

The Impact the Relationship between the Management of the Financial Crisis and the Rationalization of the Decision-making Process in the Environment of Iraqi Banks

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Abstract

The study aims to study the relationship between financial crisis management and rationalization of decision-making in some Iraqi banks. It shows the extent of the impact of financial crisis management in rationalizing decision-making, and determining the level of impact relationships between the main variables and their dimensions in the field. The sample of the study was represented by employees in Iraqi commercial banks, namely (Assistant Auditor, auditor, senior auditor, Assistant Audit Manager, Senior Audit Manager - all individuals with experience in the field of study), the number of (20) banks, and 450, and were retrieved When sorting and compiling the forms for the purpose of preparing them for the analysis process ,it turned out that there are (9) forms that are not valid for analysis, so the total of the forms that are valid for analysis is (413). the analytical descriptive method has been used, and the descriptive method of phenomena and various scientific problems, and corresponds to solutions, according to its requirements. The results showed that the management of the financial crisis contributed to the explanation of the amount of (0.477) of the differences in the decision-making process, and the results show the validity of the presence of a moral impact of the management of the financial crisis in the decision-making process at the level of 0.05 significance. For employees of the studied banks The study recommends: to encourage the use of the correct scientific method in decision-making, and to have the necessary flexibility to amend decisions ,in line with future developments ,and the need to adopt all banks in activating the concept of crisis management in order to be present and ready to work at all times. The need to correct obstacles and deviations and address them and make them a tool of strength for crisis management and not weaknesses that stand in the way of applying them when a crisis occurs within the bank.

Keywords: *Financial crisis management - types of financial crisis management - decision making.*

INTRODUCTION

Crisis management is a continuous administrative process, which is concerned with predicting potential crises through sensing and monitoring internal and external environmental variables, which generate crises and mobilize the resources and possibilities available to prevent or prepare to deal with crises as efficiently and effectively as possible, and in order to achieve the least possible damage to banks, the environment and workers (Salman, 2014 : 98 (and show Management of the financial

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crisis in the form of loss of functions of various economic mechanisms that make up the economic structure. The visible impact of the economic crisis is manifested in the financial markets, and the real impact in the real sector is an economic crisis; it is divided into two parts, namely a real crisis and a financial crisis (Yıldırım(2008:34, financial crisis management is based on asymmetric information, adverse selection and moral hazard phenomena financial crisis it is divided into four types: banking, currency, foreign debt, and systemic financial crisis management, as systemic financial crisis management is a shock that eliminates important functions of the financial system, the short-term succession of crises is called Finance and banking is the name of the double crisis, and the crisis of bank and monetary debt that occurs in successive years is called the triple crisis. (Boin, McConnell, 2007: 51) points to the need to invest the positive face of the crisis in a better way by sharpening determination and making decisive, creative and distinctive decisions despite the high rate of uncertainty, which means that each crisis has multiple emanations, as it results in fears, in particular, it may be a way to maintain relationships and ensure their positivity and attractiveness through courtship connections, and That is, the ambiguity and complexity of crises may require those at risk to mobilize capacities and build structures of alliances to say that the work is guaranteed there is no the decision-making process is not necessary banks It is an important and dangerous process at the same time, because the decision does not concern one individual, but involves several individuals and includes several aspects, therefore, the decision-making process is considered the beating heart of Management, which keeps banks alive and contributes to their growth and prosperity, as a continuous, centralized and penetrating process in the basic functions of management That is, they are spread at all administrative levels and exist in every part for banks). (Imad al-Din, 2022: 42. (

Banks deliberately approve plans and develop scenarios in order to interact with the crises they encounter and make them rotate in the astronomy of negotiation sometimes and conflict situations in some situations, which explains to the Examiner that such operations reflect the aspects of the matches between the parties within the framework of information, whether available or not, which puts the departments on the Bridges of common interests, however, this does not mean ignoring the aspects of conflict, as much as it reflects cases of contradiction, both in the ideas and even the offers submitted, as how many banks have provided themselves to serve their goals, but this does not mean the possibility of achieving their goals according to the bag carried by negotiators, insofar as it reflects the act of circumstances in deciding the composition of crises and their effects on the negotiating position (Khalif et al, 2019 : 1307) and corruption is a societal scourge that human societies have known and suffered from since the emergence of man on the face of the earth to this day and its emergence and continuation is associated with the desire of man to Material or moral gains, he believes in his decision that he has no right to them, so he can access them, so he either excludes those who have the right to them, or get them through a bribe from his hand, or through another way, which is nepotism. And he knew)Tavits, 2007:216(Corruption is defined as behavior that deviates from the official duties of a public role due to financial gain or special status (personal, family, Private League); or violates the rules against the exercise of certain types of privacy in relation to influence. This includes behavior such as bribery; nepotism; and misappropriation, according to Transparency International (TI) Transparency International, Corruption is defined as "the abuse of delegated authority for private gain, depending on the amounts of money lost and the sector in which it occurs) International, 2017)". (Then Administrative corruption is the presence of dysfunctions in performance as a result of mistakes, forgetfulness, following desires and deviating from the Straight Path (Svensson, 2005:24, (so corruption is a complex social, political and economic phenomenon that affects all countries. Corruption undermines democratic institutions, slows down economic development and contributes to government instability. Corruption attacks the foundations of democratic institutions by corrupting the rule of law, creating a bureaucratic quagmire whose only reason is to

demand bribes. (UNODC, 2017)result, the study came to show impact of the relationship between financial crisis management and rationalization of decision-making process.

