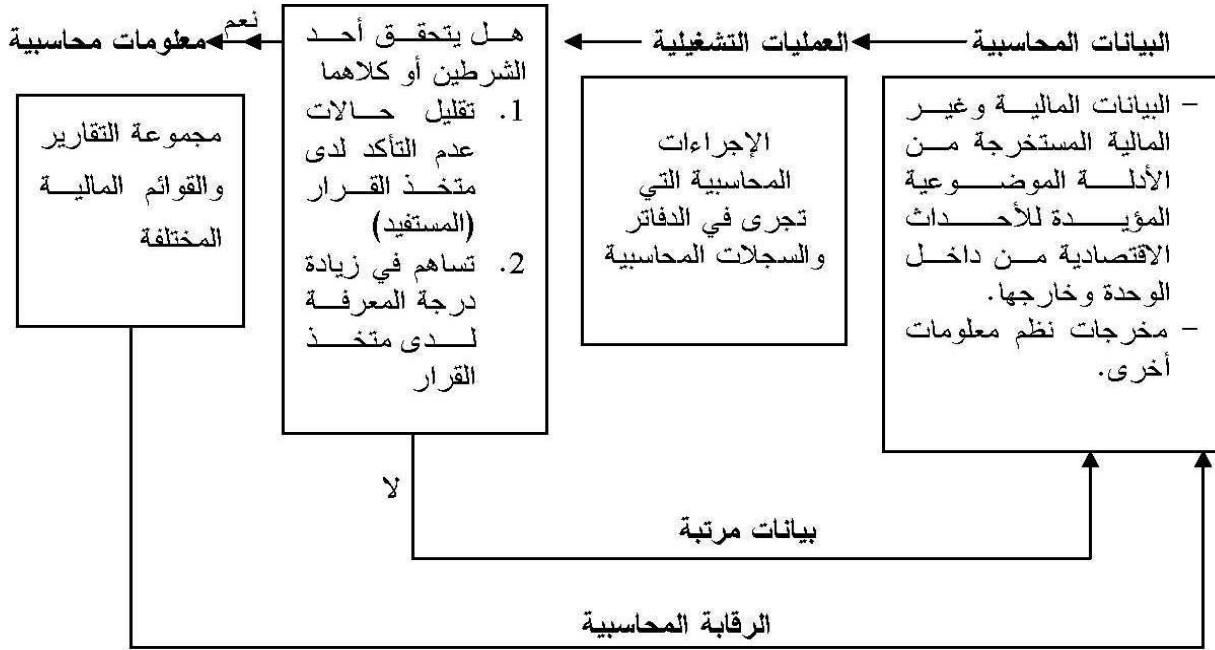
( 2003 :29 ) :



" "

( 2003 :29 ) :

(3.2)



(29 :2003 ) :

## The Importance Of Accounting Information

( :1993 7 ) .

Elbert

"

Hubbard

(John Sizer, 1973) (3 :1987 )

The intelligence arm of management

The Figure Partner in the management team

"

Joseph Dugan

." (1987 :4)

." (1998 :14)



( ) :1992 (14)

)

.(30 :2000

( ) :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

:Information For Problems Solution -3

)

(

( 1988 : 22 )

:

