

Integration of Management and Accounting Information Systems and Their Impact on Creativity and Excellence in Providing Banking Services, An Applied Study in Banks Operating in Jordan

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Abstract

The study aimed to investigate the impact of the integration of management and accounting information systems on creativity and excellence in providing banking services, as it addressed the concept of management and accounting information systems and the impact of their integration in achieving the advantage of excellence and creativity in providing banking services in banks operating in Jordan. The study population was (17) banks operating in Jordan, whether commercial or Islamic, and a questionnaire was designed and distributed to the community, with (5) questionnaires for each bank. The senior management targeted the Finance, Planning and Training Department, with (105) questionnaires, of which (98) were retrieved.) Form. Using statistical methods and the statistical analysis program (SPSS), it was found that (95) questionnaires were suitable for analysis. The study hypothesis was proven that there is a statistically significant effect of the impact of integration between management and accounting information systems that leads to creativity and excellence in providing banking services. The study recommended the need to increase attention to integration between management and accounting systems because of their effective role in completing operations and transactions in markets that have adopted the application of technology in all commercial transactions. As well as increasing interest in adopting strategic planning programs for future performance, studying the challenges it faces in performing its work, and developing programs that will increase the efficiency and effectiveness of performance.

Keywords: Management and Accounting Information Systems, Creativity and Excellence.

Introduction

Information systems of all kinds have become one of the basic requirements - at the present time - for various business sectors, which aim to use and apply information systems

that simulate development in providing products and services to their various types of users. Management and accounting information systems in particular have come to meet management requirements and needs. Of electronic systems, programs and applications that provide management and accounting data and information to enhance its performance at a low cost and achieve excellence in performance and provision of its services on the one hand, and meet the requirements of its customers for various services and in a manner consistent with environmental variables that are characterized by speed, different technologies and a high degree of competitiveness on the other hand to give it a competitive advantage. And maintaining growth, survival and continuity.

Business establishments' retention of available material, financial, human and organizational resources, integration between information systems and integration between functions and tasks are among the basic requirements for providing their services with creativity and distinction and achieving a comprehensive and integrated picture of the nature of performance.

The Study Problem

The problem of the research lies in the need to find integration between the management and accounting systems applied in Jordanian banks and in a manner consistent with the requirements and changes surrounding the banking work environment that requires the provision and provision of management and accounting information and data necessary for change to provide ways of creativity and excellence in the mechanism of providing banking services to meet the needs and requirements of customers and users of services. Banking of all types, which would achieve the ability to compete among Jordanian banks and maintain market share in a work environment characterized by diversity and change in the methods of providing banking services.

The questions of the study are as follows

- 1- Is there an impact of integration between management and accounting information systems that leads to creativity and excellence in providing banking services?

The Importance of Studying

The importance of the study is that it examines the impact of integration between management and accounting information systems to achieve creativity and excellence in the necessary management and accounting data that would help bank management to make competitive decisions in providing banking services in a business environment characterized by technological developments and creating diversity, development and change in The mechanism for providing banking services quickly and with high quality to meet the needs and requirements of customers and users of banking services in a way that maintains the market share of Jordanian banks.

The study was also characterized by additional importance as it came to demonstrate the importance of providing management and accounting information and data in an integrated manner to the management of Jordanian banks necessary for creativity and excellence in providing banking services.

Objectives of the Study

the study aims to investigate the importance of integration between management and accounting information systems in a manner consistent with the requirements and changes in the business environment surrounding Jordanian banks, to demonstrate:

- 1- Studying the management and accounting information systems applied in Jordanian banks and the requirements for integration between them.
- 2- Study the impact of integration between management and accounting information systems to achieve creativity and excellence in providing banking services.

Study Hypotheses

The study is based on two main hypotheses:

Study hypothesis: There is no statistically significant effect of the impact of integration between management and accounting information systems that leads to creativity and excellence in providing banking services.