Accordingly, this study was divided into three parts. The first part presented the methodology of the study, the second part presented the theoretical literature, the third part focused on the applied study (method and procedures), and then the conclusion of the study.

Part One: Study Methodology

Crises are one of the important and influential events in banking, as they have become an Associated part of today's environment. It is also a source of concern for bank leaders and officials alike because of the difficulty of controlling them, due to sharp and sudden changes in the external environment, so early detection of the crisis, determining its size and type, and using the scientific and logical approach to dealing with crises has become an imperative necessity in order to find a method of managing it or what is called "crisis management" with a distinctive mechanism in Coping with crises, finding a technique oriented to unavoidable emergency situations. Therefore, the use of these administrative methods and techniques is different depending on the type of crisis and in line with the type of administrative leadership that deals with these crises. It has been noted by (Kahn & colleagues , 2013: 377), that "traditional models of crisis management are as well rooted in a classical engineering mandate to identify and fix problems in inputs and processes that lead to inefficient outputs , while Crisis Management Research has gone far beyond the internal perspective continues to emphasize" fixing the problem "Often by focusing on the factors that influence crisis leadership within the economic unit , for example, the most prominent of them are(James and colleagues, 2011: 458)) the importance of crisis management and those dealing with it , Focusing not only on the "tactical aspects of management" during the crisis but also on the "responsibilities of leading banks in the pre-crisis and post-crisis phases" (Bundy et al ,2017:1671)

The impact of financial crisis management and decision-making is highlighted in reducing administrative corruption through the procedures, means and means that can be followed under this system, which aims to achieve a number of goals of protecting the assets of Iraqi banks (Al-Nawas,2008 :5)therefore, effective decision-making may contribute significantly to reducing crises .

1. What is the nature and level of crises experienced by the Iraqi banking sector
2. What is the impact and relationship of the link between financial crisis management in rationalizing decisionin Iraqi banks

The study occupies its importance,in bridging the knowledge gap on how to manage the financial crisis, in rationalizing the decision-making process to reduce crises , and this study will contribute to the current knowledge about the following factors(financial crisis management and rationalization of the decision-making process), and another contribution to this study is to determine the reality of simultaneous relationships between the variables mentioned above, And from a practical perspective.

The current study aims to study the relationship between financial crisis management and rationalization of decision-making in some Iraqi banks. It shows the extent of the impact of financial crisis management in rationalizing decision-making, and determining the level of impact relationships between the main variables and their dimensions in the field.

A study (Hussein, Ammash,2021) refers to testing the impact of financial crises in hedge accounting within the Iraqi banking sector, and the research dealt with a sample of banks listed on the Iraq Stock Exchange and numbered (12) banks from 2009-2019 with (132) views, and financial crises have been identified in the period from 2014- 2016 as a result, the results have indicated the absence of a significant impact of the financial crisis in the hedge accounting of banks research sample, which indicates that the banks research

sample are working on risk management of financial instruments using hedge accounting tools regardless of financial crises, the accounting policy of those banks may be based on minimizing the expected risks within the organizational limits of the Forecasts were indicative of economic crises or financial turmoil in the surrounding environment or not.

A study (Farhan et al,2020) to demonstrate the reciprocal impact relationship between the global financial crisis and fair value accounting, through reviewing and analyzing some accounting studies interested in the causes of financial crises, their motives and the fact of their correlation with the trends of fair value accounting, and discussing the criticisms that affected fair value accounting, the research concluded that fair value accounting was not the cause of the occurrence of global financial crises, but It had a positive and important impact in revealing the global financial crises that were hidden by the principles of accounting accrual and historical cost measures, so fair value accounting can play an active role in financial crisis management.

A study (Mohammad et al ,2020) pointed to global changes and the emergence of financial and economic globalization and its interwoven relationships, liberalization of foreign trade and financial markets, the recurrence of financial crises and their spread in world economies, and with the beginning of recovery from the crisis, another crisis appears and several economic and financial variables interact to emerge, activate, spread and infect, in order to give the most important recommendations through The introduction of the crisis early warning system and the hedging system in the event of a financial crisis in a country linked to it economically, financially and commercially and an attempt to take conservative economic and trade policies until the crisis ends in order to alleviate the severity of financial crises. One of the rules that are recommended in making and making actual decisions is not to start with the facts, but to identify opinions, differences and points of view, to reach a horizon and a broad vision about the crisis, and to achieve speed in making a quick, effective and highly accurate decision in crises and difficult situations requires that there be a team to deal with the situation, to be knowledgeable With the dimensions of the crisis, and having experience of previous crises, the team is characterized by analytical skills and thinking outside the box .

The study (Sheikh , 2020) sought to clarify the role of business intelligence in the financial decision-making process in private banks in Erbil governorate, by measuring the impact and testing the relationship between the concept of business intelligence and financial decision-making. The research found that there is a significant correlation and influence between business intelligence and financial decision-making.

A study (Al-Tabbaa , Abdullah ,2020) aimed to investigate the impact of the efficiency of information systems on the effectiveness of decision-making and decision-making in the Central Bank of Yemen, and the study also showed that there is a statistically significant positive impact of the efficiency of information systems on the effectiveness of decision-making.

The current study proposes the following two hypotheses:

1. There is a statistically significant effect of financial crisis management on the decision-making process at a significance level of 0.05.
2. There is a correlation between financial crisis management and the decision-making process at a significance level of 0.05.

