



**Tikrit Journal of Administrative
and Economics Sciences**
مجلة تكريت للعلوم الإدارية والاقتصادية

ISSN: 1813-1719 (Print)



**Role of the performance management system and the quality of
accounting information in improving the cost of marketing services**
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Keywords:

Performance management system, quality of accounting information, cost of marketing services, commercial banks.

Article history:

Received 27 Apr. 2023
Accepted 30 Apr. 2023
Available online 30 Aug. 2023

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Abstract: The research aims to harness the performance management system in the commercial banks to achieve its objectives based on the conceptual framework of the cost of banking marketing services. Through the quality of accounting information, presenting and analyzing the intellectual and philosophical difference of the performance management system and the cost of banking marketing services in commercial banks and the quality of accounting information. To achieve the objectives of the study, the researcher used the analytical descriptive approach by preparing a survey list (questionnaire form). Where this form was distributed to some employees of commercial banks registered in the Iraq Stock Exchange, numbering (6) banks, and (60) forms were distributed and from them (55) questionnaire, at a rate of 92%. The necessary statistical analyzes have been conducted to achieve the research hypotheses. The researchers reached a set of conclusions, the most important of which is that the aim of evaluating behavior and performance in the quality of accounting information and improving the costs of marketing services is to achieve the highest productivity and economic adequacy for them, to evaluate their professional performance. The results of their work achieved, and to control and monitor the plans and strategies previously developed by the higher managements. In order to state a citizen weaknesses and strengths in implementing the plan. The researchers reached a set of recommendations, the most important of which is that the performance management system should be applied in the Iraqi business environment, as it represents an important tool in addressing the aspects of improving the quality of accounting information as well as improving the costs of marketing services. The need to encourage economic units to implement the performance management system by setting standards that contribute to raising the efficiency of employees. These standards are in conformity with international professional standards.

دور نظام إدارة الأداء وجودة المعلومات المحاسبية في تحسين كلفة الخدمات التسويقية

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المستخلص

يهدف البحث الى تسخير نظام إدارة الأداء في المصارف التجارية لتحقيق أهدافها بالاستناد الى إطار المفاهيم كلف الخدمات التسويقية المصرفية من خلال جودة المعلومات المحاسبية، وكذلك عرض وتحليل الاختلاف الفكري والفلسفي لنظام إدارة الأداء وكلفة الخدمات التسويقية في المصارف التجارية وجودة المعلومات المحاسبية، ولتحقيق اهداف البحث قام الباحثون باستخدام المنهج الوصفي التحليلي من خلال اعداد قائمة الاستقصاء (استمارة الاستبيان)، حيث وزعت هذه الاستمارة على بعض العاملين في المصارف التجارية المسجلة في سوق العراق للأوراق المالية والبالغ عددهم (6) مصارف، وتم توزيع (60) استمارة وارجع منها (55) استمارة أي بمعدل 92%، وقد تم اجراء التحليلات الاحصائية اللازمة لتحقيق فرضيات البحث، توصلت الباحثون الى مجموعة من الاستنتاجات اهمها ان الهدف من تقييم السلوك والأداء في جودة المعلومات المحاسبية وتحسين كلف الخدمات التسويقية يتمثل في تحقيق اعلى كفاءة إنتاجية واقتصادية لهم وتقييم أدائهم المهني ونتائج أعمالهم المتحققة والسيطرة والرقابة على الخطط والاستراتيجيات الموضوعية مسبقاً من قبل الإدارات العليا من اجل بيان مواطن الضعف والقوة في تنفيذ الخطة، توصل الباحثون الى مجموعة من التوصيات اهمها يتعين تطبيق نظام ادارة الاداء في بيئة الأعمال العراقية كونها تمثل أداة مهمة في معالجة مظاهر تحسين جودة المعلومات المحاسبية وكذلك تحسين كلف الخدمات التسويقية، وضرورة تشجيع الوحدات الاقتصادية لتطبيق نظام ادارة الاداء من خلال وضع مقاييس تساهم من رفع كفاءة الموظفين، وهذه المقاييس تكون متطابقة مع المعايير المهنية الدولية.

الكلمات المفتاحية: نظام ادارة الاداء، جودة المعلومات المحاسبية، كلفة الخدمات التسويقية، المصارف التجارية.

