



Evaluation of Financial Information Reporting System in Management Decisions Private and Governmental Iran Banks

Alireza Azimi Sani ^a, Mohsen Padarvazi Dezfuli ^b, Magsoud Alilou ^c

^a Department of Accounting, Marand Branch, Islamic Azad University Marand, Iran

^b Department of Accounting, Marand Branch, Islamic Azad University Marand, Iran

^c Department of Accounting, Tabriz Branch, Islamic Azad University Tabriz, Iran

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Abstract

Serial changes in technology and its impact on production systems and a variety of services to customers, with the intensification of competition between economic entities in order to maintain market share, Organizations have found the essential precondition for the right economic decision-making and access to financial information transparent and timely use of it. Lack of information or no information leading to adverse economic decisions and As a result of the loss of economic resources, the destruction of capital markets, investors and creditors, and finally stripping the confidence of economic backwardness and general welfare is reduced. In this context, businesses are trying to find the right information with the right methods, reliable and trustworthy in areas related to the effort to collect and submit. Financial information quality can play an important role in the evaluation of the past, current and future operations management plays units. So one of the areas of interest to managers, accounting and financial management.

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Introduction

Accounting reports as users of accounting for the role of providing information to various users within and outside the organization performs. The entity's accounting system operated by the data processing and Convert it into useful information, links between the economic activities with stakeholders makes. Thus, according to the information management tool for decision making and accuracy Management decisions depends on the accuracy and Information is accurate at the time of the decision at his disposal, Having knowledge of the qualitative characteristics of financial information is very important[1]. Thus, the present study tries to act according to the accounting system the hypothesis concerning the qualitative characteristics of financial information to evaluate and Analysis of financial information and its impact on decision making agricultural bank managers. As a practical knowledge of

accounting and financial data processing task Converting it into useful information and is responsible for the information system, Government, financial institutions and other persons in need of accounting information in decision making, Regulation of activities helps. Evolution with the emergence of sub-systems, such as cost accounting and accounting systems, Financial accounting and management accounting, accounting systems able to keep up with developments foot movement and information needs for management and control of manufacturing systems and types of services provided[2].

Theoretical basis

American Accounting Association of Accounting defined as "the process of identifying, Measurement of economic and information exchange in the form of judgments and decisions authorized by the users of information ", Specifies

that the purpose of accounting as an information system to meet the information needs of different users, regulation And economic activities - social and assist the decision. Users of accounting information are in the range accounting professionals and experts in this field have presented different classifications. The best classification, identification of the users to the users within the organization and outside the organization. Preparation and presentation of financial responsibility to the shareholders, creditors, tax authorities and other individuals and interest groups as external users of accounting information is the responsibility of financial

accounting. While providing detailed reports to users within the organization, such as directors and executive officers, management accounting is done[4]. Other differences between management accounting and financial accounting aspect of temporal focus, Is that management accounting and financial accounting only to the past, present and prospective plans. Objectives 1 to 4 with management accounting and financial accounting will connect with the fifth goal. The main objectives of accounting can be expressed as follows:

1 Forming a long-term strategy and programs

2 Planning and control of resources

3 The planning and cost control actions and activities

4 Measurement and evaluation of staff performance

5 compliance with legal requirements for reporting foreign Conditions

1. The financial information needs of a set of financial statements and financial reporting.
 2. Production and detailed information needed for management decision-making.
 3. The production and use of financial information to investors, creditors, government, tax authorities, etc.
 4. Document the effects of transactions, operations and financial events affecting the economic unit.
- the challenge for managers with the information and interaction, fundamental changes in traditional organizational structures, management and compliance with the new requirements is essential. Such a review of the organizational structure, the new approach is a belief that the focus and excellent management and staff participation in the organization to do the quest. Traditional management systems, physical resources, capital and manpower to three main sources for the excellent performance of the organization considers necessary[5]. Nevertheless, in today's "information" as the fourth pillar of the special status and role of the organization is a major factor in life. Qualitative characteristics of financial statements and other information included in the content of the information to be provided.