Study Population and Sample

The study population included banks operating in Jordan of different characteristics and nationalities, whether commercial or Islamic banks, as their number reached (21). The study sample included its community. A questionnaire form was designed to test the hypotheses and distributed to sample members in senior management and its computer, finance and accounting departments, with ten questionnaires for each bank. The number of questionnaires distributed was (105), of which (98) were retrieved and (95) were approved as valid for statistical analysis.

Study Literature

The literature of various types of studies that dealt with the subject of information systems and their impact on developing methods of creativity and excellence in providing banking services of various types came to discuss the individual and collective levels and senior management in banking establishments in particular and service establishments in general.

In his study entitled "The Impact of Tacit Knowledge on Management Creativity, a Case Study of the Jordan Islamic Bank," Al-Dhisat (2021) presented the impact of the dimensions of tacit knowledge: (qualification, training, experience) on management creativity, as he emphasized the high level of tacit knowledge (management creativity) in the Islamic Bank. Jordanian bank management encourages the submission of innovative ideas within a short period of time. To develop many alternatives to deal with problems. As well as the impact of the dimensions of tacit knowledge: (qualification, training, experience) and management creativity as an entry point to achieving management creativity through creating a special award for creativity and excellence, given to creative individuals working in the bank and informing all employees about it, with the necessity of building an organizational culture that supports training activities, focusing on the ability to Organizational achievement and efficiency; To achieve management creativity in the bank.

While Hassan (2020) emphasized in his study entitled "The Impact of Knowledge Management on Management Creativity - An Applied Study on Faisal Islamic Bank" on the reality of applying knowledge management: (diagnosing knowledge, generating knowledge, storing knowledge, developing knowledge, and applying knowledge) And its impact on management creativity and the role between knowledge management and management

creativity, as he emphasized the presence of interest in developing knowledge because of its role that is reflected in the quality of the outputs of its services.

While Ahmed (2019) emphasized in his study entitled "The Role of Tacit Knowledge in the Institutional Performance of Sudanese Industrial Institutions (Application to Giad Industrial Group)" the correlation between knowledge management and institutional performance by defining knowledge management and its dimensions, and highlighting its impact on institutional performance in its various dimensions. Ahmed noticed in his study that there is a gap in knowledge, both apparent and implicit, due to a weakness in competence in knowledge management and its application. Al-Shamrani and Margalani (2019) also emphasized the necessity of identifying the sources of tacit knowledge in maritime services companies and identifying the patterns of tacit knowledge among the company's employees, as well as identifying the characteristics of tacit knowledge and its role in developing human resources, in order to support the company in its attempt at renewal and innovation that it seeks. Its knowledgeable employees are the company's employees.

Concerning the impact of information systems on levels of creativity, Al-Najjar and Al-Malkawi (2010) emphasized that all levels of creativity are affected by different types of information systems in a different way in terms of creativity at the individual level and at the company level, according to the conviction of senior management in service companies of the necessity of paying attention. Systems that achieve creativity at the organization level, especially strategic ones, and work to achieve integration between creativity at the individual level and creativity at the group level to ensure access to creativity at the company level and work to provide the various system resources necessary to increase the efficiency and effectiveness of various information systems.

As for the reliability surrounding electronic information systems, Mushtaha et al (2011) confirmed in their study that the American Institute of Accountants (SysTrust), the American Institute of Certified Public Accountants (AICPA), and the Canadian Institute of Chartered Accountants (CICA). They identified five principles that would provide confidence in electronic systems, along with the importance and role of the internal auditor in performing the task of monitoring the reliability of accounting information systems. The external auditor performs confidence assurance services in electronic systems. The study by Al-Daya (2009) was to evaluate the impact of the use of accounting information systems on the quality of financial statements of service sector companies. It also worked to measure and estimate the economic feasibility of using accounting information systems and to know the obstacles and problems of using accounting information systems and their importance in achieving the qualitative characteristics of financial statements and increasing The quality of that data in terms of data accuracy, suitability, reliability, and timely access. Regarding the effectiveness of accounting information systems, Gil (2010) emphasized that management is one of the most important beneficiaries of the information provided by these systems, and that accounting information systems in commercial banks are effective in meeting the requirements of the planning, control and decision-making process.

