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The Importance of Using Strategic Management Accounting Methods in Rationalising Banking Integration Decisions

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The current research aims to identify the importance of using strategic managerial accounting methods in rationalising banking integration decisions. The research community consisted of a group of managers and heads of senior management departments and financial departments in Iraqi commercial banks, and a sample was taken from the research community that consisted of administrative accountants managers and section heads, financial managers, audit managers, heads of accounting departments, heads of financial analysis departments, directors of departments preparing financial statements in commercial banks, and for the purpose of achieving the goals of the research a questionnaire was prepared specifically for this purpose. It was used to work on a number of statistical methods in analysing research data by using the Statistical Package for Social Sciences (SPSS-16) program, and descriptive statistics methods were used by extracting iterations, percentages, arithmetic mean and standard deviations, as well as using the Alpha Cronbach test and (T) test for one sample (One Sample T-test) to test the research hypotheses. The research found that strategic management accounting contributes to the merger of commercial banks through the stages represented by the planning, negotiation and termination stage and identifying the effects generated by the merger, and the research recommends the need to rely on the methods of the strategic administrative management in the merger of banks, in addition to the need for administrative accounting cadres to rely on the results of the research as evidence that can help them during the performance of their functions.

Key words: *Strategic Managerial, Negotiation, Administrative, Commercial Banks.*

Introduction

Banking integration in the contemporary world constitutes an important station for strengthening the national economy and enhances the financial and banking sectors for its positive results, as several banks in the world have initiated mergers with other banks to form large financial units that can face giant economic blocs and changes in the business environment, in addition to that the banks play a major role in advancing development and the booming of the national economy for each country. Therefore, most attention was focussed on these entities and drew attention to them due to the drastic effect of any of the activities they undertake on the state economy. The accountants realised the rapid development of information technology and the needs of many parties to it, which led them to find accurate specialisations of accounting that serve each of them with a specific purpose and category, and strategic management accounting is one of the specialised accounting branches that aims to provide some non-financial information in order to serve the various departments in carrying out their duties and duties assigned to them. Strategic management accounting is the rationale for all accounting and administrative sciences, as its primary tasks lie in providing appropriate information to all parties, so it is considered the advanced activity of accounting systems and administration. It provides information from administrative and accounting data after listing and analysing it to the bank's administration and the relevant authorities in order to use it in decision-making and oversight that helps the administration to plan the foundations of its work and adopt effective future policies to achieve its desired goals. Hence the need to use administrative accounting information in taking investment decisions are an urgent necessity; therefore the responsibility of the manager accountant today has become large and requires him to be ready to perform these tasks.

Research Methodology

Research Problem

The last two decades of the last century and the beginnings of the current century witnessed many changes and developments, the most important of which was the shift towards market mechanisms and the approval of the World Trade Organisation agreement, which addressed for the first time the services sector that includes financial and banking services, as well as increased trends towards establishing trade blocs. The world economy is characterised by the features of trade and investment liberalisation and the trend towards globalisation, and as a result these global changes have encouraged the phenomena of integration and ownership between global economic units, especially within the banking sector, and therefore the urgency to answer the following main question: What is the contribution of strategic management accounting methods in the integration of commercial banks?

Research Objectives

The current research aims to shed light on the importance of using strategic management accounting methods at every stage of the merger of commercial banks, which is represented in each of the planning stages, the negotiation stage, the termination and integration stage and the assessment and identification stage of the effects resulting from the merger of commercial banks. This research aimed to measure the extent of the strategic management accounting contribution to the merger operations, as well as having a goal to reach the results that would achieve the research objectives.

The Importance of Research

The importance of the research comes from the importance of its variables represented in strategic administrative accounting and banking integration, for strategic administrative accounting works to provide information that helps management in planning its future policies to achieve the desired goals, and the research seeks to provide a guide for bank departments in banking mergers, and thus contribute to the field of strategic management accounting. Note that this field is almost devoid of previous studies related to linking strategic management accounting and integration, despite its importance.

