

EVALUATION OF ADMINISTRATIVE PERFORMANCE OF BANKS USING DISCRETIONARY BUDGETS

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ABSTRACT

Assessment of performance is an important indicator for many future decisions, it identifies trends in the activities of the Organization negatively or positively, and define the extent of the approach or move away from the achievement of the objectives and the implementation of the plans, and it reflects the extent of the success or failure of the Organization. Performance assessment is that the extent to which the Organization's ability to achieve efficiency and effectiveness and learning when used physical and human resources available to achieve their objectives established in advance and compare them with the goals reached, is linked to the discretionary budgets closely linked to performance assessment, performance evaluation system is considered a part of the output balance. There is no doubt that the goal of performance assessment is to identify or judgment on the extent of the effectiveness of the Organization or the measurement of the internal administrative capacities and disciplines, the estimated budget of the most important scientific basis to formulate the objectives of banks to a group of administrative data and financial management, which gives clear picture of the results that can be accessed through the performance reports submitted to it and the actual performance comparisons with the scheme; to reveal the deviations and research on the causes and in order to be addressed and to avoid their occurrence in the future; to improve performance and to ensure that the investment of material and human resources available to them in a way that leads to the optimal performance in terms of quantity and cost and timing. therefore adopted the Islamic banks in several methods to assess the performance of their respective governing bodies, and between these methods find estimated budgets adopted by Islamic banks to take administrative and financial decisions during the preparation of the study of future planning in the form of budgets, allowing them to study the possibility of achieving its objectives.

Key words: Budgets, performance evaluation, Islamic banks.

The Problem Of The Search

The problem lies in the absence of this search is clear criteria for the assessment of the administrative and financial functioning of departments of the Republic bank in Libya on the basis of scientific systems, most of the criteria used in the evaluation of management performance are limited to assess the quantity, production or profit rate, these standards are no longer commensurate with modern and functional environmental conditions ; it does not give top management or indications of the results of the assessment of the level of the administrative departments, as well as do not seem to be appropriate attention estimated balance as effective Tool scientific method depends on it fully and effectively in the performance appraisal process, as can be relied on as a tool for measurement and follow-up of the implementation of the items of planning budgets, this came as an attempt to search and identify the efficiency of discretionary budgets to be used as a tool for evaluation departments Islamic banks, as well as clarify the role played by these budgets in raising the efficiency of the administrative and financial functioning alike, and optimize them to improve management performance.

Importance Of Search

- Identify the role of discretionary budgets in Islamic banks and the extent to which these affect budgets in the evaluation of the performance of departments to those banks.
- Importance of comparison between the actual results and is planned to improve the performance of departments Islamic banks.

The Objectives Of The Search

1. Clarify the foundations and scientific methods in the preparation of the budget estimates and the extent to which the departments prepared as a method of importance in assessing the progress of its work.
- 2 . To clarify the relationship between the efficiency of the administrative departments and their duty toward the implementation of the budget estimates and sought departments in achieving their budgets.

Question Search

1. Do contribute to discretionary budgets are essential and effective assessment of the functioning of departments in Islamic banks as planned?
2. What is the relationship between the efficiency of the functioning of departments and to commit to the implementation of discretionary budgets ?

Hypotheses Search

1. Do not contribute to discretionary budgets, the President of the effective and in assessing and measuring the functioning of departments estimated banks according to the plan
2. There is no positive relationship between the efficiency of evaluation estimated budget and commitment to the implementation of the items properly.

The Search

Spatial Borders:

The researcher to undertake a field study ALJUHORIA Bank - State of Libya , which is one of the largest Libyan banks , where is the second by the tenth in the North Africa. Subject to all its activities and services provided by the provisions of the trade law and regulations adopted the statute of Libyan laws and the Organization of the work of the bank Libyan banks supervised by the Central Bank of Libya .

Study Methodology

Collection of Information:

The theoretical side to search through the collection of information necessary for the study to search in references, books and magazines as well as the scientific studies, as well as previous academic researcher will collect information secondary through personal interviews with the jurisdiction of accountants and administrators , bankers, to solicit their views on the role of discretionary budgets effective tool for evaluation and Islamic banks, in order to make more comprehensive scientific and academic research.

A society and a sample study:

The study community consists of staff ALJUMHORIA Bank Libya , either with regard to the study sample , the researcher will choose a random sample distribution of the questionnaire to the staff of the bank departments.

Search Tool:

To obtain the necessary to conduct this study data will researcher a field visit to the bank, so as to collect the required information and for the distribution of questionnaire to members of the school community through the preparation of a questionnaire focused on five main themes, namely, (setup properly, cooperation between the departments, the commitment to implement budget items, budget effectiveness in the evaluation).

Statistical approach used:

A researcher in the analysis of the data extracted from the collection of resolutions on the curriculum survey descriptive manner and the nature of the research, in addition to multi-linear analysis to study the relationship between independent variables and variables, using the statistical program SPSS version 20.

The Theoretical Side

The concept of the estimated budget:

Linked to the concept of discretionary budgets in the concept of modern scientific management in economic installations, and budgets is a tool of the tools used by the administration in those facilities to help take some of the necessary measures to achieve its functions in planning, evaluation and control, and management, with the aim of a future in which to predict for the future of the activity and the expected results with accuracy and free of distortions and palaces. One of these budgets is critical systems to perform this function, and there is no evidence of the acquisition of such importance, which as a whole attic of researchers need to presence for any organized activity.

The objectives of the discretionary budgets:

A. Planning:

Planning and balance that makes the administration consider continuously to the future and try to expect circumstances to reduce surprises . As horngren that thinking is needed to help the department to study the circumstances surrounding the company all, whether internal or external, and air-conditioning company resources with them to achieve their goals .