Introduction

Before the mid-fifties of the twentieth century AD, no interest was shown by banks in the matter of marketing service. Rather, the service was traditional, just as the departments that run banks did not show or know the importance of banking marketing. On the contrary, interest in banks was simple and dependent on traditional services, except the beginning of interest in banking services in the United States of America. Then France followed the same system and was the first European country to pay attention to banking marketing, so the actual interest of the bank was linked to the concept and priorities of marketing with an increase in the conviction of managers of the importance of marketing through the role it provides in

achieving its goals. In order to contribute to its continuity and maintain the sustainability of banks in the light of the competition market between commercial banks, whether with each other or with various financial institutions, and thus marketing has become the main pillar in the work of organizations in general and commercial banks in particular. Therefore, in order to develop the quality of marketing banking services, there must be human resources that work to develop and develop them, and the term performance management system is one of the most innovative terms, as the presence of this term is the main nucleus in all commercial banks. As well as it is considered a major part that helps in its development and progress to ensure improving its performance continuously to ensure its survival towards facing the surrounding challenges of other competing commercial banks.

Research problem:

The main research problem crystallizes in that most banks lack sufficient interest in the performance management system and the absence of foundations and rules that require the quality of accounting information to be applied. Banks do not have accounting information systems that support marketing services so that there is a mutual relationship between them for the impact that is reflected on the performance of commercial banks.

In light of this problem, the research problem can be formulated with the following questions:

- ❖ Do banks in Iraq apply accounting information to improve marketing service?
- ❖ Do the laws in force oblige companies to apply the rules of the performance management system?
- ❖ Does the performance management system and the quality of accounting information have an effective role in improving marketing services?

Research importance:

1. The importance of the role played by the performance management system and the quality of accounting information, attracting foreign investments, expanding the activities of economic sectors, and increasing investments.
2. The need for correct application of auditing and accounting standards within the framework of improving the quality of accounting information to avoid falling into financial problems that would hinder the success of these banks.

3. Knowing and clarifying the foundations and principles of the performance management system in the development and stability of the work of banks, as well as activating the role of the quality of accounting information in improving the quality of marketing services.

Research Objectives:

1. Harnessing the performance management system in the economic units to achieve their objectives based on the framework of concepts for the quality of banking marketing services through the quality of accounting information.
2. Presentation and analysis of the intellectual and philosophical differences in the performance management system, the quality of banking marketing services in commercial banks, and the quality of accounting information.
3. Analyzing the reality of the performance management system in commercial banks in general and ways to develop them in line with the current situation the country is going through.

Research hypotheses:

1. A correlation between the performance management system and the quality of accounting information.
2. A correlation between the performance management system and improving the costs of marketing services.
3. An effect relationship between the performance management system and the quality of accounting information.
4. Impact relationship between the performance management system and improving the costs of marketing services.

First: Concept and definition of performance management system:

The term performance management system is one of the most common and renewed terms, and it has received the largest share of the interest of economic units, as it is the main motive for their existence and survival. (Al-Fadl et al., 2017: 246) The concept of evaluating the performance management system is the means used by the economic units to measure the performance of individual and collective employees and to judge the extent of their achievement of the goals they want to achieve, which would be related to the capabilities, skills and ability of the working individuals on the one hand and the nature and measurement of performance on the other hand. Therefore, the evaluation criteria for individuals mainly focus on the efficiency and effectiveness of the achievement to be achieved. (Hamoud, Al-Khursanah: 2007) (Al-Ruwaili, 52: 2014), It is a process by

which the performance of employees in commercial banks is evaluated and measured and compared with the goals and standards set by senior management at a specific time (Al-Kinzawi et al., 513: 2020).

Objectives of the performance management system:

There are several goals that the performance management system can achieve, and among these goals are (Al-Sarf, 2002: 287):

1. Establishing an information system on human resources management and the changes that occur in light of updating the information.
2. Giving the opportunity to exchange opinions, information and experiences between these resources and their leadership in order to carry out the process of continuous improvement of the work of these economic units.
3. Facilitating the process of directing and guiding human resources by line managers.
4. Continuous evaluation of wrong performance before it turns into permanent behavior of human resources.
5. Focusing on correcting performance and eliminating the concept of performance appraisal for reward and punishment only.