Part Two: Theoretical Literature

1. 2 the concept of financial crisis management

The linguistic origin of the term crisis in the Arabic language is due to distress and hardship , in which it is mentioned to be distressed about something in the sense of holding on to it and holding back , but the crisis is distress, hardship and distress (Salman, 2021:19.(As for the linguistic origin of the term crisis in the English language, it means a

sudden change and transformation for the worse or for the better (Baalbaki, 1980:105.(He sees (Abdul ,Wahab , 2003:19)).In this regard, it is precisely that the origin of the concept of crisis is due to the medical profession specifically, indicating that it dates back to the Latin term Crino, which means the turning point, which in turn is a specific medical condition that the patient reaches and in which he is expected; either to worsen his condition or to recover within a relatively short period of time . Van Hook pointed out that the origin of this term is due to the Greek concept Krisis, which means the decision to be made by people in the midst of some kind of pressure (Salem, 2010:11(.

In Business Management, a crisis is usually defined as an untimely, but predictable event that has actual or potential consequences for the company's stakeholders as well as its reputation and value; this means that a crisis can harm stakeholders and damage the company's relationship with them (Millar & Heath, 2004:33.(A financial crisis also means a situation in which the company fails to achieve any of its long-term financial goals; that is, it is a partial crisis or when the company fails to achieve more of its long-term financial goals, and here it is a large or complex crisis (Svoboda, 2013:2823-2824.(Business companies can observe unusual situations that suddenly appear over time; which put them in a predicament, calling it a crisis; here it is useful to emphasize the definition of a crisis and develop its concept with the statement that its origin means a difficult period, as masters or adversity in an organization, Country, region or society (Tokel et al.,(2017:7573 Especially since the world is going through a difficult period of adaptation and reflection, it seems that today most of the attention of companies has become devoted to changing the structures and organizational rules in which they manage their financial affairs (Sahiman, 2009:2(.

As for the definitions of the financial crisis cited by scientists and management specialists ,he saw)Millar&Heath, 2004:3 (as a sudden incident that requires a quick response that brings risks and pressure and can damage the reputation of the company and can fundamentally change its situation.He considers (Al-hadmi and Mohammed, 2013:18) that it is a reflection of a situation, situation, process and issue faced by the decision-maker in one of the administrative entities, where events follow, overlap and intertwine causes and results, things get mixed up and complicated, and the decision-maker may at first glance lose his ability to see when he collides and friction with it or when he tries to control it or on its curves and directions.He sees)Coombs,2012:163(as a sudden and unexpected event that threatens to disrupt the company's operations and poses a financial and reputational threat . And points out (Frederick et al((2013:176.that it occurs when the increase in asymmetric information resulting from a malfunction in the company's system exacerbates the problem of negative (adverse) testing and moral (moral) risks to make companies unable to transfer money efficiently) . Bahlul,2014:17) sees it as a sudden event that threatens a national interest and is confronted in a time-limited and limited situation, and its aggravation has serious consequences.He considers (Khalifa, 2016:11) that it is a serious and sudden event that strikes the rules of the usual systems and behaviors in the company and includes an imminent danger and a great threat to the continuity of the company in the performance of its business and to its stakeholders and requires prior, timely and subsequent intervention by the company's management.He points out)Bakos,2018:528(It is a sudden emergency event that causes serious damage and may have serious consequences for the future of the company.(Abdullah and Hammoud, 2020:427), pointed out that it is a sudden, accelerating incident that often has negative features that put the interests of companies at stake). Hammadi and Khader, 2020:147(believe that these are administrative processes and practical techniques that enable the company to sense the crisis and anticipate its occurrence in order to avoid the company from any significant financial damage due to the crisis and take advantage of its pros and cons to learn from it in the future. He pointed out (Al-waeli, 2021:927)that it is an unexpected situation or defect and a sudden situation as a result of an unstable situation that results in making a decision reflecting solutions to that defect.A crisis is an event that has the potential to radically change the company, and represents a tangible

threat to the well-being, credibility and reputation of the company and perhaps even its existence (Herbane, 2010:979). The task of crisis management is to minimize the harmful effects resulting from a serious crisis using limited resources under severe time constraints; and although the control and control of the damage caused by the crisis is the most obvious aspect of crisis management, its true essence goes far beyond extinguishing fires" (Burzan, 2021:26)

1. 2 types of financial crisis management

- The financial crisis :

There are many concepts and visions vary according to the researchers' point of view, but they agree in terms of meaning; as a result of their holistic nature and frequent use ; there is a crisis occurring in the political, economic, media and even environmental fields; the spatial scope of the crisis may be determined, it may occur in cities or in countries, including small, medium or large, so The crisis depends on the area in which it hits; if it hits the banking sector or financial companies, this sector is paralyzed as a result of the crisis (Sullivan, 2013:105).

- The crisis of managing the financial resources of the state :

This type of crisis is sometimes associated with individuals; and sometimes with management, and there are many and many other times, including administrative corruption, career sagging and poor efficiency of the person to manage using it; methods of procrastination and procrastination management does not deal properly with the workers; not to mention the lack of incentives provided to them; and on the part of management is the difficulty of communication between Crises are usually; their consequences are usually transferred to crises of another kind, which may be economic or labor, such as strikes (al-mafraji, 2020 :11).

- The crisis :

These crises appear when banks are exposed to large demands; sudden by depositors to withdraw their deposits so that, neither its available liquidity nor its reserve ratio (legal reserve), does not cover the size of what will be withdrawn from deposits; the bank lends or operates most of its deposits ; and retains a small percentage to meet daily withdrawal requests; it will naturally not be able to This is called a liquidity crisis; in such a case, the central bank should intervene as a last resort for liquidity; this is if one bank faces this crisis; but if it moves to other banks, it is called a banking crisis, and then it is unable to intervene to save it from collapse (Gerard, 2013:2).