B. Coordination :

According to estimated budgets in the linkage between the various activities installations are regarded as valuable tool for coordination between the departments of senior management and achieve the objectives concerned, which positively influence the consensus among them and to avoid partial view of things.

- "is to harmonize and balance between production factors and variables all sections company functions including achieves its objectives "(burch, 1994: 312) .

- "The coordination between different policy objectives, programs and departments and activities project will help a lot to detect weaknesses in, and shows the sections that lag behind only the performance of tasks statement by officials " (Dr. Hanan and Dr. case, P. 39) .

C . Evaluating the performance of:

Use discretionary budgets effective tool in the measurement of the administrative and financial functioning and compare it to actual performance planned, and account for the deviations between them, and to know its causes in order to remedy the situation and take corrective steps necessary in order to prevent the occurrence of the damage of the property.

" is the budget planning essential means to assess alternative methods and means and methods to reach optimal plan to achieve the goals of the project in the period future specific budget.

D . Control :

Use discretionary budgets in the follow-up to the implementation of the items of the budget agreed objectives, and send periodic reports to senior management of the extent of the commitment to the plans and policies for in advance, and compare them with actual operations and the discovery of deviations from those objectives and responsible for hindering the draft budget, " that the deviations in accordance with different centers of responsibility in the project would lead to the identification of responsibility for these deviations and ways to address them, are important means of discretionary budgets will help the Department to exercise oversight responsibility in accordance with the system of accountability " .

E. stimulus package :

Discretionary budgets can be used as a means of generating and encouragement between staff in departments installations, and urged them to strive to achieve the objectives of future participated by placing them in the preparation of the budget estimates, this would reflect positively on their role in the construction and class and work in the spirit of the Group.

" system is planning budgets as a tool to stimulate managers from where the action is given by a collective role in the preparation of the figures for planning budgets, which gives a sense of moral and ethical task to achieve their figures, which participated in the actual figures and link to balance as well as the linkage between the objectives of the budget moral and material incentives " .

F . Contact :

It is a tool to connect and exchange of information relating to the status of the plans and procedures between the Departments of senior management and the property, and that has been agreed to put it in the context of asynchronous call schematic, " budgets is planning to connect information tool information on plans and policies that have been agreed upon for the period ahead to different levels of administrative organization " .

Secondly: the types of budgets:

The budgets are future plans end, access to the objectives of the company, however, how to access to these objectives vary according to views of developers in accordance with the factors and variables that affect them, and according to the following:

A. In terms of the area covered by the budget :

1. Operational Budgets

It is called the name of the budgets ongoing " " and include two types of budgets: budget for administrative programs and budget responsibility centers, so as to seek programs budget planning and control operations to the ongoing activities of the enterprise such as (services budget, expenditure budget, cash budget etc.) and the responsibility for the budget seeks to supervision and follow-up to the preparation and implementation of the budget items.

2. Balancing financial operations:

The discretionary budgets good tool financial planning process to provide the necessary liquidity to meet short-term financial obligations of the debtor, and in the interest of the falling in financial crises such as the inability to pay or a large cash surplus, that is why it is considered very important financial budgets in cash or financial planning process.

3. Balancing capital operations:

These budgets in planning investment projects, whether short or long-term, which intends to established from which to purchase fixed assets such as "Land and buildings, machinery and equipment, etc. " or for the financing of development projects, the investment planning prior initial cost of projects and how its funding and follow-up and control, according to the timetable for implementation.

B. The period covered by the budget:

1. Short-term budgets.

Are those budgets, which usually covers a period of time one, i.e. that it is covering the activities of the business for a period of time to come, and may be for a full year or for a period of three months, or for a period of one month, according to the nature and size of activity, not to exceed one year, and the main goal is to design policies and programs to work during the period, as well as control and follow-up to the implementation.

2. Periodic budgets .

Use periodic budgets continued " " when departments cannot provide accurate reports and clarity for a period of time, criticized these departments in coordination with the senior management to prepare budgets or continuous patrol in a year to be renewed by

excluding each month end of outgoing budget and replace it with the corresponding month of next year, for example, in the preparation of the budget for the year 2010 and after a month of January 2010, are removed from the budget and replace him in January of 2011, thus the same process for the rest of the months.

3. Long-term budgets.

Is this type of budgets of the long period of time, covering a period of time ranging from five years to ten years, the aim of the budgets to planning and preparedness and forecasting the future long term and clarify policies using future possibilities present and previous years experiences.

c. In terms of levels of activity: (matz, 1988: 480) .

Fixed budgets .

Known as fixed budgets to it those budgets, which is a certain level of only one activity does not change, regardless of the level of actual activity is achieved, this type is not fit for administrative controls such as monitoring and evaluation of performance of several errors that occur as static and is not affected by factors surrounding it, so-called static budgets.

1. Flexible budgets .

On the basis of flexible budgets is the multiplicity of levels of activity, and is determined in accordance with the extent of the unrest is expected to occur during the budget period, also called the animation budget, in the light of this style of budgets, performance is assessed on the basis of a comparison of the results of actual implementation of what is planned for the same level of actual implementation.

Thirdly: Benefits of budgets:

and for the success of the budgets in practical application requires the executive managers and owners resolution the use of alter optimal as the tool, where it is difficult to imagine the performance of the budget of any of its functions if not used by the managers are convinced and acceptance. In general, the most important advantages to be gained from the budget of the following:-

1. Help managers to develop realistic goals by formulating future plans and policies to ensure the achievement of the goals.
2. Will help the Department to take precautions for possible conditions and adaptation.
3. The Administrator Tool in coordination and communication and control the various aspects of the activity.
4. Help to stimulate workers and urged them to achieve the goals.
5. Assistance to anticipate problems and constraints before they occur and resolved in the light of realistic goals established.
6. Assistance in the assessment of performance by comparing actual results runway balancing.
7. Involvement of executive management levels in the development of the plan by making it positive force upon the implementation of the budget.
8. Activity stability and continuity through continuous study and attempts to solve problems before they happen.