Elements of developing a performance management system:

1. The availability of conviction and sincere desire in the process of administrative development. This comes from the presence of a strong administrative authority that supports reform movements with the plans prepared by the economic units.
2. Proper planning for administrative development, by matching the goals and capabilities available, whether material or human.
3. Linking administrative development with the work environment that surrounds the work of economic units by detonating the latent energy that exists within the workers, by dealing with the environment that surrounds them.
4. Continuing the administrative development process by assuming that there is a confrontation between challenges and obstacles and developing appropriate solutions.
5. Comprehensiveness in the process of administrative development, in the sense that there must be a comprehensive or holistic view and an attempt to provide comprehensive solutions, not partial ones, when the economic units face a complex or simple problem. (Al-Sharif, 33: 2013).

Second: The concept of quality of accounting information

The presence of a complete and effective disclosure system and the quality of accounting information encourages the true transparency of banks listed in the financial market, and is a major factor in the ability of shareholders to exercise their property rights on a well-studied basis. Investors, as the system of adequate disclosure of information in a timely manner can contribute to attracting capital and maintaining confidence in the capital markets (Hamad, 2015). The importance of the quality of accounting information in Iraqi commercial banks plays a prominent role in achieving economic stability and improving the investment climate. And raising the rate of economic growth, as the quality of accounting information through the full disclosure of financial statements is one of the channels through which investments flow. Whether external or internal, that will contribute to improving the economic situation of the country, in addition to that it may contribute to reducing unemployment, through Increasing employment opportunities through establishing new projects and expanding existing ones (Mashkour, Abd, 2015).

Characteristics of the quality of accounting information: Information is characterized by quality if it is available (Dherb, 2014:15):

- ❖ **Comprehensiveness:** The information must be comprehensive and complete to benefit decision makers.
- ❖ **Accuracy:** The availability of information according to what the user needs and the topic in question. The degree of accuracy of the information and data is determined by the extent to which the information represents the situation or event it describes.
Timing: Providing information at the right time to its users is of utmost importance to decision makers.
- ❖ **Clarity:** It is important that this information be free of ambiguity and ambiguity and a series that is highly understandable and useful to its users.
- ❖ **Flexibility:** means the extent to which information can be used more than once.
- ❖ **Objectivity:** It must be free from the intent of distortion, fraud or change for the purpose of influencing information users or decision makers.

Third: Definition of service marketing

Marketing services have long been considered an activity applied in economic units producing frequently used commodities, but this concept has

developed and expanded and has come to represent several different sectors, including the financial sector. Marketing has been defined by researchers with several definitions according to the environment that surrounds the work of researchers, and these definitions are: It is the study of the market and the target customer. While defining his desires and needs, while adapting the institution to it, and satisfying these needs and desires to a greater degree than the degree of satisfaction achieved by competitors. (Karima, 2005: 366), Activities aimed at achieving appropriate satisfaction for existing customers, with the need to search for new markets through which marketing services will flow to prospective customers in order to align the marketing and sales objectives of banks with achieving the appropriate satisfaction and satisfaction of customers. (Arraba, 29:2010), It is that part of the bank's administrative activity that directs the flow of marketing services and products to satisfy the desires of a specific group of customers in order to achieve the bank's profitability and its continuous expansion. (Courtil, 2009: 135).

Factors of the spread of marketing services: There are many factors that contributed to the spread of the marketing concept and thought in commercial banks, the most important of which are (Fajd, 15: 2017):

1. The presentation of marketing services shall be careful in the sense that it is possible to increase the efficiency of the performance of current services or to develop new services through the existing marketing units.
2. The successive social, economic and political changes, the nature of competition and the extent of its impact on the shape of markets.
3. The rapid development of marketing activity, the multiplicity and intertwining of operations, the complexity of the computational burden, and the work of banks as holding companies for a larger number of banks,
4. The desire to improve the quality of marketing service and therefore requires special marketing efforts.
5. Providing banks with specialized technical services, which in turn need continuous and long-term relationships, in addition to the availability of a large number of mutual trusts.
6. Increasing the global spread of commercial banks, as many commercial banks expanded in opening marketing units for them in other countries, in provincial centers, or in marketing free zones, the aim of which is to find new activities that cover the objectives of their establishment in those places.