Research Hypotheses

The research is based on the following hypotheses: (1) The strategic managerial accounting methods can contribute to the planning stage for the merger of commercial banks. (2) The strategic managerial accounting methods can contribute to the negotiation stage for the merger of commercial banks. (3) The managerial accounting methods strategy can contribute to the stage of ending and integrating the merger of commercial banks. (4) The strategic management accounting methods can contribute to the stage of estimating the effects of the merger of commercial banks.

The Research Sample

The sample of the research is a group of accountants, auditors, administrators and financial analysts working in Iraqi commercial banks in order to demonstrate the importance of strategic management accounting methods in the merger of banks.

Theoretical Framework for the Research

The Concept and Methods of Strategic Management Accounting

Researchers have provided several definitions of the concept of strategic management accounting through different points of view, most of which concluded that management accounting is only part of an integrated management information system for the facility that performs specific functions, and there are those who define strategic management accounting as a system that provides information to assist managers in performing planning and oversight activities, which include management accounting activities gathering, classifying, processing, analysing and communicating information reports to managers. Thus, strategic management accounting is a systematically structured scientific framework designed to assist management in securing policies and rationalisation of decisions to achieve the goals of the unit in light of the variables of reality through the provision of appropriate and timely information. Strategic management accounting is a system that provides information to internal parties in the organisation and is designed to support management with the information it needs, as administrative accounting works on assisting managers through the information you provide them in identifying important issues, finding solutions to problems and working to evaluate performance (Hanson, 2012: 405). The researcher believes that strategic managerial accounting is an integrated system of principles and practical methods characterised by interdependence, aimed at serving administrative decisions and subject to reshaping and formulation based on the nature of the decision to be taken and the extent of its impact on the continuity of the company. There are a set of methods for strategic management accounting, and they can be illustrated through the following: (Sheehan & Jashim, 2014: 22-23)

1. On-time production: It is a comprehensive philosophy of heron management that focusses on management policies that result in the efficient production of high-quality goods while maintaining the lowest possible level of sadness.
2. Reverse flow: It is the cost measurement system in which the registration of what happens to the product is postponed until it becomes a complete product or until the products are sold and delivered to customers.
3. Total Quality Management: It is one of the strategic priorities to achieve the company's competitive advantages, which are no longer limited to the quality of products only, but the quality has extended to include the organisational structures of the company.
4. Cost based on activities: It is a method that relies on a new cost philosophy that avoids deficiencies in the traditional cost systems and keeps pace with the modern manufacturing environment and the various requirements it imposes.
5. Management on the basis of activities: It is a method that relies on assisting the administration in making decisions by using cost information on the basis of activities to satisfy customers and satisfy their needs.

6. Budget based on activities: It is a cost-based system based on inverse activities where its goal is to transfer by equipping only the resources required to meet production and the number of sales in the budget.
7. Target cost: It is a market-oriented cost management technique that is used at the beginning of a product's life to enhance profitability and productivity in general while reducing unnecessary costs.

The Role of Strategic Management Accounting in Helping Management to Perform its Functions

Strategic management accounting has an important role in assisting the management of the economic unit in performing its various functions through the appropriate information it provides to management at the appropriate times (Paul, 2013: 506). The role of strategic management accounting is to assist the company's management in carrying out its functions through the following:

1. Planning: Planning means the procedures and steps to be taken to define goals and develop appropriate programs to obtain various resources and use them to achieve these goals. The administrative accountant undertakes the task of collecting data that assists management in the planning function (Yiaoer, et.al., 2015: 36).
2. Organising: Organising means the identification of the best ways in which the various available resources can be organised and what enables the implementation of the plans in place, and the administrative accountant is responsible for the processes of identifying, collecting, analysing, interpreting and communicating the information used by the administration to achieve the goals (Ray, et.al., 2006: 607).