Planning budget constraints.

It is well known that the preparation of the budget planning is on the basis of " " estimates and predictions, and those estimates may be subject to certain weaknesses in the preparation and use. We outline the following are some of the obstacles and difficulties relating to the preparation of budgets and planning.

- **Difficult to predict in some cases:**

And highlights the difficulty of forecasting and appreciation, in particular, in the case of budgets planning new facility engaged in activity for the first time, due to the absence of a difficult actual historical records showing actual expenditure and income, which have occurred in the past, which could have been guided by the - if found - in predictability, including expected to occur in the future. that the lack of historical information in this situation may hamper the work of a detailed forecast. often resort to new company in this case to the work of the forecasts and estimates after guided by transnational corporations similar existing expertise and guided by professional accountants and various advisory that such estimates would be "discreet" to some extent.

- **The deadlock and flexibility:**

Does not achieve the desired goals planning budgets if it did not take into account the considerations of flexibility to allow "to review and update " estimates, especially if there have been substantial facts that would make those estimates are not valid, when performance measurement and evaluation. But flexibility in the system should not be interpreted in a way that allows a broad consideration of the estimates frequently so as not to lose its prestige and less planning budgets supervisory role. And here we must review and update the estimates, which should be limited to circumstances where there is a substantial change makes the original estimates to balance is invalid different uses, which had been prepared for it.

- **Misunderstanding and budget planning and lack of management awareness:**

There may be a lack of awareness of the importance and usefulness of budgets, the administration is not good governance may not give System planning budgets it the attention it deserves by the lack of response to the needs of the preparation and implementation of the system to the cadres of technical and administrative expertise, non-conscious that the Administration had not improved to take advantage of the output System planning budgets, for example, had no link with the System Administration estimated budgets and incentives, which reduces the effectiveness of the " " balance incentive planning, and that the lack of

proper understanding of the budgets of planning on the part of the administration may affect the system itself and weakens the response working with him, for example, may amend the administration in the levels of the objectives contained alter planning from one side without notice (or participation) workers who are linked to the which makes workers feel that they have achieved targets do not exist and that they failed to achieve new levels that may affect the to achieve objectives in future periods.

- **The organizational structure of the enterprise:**

The absence of a sound regulatory structure in established may be one of the impediments to planning budgets, if the terms of reference and responsibilities are not clearly defined, that may lead to some difficulties in appreciation, as well as to not accounting for the results of the implementation of the budget planning process, hence the necessity of the existence of sound administrative in established so that it could be the application of the "Accounting responsibility "side by side with planning budgets, which increases the effectiveness of those budgets, especially of regulatory terms.

Misunderstanding of planning balance:

Not only constraints planning budgets on the problems that result from the lack of awareness and understanding, but also includes the misunderstanding of balance in some cases. The Committee on the budget, for example, believes that it is more knowledge in the interests of the different departments of the implementation and then rejects (without a study) any requests received from those departments to obtain the amounts of or additional material, and that may lead to lower productivity of rejection by the departments existing implementation in order to prove its viewpoint in amounts requested additional materials was sound and view of the preparation of the budget, which was wrong. other examples are the misunderstanding of the balance of planning what may happen from bias in the participation of the workers in the preparation of the estimates the bias by exaggerating the needs and/or reduce capacities and capabilities, which increases the chance of achieving the goals.

Meaning of the assessment Performance is that the Organization is based on the collection of data and information necessary for the actual achievement within a certain period of time to compare it with the standards and the plan in advance, to see what had been done to that period, so that the organization of disclosure of the strengths and weaknesses in all the functions of management (planning, organization , control, supervision, staffing, etc.) and to identify appropriate policies, programs and actions.

The concept of performance:

Performance is an important indicator for many important decisions, it identifies trends in the activities of the Organization negatively or positively, and define the extent of the approach or move away from the achievement of the objectives and the implementation of the plans, and it reflects the extent of the Organization's success or failure.

The characteristics of the performance assessment:

The process of evaluation of the following characteristics:

Assessment of performance management process planned in advance: the positive process because it does not seek to reveal shortcomings only and is also interested in the strengths that embodied by the Administration during the pursuit of its goals, so as to be subject to all levels of management to the performance appraisal process, and the goal of the feel, all of them with fairness and justice system of measurement, and to know that all accountants to their work, and that their career depends on outdoing in action.

The objectives of the evaluation of performance:

Organizations seeking the process of assessment of performance to achieve several goals can be put up as follows:

- 1) Provide information timetables benefit of the individual and the Organization.
 - 1 enlighten the individual level of performance, so the self-image.
 - 2 activation of the Organization's activities - Human resources management - with regard to wages, incentives, promotions, training, transport, chapter and career path.
- 2) Discover the strengths and weaknesses and the results and identify their causes.
 - at the level of the individual: identify the individuals of competencies and conveniences high performance, and knowledge of the possibility to take advantage of them.

and others with weak performance levels, and ways of treatment if it was successful, or leaving and may find bargains in other organizations.

- 2 \ at the level of the Organization: to identify the causes of the strengths, both in organizational organizational construction of the pillars or in the design work, and work on strengthened, and circulated to the general fitness, and also identify weaknesses in the past, and attempt to eliminate it.

The efficiency of performance:

The extent of the actual performance efficiency in the use of inputs available for certain output. This requires the measurement of the efficiency of the need for a clear link between inputs and outputs and uses this relationship in the development of standards of performance.