As for the study (Al-Murad and Al-Hayali, 2009) it showed that a successful management information system plays a role in enhancing the achievement of creativity, excellence and competitive advantage by raising the level of efficiency and developing the performance of these banks in a way that is compatible with the work of this sector, and through Using modern methods in performing the work of these banks.

The study, Shamah, 2008, emphasized the construction of the knowledge model through the success of organizations in productivity, and the focus on the value of knowledge through

the role of knowledge, reducing the cost of operations, and providing various services, and that banks give the highest productivity in the stages of knowledge management, and the contribution of the knowledge method in identifying obstacles. And learning, and that increasing performance improves productivity, reduces costs, and increases shareholder value.

Theoretical Framework

The concept of information systems and their various types of integration with each other in the current era came to show the need for corporate management to have tools that help them perform their work and deal with the surrounding environment through the use of information technology in methods of collecting and processing financial and non-financial information and data to provide management with the high-quality ability to take... The various decisions and the study of the overlapping components and typical procedures for information and data, including storage, distribution, dissemination, retrieval, and support for operations, analysis, and control (Laudon & Laudon, 2008).

Management information systems represent a group of systems, the most important of which are: Transaction Processing Systems (TPS) concerned with dealing with customers and providing various services to them, and Office Automation Systems (OAS) Office Automation Systems concerned with helping employees from within the bank provide banking services to the bank's customers with less effort and time. Faster and Management Information Systems (MIS) Management Information Systems concerned with the various management functions of organizing, directing, controlling and evaluating current performance planning for future performance and Decision Support Systems (DSS) Systems concerned with providing an integrated set of software, ready-made packages, forms and processing tools to assist in providing the bank's services to its customers, Knowledge Operators Systems (KWS), which serve unstructured decisions to help management in providing various solutions and manage the provision of banking services, and Executive Information Systems (EIS), which represent computerized information systems that work to provide information and data to senior management to help in Making strategic decisions. These systems are integrated with accounting systems and as a whole represent creativity at the individual, organizational and group levels (Al-Najjar, 2010, 82; Al-Hamidi et al., 2005; Al-Ahmad, 2007; Abu Sabt, 2005).

Accounting information systems have come as one of the main foundations of the information systems applied in banks, considering that they are in line with the conditions and requirements of security and protection imposed by the United States, Canada, and some Western European countries. An issue to increase confidence in electronic systems, such as the System Security Principle, which is concerned with reducing... Risks and threats resulting from the unethical use of data, such as destruction, modification, and leakage of data and information. Good security levels for the accounting information system are considered a tool to reduce these risks. As well as the Information Confidentiality Principle, which relates to the procedures that help the bank's management maintain the confidentiality of information, such as collecting, processing and storing it. The principle of information privacy of customers and identifying those responsible for this information. And the Processing Integrity Principle, which is represented by ensuring the degree of completeness, accuracy, timeliness, and legality of data processing operations in the accounting information system. And the system readiness principle (System Availability Principle) to increase the efficiency and effectiveness of implementing the activities of the data processing cycle of entering, storing, processing and

preparing reports. (Romney and Steinbart, 2006), (FFIEC, 2003), (Mushtaha et al., 2011), and (Al-Sharif, 2006, p. pp. 10-22 and pp. 68-70).

Also, considering that accounting information systems represent an open system that affects and is affected by the systems surrounding it, in addition to maintaining a central database through which it can achieve great benefit in the work of the management systems applied at the bank that work to quickly obtain and process data and information to ensure the efficiency and effectiveness of the decisions taken by By senior management in banks, this can be achieved by increasing the foundations of coordination and interconnection between the information systems maintained by the bank to achieve integration of management accounting information (Al-Saqqa, 2009).

With the development and diversification of business by companies operating in various types of labor markets, as well as their needs and requirements, which are currently characterized by technology, it was necessary to reconsider the design of accounting information systems in banks so that their management can keep pace with developments taking place in the business environment and integrate with the applied management systems. In it, by contributing to the exchange of data electronically, whether within internal or external computer networks applied to the bank's customers, with the aim of creativity and excellence in providing banking services, which will be directly reflected in the market share that the bank's management wishes to maintain or reach on the one hand, and achieve a strong financial position and profitability. High on the other hand. As it is no longer limited to providing historical information only, but rather includes other types of information such as those related to operational operations, control, future operations, and those related to problem solving and planning (Vaassen, 2002).