The Concept and Stages of Banking Integration

Banking merger is seen as the desire of two independent banks to join one another and form a new bank, as a result of which the two independent banks lose their personality completely and a new bank appears, i.e. the bank merger is the union of two or more banks with each other which leads to the merging banks losing their personalities with the emergence of a new bank that devolves To all the assets and assets of the dissolved bank (Cussow, 2008: 304), and thus the merger is a complete absorption of a company by another, whereby the acquired company maintains its name and its own, and it acquires all the financial assets and capabilities of the acquired company, and after the merger, the acquired company ends A meeting as a separate business entity, and this indicates that the merger is the union of two or more companies while the present value of their interests is easy to calculate, meaning that the merger is an agreement according to which two companies are mixed so that this leads to their expiration together and the transfer of all their rights and obligations to a new company, as a decision Banking merger is a strategic decision that is subject to careful and comprehensive studies with the aim of completing it in the best possible way (Putan, 2016: 108). There are several stages of banking integration, which can be illustrated by the following:

First: The Planning Stages

The first stage of any merger or annexation is the work of a plan that defines the direction and goals of the bank. There are several steps for this stage, which are as follows: (Maryanne & Don, 2006: 14-15).

1. A comprehensive strategic plan: It is necessary for the bank to build a comprehensive strategic plan, and this comprehensive plan clarifies the goal, direction, and axis, and this plan determines how and where the bank competes and determines the markets it serves as well as the required resources, prices, delivery systems and financial structure.
2. The merger and annexation team: The next step in the planning stage is the organisation of the merger and annexation team. It should consist of the main employees of the bank, such as the lending, administration, financial affairs, operating, marketing and human resources departments. The team leader must be a competent and experienced manager in the business.
3. Merger Plan: The merger plan gives a framework for the rest of the process, and the elements of this plan should include the following: the timing of activities and preparation for sale (by the seller) purchased by the buyer, the required form of the deal, financial and tax ratings and the negotiation plan.
4. Choosing and reviewing the set objectives: The inclusion criterion provides a framework through which a list of potential candidates can be extracted, and here the analysis is done using the available data, and if the internal data is not available, it is difficult to evaluate many of the candidates who were chosen for non-financial criteria.
5. Assessment of forecasts: This step includes an evaluation of the organisation's financial forecasts for the desired goal, as these expectations are of particular importance if the organisation is studying the acquisition process in order to obtain the best available alternative that can achieve the highest returns.
6. Analysis: By using information from the previous steps, it is possible to set an initial value for each candidate, and estimate this value depending on the information available from public sources and when the data is evaluated, which is supposed to be reasonable, then the next step is to take the appropriate decision.
7. Administrative review and decision-making: This step includes a review by the senior management of the reports that were created through the administrative accountant and his team, and with the help of these reports in addition to the administrative-accounting inputs, the top management can focus on purchase prices, which can require an average rate of return for the specified internal or redemption period required for this transaction.

Second: The negotiation stage: The second stage of the merger and negotiation process is negotiation and study, and this stage covers the activities from the initial friction between the buyer and the seller to the point of preparing the agreement on merging or annexation, and once the decision is taken, the way in which the negotiations take place has important implications for the process of the resulting merger for each of the joint entities. During the negotiation process, each bank will have a different opinion about the value of the bank that will be acquired, and therefore an environment must be created that enables negotiations to be conducted in a way that creates fair value for all parties taking into account the application of financial instructions. Thieves on it, and the researcher believes that the stage of negotiation for banking merger does not go beyond being a stage of agreement between the merging parties and trying to get each party out with minimal burdens, and therefore it is not an easy task, as it requires a mix of conditional skills with moral values (Anthony, et .al., 1999: 126).

Third: The termination and integration stage: At this stage, the terms of the transaction are established, the transaction is completed and the task of entity integration begins.This stage includes five main elements which are the final agreement, shareholder approval, final review, completion of the transaction and integration, and the researchers' point of view on the termination and integration stage is fully compatible with what most researchers mentioned regarding this stage, as it is the stage of preparing the terms of the merger deal for its completion and access to the integration of entities after obtaining the approval of both owners, shareholders and government agencies, as defined by the law and the legislator (Ray, et.al., 2006: 608 -609).

