Balanced Performance Card In The Accounting System And Its Relationship To The Reliability Of Accounting Information

(Applying to banks operating in South Darfur2019-2020)

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المستخلص:

تناولت الدراسة تطبيق بطاقة الأداء المتوازن في الأنظمة المحاسبية ومدى علاقتها بموثوقية المعلومات، هدفت الدراسة إلى التأكد من تطبيق بطاقة الأداء المتوازن ثم بيان العلاقة بينها وبين موثوقية المعلومات المحاسبية، ولتحقيق هذا الهدف تم تصميم إستبانة وزعت على المصارف العاملة في ولاية جنوب دارفور ثم جُمعت تلك الإستبانات وحُللت بإستخدام برنامج spss وأُستخدم إختبار معامل الإرتباط لمعرفة وجود العلاقة من عدمها، وتوصلت الدراسة الي عدد من النتائج منها أن معظم البنوك التي طبقت عليها الدراسة تطبق أبعاد بطاقة الأداء المتوازن في أنظمتها المحاسبية، وأن المعلومات التي تعدها وتعرضها تتصف بالموثوقية، كما توصلت لوجود علاقة بين تطبيق أبعاد بطاقة الأداء المتوازن وموثوقية المعلومات المحاسبية، أُختتمت الدراسة بتوصيات منها الإهتمام بتطبيق أداة بطاقة الأداء المتوازن حتى تشمل البنوك التي لم تطبقها. بالاضافة لإنتاج معلومات قابلة للتحقق وتخدم جميع الأطراف التي تستخدمها بغرض زيادة الثقة فيها .

الكلمات المفتاحية :   الموثوقية –بطاقة الاداء –نظام المعلومات.

Abstract

The study examined the application of the balanced scorecard in accounting systems and their relationship to the reliability of the information. The study aimed at ascertaining the application of the balanced scorecard and then to the relationship between it and the reliability of the accounting information. To achieve this objective, a resolution was designed and distributed to banks operating in Southern Darfur State. These were collected and analyzed Applying the dimensions of the balanced scorecard and the reliability of accounting information, the study was concluded with the recommendations, that attention be paid to the application of the balanced performance card tool to include banks that did not apply it. In addition, to produce verifiable information that serves all parties that utilize it for the purpose of increasing confidence.

keywords :   Reliability- Balanced performance -information systems.

Introduction:

Accounting information is the final product that companies present in their financial reports at the end of the financial year to users for the purpose of making or rationalizing decisions. Most companies are therefore designing their accounting systems in an innovative manner to assist them in achieving their objectives, which are built on high-quality, reliable and relevant information, whereby they introduce some tools in their accounting systems, such as balanced score A balanced performance card is a contemporary management concept that offers comprehensive solutions to weaknesses and ambiguity in the old administrative system, which focuses only on financial performance and neglects other aspects that are considered important. This card adds new dimensions that transform the strategic plan of the strategic establishment into concrete actions and results that help to link goals and measures to the required level of performance, programs and initiatives with.

The problem of study:

1/Is there a relationship between the utilization of the balanced performance card in the accounting system and the reliability of accounting information?

Sub-questions:

1.1. Is there a relationship between the application of the learning dimension, growth and the reliability of accounting information?

1.2. Is there a relationship between the application of the customer dimension and the reliability of accounting information?

1.3. Is there a relationship between the application of the internal process dimension and the reliability of accounting information?

1.4. Is there a relationship between the application of the financial dimension and the reliability of accounting information.

The importance of scientific and practical study:

The importance of the study was that it helped to highlight the relationship of the application of balanced scorecard dimensions in bank accounting systems to reliable accounting information. The study also provides scientific bases that are the basis for practical application, which gain the skills of banks, how to maintain clients and earn new customers. It also benefits banks to continue under competitive conditions.