The integration between management and accounting information systems shows general features that describe a framework for any successful system that is characterized by accuracy, system validity and independence, and that it works within the planned framework and is used comprehensively and by everyone, which achieves its quality and the quality of the information and data that it provides to its users. Which is characterized by speed, ease, clarity, comprehensiveness, accuracy, integration, appropriateness, timely, flexibility, objectivity, impartiality, focus, validity, integrity and confidentiality of information, cost, measurable, certainty, significance, degree of detail, adequacy of information, value and relevance. (ArAzy, et...al, 2011) and (taalab,2011).

The quality of decisions taken by management levels depends on the availability of information available to decision makers, and the quality of decisions is usually judged based on two approaches: the first: evaluating decisions in light of the consequences resulting from them, while the second: evaluating decisions includes determining the best decision taken in light of The circumstances that existed when the decision was made. This approach is characterized by taking into account the skills of the decision makers that are evaluated in light of the situation that is the subject of the decision and the available information and data. (Abu Sabt, 2005).

The Concept of creativity and excellence in providing banking services

Among the most important factors that develop thinking about excellence are: the availability of the appropriate environment for thinking and learning, the teacher who plays the role of facilitator and facilitator for teaching and thinking, and the role that the learner sees for himself, his idea, his potential and his abilities. As for the factors that hinder sound thinking, they are: internal factors from the individual himself, such as fear. From failure,

psychological pressure, fatigue, distractions, ambiguity, and external factors from the environment such as cultural factors, environmental pollutants, and dispersion of information. Using innovative sources to collect data and how to analyze and interpret it requires the ability to innovate and analyze logically, and the art of using innovative methods to solve problems that are difficult to confront, and using innovative methods collectively with colleagues or individually, combining unrelated ideas to reach an idea in a new way (Murphy, translated by (Al-Amiri, 2008; Al-Harithi, 2009; Atta, 2013).

From here, it can be said that achieving management excellence is a degree of thinking to achieve uniqueness and use it to reach the best possible performance. In distinguished management work, managers are aware of the importance of the risk element, in investing the creative energies of employees, improving the organizational climate, and realizing the employees' need for support and support with the aim of establishing systems and rewards that encourage them to accept risks and bear its consequences (Amina, 2015).

Creativity is thoughtful change, no matter how different organizations are. It is necessary to adapt to this change because it is the ability that is born within a person and can be nurtured. Among the most important skills for implementing creativity successfully in an organization is avoiding negative ideas, welcoming the ideas of others to support the solution, showing new positive trends, choosing an unconventional solution, and coming up with ideas. Innovative without fear of others, redoubling efforts to increase new ideas, setting criteria to choose the best ideas, developing strategies for the participation of others to solve problems, delegating work on challenges and not just implementing solutions, and having a leader for the process to follow up on what has been done and not what should be implemented, and establishing the rules. To encourage creativity, and clarify the compatibility between the challenges of others and the goals of the organization (Tawfiq, 2008; Atta, 2013).

The concept of creativity in banking work came to emphasize its importance in diversity and development in work procedures that ensure meeting the different and renewable needs and desires of customers, simulating development and change in the work environment in various business sectors on the one hand, and aspects of development in their operations and transactions in markets that have adopted the application of technology in all transactions. Business, creativity in the successful use of processes and programs or searching for new services played a role in urging management to adopt a new idea or behavior in the company, whether it was a new service, a new technology, or a new management practice in a new or better way through the use of various resources within the company to increase Effectiveness, efficiency, and creativity in performance at the individual level, at the work team level, or at the bank level alike. In addition, they are the individual's ability to provide services and ideas automatically and within a specific period of time, that is, it is a process of recalling information or experiences previously learned and acquired optionally to produce Many creative ideas that exceed the general average compared to competitors in the labor market (Greenburg, and Barron, 2015).