The Importance of Strategic Management Accounting Methods in Banking Integration

The banking entity aiming at the merger must work to organise a merger team consisting of the main employees of the bank such as the Administration and Finance Department, and that this team is characterised by the competence and ability to ensure that important decisions are taken for the success of the merger, and since the administrative accountant as part of the merging team formed by the bank's management is able to give the addition to the merger process by virtue of its skills and experience that enable it to contribute to the analysis of the merger strategy (Agyenim, 2010: 4). The roles in which strategic management accounting is performed during each stage of the merger can be clarified as the following:
First: The importance of strategic management accounting methods during the integration planning stage: Administrative accountants are professionals in the administrative decision-making team based on their experience, in addition to administrative accounting tools that facilitate the process of development and implementation of strategies, may lead to a possible merging process or the seizure of candidates By identifying units with resident assets within conservative accounting policies, in addition to the possibility of choosing to employ multiple

available variables based on a series of accounting ratios of efforts made to identify the best candidates for the acquisition (Tambi, 2005: 104), where The administrative accountant through his tools and experiences using computerised forms and data of annual reports of the nominated entity, to reach the expected performance of the candidate and display it based on the cash flow and consolidated financial statements, as the desired bank is evaluated through the possibility of its growth, market share and supportive technology for it, and where the potential growth The market share for its services is clear standards that must be taken into consideration by the bank, and the management accountant provides the expertise along with the Research and Studies Department (Nicholas, 2011: 42).

Second: The importance of strategic management accounting methods during the integration negotiation stage: The merger decision requires a great deal of analysis since the individuals involved in the negotiation process are the same people who must bear responsibility for achieving the expected benefits from the evaluation process, and where the negotiating role or The person in charge of the negotiation process includes an awareness of the implications of the merger process in the various groups that make up the entity. Thus, the role of the administrative accountant during this stage is due to the extent of the powers granted to him by the bank's administration, in addition to the importance of the job level that occupies Within the economic unit, it is possible for the administrative accountant to be given roles during the negotiation stage in one entity in exchange for not granting these roles to another entity, in complete contrast to the first stage of banking integration, which is the planning stage where during which the administrative accountant provides key and important roles that cannot be canceled or Downsising (Ross, et.al., 2011: 45-46).

Third: The importance of strategic management accounting methods during the merger completion and integration stage: The managerial accountant during the merger completion and integration phase plays the roles of management accountant to ensure shareholder approval in order to avoid problems that might hinder the transaction, and it can be added to him roles during the integration phase that takes place By the management accountant, it is possible that the managerial accountant may be a major and important member of the integration team or supervise the integration process, based on the powers granted to him (Richards, 2017: 69).

The Applied Side of the Research

Society and Sample of Research and Statistical Methods Used to Analyze Data

The research community and sample consists of a group of managers and heads of the administration and finance departments in the Iraqi commercial banks, and for the purpose of achieving the goals of the research a questionnaire was prepared specifically for this research, and the validity of the questionnaire was confirmed and proven, then it was distributed to the members of the research sample, and a measure was used Likert Scale, to answer the resolution paragraphs based on the following values: Strongly agree (5) points, agree (4) points, neutral (3) points, disagree (2) points, strongly disagree (1) points and the mean of the responses of the study sample individuals for each paragraph was classified as follows: Less than (3) low, from (3.1-4) medium, (4) P More high. Also, the apparent honesty of the tool or questionnaire was verified after developing the initial form and displaying it by a number of faculty members in Iraqi universities, to ensure its coverage of the basic aspects of research and the clarity of its paragraphs, their suitability and their affiliation with the field that they were prepared to measure, and to ensure the consistency of the research tool, the Alpha Cronbach test was used (Cronbach Alpha) in order to check the homogeneity or internal consistency of it, where the value of the Krumbach Alpha coefficient for the study variables ranged between (0.77 - 0.87), and this means that there is a large degree of credibility in the answers, and Table No. (1) shows the most prominent results of this test. .