- The and domestic debt crises :

The foreign debt crisis arises when the state fills the budget deficit, through borrowing and this; either it is EXTERNAL to any of the countries ' And international companies such as the International Monetary Fund ,or the World Bank for development and investment, and others to meet the shortage of revenues; and that this type is often with sovereign guarantees that the state grants to the lender; and may be internal through the issuance of bonds to lenders obliging the state to repay the amounts; however, the problem that the state may face, is This crisis involves not only the borrowing state, but also the lending state in obtaining its funds (Rijckeghem & Weder, 2009:387-408) (Furceri & Zdzienicka, 2012:1-19)

- About the local currency crisis:

As a result of the imbalance between economic resources and multiple human needs, there is a collapse in the financial markets, accompanied by a phenomenon of stagnation and deterioration in economic conditions ;and that this situation is not limited to a country, or a region, it may even include people; therefore, this period is characterized by

unemployment ; bankruptcy and social tensions; and a decrease in purchasing power (Vlaar, 2000:1-27) (Megersa&Cassimon,2015:315-327(

3. 2 the concept of decision making

The study of decision-making in business management has been an active area of research in recent decades, and has produced many valuable results by focusing on heuristics, decision-making biases, human characteristics in group decision-making, individual decision-making, approach-making etc., decision-making can be considered an essential component of Management Science and management practices,, and with That is, there is still a dearth of knowledge regarding the crucial aspects of the decision-making process that will ultimately lead to better results (Porter ,1980:329(.It has been established that goal-oriented selection and information processing of preferred solutions from a fairly equal set of alternatives is what is referred to as decision-making (Woschank,2018:22(.

Managers make routine and scheduled decisions resulting from the organization's policy, as well as prepared strategic decisions, which are unscheduled and unique decisions resulting from the organization's strategy related to environmental factors, and environmental constraints, internal and external, affect management decisions (Negulescu,2014: 111.(He emphasizes (Pavan et al ,(2009:4the decision-making process is an important process that leads to choosing the best alternative ,or finding a solution to the problem to be solved by following several stages so that this solution has positive results outweigh the potential losses; the steps are more effective if the procedures followed are sound to reach the preferred solution; therefore, the decision-making process aims By following these stages to effectively generate information about the decision problem through the available data, effectively create solutions, and provide a good understanding of the structure of the decision problem. The decision-making process in general can be described as a series of processes that begin with the identification of the problem, followed by the discovery of possible solutions, ranking them according to criteria, and choosing one of them (Melé, 2010: 63-645.(Decision-making is defined as; " a process that takes a certain time (shorter or longer) and ends with a decision-making process ,or as a process of identifying a set of possible variables, choosing the most appropriate one .this means that the decision-making process is defined as the identification of the problem, the process of solving the problem (Perkovic, 2019:4)".(In order to produce wise choices, group decision-making is a study technique that selects the best alternative from a set of alternatives (Wang&Liu,2019:518(The essence of the decision-making process is considered to be "the effort to act ethically ,and it serves no other function (Koonce& Kreassig, 2020:12(.

4. 2 factors affecting the effectiveness of decision-making

The multiplicity of decisions made by the manager, or the boss on a daily basis increases its difficulty and cost whenever there are influential factors in the process of making and making these decisions; if these factors overlap strongly, they sometimes lead to wrong decisions and rational decisions; or to ineffective decisions, therefore, making any decision, no matter how simple it is, has effects, and To a limited extent, it requires management to think about a number of different factors influencing the decision; some within the organization are internal factors, some outside the organization are external factors, and others are human behavior, in addition to other quantitative factors related to the cost of the decision and the expected benefits . There are a number of factors that affect the decision-making process itself, and there are factors that affect the decision-maker during his choice between the alternatives offered, which have a clear impact on the quality and effectiveness of the decision. these factors are as follows (bashagha, 2015: 115-104)

1. Humanitarian factors :

The Influencing Human Factors in the decision-making process stem from the fact that the design process, testing among the alternatives available to the decision maker, produces a human interaction in which several logical and irrational factors interact; objective; diagnostic; they are different from the rest of human behavior; besides the objective factors that affect the analysis; evaluation; selection There are non-objective or humanitarian factors that affect the process of choosing between alternatives and have consequences reflected on the rationality and safety of the decision; these factors may be the specialty of the manager; the decision maker; or his assistants, subordinates and others affected by the decision . The human factors that influence the decision-making and decision-making process included (the personality of the decision-maker; the experience and intelligence of the decision-maker; the manager's deep and comprehensive understanding of things; motivational factors; the manager's ability to anticipate; the ability to take responsibility; the individual's values and trends; the ability to initiate and innovate; subordinates and others who contribute to the decision; assistants, advisers and personal; The manager's goals and personal purposes.

2. Regulatory factors

In addition to the humanitarian factors that have already been presented, there are also some organizational factors and aspects that affect the decision-making process and its effectiveness; where the systems and procedures followed in the organization are formed; important work in the process, and these factors include the following: (delegation of authority; administrative communications; training; organizational structure; scope of supervision; loyalty For the foundation(.