Methods

In the study, data collection was conducted by questionnaire. In a questionnaire with four main qualitative characteristics of sub-features are in the form of 24 questions. Questionnaire design method is as members of the general answer you're every question with Mark about the word "agree" or "disagree" to express them. The degree of agreement or disagreement of the respondents

to each question by following continuum from zero to 9 graded defines. Questionnaire consists of two parts [10]. The first part of the respondent's personal characteristics such as level of education, discipline, organization and experience of posts allocated and the second part of the questions on the hypotheses of the study payment. The statistical - includes all senior managers, heads of offices and their deputies. With regard to the specialized nature of the subject and because of the population and also to obtain more definitive results, regardless of the method of sample selection. Therefore, all members of the community are examined by questionnaire.

Main hypothesis

H1: Accounting and reporting systems used by banks, financial information for decision-making is desirable quality characteristics.

Minor thesis research

H1-1: The "incomprehensibility" financial information in decision making bank managers are effective.

H1-2: the "relevance" of financial information in decision making bank managers are effective.

H1-3: the "reliability" of financial information in decision making bank managers are effective.

H1-4: Details "comparability" financial information in decision making bank managers are effective.

To test the hypotheses of this study was to test and explain the reasoning used [5]. Explanatory arguments and evidence on the basis of information collected through library research has been done. Statistical tests used in this study, "Analysis of Variance", "binomial test" and "regression".

Evaluation of data

The Evaluation of collected data revealed that the majority of respondents to the questions regarding the qualitative characteristics of financial information published in the report have provided responses. This indicates that the central bank's view of bank managers and financial reporting quality characteristics desired [5].

With the use of the test statistic (z) with 95% confidence it can be claimed that the respondents believe that the financial information contained in the report of the bank with the "incomprehensibility".

With the use of the test statistic (z) with 95% confidence it can be claimed that the respondents believe that the financial information contained in the report of the bank with the "relevance" is. With the use of the test statistic (z) with 95% confidence it can be claimed that the respondents believe that the financial information contained in the report of the Bank of features "comparability". With the use of the test statistic (z) with 95% confidence it can be claimed that the respondents believe that the financial information contained in the report of the bank with the "trustworthiness".

With the use of analysis of variance, it can be concluded that the respondents, despite the different levels of education (high school diploma or an associate degree, 26 undergraduate and 14 graduate degree) in response to inquiries have the same opinion. With the use of the variance analysis we can conclude that respondents consider the same despite different academic disciplines in terms of answering the questions presented [7]. A status information to estimate the relationship between the "quality characteristics" as the independent variable and the "decision" as the dependent variable and derive the equation of the regression line, the regression analysis is employed. Accordingly, it can be claimed with 95% confidence that the characteristic "intelligibility", "relevance", "comparability", "reliability" and there is a positive linear relationship management decisions. Conclusion:

Hypothesis number one: the "incomprehensibility" financial information, the bank manager's decision is effective.

Hypothesis number two: the "relevance" of financial information, the bank manager's decision is effective.

Confirmed this hypothesis suggests that the ability to evaluate the results of bank accounting information and predict the future operations of banks in providing desirable and acceptable.

Hypothesis number three: the "comparability" of financial information, bank managers make decisions effectively.

Number four hypotheses: the "reliability" of financial information in decision making bank managers are effective.

The result of this hypothesis can be confirmed is that the accounting information has been able to provide the dependability of the users. In other words, the information administrators always with caution, respect the neutrality and non-partisan inclinations, be prepared to be honest.

Therefore, it can be claimed with 95% confidence that bank manager's decisions on the basis of published information from the accounting system are taking action. Therefore it can be concluded that the accounting and reporting system operated by the Bank, the qualitative characteristics of financial information for decision-making is desirable and acceptable.

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