Table 1: Stability coefficients of the research instrument according to the internal onsistency method (Alpha Cronbach test)

Coefficient of Stability	The Number of Paragraphs	Field	No.
0.87	5	The importance of strategic management accounting methods during the integration planning stage.	1
0.85	5	The importance of strategic management accounting methods during the negotiation stage for integration.	2
0.78	5	The importance of strategic management accounting methods during the integration and completion phase.	3
0.77	5	أ The importance of strategic management accounting methods during the stage of determining the effects of the merger.	4
0.82	20	Total	

Source: Prepared by the researcher.

The sample can be distributed according to demographic characteristics, as shown in Table (2).

Table 2: Distribution of the sample according to demographic characteristics

The study sample		Demographic characteristics For the research sample	
Percentage	Repetition		
%79	64	Mention	Legion
%21	17	Female	
%03	3	أLess than 5 years	Years of Experience
%06	5	From 5 to 10 years	
%19	15	From 10 to 15 years old	
%72	58	Over 15 years old	
%15	12	Management Accountant	Job Description
%21	17	Financial Manager	
%12	10	Internal Auditor	
%13	11	Head of Accounts Department	
%20	16	Financial Analyst	
%19	15	Preparing financial statements	

Source: prepared by the researcher.

The previous table shows that the research sample consists of (81) individuals, of whom (64), or a percentage of (79%) of the total male and the rest of the female respondents, and the results also showed that approximately (72%) of the study sample members are Those with more than 15 years of work experience, which is considered one of the good indicators in the banking sector, and also helps that the answers are characterised by accuracy and serves the research objectives to a large extent, and with regard to the distribution of the study sample according to the job description, as the previous table indicates that what Its percentage (15%) of the respondents are administrative accountants, and this indicates that commercial banks have the job of public accountant My house is within its cadres with a note that some of these banks retain more than one administrative accountant, and the percentage of financial and audit managers in the study sample is (21%, 12%), respectively, based on the researcher's targeting of this relevant category, specialisation and experience within Iraqi commercial banks As for the heads of the accounts departments, financial analysts and those who prepared the financial statements, they reached (13%, 20% and 19%) respectively, and this helps in reaching reasonable answers to the questionnaire questions.

With regard to the statistical methods used to analyze the data, the researcher relied on a number of statistical methods using the Statistical Package for Social Sciences (SPSS-16) program, as descriptive statistics methods were used to extract frequencies, percentages, standard deviations and (T) test for one sample (One-Sample T-test), in addition to the use of the Alpha Cronbach Statistical Test.

Present the Results of the Field study and Test the Hypotheses

During this paragraph, the results of the responses of the members of the research sample will be reviewed with regard to the importance of using strategic management accounting in banking integration, and the following is a presentation of the results of the research hypothesis test, as follows:
First: The results of the first hypothesis test: which states (The strategic managerial accounting methods can contribute to the planning stage for the merger of commercial banks). To answer this hypothesis, the researcher extracted the arithmetic averages and standard deviations, as shown in the following table: -

Table 3: Arithmetic averages and standard deviations for respondents' answers to the research sample for the planning stage of the merger of Iraqi commercial banks

standard deviation	Arithmetic mean	For paragraphs	No.
0.475	4.674	Strategic management accounting contributes to preparing a practical and timely plan that is used in implementing the comprehensive strategic plan of the bank.	1
0.509	4.643	Strategic management accounting analyzes the market and the competitive environment facing the bank fully, identifying its strengths and weaknesses.	2
0.502	4.679	Strategic management accounting assesses the assets of the target bank for consolidation into conservative accounting policies, ensuring that there is no risk and risk.	3
0.687	4.256	Strategic management accounting helps in analyzing the technology used by the target bank to integrate and fully benefit from it..	4
0.289	4.918	The Strategic Management Accounting provides the bank's management with reports on the analysis and evaluation of the bank's target for the merger, to help it determine purchase prices.	5
0.492	4.634	ا Average year	

Source: Prepared by the researcher.