Creativity in providing banking services can be achieved through banks' management applying strategic planning programs for future performance, studying the challenges they face in performing their work, and developing programs that will increase the efficiency and effectiveness of individual, group, or institutional performance, such as enhancing the individual or collective capabilities of employees to use and apply technology in The various stages of service provision and the skills of using financial and accounting information and data by management to make various management, financial and organizational decisions with the aim of providing diverse and advanced services that suit development and are in

harmony with the evolving requirements and business of customers. Achieving higher profitability and an advanced financial position in the labor market to increase the bank's ability to compete and obtain market share. Larger. (Mckie, 2004) and (Al-Ali and Al-Omari, 2006).

And Creativity in providing banking services and doing business both achieves a competitive advantage for the bank through which it can create added value to the financial and management activities that it uses in providing its services and meeting the desires of its customers by applying integration between accounting and management information systems, which leads to performing banking services at a low cost and high quality. It shows excellence, creativity and competition compared to the rest of the banks operating in the market. This is currently called strategic management, which represents the bank's competitive advantage through increasing confidence, excellence and creativity in the performance of the bank's services provided to customers and finding new ways of providing services that are difficult to imitate and imitate. This requires translating non-financial data and information resulting from internal or external operations into a financial format to obtain reports and lists expressed in financial terms, including (Lynch, 2000; Macmillan and Tampoe, 2000; Al-Samarrai and Al-Zoubi, 2005; Al-Qutb, 2002)

- 1- Recording (to determine the results of operations in order to identify and measure financial and non-financial data related to the activity and prepare reports on its results during a specific period of time).
- 2- Regulatory information (this consists of tracking the organization's assets and liabilities in order to preserve the organization's assets by maintaining independent accounts for each asset and each liability).
- 3- Information for decision-making (this is represented by helping the administration to exercise its functions in general through the subsystems that make up the accounting system, such as the general accounts system, the purchases, payments and cash receipts system, the costs system...etc.).

Practical Aspect

Study Population and Sample

The study population included banks operating in Jordan of different characteristics and nationalities, including Jordanian, foreign, or regional commercial or Islamic banks, as their number reached (21). The study sample included its community. A questionnaire form was designed to test the hypotheses and distributed to sample members in senior management and its computer, finance and accounting departments, with ten questionnaires for each bank. The number of questionnaires distributed was (105), of which (98) were retrieved and (95) were approved as valid for statistical analysis.

Study Approach

The researcher used the descriptive analytical method to achieve the objectives of the study due to its ability to describe the phenomenon, clarify its characteristics and characteristics, and express the results reached to test the study hypothesis in terms of acceptance or rejection.

Data Collection Sources

Data was collected through two types of sources to prepare the theoretical and practical aspects of the study and achieve its objectives. They are: First: Secondary sources: These are

the scientific and research sources and literature that dealt with the topics of the study and its variables. The secondary sources were books, scientific research, articles, bulletins, various periodicals, university dissertations and dissertations, and previous relevant studies, whether in Arabic or in a foreign language. Second: Primary sources: These are the sources that the researcher relied on to address the practical aspect of the current study and achieve its objectives. These sources were represented in the questionnaire that was prepared and distributed to members of the study sample to obtain primary data that reflects their point of view on what is related to accounting and management information systems and creativity. Excellence in providing banking services and appropriate ways to develop them in order to achieve competition in the market and business sector.

To measure the study sample members' estimates of the study variables, the questionnaire followed a five-point Likert scale, where the weights of the answers were determined on the items designated to measure each dimension.

Rating:	Strongly	Agree	Agree Neutral	Disagree	Strongly Disagree
Weight:	1	2	3	4	5

The following formula was applied

$$\begin{aligned} \text{The length of the period} &= \frac{\text{the upper limit of the alternative} - \text{the lower limit of the}}{\text{alternative}} \\ &= \frac{5 - 1}{\text{Number of levels } 3} = 1.33 \end{aligned}$$

The level of relative importance was determined based on the value of the arithmetic mean of the weights of the estimates of the answers to the paragraphs of the study tool and the variables of its model, and according to three levels, which are: low, medium, and high, as follows: The level of relative importance for the paragraphs and variables of the study and the arithmetic means that correspond to the level of relative importance: the mean. Arithmetic: low (1 - less than 2.33), medium (2.33 - less than 3.66), high (3.66 - 5.00).