Objectives of the study:

The objectives of the study were to determine the extent to which the balanced scorecard is applied in the accounting information systems, as well as the relationship between the application of the balanced performance card in the accounting systems and the reliability of accounting information. The objectives can be formulated in the following:

1. Knowledge of the relationship between the application of the learning and growth dimension and the reliability of accounting information.

2. Recognized the relationship between interest in the application of the customer dimension and the reliability of accounting information.

3. Knowledge of the relationship between interest in the application of internal process dimension and the reliability of accounting information.

4. Knowledge of the relationship between interest in the application of the financial dimension and the reliability of accounting information.

Curriculum:

This study was based on the descriptive and analytical approach, where data and information were collected from primary identification and secondary sources from past references, studies and publications on the Internet.

The study hypothesis

The hypothesis is:

First: There is a statistically significant relationship between the application of the learning and growth dimension and the reliability of accounting information.

Second: there is a statistical relationship between the application of customer dimension and the reliability of accounting information.

Third: There is a statistical relationship between the application of the internal process dimension and the reliability of accounting information.

The fourth hypothesis: There is a statistical relationship between the application of the financial dimension and the reliability of accounting information.
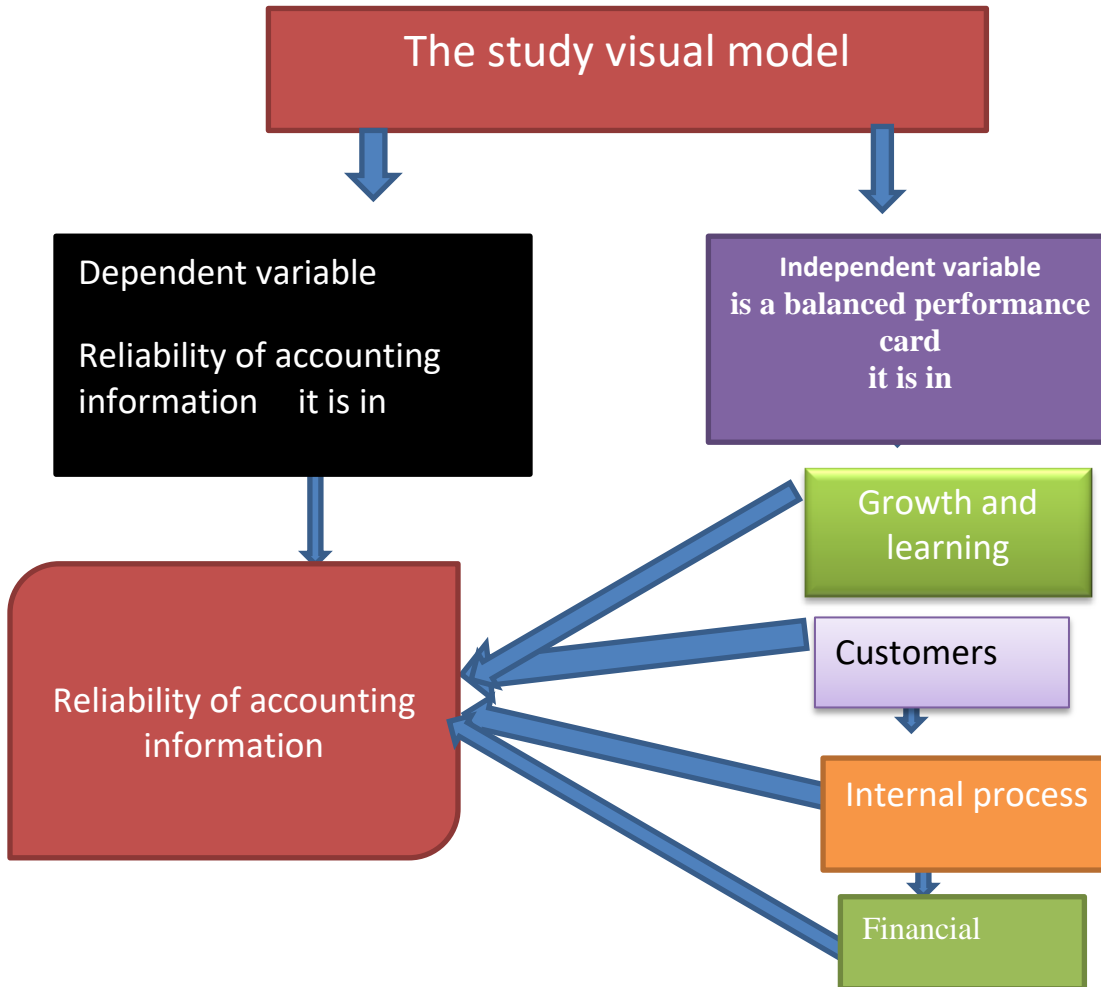
The study contains three main areas:

Axis I: Introduction and previous studies.

Axis two: Theoretical framework dealing with balanced scorecard, reliability of accounting information.

Axis three: Field study.

Conclusion: Findings and recommendations

The study visual model

Dependent variable

Reliability of accounting information   it is in

Independent variable is a balanced performance card it is in

Reliability of accounting information

Growth and learning

Customers

Internal process

Financial

Source: Researchers prepared based on the variables of the study

Previous studies:

Through the survey and research on previous studies, it became clear that there is a scarcity in the previous study on the application of a balanced performance card in the banking sector. Some of these studies can be presented.

Mohammed, Amal. Taghreed Abdel Aziz 2018[1]

The study aimed to determine the extent to which the dimensions of the balanced scorecard, represented in the financial dimension, the internal operations dimension, the customer dimension, the learning and growth, have affected the improvement of the performance in these banks In the city of Jeddah, the study reached several results, including the existence of a statistically significant moral relationship between the application of the Balanced Scorecard dimensions (the financial dimension, the dimension of clients, after the internal processes, after learning and growth) and improving the bank's performance in commercial banks in Jeddah. The study recommended a number of recommendations, including the application of a proposed model for the application of the dimensions of your performance card in order to implement the dimensions of your performance card.

Ahmai and Valmohammadi.2015.[2]

The study aimed to determine the effect of knowledge use on organizational performance by using the four dimensions of the balanced scorecard (the financial dimension, operations, clients, learning and growth. The study found a weak effect of the Balanced Scorecard on organizational performance, as there is a moral relationship between the dimension of growth and learning only and organizational performance, and the importance of the value-added activities related to customer satisfaction and strategic operations that support the overall goals. Organizational culture, operations, activities, training, learning, information technology, leadership, and motivation.

Suleiman, Talal ,2014 [3]

This study aimed to demonstrate the extent to which the Balanced Scorecard dimensions were evaluated in food industry companies with the aim of integrating into an integrated strategic planning that helps in maintaining competitiveness. The study tested four hypotheses that dealt with the four balanced scorecard dimensions and reached conclusions, including that the sample companies use financial and other measures to evaluate their performance. Financial related dimensions of the Balanced Scorecard although there is no full use of this tool.

MoeenAldin, a Moghadam, and Dehghan Dehnavi 2013[4]

The study aimed to evaluate the performance of commercial banks on the basis of applying the dimensions of the balanced scorecard. The study concluded that there is a difference in the importance of the axes of balanced performance in evaluating the performance of banks. It came after customers first, followed by growth and learning, and that strategic planning can improve the customer service index.

Jalalpoor and, Dolatabadi, Sanayei.2011.[5]

The study aimed to determine the basic requirements necessary to implement the Balanced Scorecard by applying it to Ansar Bank in Iran. The study concluded that the dimensions of the financial axis, learning and growth of the scorecard are positively related to each other. The study recommended the necessity of urging all economic units to apply the balanced scorecard with its four axes, because of their importance in evaluating performance.

Commentary on previous studies:[6]

In the light of the previous studies presented, researchers have a balanced performance capacity from different kinds. While some studies focused on their relevance and testing of their application and their impact on strategic financial management, some focused on their importance and impact on improved and improved performance. A. Conclusions and recommendations for the United Nations system The four dimensions of the balanced scorecard were also addressed, but as far as researchers know, there is no message about the application of the balanced scorecard in the accounting system and its relationship to the reliability of accounting information.