Table 4: The results of the test (T) for one sample (One Sample T-test) of the importance of using strategic management accounting methods in the planning stage for the integration of Iraqi commercial banks

The confidence interval is 95% for the difference Arithmetic average		The difference in SMA	level indication	Degree Freedom	T value Calculated	deviation The normative	The average Arithmetic
Upper	Lower						
1.705	1.458	1.563	0.000	80	46.438	0.492	4.634

Source: Prepared by the researcher.

It is clear from the above table that there is a statistical significance of the importance of strategic management accounting methods at the stage of planning for the merger of banks, depending on the calculated value (T) of (46.438) which is a statistically significant value at the level of significance (α <0.001), and this indicates acceptance of the hypothesis and indicates the importance of using strategic management accounting methods in the planning stage for the merger of commercial banks.

Table 5: Arithmetic averages and standard deviations for the answers of the sample individuals searching for the paragraphs of the negotiation stage for the merger of the Iraqi commercial banks

standard deviation	Arithmetic mean	For paragraphs	No.
0.352	4.025	Strategic management accounting helps to conduct preliminary negotiations for the merger of the bank, which includes convergence of ideas of the two parties and in a manner that benefits them.	6
0.543	3.867	Strategic management accounting helps in examining the basic form of the bank's merger agreement proposed to reach an integrated banking unit.	7
0.516	3.961	Management accounting contributes to preparing an initial approval for the merger of the bank and includes the purchase price and the date of completion or cancellation of the deal.	8
0.599	4.482	Strategic management accounting contributes to analyzing the financial statements of the target bank to ensure that all of its data has been recorded in accordance with the (GAAP).	9
0.614	4.729	Strategic management accounting provides the bank's management with reports on the progress of	10

		the merger negotiation process and assistance in making appropriate decisions.	
0.525	4.213	Overall average	

Source: Prepared by the researcher.

Table 6: The results of the test (T) for one sample (One Sample T-test) of the importance of using strategic management accounting methods in the negotiation stage for the integration of Iraqi commercial banks.

The confidence interval is 95% for the difference Arithmetic average		The difference in SMA	level indication	Degree Freedom	T value Calculated	deviation The normative	The average Arithmetic
Upper	Lower						
1.285	1.143	1.289	0.000	80	35.904	0.525	4.213

Source: Prepared by the researcher.

Third: The results of testing the third hypothesis: which states (The strategic managerial accounting methods can contribute to the stage of ending and integrating the merger of commercial banks). To answer this hypothesis, the researcher extracted the arithmetic averages and standard deviations, as shown in the following table: -

Table 7: Arithmetic averages and standard deviations for the answers of the sample individuals searching for the paragraphs of the stage of ending and integrating the Iraqi commercial banks.

standard deviation	Arithmetic mean	For paragraphs	No.
0.949	2.695	Strategic management accounting contributes to supervising the completion of the bank's merger and providing all the required analytical statements.	11
0.693	4.353	Strategic management accounting contributes to determining the purchase price of the target bank for the merger as well as determining the costs expected to occur.	12
0.586	4.631	Management accounting provides strategic advice to the bank’s management in order to avoid and find solutions to problems that could hinder the deal.	13

0.244	4.044	Strategic management accounting contributes to the formulation of the bank's integration plan while defining the initial and basic objectives of this plan.	14
0.535	3.901	The strategic management accounting provides reports to the bank's management on the merger integration workflow according to the plan in place and its progress..	15
0.601	3.925	Overall average	

Source: prepared by the researcher.

Table 8: The results of the test (T) for one sample (One Sample T-test) of the importance of using strategic management accounting methods in the phase of completion and integration of Iraqi commercial banks

The confidence interval is 95% for the difference Arithmetic average		The difference in SMA	level indicatio n	Degree Freedom	T value Calculate d	deviation The normativ e	The average Arithmet ic
Upper	Lower						
0.975	0.776	0.881	0.000	80	18.807	0.601	3.925

Source: Prepared by the researcher.