:Compulsory Information -1

:Optional Information -2

: Characteristics of Accounting Information المحاسبية

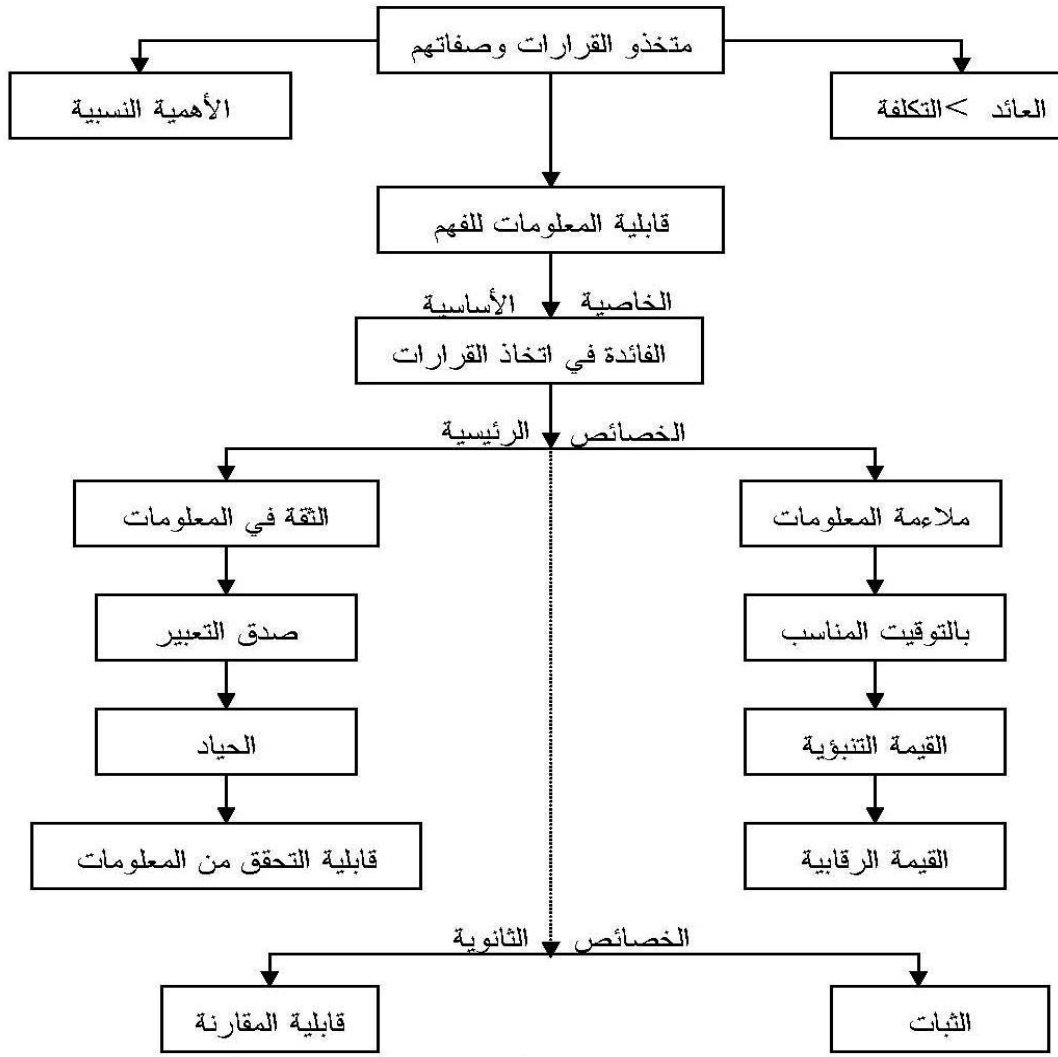
( )

1980 2 ( FASB )

Qualitative Characteristic of

Accounting Information

( ) : (2003 : 33)  
(3.3)



( ) : (2003 : 33)

:

( ) .

.1

.2

.3

.. ) ( )

**: Economic Feasibility -1**

: - =

( :1995 :26 )

: -2

### The Relative Importance of Information

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(. الدهراوي، 2001: 37).

:

: **Basic Characteristic** /

Decision Usefulness

)

/

: (

: **The main Characteristics** /

:

: **Relevance** -1

:

: **Timeliness** -

: **Predictive Value** -

(26 :1995 ) .

: **Feed Back Value** -

Feed Back

: **Reliability** -2

( )

:

**: Representational Faithfulness** -

(46 :2001 ) .

**:Neutrality** ( ) -

(28 :1998 ) .

**:Verifiability** -

(26 :1995 ) .

(11-10 :2001 )

:

**: 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

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- -

-2

:

.(Wolk,et.al, 2000)

:

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## THE ROLE OF ACCOUNTING INFORMATION IN DECISIONS MAKING

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### The Role Of Accounting Information In Decisions Making

( ) :2001 52 )  
10 90  
( ) :2008 77 )

( ) 2000 44 )

( ) :1987 52 )

( 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 )

:

**:Long Term Planning**

**-1**

**Organizing, Directing and Allocating**

**-2**

**:Resources**

**:Performance and Control Evaluation**

**-3**

(13 :1987 ) (Simon and others)

Score Keeping

Problem Solving

Attention Directing

" :

(Ackoff) " " " "

(Marschak)

)

(  
(Mock)

)

:1993 :33)

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## 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

( 1997 : 13 )

( 2003 : 23 )

( 1980 : 56-59 )

( 2002 :130 )

: Prudence and Caution ✓

: Reliability ✓

: Relevance and Timing ✓

(Kam ,1990).

( ) :1998 (29-28

( )

( )



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

)

(4 :1996

( :1990 57 )

:

-2

### The Role of Accounting Information in Predicting

"

( :1997 177 )

"

( :2002 306 )

:

## The Role of Accounting Information in Quantitative Analysis

( 1999 : 182 ) .