Theoretical framework

addresses three topics, the balanced performance card, accounting information systems, and the reliability of accounting information.

balanced performance card:

It is one of the innovative accounting tools designed by accountants and operationalized in the company's accounting system at the start of its activity to ensure that the accounting cycle interacts in a manner that leads to speed and accuracy in the performance of accounting measurement and disclosures[7], i.e. a concept that helps to translate the enterprise strategy into actual work, starting with defining the vision and strategy This model added other dimensions that made the strategic[8] plan tangible actions and results that linked the objectives, means and measures to the required performance level with what is in place with the strategic plan.

This strategy is one of the management accounting techniques. It represents a performance appraisal system that focuses on the modeling and direction of the business and activity of the enterprise in four dimensions (learning and growth, financial,

From the measures, all these dimensions interact with each other to translate the strategy and plans of the establishment into easy-managed and controlled actions and activities[9].

 balanced performance card dimensions:

 balanced performance card dimensions are four:

1. The learning and growth dimension, which identifies the infrastructure that the enterprise must build for long-term growth and quality, consists of the technology utilized, systems and business efficiency, internal process dimensions, creativity and creativity staff skills.[10]
2. The customer dimension, in which the manager of the company defines the customer classes, the markets in which the labor unit is competing, and the measurements of the performance of work with the intended clients. These measures are generally the satisfaction of the customers and the methods of conserving them, the acquisition of new customers, the determination of the profitability of customers, and the determination of the Determining the company's market share of targeted customers.[11]

3. The internal process dimension, in which the executive director of the company identifies internal processes that give the company a competitive advantage in the market, starting from the consumer's distance from the consumer's satisfaction with the commodity offered by the company on the market and matching its specifications, i.e., the process of converting the resources available to the enterprise to value outputs and innovations. The first Starts by identifying the product that meets the wishes of the consumer, the market in which it is sold, the second stage is the stage of manufacture and market supply of the product, and the third phase includes post-sale services.[12]

4. Financial dimension Financial performance measures indicate the applicability of the proposed strategy, the extent to which it contributes to the core objective of production, and alternative financial objectives can be to achieve rapid growth in sales, generating appropriate cash flows The financial dimension is carried out through the value of operational income, the rate of return on working capital, in addition to other measures, that is, it focuses on measuring financial performance in the short term and showing the results of events, processes and decisions that have already occurred.[13]

Reliability of information;

It is considered one of the characteristics of the quality of accounting information and it means the ability of the information to express the objectives or economic processes in a way that enables the user to rely on them in building his various decision models That is, it is related to the reliability of the information and its reliability[14], and it helps individuals who do not have time and experience to evaluate the contents of the financial reports and choose the information that will benefit them[15]. Certain The second is verifiable, which means the ability to reach the same results by more than one person if the same methods and methods that were used in measuring financial information are used.[16]The third feature is neutrality, which means deliberate avoidance aimed at achieving predetermined results, meaning that neutral information serves the interests of all groups of users And in order for the various accounting information to be of high quality, it must be comparable to enable its users to identify the similarities and differences between two groups of economic phenomena, and to be understandable to users.[17]

The third axis: the field study:

1.Study Population and Sample:
The study population consists of all the banks operating in the state of South Darfur, their number is (17) banks. As for the study sample, it included (61) employees in those banks, including auditors, accountants and financial managers, and (61) questionnaires were distributed to the study sample, and 56 questionnaires were collected. By 92%, and upon examination it became clear that the damaged number is 4, i.e. a percentage of%, and with this, the number of questionnaires that can be analyzed is 52 questionnaires, with a rate of 85% of the total questionnaires distributed, and the percentage of lost and damaged questionnaires is 15%.