3. Environmental and cultural factors :

The prevailing culture in a society, as well as the environmental conditions surrounding the organization, affect the decision-making process and, consequently, the effectiveness of decisions made in organizations operating in this society, because the decision-making process in the organization is mainly related to , including :

- of the external environment:these factors are represented by external pressures coming from the surrounding environment in which the organization operates; which is not under its control; rather, the management of the enterprise is subject to its pressure, For example, if the decision was made under political pressure , or of a political or social nature, it is difficult to use rational logic in making government decisions based on an economic criterion; however, this does not mean that no Managerial decision-makers and others conduct a deep study of issues and problems and use structured procedures and rational judgments to reach their conclusions, but it means that decision procedures cannot be adopted without taking into account the factors of the reality in which the organization operates (Al-Serafi, 2008: 144(.
- Theof the internal environmentrepresented by organizational factors; and the characteristics of the organization, which are many factors, including (Al-Serafi, 2008: 145(
 - degree of centralization ; the size of the organization; the degree of its geographical spread; the degree of clarity of the basic objectives of the organization.
 - Lack of clarity of the degree of organizational relations; between departments, individuals and departments.
 - lack of an information system within the organization benefits the decision-maker well
 - Decisions issued by other administrative levels.
 - The availability of human, technical and financial resources of the institution.

Part Three: Practical framework of the study (methodology and procedures)

1. 3 Study Community

Through reviewing the financial reports, not most of the (22) commercial banks have been selected from (20) banks from the Iraq Stock Exchange and the banking sector in Iraq (commercial), where there are two commercial banks with incomplete information, and thus the sample size of these banks is (90.9%) .

2. 3 Sample Study

The sample of the study was represented by employees of Iraqi commercial banks (M. Auditor, auditor, senior auditor, Assistant Audit Manager, Senior Audit Manager-and all individuals with experience in the field of study), the number of (20) banks, with branches affiliated to each bank in all governorates of Iraq, the 18 governorates, and therefore (450) questionnaire forms were distributed, and (422) forms were retrieved When sorting the forms and compiling them for the purpose of preparing them for the analysis process, it turned out that there are (9) forms that are not valid for analysis, so the total of the forms that are valid for analysis is (413), and Table No. (1) shows this.

Table (1) forms distributed on the study sample

The sample	Number of distributed forms	Number of forms retrieved	The percentage of the number of valid forms
Employees of Iraqi commercial banks	450	422	%91.7
	Number of damaged forms	Number of unreturned forms	
	9	-	
	Number of forms valid for analysis		
	413		

3. 3 data moderation test

The Bootstrap to the data moderation test requires missing and anomalous data checking, and my agencies:

1. checking the lost data :

This step adopts the first path to examine the abnormal data, as it requires the researcher to first examine the extent of the defect or loss of the data included in the analysis, in the event of a defect or loss of data, this affects the accuracy and reliability of the data and vice versa, on the other hand, the reasons behind the loss of data Thus, for the purpose of processing this step, the researcher used the statistical package (SPSS) in full for all paragraphs or what errors occur during the data entry for the purpose of analysis.V. (27) to indicate the percentage of missing data by extracting the duplicates for each of the paragraphs, which allows the researcher to process the data in its initial stages before proceeding to extract the required results, and Table No. (2) shows the absence of missing data that may affect the results of the study.

Table No. (2) results of missing data for the study variables

Saturation	Paragraph	Saturation	Paragraph	Saturation	Paragraph
Administrative corruption		Effective decision-making		Financial crisis management	
AC1	0	EDM1	0	PA1	0
AC2	0	EDM2	0	PA2	0
AC3	0	EDM3	0	PA3	0
AC4	0	EDM4	0	PA4	0
AC5	0	EDM5	0	PA5	0
AC6	0	EDM6	0	PA6	0
AC7	0	EDM7	0	PA7	0
AC8	0	EDM8	0	PA8	0
AC9	0	EDM9	0	PA9	0
AC10	0	EDM10	0	ADC1	0

AC11	0	EDM11	0	ADC2	0
AC12	0	EDM12	0	ADC3	0
AC13	0	EDM13	0	ADC4	0
AC14	0	EDM14	0	ADC5	0
				ADC6	0
				ADC7	0
				ADC8	0
				ADC9	0
				ADC10	0
				PCA1	0
				PCA2	0
				PCA3	0
				PCA4	0

Source: preparation of the researcher based on the outputs of the SPSS program.V. (27)

2. Testing the normal distribution of study variables

Most of the statistical tests that are used to test the hypotheses of the study are basically tests that adopt the parametric method of measurement, therefore, in order to prove the adoption of the current study of the parametric method, it is necessary to subject it to the news of the normal distribution in order to show the extent to which the data drawn from the Two commonly used tests are the Kolmogorov–Semenov (Kolmogorov–Smirnov) and Shapiro–Wilk (Shapiro–Wilk) tests, as these two tests are verified by the value of (P-value), which is acceptable when it is greater than (0.05). (This test shows whether the distribution of data differs significantly from the normal distribution or is it similar to the normal distribution, and these two tests are based on two hypotheses-:

Null hypothesis: it assumes that the withdrawn data does not follow the normal distribution model when the significant value is less than (0.05) .

Alternative hypothesis: it assumes that the withdrawn data follows the normal distribution model when the significant value is greater than (0.05).

3. Testing the normal distribution of the financial crisis management axis

It is noted from the results of Table No. (3) that the significant value of the klumgrove–semenrov test and the Shapiro–Willick test is higher than (0.05), which shows that the data follow the normal distribution, which means rejecting the null hypothesis and accepting the alternative hypothesis that the data drawn from the studied community follow the normal distribution.