Fourth: The results of the fourth hypothesis test: which states (The strategic managerial accounting methods can contribute to the stage of estimating the effects generated by the merger of commercial banks). To answer this hypothesis, the researcher extracted the arithmetic averages and the standard deviations, as shown in the following table:

Table 9: Arithmetic averages and standard deviations for the answers of the individuals in the sample for searching for paragraphs of the assessment stage and determining the effects generated by the merger of Iraqi commercial banks.

standard deviation	Arithmetic mean	Paragraphs	No.
0.449	4.756	Strategic management accounting contributes to analyzing the bank's financial performance after the merger, through the use of performance indicators and financial ratios.	16
0.433	4.757	Strategic management accounting helps in preparing analytical reports for the bank's performance after the merger, and in a way that helps in taking appropriate decisions.	17

0.556	4.644	The strategic management accounting assesses the bank's merger outputs by comparing the bank's financial and strategic performance before and after the merger.	18
0.521	4.753	Strategic management accounting explains the financial performance results of the bank in the post-merger stage and find appropriate solutions to the problems raised..	19
0.303	4.906	The Strategic Management Accounting provides the bank's management with reports on the bank's financial performance after the merger, to compare it with the scheme.	20
0.452	4.763	**Overall average**	

Source: prepared by the researcher.

Table 10: The results of the test (T) for one sample (One Sample T-test) of the importance of using strategic management accounting methods at the stage of estimating and determining the effects generated by the merger of Iraqi commercial banks.

The confidence interval is 95% for the difference Arithmetic average		The difference in SMA	level indication	Degree Freedom	T value Calculated	deviation The normative	The average Arithmetic
Upper	Lower						
1.815	1.872	1.886	0.000	80	48.844	0.33	4.763

Source: Prepared by the researcher.

It is clear from the data of the above table that there is a statistical significance of the importance of administrative accounting at the stage of estimating the effects generated by the merger of banks, based on the calculated value of (T) of (48,844) which is a statistically significant value at the level of significance (α <0.001), and this indicates acceptance The fourth hypothesis indicates the importance of using strategic management accounting methods during the last stage of the merger.

The Fourth Topic: Conclusions and Recommendations
Conclusions

According to the theoretical and applied aspects of the research, the following conclusions were reached:

1. Strategic management accounting is an integrated system of principles and practical methods characterised by interdependence and aimed at serving administrative decisions and subject to reformulation and formulation based on the nature of the decision to be taken and the extent of its impact on the continuity of the economic unit.
2. The strategic managerial accounting plays the role of assistant and guide to the administration in the performance of its functions, and the tasks assigned to the administrative accountant represented in providing information using administrative-accounting methods through financial and technical analysis and planning budgets can assist management in this.
3. Banking merger is the desire of two independent banks to join one another and form a new bank, as a result of which the two banks lose their identity completely and a new bank emerges, i.e. it is the union of two or more banks with each other to form a new bank to which all assets and properties of the dissolved bank devolve.
4. There are several stages of the banking merger, which are the planning stage, the negotiation stage, the termination and integration stage, and an assessment and determination stage for the effects of the merger.
1. The results of the applied study showed that strategic managerial accounting methods contribute to the planning stage for the integration of commercial banks, as they contribute to the negotiation stage for the integration of commercial banks, as well as their contribution to the stage of completing and integrating the integration of commercial banks, in addition to their contribution to the assessment and identification of the effects generated by The merger of Iraqi commercial banks.

Recommendations

Depending on the conclusions reached, the research recommends the following:

1. The necessity of relying on strategic managerial accounting, its methods and tools at every stage of the merger in the commercial banks represented by the planning stage, the negotiation stage, the stage of the end and integration of the merger and the assessment and identification of the effects generated by the merger of the commercial banks.
2. Banks should use strategic management accounting tools in order to assist management in performing its various tasks of planning, oversight, and decision-making, in addition to

evaluating performance and working to improve and study the benefits that can be achieved from carrying out the process of banking integration.

3. Commercial banks should focus on modern technologies for strategic management accounting in a manner that is consistent with the requirements of the modern business environment and the rapid and successive changes accompanying them.

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