2.**Study tool** :
 Field study data were collected through a questionnaire that carries five axes, and among the most prominent steps taken to prepare it

A / The questionnaire questions covered the hypotheses of the study.

B / Validity and reliability of the questionnaire
  The validity of the questionnaire means making sure that it will measure what it was prepared to measure. It is also intended that the questionnaire includes all the elements that must be included in the analysis on the one hand, and the clarity of its paragraphs and vocabulary on the other hand, so that it is understandable to everyone who uses it, The internal validity of its paragraphs was verified by distributing 20 questionnaires to an exploratory sample, then a reliability coefficient of 91% was calculated. This coefficient is very high and indicates the clarity of the paragraphs of the questionnaire, and below is an explanation of the calculation of the reliability coefficient for all study axes.

Table No. (1) the internal stability coefficient (Alpha Kruppach)

Internal persistence factor	The number of phrases	The axis
%70	3	learning and growth.
%73	4	customer dimension
%82	4	The internal process dimension
%62	3	Financial dimension
%84	4	Reliability of information.
%91	22	Total

Source: Researchers' preparation from field study data 2020

It is clear from Table No. (1) that the total internal stability coefficient of the study amounted to 91%. This coefficient is very high, which indicates that the study population has sufficient knowledge and knowledge of the terms and expressions of the study.

2 / Statistical treatments

The researchers used the following statistical tools:

1 / Descriptive statistical methods: to describe the characteristics of the study sample's vocabulary

2 / Normal distribution test**:**

It is used to find out whether the data follow the normal distribution or not, and it is necessary in choosing the appropriate scale to test hypotheses, because most parameter tests require that the data distribution be normal, and the table below shows the results of the Shapiro - Walk normal distribution test and the reason for choosing this scale without others Because the sample

size is more than 50 items.

Table No. (2) Shapiro - Wilk normal distribution test results for the study phrases

The computed value	Intangible value Sig	phrases	The axis
0.664	0.000	The bank uses advanced technology that helps it in the quality of its business	1
0.774	0.000	The bank uses highly efficient systems.	2
0.805	0.000	The bank has infrastructures that deliver growth.	3
0.831	0.000	Clients are satisfied with the bank's services.	4
0.638	0.000	The bank is distinguished by its credibility in providing services to the customer.	5
0.753	0.000	The bank is characterized by accuracy in providing services to the customer	6
0.806	0.000	The bank is characterized by quick response to customer requests	7
0.809	0.000	There is high efficiency among the bank's employees in providing services.	8
0.774	0.000	There is high efficiency in accounting systems.	9
0.789	0.000	The bank shall, when designing the accounting system, adhere to the systems quality standards.	10
0.755	0.000	Operations are carried out in a timely manner.	11
0.787	0.000	The bank generates adequate operating income from its business.	12
0.854	0.000	The bank achieves an adequate rate of return on its working capital	13
0.800	0.000	The bank follows an easy-to-implement financial strategy.	14
0.698	0.000	The information provided by this bank is truthful in expressing the facts.	15
0.789	0.000	The information this bank provides is verifiable by others	16
0.785	0.000	The information provided by this bank serves all those who use it	17

Source: Researchers' preparation from field study data 2020

We note from the above table that the value of the significance level for each statement is less than the level of significance (5%), and therefore the sample data are considered withdrawn from a population whose data follow the abnormal distribution.

Table No. (3) the arithmetic mean of the expressions of the first axis

phrases	standard deviation	Average
The bank uses advanced technology that helps it in the quality of its business	0.906	4.43
The bank uses highly efficient systems.	0.690	4.28
The bank has infrastructures that deliver growth.	0.899	4.00

Source: Researchers' preparation from field study data 2020

It is clear from Table (3) that:

1 / Approval of a high percentage of the body assigned to it, because the average of those expressions exceeded the hypothesis (3).

2 / The phrase is the highest in terms of arrangement, as the swimming pool came to it in the first axis, which is the first phrase, with its arithmetic mean (4.43), followed by the phrase, then the third phrase.