- The reports must be streamlined and clear data total cost and the cost of the Unit and quantities of inputs and outputs
- Exclusion of all the data elements that are not under the control of the center of responsibility
- Must be that the progress reports at regular intervals for comparison during the period of time set

The concept of the assessment of performance by the budget estimates.

Different techniques and administrative different administrative levels, which exercised by, and the most important considerations, which should be available in administrative methods relevance of the nature of the work within established and compatibility with administrative level, which exercised, and to help in finding the differences in time to correct and effective measures are to be taken in addition to that he should be economic management methods and remain valid for work in the case of changing circumstances or plans and that are flexible.

Assessment is through affirmative action to ensure from the mistakes of the past and prevent their occurrence in the future and methods of control of the means available to do this work and was able to choose the best desired to carry out the work in the time required.

Evaluation by discretionary budgets.

Discretionary budgets are effective tool to achieve integrated administrative and financial system by assisting the Department in planning and follow-up and monitoring and evaluation, it is to enable the Department of coordination between different plans and objectives and integrate all in one plan, the Department is able to achieve through the evaluation function by preparing reports to compare actual results crisis management plans and identify differences or deviations and then studied and analyzed.

In order to achieve full benefit of budgets should be aimed at preparing to meet the needs of the scientific management and functions through the relationship estimated budgets most important administrative functions associated with the planning, coordination and evaluation and supervision.

Therefore, we note that these functions, although it is linked to neat with some of them, when the planning system at the same time, effective system for coordination, it is practically impossible to coordination and control without a system of an arbitrator for planning, it is not possible to be coordination without watertight system control and it is natural that the arbitrator evaluation lead to effective coordination and planning.

In the exercise of the evaluation through the budgets must be swift attention to prepare reports on actual performance and compare it to budget planning to indicate the differences about the error with a focus on the important differences and clarify responsibility for these differences and to identify whether the involuntary or continued, and in the light of the data for these reports should be evaluated efforts, during the previous period to see actions taken to avoid corrected these differences.

In addition to the above, it is necessary to expand the traditional concept of control through budgets to the broader concept of taking into account the human factors which are linked to persons who are affected by ويعاب alter the traditional concept of palaces that depicts a complete evaluation process through budgets, it stands on the mind of a mechanism and does not take into account in any consideration of humanitarian considerations, the concept is the most comprehensive enters this in mind, and as a result, it must include evaluation process through budgets concrete considerations of the following :-

1. The nature of the relationship between the Authority and the Force, which create resolutions and leads the work of others and discretionary budgets.
2. The degree of understanding of the objectives of the budgets.
3. The possibility of achieving the objectives of the budgets.

It offers to take account of these considerations concrete others could be the success of the assessment process through budgets and make it a tool used by the Department to collect certain data to guide the work in established certain targets have been monitoring the implementation of the results.

In order to achieve goals evaluation estimated budgets, it is imperative that the work programs so as to conform with the objectives that have been set, it should be to prepare periodic reports containing compared to the results that have been achieved in figures estimated in the budget, and then an explanation of the reasons for deviations, if any, it was the duty of the administration work to overcome any difficulties may be exposed to the process of implementation, as should be the preparation of these reports periodically and recognizes its image to appropriate administrative levels in order to identify each of the efforts that had been expected of them.

Estimated budget as a tool for evaluation.

The estimated budget of the tools that are used on the scope of the Department for the purpose of follow-up to the implementation of the performance, as well as to control it, but in the fact that some people are supposed to be the system of

discretionary budgets is the basic instrument to achieve full control of the Organization, but in spite of that, there is a lot of other handy, which is also essential and necessary and the proof is that a lot of companies that maintain a high degree of administrative controls without official estimated budgets (UCI), this and that it was found that the system usually discretionary budgets is essential and necessary.

The purpose of the system of evaluation budgets.

The lists estimated budgets, which represent the plans expressed in numbers that can be divided into parts in accordance with the structure of the Organization of the company or organization, and through, the budgets Link evaluation process and allow the delegation of authority without the control, or, in other words, the currency plans to specific figures inevitably result in a kind of administrative system the arbitrator, which allows the Director to see clearly the amount of money it will reimburse and where, as well as what are the expenses or income or the number of units and input or output, which will involve the plans, and ensures each director of this information, it could more freely to delegate the authority to implement the plan and the limits prescribed by discretionary budgets.

Conditions for the success of the Performance Appraisal System by estimated budgets.

1. If this system should be the success of managers to remember that it is designed as a tool for evaluation, not only as an alternative to the administration replaced by, and that these tools have its borders should be adapted to each case, furthermore, a significant gap exists are tools for all managers and used not only the Director of discretionary budgets or controller since the budgets are plans, the only people who run ball managers responsible for the implementation of this plan.
2. should get the preparation and management of the system to the consolidation and is supported by senior management if they are to succeed in the application, but if the matter was to issue a resolution on the establishment of the Department or section estimated balance has been forgotten everything about it, the inevitable result is the transformation of the system to the process of speculation with restrictions on the managers or subordinates to conduct a new set of papers, if the senior management should reinforce the system and effective role to help in the preparation of budget estimates reflect the right of the company's plans and encourages various administrative units in the preparation of their budgets and defense, and participates in the final review, there is no doubt that this situation contributes to the success of the evaluation system and increase its effectiveness.
3. The conditions for the success of the system to ensure that all managers who are committed to alter had been involved in its preparation, and in spite of that the estimates of these managers are often exposed to change, however, it was necessary to inform them of the reasons with the attempt to get them to balance adopted, and how it is more than the capacity to serve the objectives of the Organization.
4. It is important for the success of the system not be overemphasized in budgets to reduce, which significantly reduces the power of managers, in spite of the budgets are a means of delegation of authority without the jurisdiction of regulatory levels, but that there were no plans for a very detailed and flexible so that make the delegated authority very simple, and it is believed some administrative budgets to better estimate can be provided so that all the expenses authorized disbursements during a certain period in the amount of one with granting full freedom in disbursed in various aspects as long as they are of concern to the achievement of the goals of the Organization.
5. Finally, if the system is working successfully, it must be available to the Director, capital of actual performance data and performance estimated, according to balance of his administration, these data must be designed in a way that allows him to know how things are going in his administration, with the need to arrive early so that it can patch quickly.