( )

( )

( )

:

( )

( )

**: Kinds of Decision-Making Models**

(2) 2001:

):

(14-12)

(3.2)

-	-	
-	-	
-	-	
-	-	
-	-	
-	-	
-	-	
-	-	

(2) 2001 : (14-12)

**: Simple Models -1**

**: Complex Models -2**

**: Dynamic Models -3**

## 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

( )

(14 :2007 )

( :2005 :62 )

( ) (18)

(29)

(2010/12/31

(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

) ( )

(

.(2003:ص134) )

1948

1994

:

1994

\*

(9)

2010

(8)

2010

(109) 1994

(8)	1994	(4)			*
1997		22		2010	
			2010		(96)
				1967	
1994					*
1994		(2)			2010
			2010		(6)
					*
HSBC				2002	



## THE METHODOLOGY AND PROCEDURES :Study Methodology

: Secondary Data -1

:Primary Data -2

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)

(%90.5) (105)

(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		

## :Methods for Sample Selecting

-2

(116)

.2011/2010

## :Study Tool

" (16-1) (46)

" (31-17)

(46-32) "

"

"

(4.3)

1	2	3	4	5	

2008 : )

(4.4) (539

(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

(539 2008 : ) :

$$( \quad - \quad ) 4 = 1-5 = \quad \checkmark$$

$$( \quad ) 5 = \quad \checkmark$$

$$( \quad \div \quad ) 0.8 = 5 \div 4 = \quad \checkmark$$

$$( \quad ) \quad (0.8) \quad \checkmark$$

:

## The Development of Study Tool (Questionnaire)

-1

-2

-3

-4

-5

(2)

-6

-7

-8

(1)

## : Study Procedures

-1

-2

-3

(30)

(116)

-4

(105)

-5

SPSS

**: Study Tool Validity**

:

**: Referees Validity -1**

(6)

(2)

. ( 1 )

**: Questionnaire Validity -2**

**: 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	المجال	
0.00	0.928		1

(4.8) -

		المجموع	
0.00	0.961		2
0.00	0.912		3
-	1.00		

### : Study Tool Reliability

(30)

:Split-Half Coefficient

:  
-1

" " " "

(4.9)

(4.9)

23	23	
0.929	0.925	
0.880		
0.936		" "
0.934		" "

(23)

(23)

(0.880) (0.929) (0.925)  
 (0.934) " " (0.936)

:Cronbach Alpha - -2

(0.962)

(1-0)

(312 :2002 )

(4.10)

(4.10)

الرقم	المجال	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

:

(Cronbach's Alpha) -2

(Spearman Correlation Coefficient) -3

(Kruskal – Wallis Test) - -4

-6

(Sign Test) -7

3

:( - )

(4.11)

( sig. < 0.05 ) 0.05

(4.11)

(1- Sample K-S)

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

## 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	
<b>%100.0</b>	<b>105</b>	

(4.12)

-2

### Distribution of Study Sample By Qualifications

(4.13)

%		
88.57	93	
11.43	12	
0	0	
<b>%100.0</b>	<b>105</b>	

(4.13)

شهادة البكالوريوس كحد

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	
<b>%100.0</b>	<b>105</b>	

(4.14)

-4

### Distribution of Study Sample By Years of Experience

(4.15)

توزيع أفراد العينة حسب سنوات الخبرة

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

(4.15)

10

10-5

-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	40 -30
24.8	26	50 -40
9.5	10	50
%100.0	105	

40-30

(4.17)

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)	
		(%82.8-%67.6)	(4.14 -3.38)	( )
	:			
" :	(4.14)	(6)		-1
			"	
(%82.8)				
	:	(4.07)	(3)	-2
"			(%81.4)	
" :	(4.05)	(11)		-3
"				
		(%81)		
	:			
" :	(3.38)	(4)		-1
			"	

				(%67.6)
" :	(3.39)	(5)	-2	
" :				(%67.8)
" :	(3.51)	(12)	-3	
)				(%70.2)
" :				
" :	(0.05)	(0.00)	(3.79)	(%75.8)
)				(%67)
	(2006 )	(2007 )	(2007 )	

### : 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 الدلالة	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	جميع فقرات المجال	

:

(4.21)

(%89.8-%80)

(4.49 -4.00)

( )

:

" :

(4.49)

(2)

-1

"

(%89.8)

" :

(4.41)

(8)

-2

"

(%88.2)

" :

(4.39)

(1)

-3

(%87.8)

"



:  
" : (4.00) (13) -1

(%80) "

" : (4.08) (11) -2

"

(%81.6)

" : (4.19) (12) -3

(%83.8) "

"

(%85.4) (4.27) "  
(0.05) (0.00) (%67)

(2006 ) (2007 )

## : 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 الدلالة	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	جميع فقرات المجال

:

(4.22)

(%81-%56.4)

(4.05 -2.82)

( )

:

" :

(4.05)

(8)

-1

(%81)

"

" :	(4.03)	(12)	-2
" :		(%80.6)	
" :	(4.00)	(9)	-3
" :		(%80)	"

شهادة البكالوريوس كحد أدنى.