Statistical analysis and discussion of results and hypothesis testing

Descriptive statistics for search variables

Table (1): The arithmetic means and standard deviations of the research tool

	Performance management system											
	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9	Q10		
Mean	4.07	4.07	4.07	4.01	3.76	3.98	4.07	4.14	4.21	4.21		
Std. Deviation	.766	.634	.741	.781	.961	.871	.835	.779	.832	.712		
	Quality of accounting information											
	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9	Q10	Q11	Q12
Mean	3.69	3.39	3.60	3.84	3.79	3.92	4.00	3.88	4.01	4.15	4.00	4.24
Std. Deviation	.798	1.14	.839	.817	.884	.895	.784	.800	.693	.662	.733	.731
	Cost of marketing services commercial bank											
	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9	Q10		
Mean	4.10	4.07	4.20	4.00	4.00	4.00	4.01	4.16	4.18	4.21		
Std. Deviation	.785	.716	.755	.769	.816	.962	.827	.811	.722	.737		

Table (2): the arithmetic means and standard deviation of the research dimensions

Statistics				
		PMS	QAI	CMS
N	Valid	55	53	55
	Missing	0	2	0
Mean		4.02	3.93	4.07
Std. Deviation		.179	.275	.222

Tables No. (1 & 2) refer to the independent variable (performance management system), and the arithmetic mean values for the dimensions of this variable ranged between (3-5) on the five-point Likert scale, which indicates that there is agreement from the study sample with a high degree, and with low standard deviations between (0-.962). As for the dependent variables (quality of accounting information and improvement of costs of marketing services), the results of the descriptive statistics indicated the quality of accounting information for the study sample with a high arithmetic

mean, and its values ranged between (3.39-4.24) and with standard deviations (0.662, 1.14), and towards totally agree. Also, all the paragraphs came with higher arithmetic mean than the hypothetical mean on the area of the test scale (3). As for the variable of improving the costs of marketing services, the values of the arithmetic averages for the dimensions of this variable ranged between (3.83-4.21) with standard deviations (0.962, 0.716), and in a direction that completely agreed on the five-point Likert scale, which indicates that there is agreement from the study sample with a high degree.

A: The first main hypothesis: In this study, the researchers relied on the simple correlation coefficient (Pearson) to test the first main hypothesis represented by the correlations between the independent variable (performance management system) and the two dependent variables (accounting information quality and improving the costs of marketing services).

As table (3) shows the matrix of simple correlation coefficients (Pearson) between these variables, table (3) also indicates the sample size (60) and the type of test (2-tailed), and the abbreviation (Sig.) in the table refers to the test of significance coefficient Correlation by comparing the calculated (t) value with the tabular one without showing its values. If a sign (* or **) appears on the correlation coefficient, this means that the calculated (t) value is greater than the tabulation. The strength of the correlation coefficient is judged in light of the rule (Cohen & Cohen, 1983), quoting (Al-Abedi, 2012) as follows: Correlation is low: if the value of the correlation coefficient is less than (0.10). The correlation is moderate: if the correlation coefficient is between (0.30 - 0.10). The correlation is strong: if the value of the correlation coefficient is higher than (0.30). Table (9) the correlation matrix shows that there are strong and positive correlations (because its value is greater than (0.30) and is significant at the level (5% and 1%) between (performance management system and both the quality of accounting information and the improvement of the costs of marketing services). As it reached the simple correlation coefficient, respectively (.589**) between the performance management system and the quality of accounting information, (.343*), between the performance management system and improving the costs of marketing services. This result supports the validity of the first main hypothesis.

Table (3): Pearson correlation matrix for the relationship between the performance management system and the quality of accounting information and improving the costs of marketing services, N=55

Correlations				
		PMS	QAI	CMS
PMS	Pearson Correlation	1		
	Sig. (2-tailed)			
	N	55		
QAI	Pearson Correlation	.589**	1	
	Sig. (2-tailed)	.000		
	N	53	55	
CMS	Pearson Correlation	.343*	.019	1
	Sig. (2-tailed)	.010	.893	
	N	55	55	55
**. Correlation is significant at the 0.01 level (2-tailed).				
*. Correlation is significant at the 0.05 level (2-tailed).				

The second main hypothesis:

1. In order to verify the validity of the second main hypothesis (a) that there is an impact of the performance management system on the quality of accounting information, tables (4, 5 and 6) were formulated as a first step to find out the impact of the performance management system on the quality of accounting information.