Content Validity Test

The apparent validity test aims to ensure the soundness of the linguistic formulation of the study tool, the clarity of its meanings, the coherence of its paragraphs, its objectivity, and its belonging to the dimensions it expresses, in order to ensure the achievement of the study objectives. The arbitrators are considered to be experienced and specialized people who are most capable of making a judgment on the validity of the content of the study tool.

Testing the Stability of the Study Tool

The study tool's stability test aims to verify the accuracy and objectivity of the study tool, the extent of interconnection and cohesion between the paragraphs, and the ability to give relatively stable answers. This test was conducted by applying the Cronbach Alpha Coefficient scale, whose values range between (0-1), and is determined into three levels: low, medium, high, and as follows

Reliability levels of the study tool

The stability level is low medium high
 The value of Cronbach's: less than 0.4 0.4 – less than 0.7 Greater than 0.7

alpha coefficient

The result of this measure is statistically acceptable if the value of the Cronbach alpha coefficient is greater than the value (0.70), and the closer the value of the coefficient is to the value (100%), this indicates higher degrees of reliability for the study tool (Sekaran & Bougie, 2016). The following table shows the results of the reliability test of the study tool.

Results of multiple linear correlation test using correlation matrix

Quantitative Methods Used

First: Descriptive statistics methods, which were used to describe the personal information of the study sample members, analyze the sample members’ answers to its various items, and describe the dimensions and variables of the study model. These methods were as follows:

1- Frequencies and percentages: to describe the demographic variables of the study’s sample of respondents.

2- The arithmetic mean, standard deviation, largest value, and lowest value: to analyze the answers of the study sample members, and describe the variables of the study model and its sub-dimensions.

Second: Inferential statistics methods, which were used to verify the stability of the study tool and the suitability of the study model, in addition to testing hypotheses. These methods were as follows

- 1- Methods used to verify the stability of the study tool: The stability of the study tool was verified through the use of the internal consistency test (Cronbach Alpha).
- 2- Methods used to verify the suitability of the study model: The suitability of the study model was verified by using the multiple linear correlation test using the correlation matrix, the variance inflation factor and the permissible variance, to verify the independence of the dimensions of the independent variable.
- 3- Methods used to test hypotheses: The study hypotheses were tested using Simple linear regression analysis, to test hypotheses branching from the first main hypothesis.

Results of Testing the Study Hypothesis

There is no statistically significant effect of the impact of integration between management and accounting information systems leading to creativity and excellence in providing banking services.

Responses of sample members on the impact of integration of management and accounting information systems on creativity and excellence when providing banking services

N	paragraphs	Mean	Std. Deviation
1	Information systems of various types in various business sectors help develop products and services to their various types of users.	4.48	.581
2	Management and accounting information systems in particular came to meet the administration's requirements and needs for electronic systems, programs and applications that provide management and accounting data and information.	3.96	.771