Table No. (3) the results of the normal distribution test for the paragraphs of the financial crisis management axis

Shapiro- Wilk	Kolmogorov- Smirnova	Paragraphs	Shapiro- Wilk	Kolmogorov- Smirnova	Paragraphs	Shapiro- Wilk	Kolmogorov- Smirnova	Paragraphs
0.826	0.225	ADC10	0.804	0.323	ADC1	0.801	0.296	PA1
0.771	0.344	PCA1	0.828	0.227	ADC2	0.832	0.282	PA2
0.792	0.302	PCA2	0.832	0.250	ADC3	0.815	0.231	PA3
0.812	0.232	PCA3	0.791	0.261	ADC4	0.830	0.283	PA4
0.810	0.266	PCA4	0.835	0.257	ADC5	0.819	0.284	PA5
0.897	0.129	Financial crisis managem ent	0.819	0.238	ADC6	0.826	0.260	PA6

		0.790	0.337	ADC7	0.839	0.222	PA7
Sig =.P0.05 <		0.814	0.303	ADC8	0.823	0.298	PA8
Df= 412		0.833	0.273	ADC9	0.822	0.239	PA9

4. Testing the normal distribution of the axis of decision-making effectiveness

It is noted from the results of Table No. (4) that the significant value of the klumgrove–semenrov test and the Shapiro–Willick test is higher than (0.05), which shows that the data follow the normal distribution, which means rejecting the null hypothesis and accepting the alternative hypothesis that the data drawn from the studied community follow the normal distribution.

Table No. (4) results of the normal distribution test for the paragraphs of the decision-making effectiveness axis

Shapiro-Wilk	Kolmogorov-Smirnova	Paragraphs	Shapiro-Wilk	Kolmogorov-Smirnova	Paragraphs
0.800	0.257	EDM8	0.817	0.301	EDM1
0.818	0.244	EDM9	0.831	0.265	EDM2
0.821	0.246	EDM10	0.820	0.243	EDM3
0.778	0.264	EDM11	0.823	0.265	EDM4
0.816	0.266	EDM12	0.795	0.254	EDM5
0.809	0.252	EDM13	0.822	0.252	EDM6
0.812	0.232	EDM14	0.801	0.235	EDM7
		Sig =.P > 0.05	0.875	0.145	Effective decision-making
		Df= 412			

5. Structural structure of the measuring instrument

In order to identify the validity of the scale and the stability of the questionnaire form for the current variables, the researcher relied on the cronbach alpha test, as it turned out that the coefficient values of the main study variables and their sub - dimensions ranged between (0.921-0.714) and these values are acceptable in descriptive studies because they are high values compared to the cronbach Alpha standard values of (0.70) . It was also found that the values of the structural honesty coefficient were high and feasible for the approved standards, and thus the study tool became valid for final application because it is characterized by accuracy, honesty and high stability. Table (5)shows the stability and truthfulness coefficients of the measuring instrument adopted in the current study .

Table No (5): the coefficients of constancy truthfulness the level of the main variables and their sub-dimensions

The value of the structural honesty coefficient	Cronbach's alpha value	Key variables And its sub-dimensions
0.865	0.762	Pre-crisis activities
0.845	0.775	Activities during the crisis
0.875	0.783	Post-crisis activities 20
0.934	0.873	Financial crisis management
0.902	0.813	Effective decision-making

Source: preparation of the researcher based on the outputs of the SPSS V program.27.

The results of Table (5) indicate that the coefficients of cronbach's Alpha for the variables included in the analysis reached higher than (0.75), which indicates that the measurement tool is characterized by high relative stability, as well as that all values have ranged between (0.762-0.873), which are statistically acceptable values, as the coefficient of stability of the variable (financial crisis management It reached (0.873), and the coefficient of stability for the dimension of (decision-making effectiveness) reached (0.813), and this indicates that the measurement tool fits with the responses of employees in the Iraqi commercial banks studied.

6. Financial crisis management analysis-dimension: pre-crisis activities

The results of Table (6) show that the average of the general account after the pre-crisis activities is heading towards neutral with a moderate response level of (3.579) and a standard deviation of (0.356), which means that the employees of Iraqi commercial banks realize the importance of pre-crisis activities, which increases the interest of employees of Iraqi commercial banks in the introduction of financial crisis management In the development of the banks in which they work.

Table No. (6) description of the dimension: pre-crisis activities

Dimension: pre-crisis activities	Arithmetic mean	standard deviation	Coefficient of variation	of	Relative importance
Bank managers have sufficient knowledge about crisis management.	3.70	1.094	30		74
Having a crisis plan reduces the uncertainty that can be experienced at a time of crisis.	3.50	1.162	33		70
The crisis plan reveals what kind of actions we need to take in response to any crisis.	3.49	1.220	35		70
Before the crisis, trainings are conducted for possible scenarios.	3.77	1.083	29		75
All personnel contribute to the preparation of crisis scenarios.	3.53	1.042	30		71
We have crisis scenarios to facilitate crisis management.	3.60	0.816	23		72
The roles, responsibilities and goals of the crisis management team are clearly defined.	3.90	0.954	24		78
Banks have experienced employees who can successfully manage the crisis.	3.39	1.119	33		68
In banks, crisis management is handled by the crisis management team.	3.33	1.145	34		67
Overall average	3.579	0.356	32		71

7. Financial Crisis Management Analysis-the second dimension: activities during the crisis

The results of Table (7) show that the general average rate of the dimension of activities during the crisis is heading towards neutral and with a moderate response level of (3.375) and with a standard deviation of (0.923), which means that the employees of Iraqi commercial banks realize the importance of activities during the crisis, which increases the interest of employees of Iraqi commercial banks in The banks they work for.