Table (4): a summary of the impact of the performance management system and the quality of accounting information

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.589 ^a	.346	.334	.22476
a. Predictors: (Constant), PMS				
Table (5) ANOVA test the impact of the performance management system and the quality of accounting information				

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.366	1	1.366	27.041	.000 ^b
	Residual	2.576	51	.051		
	Total	3.942	52			
a. Dependent Variable: QAI						
b. Predictors: (Constant), PMS						

Table (6): test values of beta, coefficient (t), and significance (sig.) of the performance management system and the quality of accounting information

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.206	.718		.287	.775
		.924	.178	.589	5.200	.000

a. Dependent Variable: QAI

Tables (4, 5 and 6) show that the effect of the performance management system has a significant effect on the quality of accounting information. Table (5) of the analysis of variance shows that the model is significant according to the calculated value of F. Which amounted to (27.041), which is greater than the tabular value at a significant level (1), if the Unstandardized Beta Coefficient between them reached (.589) and it was the calculated (t) value was (5.200), which indicates the significance of the non-normative beta coefficient at (1%) level. The explanatory power of this model was relatively high according to the value of ($R^2 = 0.346$). This indicates the ability of the independent variable to explain (34.6%) of the differences that occurred in the first dependent variable (performance management system), and thus the second main hypothesis was achieved.

2. In order to verify the validity of the second main hypothesis (b) that there is an effect of the performance management system in improving the costs of marketing services, tables (7, 8 and 9) were formulated as a first step to know the effect of the performance management system in improving the costs of marketing services.

Table (7): a summary of the impact of the performance management system in improving the costs of marketing services

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.343 ^a	.118	.101	.21090
a. Predictors: (Constant), PMS				

Table (8): ANOVA test the impact of the performance management system in improving the costs of marketing services

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.315	1	.315	7.083	.010 ^b
	Residual	2.357	53	.044		
	Total	2.672	54			
a. Dependent Variable: CMS						
b. Predictors: (Constant), PMS						

Table (9): testing beta values, coefficient (t), and significance (sig.) of the performance management system and improving the costs of marketing services

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.368	.643		3.681	.001
	VAR00001	.425	.160	.343	2.661	.010

a. Dependent Variable: CMS

Tables (7, 8 and 9) show that the effect of the performance management system card has a significant effect on improving the costs of marketing services. Table (8) of the analysis of variance shows that the model is significant according to the calculated F value, which amounted to (7.083), which is greater than the tabular value at the level of significance (1). If the Unstandardized Beta Coefficient between them reached (.343), and the calculated value of (t) reached (2.661), which indicates the significance of the Unstandardized Beta Coefficient at (1%) level. The explanatory power

of this model was relatively good according to the value of ($R^2 = 0.118$). This indicates the ability of the independent variable to explain (8.11%) of the differences that occurred in the second dependent variable (improving the costs of marketing services), and thus the second main hypothesis.

Conclusions

1. There are some obstacles that hinder the implementation of the performance management system, and among these obstacles that contribute to the difficulty of implementing this system are the following:
 - A. There is a conflict between legislation, laws and administrative controls in some measures of the performance management system.
 - B. the presence of accounting systems and the contradictory quality of auditing in government departments increases the chances of financial and administrative corruption.
2. The aim of evaluating behavior and performance in the quality of accounting information and improving the costs of marketing services is to achieve the highest productivity and economic adequacy for them, to evaluate their professional performance and the results of their work achieved. And to control and control the plans and strategies previously developed by the higher managements in order to indicate weaknesses and strengths in the implementation of the plan.
3. There is a significant correlation between the performance management system and the quality of accounting information, as well as a significant correlation between the performance management system and improving the costs of marketing services.
4. The existence of an effect of the performance management system in improving the costs of marketing services, through statistical tables that appeared to know the impact of the performance management system in improving the costs of marketing services.
5. There is a significant impact relationship between the performance management system in the quality of accounting information, as well as the existence of a significant impact relationship between the performance management system and improving the costs of marketing services.

Recommendations

1. The performance management system should be applied in the Iraqi business environment, as it represents an important tool in addressing aspects of improving the quality of accounting information, as well as improving the costs of marketing services.
2. The need to encourage economic units to implement the performance management system by setting standards that contribute to raising the efficiency of employees, and these standards are in conformity with international professional standards.
3. The performance management system in the economic units must be characterized by transparency, impartiality, and comprehensive disclosure of all measures included in the performance measurement card.
4. The necessity of strengthening the economic units of human cadres who have well-known professional service and experience that contribute to the process of developing banking marketing services and choosing the appropriate accounting information for their work.
5. The need to apply the performance management system and the quality of accounting information in improving the costs of banking marketing services, as it has a significant impact in activating the work of economic unities.