Data Analysis

The table below gives the links between the independent variables. As before, the relationship between "Cooperation between departments," the influential variables, (setup properly, the objectives, qualified scientific, scientific expertise, the result of an analysis of a matrix link, according to the agenda No. (1-1) that the relationship between independent variables and test is weak as well as the relationship between the independent variables are weak also , where there is no relation between cooperation between departments and estimated budget properly, as well as there is no relation between the test and achieve the objectives set out in the budget, with the rest of the variables of the, I mean, that a matrix link less than 1 true " full Root " , the result showed weak relationship between the variables " test independent variables " This could be because of a lack of choice of independent variables with an effective impact in changing the position from which to predict the extent of vulnerability indicators variables and give them may be closer to the truth and reality, examining the relationship between the changing test " setup properly " with independent variables, namely, "Cooperation between departments , to achieve the goals , qualified scientific and practical experience," he said, according to what is shown in the table No. (1-2) and find through the results of the analysis of the multi-linear matrix link between the variables of the analysis it is a relationship very poor is not up to the level of required any it less than 1 true "root directory Full," and the results of the analysis showed that some negative values

Which means that there is some adverse relations, which negatively affects not to get the indicators or forecasts of good variable, as the results of the analysis of the rest of the variables of both on an end to "achieve the objectives , a tool for monitoring and planning, access to sound results "as indicated tables (1-3 and 1-4 and 1-5) respectively, the same results in different values, of course, that there is no link or apprentice very weak and sometimes be counterproductive among those variables of the " test " independent variables affecting them, and tables give the results and forecasts, following on Matrix link between the variables of the independent variables for each test.

Table (I) matrix links

The agenda (1-1 (matrix link between independent variables and changing of the cooperation between departments)

The variables	1	2	3	4	5
Cooperation between departments	1.000				
setup properly	.211				
Achieving the goals	.450	.480			
scientific qualification	.099	.013	-.004		
Practical experience	.060	.044	-.087	-.001	

The agenda (1-2 (matrix link between independent variables and changing of the (setup properly

The variables	1	2	3	4	5
setup properly	1.000				
Cooperation between departments	.069	1.000			
Achieving the goals	.013	.078-	1.000		
scientific qualification	.044	.029-	-.001	1.000	
Practical experience	.211	.081	.099	.060	1.000

The agenda (1-3 (matrix link between independent variables and changing of the (the goals

The variables	1	2	3	4	5
Achieving the goals	1.000				
Cooperation between departments	.081	1.000			
setup properly	.069	.211	1.000		
scientific qualification	.078-	.099	.013	1.000	
Practical experience	.029-	.060	.044	-.001	1.000

The agenda (1-4 (matrix link between independent variables and changing tool of control and planning

The variables	1	2	3	4	5
planning and monitoring tool	1.000				
setup properly	.480	1.000			
Achieving the goals	.075	.069	1.000		
scientific qualification	.004-	.013	-.078	1.000	
Practical experience	.087-	.044	-.029	-.001	1.000

The Agenda 1- 5 (matrix link between independent variables and changing the "access to sound results

The variables	1	2	3	4	5
Access to sound results	1.000				
setup properly	.041	1.000			
Achieving the goals	.040	.069	1.000		
scientific qualification	.035	.013	-.078	1.000	
Practical experience	.212.	.044	.029	-.001	1.000

Table II: summary of the Model "

It is clear from the summary of the Model No. (2-1) Which contains the values of the link and link the square and the square link rate, the proportion of or the link between independent factors (setup properly, to achieve the goals, qualified scientific, scientific expertise) and the variables of the () is the cooperation between departments (. 245) called the link or about (25 %) , means that the possibility that the contribution of the independent variables on the changing of 25% only, and the remaining 75% percentage no 75 % of the causes of the phenomenon was not clarified in the model, I mean, there are other reasons have not been included in the analysis to contribute significantly to the changing, it is clear that the ratio of the impact of independent working in the " test " Up To 0.060 and called on the "link square root ". Any by .06 % this rate is very small as shown in following table . The percentage of the square root of the sample rate used for circulation to total community was also high (041.) any more than a little square root link. These indicate the result to the weakness of the combined impact of independent variables of changing.

The Agenda No. (2-1) Summary of the Model " cooperation between departments "

A model	The link	The square link	The square link rate
1	. 245a	.060	.041

It is clear from the summary of the Model No. (2-2) Which contains the values of the link and link the square and the square link rate, the percentage of or the link between independent factors (Cooperation between departments, to achieve the goals, qualified scientific, scientific expertise) and the variables of the () is setup properly (. 226) called the link, as a result this mission was this working (.049) any impact of the independent variables mentioned above and the potential contribution to the changing of the constitute about 49% and the rest 51 percent means that there are other reasons not to be included in the analysis to contribute In the changing, it is clear that the ratio of the impact of independent working in " test " Up To 0.049 is called the " link square root ". Any by .49 % this rate is very small as shown in following table . The proportion of the

link square fluoride rate used for circulation of the sample to total community was also high (029.) any more of a little square root link. These indicate the result to the weakness of the combined impact of independent variables of changing.