3	Information systems of all kinds help the administration to perform at a low cost and achieve excellence in performance and delivery of its services.	4.09	.957
4	Information systems of all kinds help meet the requirements of their customers for various services and in a manner consistent with environmental variables characterized by speed, different technologies, and a high degree of competitiveness.	4.26	.687
5	Information systems of all kinds help meet the requirements of their customers for various services and in a manner consistent with environmental variables characterized by speed, different technologies, and a high degree of competitiveness.	3.54	1.029
6	The dimensions of tacit knowledge: qualification, training, and experience are necessary to achieve management creativity.	4.22	.827
7	The dimensions of tacit knowledge: qualification, training, and experience are necessary to achieve management creativity.	4.16	.803
8	All levels of creativity are affected differently by different types of information systems when providing banking services.	4.40	.721
9	All levels of creativity are affected differently by different types of information systems when providing banking services.	4.34	.858
10	The successful integration of management and accounting information systems has a role in enhancing the achievement of creativity, excellence and competitive advantage by raising the level of efficiency and developing management performance in the banking sector in particular.	4.47	.810
11	The successful integration of management and accounting information systems has a role in enhancing the achievement of creativity, excellence and competitive advantage by raising the level of efficiency and developing management performance in the banking sector in particular.	4.42	.723
12	Information systems and their integration with each other of various types help to enhance the administration's need to perform its work by collecting and processing financial and non-financial information and data to provide the administration with the high-quality ability to make various decisions.	4.57	.613
13	Information systems and their integration with each other of various types help to enhance management's need to study the overlapping components and typical procedures of information and data through storage, distribution, dissemination, retrieval, and support for operations, analysis, and control.	4.43	.647
14	Information systems and their integration with each other of various types help enhance the management's need to provide banking services to the bank's customers with less effort and faster time.	4.62	.530

15	Information systems and their integration with each other of various types help to enhance management's need to organize, direct, control and evaluate current performance, plan for future performance and decision support systems.	3.98	.799
16	Information systems and their integration with each other of various types help to enhance the management's need to provide an integrated set of software, ready-made packages, forms, and processing tools that help in providing the bank's services to its customers and knowledge operator systems.	3.72	.753
17	Accounting and management information systems came as one of the main foundations of the information systems applied in banks, given that they are consistent with the imposed security and protection conditions and requirements.	3.48	.966
18	Accounting information systems represent an open system that affects and is affected by the systems surrounding it to achieve great benefit in the work of the management systems applied by the bank, which work to quickly obtain and process data and information to ensure the efficiency and effectiveness of decisions taken by senior management in banks.	3.78	.732
19	This required reconsidering the design of accounting information systems in banks so that their management can keep pace with developments in the business environment and integrate with the management systems applied in them by contributing to the exchange of data electronically, whether within internal or external computer networks.	3.87	1.044
20	The integration between management and accounting information systems shows general features that describe a framework for any successful system that is characterized by accuracy, system validity, and independence.	3.71	1.071
21	Information systems and their integration with each other of various types help in using innovative sources to collect data and how to analyze and interpret it.	4.19	.762
22	Information systems and their integration with each other of various types help enhance the ability to innovate and analyze logically, and the art of using innovative methods to solve problems that are difficult to confront.	4.05	.705
23	Information systems and their integration with each other of various types help in using innovative methods, collectively with colleagues or individually, combining unrelated ideas to reach an idea in a new way.	3.55	.998
24	Information systems and their integration with each other of various types help us reach management excellence, which is a degree of thinking to reach uniqueness and use it to reach the best possible performance.	3.91	.979
25	Information systems and their integration with each other of various types help us reach management excellence, which is	3.82	1.041

	a degree of thinking to reach uniqueness and use it to reach the best possible performance.		
26	Information systems and their integration with each other of various types help to develop in completing operations and transactions in markets that have adopted the application of technology in all commercial transactions.	3.89	.962
27	Information systems and their various types of integration with each other help in the successful use of processes and programs or in the search for new services. They play a role in urging management to adopt a new idea or behavior in providing services.	3.75	1.072
28	Information systems and their integration with each other of various types help in adopting a new service, a new technology, or a new management practice in a new or better way by using various resources within the bank to increase effectiveness, efficiency, and creativity in performance at the individual level, at the work team level, or at the level of the bank. Bank both.	3.55	1.039
29	Information systems and their integration with each other of various types help in adopting a new service, a new technology, or a new management practice in a new or better way by using various resources within the bank to increase effectiveness, efficiency, and creativity in performance at the individual level, at the work team level, or at the level of the bank. Bank both.	3.53	1.070
30	Creativity in both providing banking services and conducting business brings a competitive advantage to the bank through which it can create added value to the financial and management activities that it uses in providing its services and meeting the desires of its customers through the application of integration between accounting and management information systems.	3.69	1.158
31	Creativity in providing banking services achieves the performance of banking services at low cost and high quality, demonstrating excellence, creativity and competition compared to other banks operating in the market.	3.74	1.187