3 / It indicates that the table he presented and his necks in the first sea is the third phrase, as its arithmetic mean is (4.00), and this indicates that the percentage of the study.

Table No. (4) the arithmetic mean of the expressions of the 2 axis

phrases	standard deviation	Average
Clients are satisfied with the bank's services.	0.760	3.81
The bank is distinguished by its credibility in providing services to the customer.	0.906	4.40
The bank is characterized by accuracy in providing services to the customer	0.682	4.36
The bank is characterized by quick response to customer requests	0.878	4.13

Source: Researchers' preparation from field study data 2020

From the above table No. (4) it is clear that:

1 / There is a high agreement on the part of the sample on the statements of the second axis, because the average of those expressions exceeded the hypothesis (3).

2 / The highest term in terms of order that the sample members strongly agreed on in the second axis is the second statement, where its arithmetic mean is (4.40), followed by the third statement, then the fourth phrase, and the first phrase.

3 / The lowest ranking statement approved by the respondents in the second axis is the first statement, where its arithmetic mean is (3.81), and this indicates that the study sample applies the clients dimension.

Table No. (5) the arithmetic mean of the expressions of the 3 axis

phrases	standard deviation	Average
There is high efficiency among the bank's employees in providing services.	0.735	4.19
There is high efficiency in accounting systems.	0.727	4.17
The bank shall, when designing the accounting system, adhere to the systems quality standards.	0.769	4.21
Operations are carried out in a timely manner.	0.655	3.26

(Source: Researchers' preparation from field study data 2020)

1 / There is high agreement on the part of the sample on the statements of the third axis, because the average of those expressions exceeded the hypothesis (3).

2 / The highest term in terms of order that the respondents strongly agreed on in the third axis is the third statement, where its arithmetic mean is (4.21), followed by the first statement, then the second statement and the fourth phrase.

3 / The lowest ranking statement approved by the respondents in the third axis is the fourth statement, where its arithmetic mean is (3.26), and this indicates that the study sample applies the internal processes dimension.

Table No. (6) the arithmetic mean of the expressions of the 4axis

phrases	standard deviation	Average
The bank generates adequate operating income from its business.	0.689	4.21
The bank achieves an adequate rate of return on its working capital	0.841	3.94
The bank follows an easy-to-implement financial strategy.	0.717	4.21

Source: Researchers' preparation from field study data 2020

From the above table it is clear that:

1 / There is a high agreement on the part of the sample on the expressions of the fourth axis because the mean of those expressions exceeded the hypothesis (3).

2 / The highest ranking statement, which the sample members strongly agreed on in the fourth axis, is the first and third statement, where their arithmetic mean reached (4.21), followed by the second statement.

3 / The lowest ranking statement approved by the respondents in the fourth axis is the second statement, where its arithmetic mean is (3.94), and this indicates that the study sample applies the financial dimension..

Table No. (7) the arithmetic mean of the expressions of the 5axis

phrases	standard deviation	Average
The information provided by this bank is truthful in expressing the facts.	0.639	4.47
The information this bank provides is verifiable by others	0.806	4.25
The information provided by this bank serves all those who use it	0.711	4.26

(Source: Researchers' preparation from field study data 2020)

From the above table it is clear that:

1 / There is high agreement on the part of the sample on the expressions of the fifth axis because the mean of those expressions exceeded the hypothesis (3).

2 / The highest term in terms of order that the sample members strongly agreed on in the fifth axis is the first statement, where its arithmetic mean is (4.47), followed by the third statement, and then the second statement.

3 / The lowest ranking statement approved by the respondents in the fifth axis is the second statement, where its arithmetic mean is (4.25), and this indicates that the banks of the study sample are characterized by the characteristics of the reliability of the information.