The Agenda No. 2-2) summary form " setup properly "

A model	The link	The square link	The square link rate
1	. 220a	.049	.029

It is clear from the summary of the Model No. (3-2) Which contains the values of the link and link the square and the square link rate,, the proportion of or the link between independent factors (setup properly, to achieve the goals, qualified scientific, scientific expertise) and the variables of the () is the cooperation between departments (. 135) and are called link any by about (14 %) , any that the potential contribution of the independent variables on the variable rate of 14 % only, and the remaining 86% of the causes of the phenomenon was not clear in the model, I mean, that there are other reasons have not been Included in the analysis to contribute significantly to the changing, it is clear that the ratio of the impact of independent working in the " test " Up To 0.018 and called on the "link square root ". Any by .18 % this rate is very small as shown in following table . The proportion of the link square fluoride rate used for circulation of the sample to total community were counter (002- .) any less than link square root B. indicate the result to the impact of independent variables together in the reverse of the variable.

The Agenda No. (3-2) a summary of the Model " achieve the goals "

A model	The link	The square link	The square link rate
1	. 135a	.018	-.002

It is clear from the summary of the Model No. (4-2) Which contains the values of the link and link the square and the square link rate, the proportion of or the link between independent factors (setup properly, to achieve the goals, qualified scientific, scientific expertise) and the variables of the () is the cooperation between departments (. 494) are called link any by about (50 %) , means that the possibility that the contribution of the independent variables on the variable of 50% only, and the remaining 50% of the causes of the phenomenon was not clear in the model, means that there are other reasons not included In analysis to contribute significantly to the changing, it is clear that the ratio of the impact of independent working in the " test " Up To 0.244 is called the " link square root ". Any by .24 % this rate is very small as shown in following table . The percentage of the square root of the sample rate used for circulation to total community was also low (228.) any less of a little square link. These indicate the result to the existence of a relationship medium contribute to the impact of independent variables together on the changing.

The Agenda No. (4-2) summary form " a tool of control and planning,"

A model	The link	The square link	The square link rate
1	.494 a	.244	.228

It is clear from the summary of the Model No. (5-2) Which contains the values of the link and link the square and the square link rate,, the proportion of or the link between independent factors (setup properly, to achieve the goals, qualified scientific, scientific expertise) and the variables of the () is the cooperation between departments (. 226) are called link any by about (23 %) , any that the potential contribution of the independent variables on the variable rate of 23 % only, while the rest are no 77 % of the causes of the phenomenon was not clear in the model, I mean that there are other reasons not Be included in the analysis to contribute significantly to the changing, it is clear that the ratio of the impact of independent working in the " test " Up To 0.051 and called on the "link square root ". Any by .51 % this rate is very small as shown in following table . The proportion of the link square fluoride rate used for circulation of the sample to total community was also high (. 032) any less of a little square root link. These indicate the result to a relationship had little impact on changing independent variables combined.

The Agenda No. (5-2) Summary of the Model " access to sound results "

A model	The link	The square link	The square link rate
1	.226a	.051	.032

Table III: variance analysis (ANOVA).

Use the researcher to study the impact of the linear regression analysis of factors and independent (setup properly, to achieve the goals, qualified scientific, scientific expertise, the changing of the test, which was in our test this (Cooperation between departments, with a view to know the extent to which the relationship between those variables with the variable in order to take decisions is there a relationship between the independent variables and the phenomenon of the study or (not) , through as a result of an analysis of the agenda (ANOVA) which is considered one of the most important tables in this linear analysis, to take the sample and compare Statistical Alpha) 0.05) , and analysis and elaboration of the results and draw the relationship between them if the ratio is Statistical Alpha less than a thousand, if Here there is nothing to do with zero refuses to accept alternative hypothesis, if it was more than a thousand, the opposite is true.

During the analysis of the sample tables (1.2.3. 4.5-3) respectively have the result that the ratio Statistical Alpha analysis for each of the variables and their relationship with variables it less than (0.05) any IT WAS (.036, 001, 461, 045, number 017) which indicates that it is linked to the refusal of Muslim zero hypothesis and alternative hypothesis.

The Agenda No. (3 1) variance analysis (BBC) variables

The model	The total boxes	The degree of freedom	Average boxes	Statistical characterization	Statistical Alpha
Pace	11.490	4	2.872	3.102	.number 017B
Standard error	180.586	195	.926		
Total	192.076	199			

The Agenda No. 3 -2) variance analysis (BBC) Variables " setup properly "

The model	The total boxes	The degree of freedom	Average boxes	Statistical characterization	Statistical Alpha
Pace	11.529	4	2.882	2.491	.045B
Standard error	225.665	195	1.157		
Total	237.193	199			

The Agenda No. 3 -3) variance analysis (BBC) variables

The model	The total boxes	The degree of freedom	Average boxes	Statistical characterization	Statistical Alpha
Pace	3.280	4	.820	.907	.461 B
Standard error	176.329	195	.904		
Total	179.609	199			

The Agenda No. (3 4) variance analysis (BBC) variables

The model	The total boxes	The degree of freedom	Average boxes	Statistical characterization	Statistical Alpha
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Pace	55.626	4	13.907	15.700	.001B
Standard error	172.725	195	.886		
Total	228.352	199			

The Agenda No. (3 5) variance analysis (BBC) variables

The model	The total boxes	The degree of freedom	Average boxes	Statistical characterization	Statistical Alpha
Pace	14.272	4	3.568	2.621	.036B
Standard error	265.488	195	1.361		
Total	279.760	199			

Table (IV) transactions.