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1. PMS

NO	PARTICULAR	Strongly agree	I agree	neutral	Don't Strongly agree	Don't I agree
1	Continuous evaluation of wrong performance before it turns into permanent behavior of human resources is one of the objectives of the performance management system					
2	Focusing on correcting performance and eliminating the concept of performance appraisal for reward and punishment only					
3	Creating an appropriate environment for cooperation between human resources and their leaders in setting goals and performance standards					
4	The performance management system aims to give an opportunity to exchange opinions, information and experiences between these resources and their leaders					
5	Organizing performance includes defining officials and tasks with defining communication channels in light of the laws and regulations in force					
6	Evaluating the performance of employees includes monitoring the features of weakness and strength in the performance of employees and identifying skills in order to improve performance					

NO	PARTICULAR	Strongly agree	I agree	neutral	Don't Strongly agree	Don't I agree
7	Performance planning includes defining goals and analyzing the required financial performance with an indication of the approved standards for measurement					
8	Performance standards should be A- Realistic, achievable and consistent. b- Clear, understandable and related to the nature of the work. C- Characterized by dynamism with process technology and development of expertise					
9	The main difficulty in applying the system is related to the human factor, which varies according to trends, desires and perceptions					
10	The difficulty of applying the performance management system lies in the coordination and balance between the components of the system in terms of goals, standards and procedures					

2. QAI

NO	PARTICULAR	Strongly agree	I agree	neutral	Don't Strongly agree	Don't I agree
1	Accounting information must be characterized by appropriateness in order to increase its impact in controlling the present and predicting the future					
2	The institution is keen to ensure that the accounting information is free from error and bias to a logical and reasonable extent					
3	Accounting information faithfully represents the financial facts and events it represents					
4	Accounting information is required to be presented in a way that makes it comparable by conducting analyzes between similar accounting units					
5	The production of information is linked to an increase in its benefits over its costs, in the same way as any other economic good					
6	The establishment of audit committees within the organization leads to an increase in the quality of information issued by the organizations to external beneficiaries					
7	Organizations are keen to prepare reports with a high level of transparency and disclosure based on the quality of accounting information					

NO	PARTICULAR	Strongly agree	I agree	neutral	Don't Strongly agree	Don't I agree
8	The financial statements of the organizations are prepared under the going concern assumption, using the accrual basis in order to reflect a realistic and fair view					
9	Organizations provide relevant, reliable, comparable, understandable and consistent information.					
10	The financial statements are prepared for the establishment in general, as one independent unit, and then presents its total assets, liabilities, and net assets (whether related to the head office or the various branches).					
11	Accounting information provided by the organization to decision makers inside and outside the organization reflects the organization's ability to fulfill legal requirements					
12	The organization's management seeks to provide high quality information with the aim of helping the general public understand its activities, policies and performance					

3. CSM

NO	PARTICULAR	Strongly agree	I agree	neutral	Don't Strongly agree	Don't I agree
1	The marketing services of commercial banks contribute to increasing the real gross domestic product through loans and investments granted by them.					
2	Commercial banks need special marketing efforts in order to improve the quality of banking services					
3	Business expenses use different methods in order to identify target market segments and identify changing customer needs.					
4	The marketing services of banks contribute to the establishment of industrial projects in the form of joint stock companies after verifying their economic and technical feasibility.					
5	Commercial banks follow the best practices in the field of providing services, including deposits, loans, ATMs, and others.					
6	Commercial banks continue to spend some costs in order to find appropriate solutions when there are problems related to the customer.					
7	Commercial banks adopt the best marketing practices in the field of lending and investment in order to achieve customer satisfaction.					

NO	PARTICULAR	Strongly agree	I agree	neutral	Don't Strongly agree	Don't I agree
8	Making fundamental changes in the strategy and methods of marketing banking services leads to attracting new clients and customers.					
9	Workers in commercial banks contribute to the improvement or development of banking services provided to customers or customers.					
10	Bank management changes its practices when feedback from clients or customers indicates the need for change.					