We note from the responses of the sample members to the questionnaire paragraphs and its hypothesis: Integration between management and accounting information systems leads to creativity and excellence in providing banking services. The answers were generally in agreement that the integration of management and accounting systems has a clear and direct impact on creativity and excellence in providing and developing banking services and achieving a competitive advantage for banks in the banking business sector, regardless of the activity in which the bank carries out its business, whether commercial or Islamic. The answers ranged with arithmetic means and standard deviations between (4.620 and 0.353) and (1.187 and 0.530), respectively.

Hypotheses Testing

There is no statistically significant effect of the impact of integration between management and accounting information systems leading to creativity and excellence in providing banking services.

Variables Entered/Removed^a

Model	Variables		Method
	Entered	Removed	
1	ind ^b		Enter

a. Dependent Variable: dep

b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.810 ^a	.657	.653	.68830

a. Predictors: (Constant), ind

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	84.267	1	84.267	177.870	.000 ^b
	Residual	44.059	93	.474		
	Total	128.326	94			

a. Dependent Variable: dep

b. Predictors: (Constant), ind

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-2.546	.475		-5.363	.000
	ind	1.556	.117	.810	13.337	.000

a. Dependent Variable: dep

The hypothesis indicated above was assessed using linear regression analysis, yielding a R value of 0.81 and a t value of 13.337. Both of these values indicate statistical significance at the 0.05 level. This observation demonstrates the correlation between the independent variable and the dependent variable. Moreover, the analysis revealed that 65.7% of the variation observed in the dependent variable can be attributed to the variation observed in

the independent variable. This suggests that There is a statistically significant effect of the impact of integration between management and accounting information systems, which leads to creativity and excellence in providing banking services.

Results of Study

Through the results of the study, it was shown

- 1- The information systems of all types are important in providing services to their various types of users, and meeting management requirements and their needs for electronic systems, programs and applications that provide management and accounting data and information to provide banking services at a low cost and achieve excellence in performance in light of the environmental variables that affect them. It is characterized by speed, different technologies, and a high degree of competitiveness.
- 2- The answers also emphasized the importance of integration between information systems (management and accounting), in particular, to achieve integration between functions and tasks, one of the basic requirements for providing services with creativity and excellence.
- 3- The answers also emphasized the importance of the dimensions of tacit knowledge: such as qualification, training and experience, as well as diagnosing knowledge, generating knowledge, storing knowledge, developing knowledge, and applying knowledge, despite their necessity in achieving management creativity at its various levels. This is done by raising the level of efficiency and developing management performance in the banking sector.
- 4- The answers also ensure that the Integration between them helps enhance the administration's need to perform its work and deal with the surrounding environment through the use of information technology. Collecting and processing financial and non-financial information and data to provide them with the high-quality ability to make various decisions by studying the overlapping components and typical procedures for information and data, storing, distributing, publishing, retrieving and supporting operations, analysis and control on the one hand, and on the other hand providing an integrated set of software, ready-made packages, models and processing tools to assist in Providing the bank's services to its customers and knowledge operator systems in a manner consistent with the imposed security and protection conditions and requirements and using innovative sources to collect data and how to analyze and interpret it.

The Recommendations of Study

The researcher recommends

- 1- The need to increase attention to integration between management and accounting systems because of their effective role in completing operations and transactions in markets that have adopted the application of technology in all commercial transactions.
- 2- As well as increasing interest in adopting strategic planning programs for future performance, studying the challenges it faces in performing its work, and developing programs that will increase the efficiency and effectiveness of performance.
- 3- Nevertheless, bank departments must adopt tacit knowledge as an input to achieve management creativity and encourage management creativity to create a competitive

advantage for banks by developing the idea of creativity and excellence among employees and all levels of management within the bank.

- 4- Working diligently to develop and enhance it through training, learning, and growth to raise effectiveness and efficiency. In providing banking services in a distinguished and competitive manner.

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