" :	(2.82)	(5)	-1
" :	(%56.4)		"

" :	(3.48)	(1)	-2
" :		(%69.6)	

( )

" : (3.49) (6) -3

(%69.8)

"

"

(3.75)

"

(%67)

(%75)

(0.05)

(0.00)

(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)

"

"

(0.05)

(0.00)

(4.27)

(%85.4)

"

"

من (0.05)

(0.00)

(3.79)

(%75.8)

( )

"

(%75)

"

من (0.05)

(0.00)

(3.75)

((5.23)

)

(0.05)

(0.00)

(%79)

(3.94)

)

.(

(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

" :  $H_0$

"

### : Alternative Hypothesis

" :  $H_1$

"

(4.25)

H1	H0						
		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

" : H<sub>o</sub>

#### :Alternative Hypothesis

" : H<sub>1</sub>

(4.26)

H <sub>1</sub>	H <sub>o</sub>					
		0.00	%85.4	0.72	4.27	

(4.26)

"

(4.27)

(%85.4)

"

(0.05)

(0.00)

(2006 )

(2007 )

### : Testing the Third Hypothesis

"

"

:Null Hypothesis

" : H<sub>0</sub>

"

:Alternative Hypothesis

" : H<sub>1</sub>

"

:

(4.27)

H1	Ho						
		0.00	0.71	%75	0.91	3.75	

(4.27)

"

"

(3.75)

(%75)

. (0.05)

(0.00)

(0.71)

r

### : Testing the Fourth Hypothesis

( $\alpha=0.05$ )

"

)

:"

:

( $\alpha=0.05$ )

" -1

."

:Null Hypothesis

( $\alpha=0.05$ )

" : Ho

."

### :Alternative Hypothesis

( $\alpha=0.05$ )

" :  $H_1$

( - )

/ / )

(

:

(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)

"

-

"

( $\alpha=0.05$ )

( $\alpha=0.05$ )

"

"

-

"

"

"

( $\alpha=0.05$ )

(0.00 0.03)

"

( $\alpha=0.05$ )

"

(0.01)

"

( $\alpha=0.05$ )

( $\alpha=0.05$ )

"

(2010 )

( $\alpha=0.05$ )

" -2

"

**:Null Hypothesis**

( $\alpha=0.05$ )

" : **H<sub>0</sub>**

"

### :Alternative Hypothesis

( $\alpha=0.05$ )

" :  $H_1$

( - )

( )

:

(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)

"

"

(0.48)

(0.66)

"  
( $\alpha=0.05$ )

( $\alpha=0.05$ )

"

"

)

(2010

(2007 )

( $\alpha=0.05$ )

" -3

"

**:Null Hypothesis**

( $\alpha=0.05$ )

" :  $H_0$

"

**:Alternative Hypothesis**

( $\alpha=0.05$ )

" :  $H_1$

"

( - )

( )

:

(4.30)

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

(4.30)

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(2007 )

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(0.41)

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( $\alpha=0.05$ )

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: Null Hypothesis

( $\alpha=0.05$ )

" :  $H_0$

."

:Alternative Hypothesis

( $\alpha=0.05$ )

" :  $H_1$

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(4.31)

H1	Ho	مستوى الدلالة	قيمة كاي تربيع	سنوات				
				أكثر من 10 سنوات	من 5 إلى 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) :

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(a=0.05) (0.12) "

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(10) (%50)

(2007 ) (2010 )

**الفصل الخامس**

**النتائج والتوصيات**

**Conclusions and Recommendations**

**الدراسات المستقبلية المقترحة**

**Future studies suggested**

## :Introduction

## : Conclusions

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(%81)

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## : Recommendations

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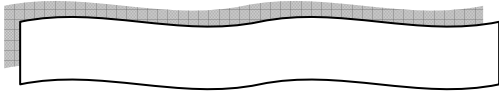
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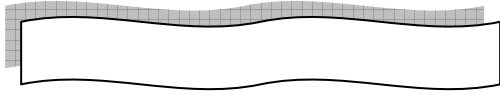
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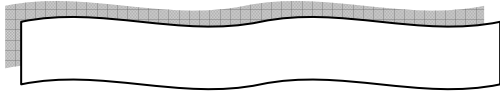
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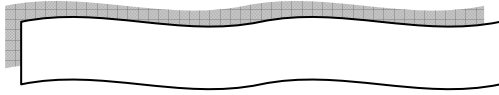
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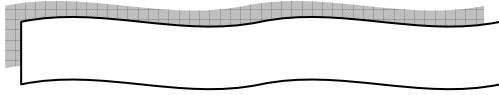
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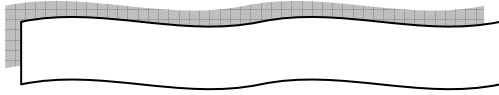
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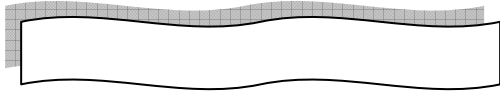
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