Correlation analysis

It is used to find out the extent of the relationship between the variables, as well as to know its direction, is it an inverse or direct relationship, and its value ranges between (+1, -1). Inverse between the variables, as for the significant value if it is less than the level of significance 5%, then this means that the relationship is statistically significant, and if it is greater than 5% The relationship is not considered statistically significant, and it has three measures, including the researchers used the Spear Man's scale to test the hypotheses of the study and the reason for choosing it without the other measures because it is a non-teacher scale that does not require a normal distribution of data.

Table No. (8) The first hypothesis test

phrases	Steady in Representation		Verification		Neutrality	
	Calculated value	Moral value	Calculated value	Moral value	Calculated value	Moral value
The bank uses advanced technology that helps it in the quality of its business	0.165	0.137	-0.191	0.086	-0.465	0.012
The bank uses highly efficient systems.	0.265	0.028	0.184	0.094	0.188	0.124
The bank has infrastructures that deliver growth.	0.248	0.037	0.212	0.112	0.192	0.084

(Source: Researchers' preparation from field study data 2020)

From the above table it is clear:

1 / The existence of an inverse relationship between the bank's use of advanced technology that helps it in the quality of its work and the characteristics of verifiable and impartiality for the reliability of the information, with the insignificance of the relationship to the characteristic of fidelity in representation because the level of its moral significance is greater than 5%, and the significance of the relationship is due to the characteristic of neutrality, while the characteristic of trust in representation Its relationship with that statement is direct and not statistically significant, because the level of its significant significance is greater than 5%.

2 / The existence of a direct relationship that is not statistically significant between the bank's use of highly efficient systems and the two characteristics of verifiable and impartiality, because their level of moral significance sig is greater than 5%, and the fidelity characteristic of representation and its relation to that phrase is statistically significant.

3 / The existence of a direct relationship that is not statistically significant between the bank's owning of infrastructure that achieves growth and the two characteristics of verifiable and impartiality, because their level of moral significance sig is greater than 5%, while the property of trust in representation and its relation to that statement is statistically significant, and the previous results confirm the validity of proving the first hypothesis.

Table No. (9) The second hypothesis test

phrases	Stieity in Representation		Verification		Neutrality	
	Calculated value	Moral value	Calculated value	Moral value	Calculated value	Moral value
Clients are satisfied with the bank's services.	0.342	0.057	0.443	0.020	0.153	0.137
The bank is distinguished by its credibility in providing services to the customer.	0.240	0.042	0.464	0.013	0.262	0.089
The bank is characterized by accuracy in providing services to the customer	0.264	0.028	0.263	0.028	0.288	0.018
The bank is characterized by quick response to customer requests	0.521	0.000	0.199	0.077	0.211	0.065

(Source: Researchers' preparation from field study data 2020)

From the above table it is clear:

1 / The existence of a direct, statistically significant relationship between customer satisfaction with the bank's services and the two characteristics of trustworthiness in representation and verification because the level of moral significance of these expressions is less than 5%, and the characteristic of neutrality and its relation to that phrase is not statistically significant.

2 / The existence of a direct, statistically significant relationship between the bank's credibility in providing services to the customer and the two features of trustworthiness in representation and verification because the level of moral significance of these expressions is less than 5%.

3 / The existence of a positive statistically significant relationship between the bank's accuracy in providing services to the customer and all the sub-characteristics of the reliability of the information because the level of moral significance for these statements is less than 5%.

4 / The existence of a direct relationship that is not statistically significant between the speed of the bank's response to the customer's requests and the characteristics of neutrality and verifiable because the level of moral significance of these expressions is greater than 5%. As for the trustworthiness characteristic of representation, its relationship is statistically significant, and the previous results confirm the validity of proving the second hypothesis.