It is through the agenda transactions we see the results of the analysis showed that there are varying relations are only one positive relationship between the independent variable (the preparation of the budget properly) and changing of the (cooperation between departments) " Beta = .240 : The Statistical Alpha = .003), I mean, that, whenever the preparation of the budget properly increased cooperation between departments, while I found negative relationship between the rest of the independent variables (the objectives , qualified scientific and practical experience with the changing () cooperation between departments, and find the relationship between the achievement of the goals with the changing of the beta = -.066 : The Statistical Alpha = .407 , and the relationship Between science qualification with variable is the

Beta= -.095 : Statistical Alpha .407 , and practical experience and changing of the beta= -.043 : Statistical Alpha.171

The Agenda No. 4 -1) transactions

The model	Transactions not codified		codified transactions	T	Statistical Alpha
	BBC	Standard error	Beta		
Test Cooperation between departments	1.239	.364	-	3.736	.001
setup properly	.216	.072	.240	3.018	.003
Achieving the goals	.061-	.073	.066-	-.831	.407
scientific qualification	.126	.092	-.095	1.375	.171
Practical experience	.042	.068	-.043	.616	.539

It is through the agenda transactions No. (4-2) we see the results of the analysis showed that there are varying relations are only one negative relationship between the independent variable) to achieve the objectives of the () and changing setup properly) " Beta = -.003 : The Statistical Alpha = .970), while found positive relationship between the rest of the independent variables (Cooperation between departments, qualified scientific and practical experience) with the changing of the () setup properly, we find the relationship between cooperation between departments with the changing of the beta =.054 : Statistical Alpha =.448 , and the relationship between science qualification with variable is the beta=.034 : The Statistical Alpha = .631 , and the practical experience and changing of the beta=.205 : Statistical Alpha .004 , which means that whenever the increased cooperation between the departments and the exchange of experiences and data increased correct preparation of budget estimates properly and scientific, as well as the qualified high scientific expertise to contribute to this process more positive in the preparation of the budget properly.

The Agenda No. (4-2) transactions " setup properly "

The model	Transactions not codified	codified transactions	T	Statistical Alpha
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	BBC	Standard error	Beta		
Test setup properly	1.762	.416	-	3.237	.001
Cooperation between departments	.061	.081	.054	.760	.448
Achieving the goals	-.004	.103	.003	-.037	.970
scientific qualification	.036	.075	.034	.481	.631
Practical experience	.228	.078	.205	2.908	.004

It is through the agenda transactions (4-3) we see the results of the analysis showed that there are varying relations are positive relationship between the independent variable (Cooperation between departments, the preparation of the budget properly) and changing the) to achieve the objectives) " Beta = .080 : Statistical Alpha = .272 , Beta = .055 percentage Statistical Alpha = .448 respectively independent variables, I mean, that whenever it has become cooperation between departments and the preparation of the budget properly contributed to the increase in the possibility of achieving the desired objectives, while any negative relationship between the rest of the independent variables (qualified scientific and practical experience with the changing of the () to achieve goals, we find the relationship between With changing scientific qualification of the beta = -.078 : the ratio Statistical Alpha = .223 , and the relationship between scientific expertise with the changing of the beta= -.036 : percentage Statistical Alpha = .609 , which indicates that he is not linked to scientific qualification or years of experience in achieving the goals, but on the contrary it negatively affect on that.

The Agenda No.(4 -3) transactions

The model	Transactions not codified		codified transactions	T	Statistical Alpha
	BBC	Standard error	Beta		
"test" to achieve goals	1.946	.358	-	5.438	.001
Cooperation between departments	.078	.071	.080	1.101	.272
setup properly	.048	.063	.055	.760	.448
scientific qualification	.111.	.091	-.087	1.222.	.223
Practical experience	.034.	.066	-.036	-.512	.609

It is through the agenda transactions (4.4) we see the results of the analysis showed that there are relations of varying degrees are positive relationship between the independent variable (the preparation of the budget properly, and achieving the goals of the () and changing monitoring tool and planning) " Beta = .038 : The Statistical Alpha = .001 , Beta = .038 Statistical Alpha ratio = .547 respectively independent variables, I mean, that, whenever the preparation of budgets, as well as be properly targeted goals, budgets will be good means of reliable control as a tool for planning future, while if any negative relationship between the rest of the independent variables (qualified scientific and practical experience with the changing (a tool of control and planning) , and find the relationship between science qualification with the changing of the beta = -.088 : Statistical Alpha =.904 , and the relationship between scientific expertise with the changing of the beta= -.108 : percentage Statistical Alpha = .086 , which indicates that it is not a relationship between science qualification or years of experience and the changing of the "monitoring tool and planning,"

The Agenda No. (4.4) transactions

The model	Transactions not codified		codified transactions	T	The Statistical Alpha
	BBC	Standard error	Beta		
Test planning and monitoring tool	1.238	.372	-	3.328	.001

setup properly	.473	.061	.482	7.713	.001
Achieving the goals	.043	.071	.038	.603	.547
scientific qualification	-.011	.090	-.008	-.121	.904
Practical experience	-.113	.066	-.108	-1.724	.086

It is through the agenda transactions (4-5) we see the results of the analysis showed that there are varying relations are positive relationship between independent variable (setup properly, science qualification) and changing the access to the results of the sound () " Beta = .054 : The Statistical Alpha = .445 , Beta = .030 Statistical Alpha ratio = .666 respectively independent variables, means that whenever the preparation of budgets properly and as well as the qualified staff member scientific results and outputs high will be discretionary budgets can be reliable and sound good, while I found negative relationship between the rest of the independent variables (the objectives, practical experience with the changing (access to the results of the Sound) , and find the relationship between independent working " " with changing objectives of the beta = -.048 : The Statistical Alpha =.496 , and the relationship between scientific expertise with the changing of the beta= -.216 : Statistical Alpha = .002 , which indicates that it is not a relationship between science qualification or achieve the objectives and the changing of the "test," he said.