Table No. (7) description of the dimension: activities during the crisis

The second dimension: activities during the crisis	Arithmetic mean	standard deviation	Coefficient of variation	of	Relative importance
During a crisis, the opinions / complaints of all stakeholders are taken into account.	3.09	1.197	39		62
During a crisis, there is a systematic method that is used in all decision-making processes.	2.92	1.267	43		58
During the crisis, we have well-organized functional teams.	3.09	1.088	35		62
During a crisis, there is a mechanism for reporting incidents	3.29	0.859	26		66

/ accidents.				
During a crisis, there is a process of rapid response to situations that we may encounter.	3.50	0.978	28	70
During the crisis, improvement / protection plans for our employees were effectively developed and implemented.	3.59	1.156	32	72
During the crisis, we have an effective internal / external communication system.	3.28	1.166	36	66
During a crisis, all kinds of equipment / equipment are provided to accomplish the task.	3.45	1.116	32	69
During the crisis, all sorts of measures were taken for Occupational Health and safety.	3.46	0.939	27	69
Overall average	4.08	0.954	23	82

8. financial crisis management analysis third dimension: post-crisis activities 2020

The results of Table (8) show that the general average rate of the dimension of activities during the crisis is heading towards neutral and with a moderate response level of (3.375) and with a standard deviation of (0.923), which means that employees in Iraqi commercial banks realize the importance of activities during the crisis, which increases the interest of employees in Iraqi commercial banks in introducing activities during the crisis in the development of The banks they work for.

Table No. (8) description of the dimension: post-crisis activities

The third dimension: post-crisis activities 20	Arithmetic mean	standard deviation	Coefficient of variation	Relative importance
The necessary management changes are being made as a result of the analysis of the post-crisis situation.	3.81	1.164	31	76
The resources that a post-crisis enterprise needs are provided.	3.79	1.166	31	76
The necessary exercises are provided at home after the crisis.	3.83	1.128	29	77
Post-crisis employees are given new duties and responsibilities.	3.93	1.068	27	79
Overall average	3.84	0.960	25	77

9. analysis of the effectiveness of decision-making

The results of Table (9) show that the general average of the axis of effectiveness of decision-making is heading towards neutral and with a moderate response level of (3.537) and with a standard deviation of (0.287), which means that the employees of Iraqi commercial banks understand the importance of effective decision-making.

Table No. (9) description of the axis of effectiveness of decision-making

Paragraph	Arithmetic mean	standard deviation	Coefficient of variation	Relative importance
Investment decisions are influenced by the detailed information on intellectual capital (human, structural and relational) contained in the financial statements of banks.	4.08	0.954	23	82
Financial reporting on human and structural capital enhances the profitability of banks.	3.90	0.999	26	78

Financial reporting on relational capital reduces the gap between the book value and the market value of bank shares.	3.85	1.005	26	77
The financial reporting of structural capital has an impact on the share prices of banks.	3.55	1.039	29	71
When making an investment decision, it is important for banks to report on human capital with their experience, skills and knowledge that are present in the minds of the elements that develop software, researchers and business managers with whom they deal.	3.17	1.161	37	63
It is important when making an investment decision that banks report on human capital with their training programs that increase the scientific and practical experience of employees, which results in new services provided to the market.	3.55	0.964	27	71
When making an investment decision, it is important for banks to report on the human capital that achieves the competitive advantage.	3.69	0.798	22	74
It is important for banks to report on relational capital with their various communication channels connecting their customers and suppliers.	3.75	0.926	25	75
It is important for banks to report on the capital relative to their competitive environment and the periodic survey of the market to identify the services of their competitors.	3.59	1.098	31	72
It is important for banks to report on the relational capital of their good relationships with customers and the ways they follow to satisfy them.	3.28	1.172	36	66
It is important for banks to inform about the structural capital of the new strategy of the economic unit (technological progress that contributes to the creation of a distinguished human cadre and new and distinguished operations, activities and services in the long term.)	3.04	1.068	35	61
It is important that banks report structural capital by increasing their market share, which contributed to increasing the high success rate in marketing new services	3.60	0.963	27	72
It is important for banks to report on the structural capital with the programs they have to constantly update their technologies and network devices to keep up with new services and new products.	3.45	0.843	24	69
Overall average	3.02	1.281	42	60

4. 3 Testing the study hypotheses

Before entering the hypothesis testing, the tables (10) also indicate the sample size (413) and the type of Test (2-tailed). And briefly (Sig.) In the table it refers to testing the significance of the correlation coefficient by comparing the calculated value (t) with the

tabular one without showing its values. If there is a sign (* or**) on the correlation coefficient, this means that the calculated value (t) is greater than the tabular one. The magnitude of the strength of the correlation coefficient is judged in the light of the rule)Cohen et al ,(1983and as follows: -

1. the correlation test: there is a correlation between the management of the financial crisis and the decision-making process at the level of 0.05 significance.

This paragraph is concerned with measuring the correlation relationship between financial crisis management and the decision-making process, by testing the hypothesis of the study, which states that " there is a statistically significant correlation relationship between financial crisis management and the decision-making process using analytical statistical methods represented by the Pearson simple correlation coefficient.

Thus, the test of the correlation hypothesis is based on two hypotheses::

H0: there is no significant correlation between management of the financial crisis and the decision.

H1: there is a significant correlation between management of the financial crisis and the decision.