Table No. (10) The third hypothesis test

phrases	Steady in Representation		Verification		Neutrality	
	Calculated value	Moral value	Calculated value	Moral value	Calculated value	Moral value
There is high efficiency among the bank's employees in providing services.	0.184	0.093	0.154	0.135	0.205	0.071
There is high efficiency in accounting systems.	0.317	0.010	0.181	0.128	0.157	0.130
The bank shall, when designing the accounting system, adhere to the systems quality standards.	0.191	0.086	0.232	0.047	0.161	0.125
Operations are carried out in a timely manner.	0.317	0.010	0.488	0.004	0.498	0.001

(Source: Researchers' preparation from field study data 2020)

From the above table it is clear:

1 / The existence of a positive relationship that is not statistically significant between the high efficiency of the bank's employees in providing services and all the sub-characteristics of the reliability of the information because the level of its moral significance is greater than the level of moral 5%.

2 / The existence of a direct relationship that is not statistically significant between the high efficiency in accounting systems and the characteristics of neutrality and verifiable because the level of moral significance of these expressions is greater than 5%, while the property of trust in representation and its relation to that phrase is statistically significant.

3 / The existence of a direct relationship that is not statistically significant between high efficiency in accounting systems and the characteristics of impartiality and honesty in representation because the level of moral significance of these two expressions is greater than 5%, and the verifiable characteristic of its relation to these two expressions is statistically significant.

4 / The existence of a direct, statistically significant relationship between the bank's commitment to designing the accounting system with the quality standards of systems and the two characteristics of trustworthiness in representation and verifiable because the level of moral significance of these expressions is less than 5%. As for the characteristic of neutrality, its relation to that phrase is opposite and statistically significant, and the previous results confirm The validity of the proof of the third hypothesis.

Table No. (11) The fourth hypothesis test

phrases	Steady in Representation		Verification		Neutrality	
	Calculated value	Moral value	Calculated value	Moral value	Calculated value	Moral value
The bank generates adequate operating income from its business.	0.280	0.019	0.334	0.007	0.364	0.004
The bank achieves an adequate rate of return on its working capital	0.319	0.010	0.326	0.009	0.367	0.003
The bank follows an easy-to-implement financial strategy.	0.279	0.021	0.153	0.138	0.168	0.135

(Source: Researchers' preparation from field study data 2020)

From the above table it is clear:

1 / The existence of a direct, statistically significant relationship between the bank's achievement of adequate operating income from its business and all the sub-characteristics of the reliability of the information because the level of significance of these statements is less than 5%.

2 / The existence of a direct statistically significant relationship between the bank's achievement of an adequate rate of return on its working capital and all the sub-characteristics of information reliability because its level of significance is less than the level of significance 5%.

3 / The existence of a direct relationship that is not statistically significant between the bank's adoption of an easy-to-implement financial strategy and the characteristics of impartiality and verification. As for the trustworthiness characteristic of representation, its relationship to that statement is positive and statistically significant, and the previous results confirm the validity of proving the fourth hypothesis.

Results and recommendations:

First, results

After the theoretical study and analysis of the field study data, the following results were reached:

All the hypotheses have been proven

1. **Most** banks apply the balanced scorecard dimensions in their accounting systems.
2. **Accounting** information published by the financial lists of banks operating in the State of South Dar is immediately reliable.
3. **There** is a statistically significant relationship between the Bank's use of advanced business technology, high-efficiency systems, its ownership of growth infrastructure and the reliability of accounting information.
4. **There** is a statistically significant relationship between client satisfaction with the Bank's services, credibility, accuracy, speed of response to client requests and reliability of accounting information.
5. **Here** is a statistically significant relationship between the Bank's compliance with system quality standards when designing its accounting system and the reliability of accounting information.
6. **There** is a meaningful relationship between the Bank's adoption of an easily applicable financial strategy that helps it realize income and the reliability of accounting information.

Second: Recommendations:

Based on the results of the study, the following was recommended:

On the banks operating in the state of South Darfur

1/ **Apply** the balanced scorecard tool to include banks that did not apply it.

2/ **Produce** verifiable information that serves all parties that use it with the purpose of increasing confidence in them.

3/ **Customer** requests are quickly met as they have an impact on the quality of their business and consequently on their income.

4 / **Using** advanced technology that benefits it in the quality of its work and enhances confidence in its information.

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