The Agenda No. (4-5) transactions " access to sound results "

The model	Transactions not codified		codified transactions	T	The Statistical Alpha
	BBC	Standard error	Beta		
Test Access to sound results	2.738	.461	-	5.936	.001
setup properly	.058	.076	.054	.766	.445
Achieving the goals	.060.	.088	.048.	-.682	.496
scientific qualification	.048	.111	.030	.432	.666
Practical experience	.252	.081	-.216	-3.091	.002

The Results

The study showed that the staff of the bank in all levels of management, and those who have nothing to do with directly in the preparation, implementation and supervision of the Budget, the budget does not pay adequate attention as a tool to contribute to the effective and in assessing and measuring the progress of work of the departments at banks, according to the plan is estimated to effective evaluation, and the results were as follows:-

The financial estimates established by those in charge of the preparation of the budget does not lead to an increase in the effectiveness of the planning and thus negatively affect the achievement of the goals of the Chamber. The results have shown that a total of 55, 8 % of agree that the financial estimates for the lead to increase the effectiveness of the evaluation, measurement, and that the rate of 59, 5 % only agree that these estimates will lead to the achievement of objectives, and this percentage is low, especially if we know that the planning stage and prepare estimates of budget is considered the cornerstone for achieving the objectives, the greater the degree of planning quality, whenever the results achieved the best, where, in an interview with him in this regard, that without good order effective follow-up by the Department of Finance, the directors of the Chambers will not give special budget their constituency any interest, and that they use to balance as a tool for evaluation and follow-up will be required effective and efficient.

The results showed that the majority of the staff in the different departments of the bank, are dependent on the quarterly review compulsory budget by staff of the Department of Finance, where results indicated that 95 % of agree that reliance on the quarterly review and annual financial service in the control of the budget. The results also reported, that a total of 61, 5 % of the constituencies is to follow up on the results of the meeting of the budget quarterly review, evaluation and deviations and to take corrective action to address them first. This proportion of weak confirms the inadequacy of regulatory procedures within the circles of the bank. As the follow-up to the outcome of the meetings and to take corrective action is considered one of the most important stages of censorship, which is known as corrected in control. It emphasizes that, as indicated by the results of the analysis, which is that a total of 52, 7 % only agree on the adequacy of control measures on the budget within the Chambers, which are working in, the reason for this, as has already been pointed out that the majority of the constituencies are based on

regulatory procedures by staff budget section in the Department of Finance, in that 90, 5 % agree that the regulatory procedures by

A staff of the Section in the Department of Finance Budget adequate and appropriate, and that about 93 % agree on the budget section as an effective tool to control the preparation and implementation of the budget. Perhaps that would lead to the adoption of the Chambers and sections of the budget section, this is confirmed by the study, with that about 75 % OF consider that this is a main reason for the lack of oversight on budgets as required. This was confirmed by staff of the budget in the territory of the Gaza Strip and the presidency of the bank interviewed, where a majority of the extent of the importance of the role they are playing in order to compensate for weak regulatory procedures in force in different constituencies. The results of the study also showed that 82 percent agree that the regulatory procedures within different departments need to increase the interest of workers in these services.

Targeted, a researcher from the study during this to address the problem of financial management at one time, which suffer from high departments in banks in Libya, not to rely or focus on discretionary budgets appropriate scientific tool to assess the administrative and financial functioning of departments to those banks, to modernize the budgets of information and data for evaluation and follow-up.

The putsch, a researcher in access to show monitoring side balance administrative discretion , through the work of identifying specific to this study, which included several of the paragraphs are tied to several questions related to the subject of the study, this study has targeted some of the staff members who have a direct or semi-direct preparation and follow-up budgets bank estimated distribution of resolutions and data collection.

The use, the researcher in this study linear analysis multi-zero to test hypotheses and decision by accepting or refusing to, and through the results of the analysis and knowledge of the relations between the independent variables and changing the as mentioned above, has demonstrated the results of the analysis only one positive relationship between independent variable " of the preparation of the budget properly" and changing the "cooperation between departments," he said, the higher the method of the preparation of the budget based on the correct scientific basis was strong and sincere cooperation between departments, on the contrary of other independent variables " achieve the objectives, qualified scientific and practical experience " means that there is an inverse relationship " negative " linking these variables with each other and negatively affected the changing of.

Recommendations

The need to take appropriate practical actions that would contribute to the staff of different departments show.

Greater attention in the preparation of budget estimates, including more than of the effectiveness of the planning, which, in turn, lead to action to achieve the objectives of the service, such as the holding of vocational courses and appropriate financial and technical aspects of how to obtain accurate information and appropriate, which contribute to the preparation of accurate estimates.

The need for participation of the Directors of various departments in the preparation of the criteria for the assessment of performance which is currently in force in a more effective way, in a way that contributes to help understand, also need to review these standards and consideration, so that the objective criteria, achievable and measurable. It is recommended that the researcher, as well as the need to hold specialized courses in Arabic, in order to avoid any language difficulties if they were in English, to be attended by directors of the Chambers, to be trained and brief them on the methods to prepare specialized technical criteria for the assessment of performance, and the need to take into account the situation of each of the individual in the development of standards, and the lack of a standards set by senior management of all the territories, where the privacy of each Territory, and its activities, which may differ from those in other regions.

Senior management must be convinced of the usefulness of the work of the planning budgets and the importance of their use, as well as the importance of an integrated system to provide information that is contained in the budget planning process to facilitate predictability, reduce errors, because, as is known, the budgets adopted planning on the basis of the information gained by the company from its experience as well as future forecasts.

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