Table No. (10) values of the coefficients of simple correlation (Person) between the study variables

	Variants	The decision-making process
Financial crisis management	Person Correlation	0.691**
	(Sig-2) .tailed	0.000
	N	413

The results of Table (10) indicate that there is a statistically significant correlation between the management of the financial crisis and the decision-making process characterized by being strong and its value is (0.691), which is at a moral level less than (0.05), which indicates the acceptance of the alternative hypothesis that states)there is a significant correlation between management of the financial crisis And the decision(and the rejection of the null hypothesis according to which)no significant correlation between financial crisis management and the decision-making process(.

For the purpose of testing the hypothesis of the effect, the study will adopt the modeling of the structural equation, the structure of which can be constructed through the statistical package (AMOS.V. (26), through which models are built that review the relationship to the study variables in order to reveal the amount of influence of each variable on the dependent variables, whether direct or indirect influence, as well as that the decisions to accept or reject the hypothesis will depend on the critical value(C.R), since whenever C isR. The greater the (± 1.96), the more it indicates that the standard coefficient of influence is statistically significant and is at a moral level (5%), but if it exceeds the critical value (2.56), this indicates that the moral level is (1%) (Byrne, 2010:68). As can be seen from the results in the probability column (P), where whenever the values of ($\pm 1.96 < C.R$) the smaller the p-value values are than the significance level (5%). As for the significance of indirect influence coefficients, they are determined by relying on the values of the Sig significance level.) In the significance column, the higher the value (Sig. The lower the significance level (5%), the more it indicates that the normative coefficient of influence is statistically significant (Afthanorhan et al., 2014:189).

2. testing: there is a statistically significant impact financial crisisin the decision-making process at a significance level of 0.05.

In order to test the current hypothesis, the impact was estimated according to the simple linear regression equation in terms of the variable A as shown in the following table: -

Table No. (11) regression equation the impact of financial crisis management in the decision-making process

Route			Standard estimation	Standard error	Critical value	Value R ²	
The decision-making process	-->	Managing the financial crisis	0.745	0.006	88.710	0.477	Sig.
							0.000

Source: preparation of the researcher based on the outputs (SPSS.V. (27

The results showed that the management of the financial crisis contributed to the explanation of the amount of (0.477) of the differences in the decision-making process, while the remaining value represents factors not included in the study. Based on the above, the results show the validity of the claim of the second main hypothesis regarding the presence of a moral impact of financial crisis management in the decision-making process at the level of 0.05 significance. For employees of the studied banks.

Conclusions and recommendations

- Indicate research that there is a statistically significant correlation between the management of the financial crisis and the decision-making process characterized by being strong and its value is (0.691), which is at a moral level less than (0.05), which indicates the acceptance of the alternative hypothesis that states)there is a significant correlation between management of the financial crisis And the decision(and the rejection of the null hypothesis according to which)no significant correlation between financial crisis management and the decision-making process).
- The results showed that the management of the financial crisis contributed to the explanation of the amount of (0.477) of the differences in the decision-making process, while the remaining value represents factors not included in the study. Based on the above, the results show the validity of the claim of the second main hypothesis regarding the presence of a moral impact of financial crisis management in the decision-making process at the level of 0.05 significance. For employees of the studied banks.
- Encourage the use of the correct scientific method in decision-making , and have the necessary flexibility to modify decisions in line with future developments.
- The necessity of adopting all banks in activating the concept of crisis management in order to be present and ready to work at all times.The need to correct obstacles and deviations and address them and make them a tool of strength for crisis management and not weaknesses that stand in the way of applying them when a crisis occurs within the bank
- The need for the Supreme Anti-Corruption Council to put the coordination policies between the three supervisory bodies into practice in the field of (joint planning, identifying corruption cases that require the formation of Joint Task Forces. (

Conclusion

The study occupies its importance, in bridging the knowledge gap on how to manage the financial crisis, in rationalizing the decision-making process to reduce crises , and this study will contribute to the current knowledge about the following factors(financial crisis management and rationalization of the decision-making process), and another contribution to this study is to determine the reality of simultaneous relationships between the variables mentioned above, And from a practical perspective.

The study aims to study the relationship between financial crisis management and rationalization of decision-making in some Iraqi banks. It shows the extent of the impact

of financial crisis management in rationalizing decision-making, and determining the level of impact relationships between the main variables and their dimensions in the field. The sample of the study was represented by employees in Iraqi commercial banks, namely (Assistant Auditor, auditor, senior auditor, Assistant Audit Manager, Senior Audit Manager - all individuals with experience in the field of study), the number of (20) banks, and 450, and were retrieved. When sorting and compiling the forms for the purpose of preparing them for the analysis process, it turned out that there are (9) forms that are not valid for analysis, so the total of the forms that are valid for analysis is (413). The analytical descriptive method has been used, and the descriptive method of phenomena and various scientific problems, and corresponds to solutions, according to its requirements. The results showed that the management of the financial crisis contributed to the explanation of the amount of (0.477) of the differences in the decision-making process, and the results show the validity of the presence of a moral impact of the management of the financial crisis in the decision-making process at the level of 0.05 significance. For employees of the studied banks The study recommends: to encourage the use of the correct scientific method in decision-making, and to have the necessary flexibility to amend decisions, in line with future developments, and the need to adopt all banks in activating the concept of crisis management in order to be present and ready to work at all times. The need to correct obstacles and deviations and address them and make them a tool of strength for crisis management and not weaknesses that stand in the way of applying them when a crisis occurs within the bank.

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