IRAQI Academic Scientific Journals

KHAZAYIN OF ECONOMIC
AND ADMINISTRATIVE SCIENCES (Vol. 03) (No.03): P(18- 36)

خزائن للعلوم الاقتصادية والإدارية
KHAZAYIN OF ECONOMIC AND
ADMINISTRATIVE SCIENCES
ISSN: 2960-1363

College of Administration & Economics

Financial Information Systems and their Role in Achieving Financial Sustainability

An Analytical Study of the Opinions of a Sample of Employees in Commercial Banks

Hayder Jerri Mohsin
Faculty of College of Administrative Technology
Southern Technical University Basrah, Iraq
haider.jare@stu.edu.iq

Abstract. This study aims to analyze the role and dimensions of financial information systems (FIS) in achieving the financial sustainability of commercial banks. The researcher analyzed data from a questionnaire distributed to 250 employees of commercial banks. Based on rigorous scientific principles, the analysis focused on how FIS impacts the financial sustainability of these banks. The study sought to determine the relationship and correlation between FIS (the independent variable) and financial sustainability (the dependent variable). To achieve this, the researchers used SPSS and Amos V25 software. The results, collected through a specially designed questionnaire, revealed a correlation and influence between the dimensions of the independent variable (such as user efficiency, internal controls, hardware and software, system security, and senior management policies) and financial sustainability. One of the most important recommendations is to provide material and non-material incentives to employees in economic institutions, whether they are internal auditors or users of FIS, to enhance their sense of responsibility and encourage them to recognize the importance of their role within the organization

Keywords: Financial Information Systems, Financial Sustainability, Commercial Banks.

DOI: 10.69938/Keas.2603032

Introduction

The world today is witnessing a revolution of transformations, changes, and challenges within the framework of what is called the knowledge explosion and the digital revolution, represented by information and communication

technology. Information has become the arena of competition for financial, banking, and other institutions to achieve competitive advantages and capabilities. Financial institutions must recognize that knowledge is the cornerstone of achieving competitive superiority and the key that unlocks the doors to growth, prosperity, success, and progress. This is achieved through the collection, analysis, and processing of accounting, financial, and administrative data. As institutions race to develop and update financial information systems, they have become characterized by accuracy, speed in delivering and processing data in an organized and timely manner, and the ability to store massive amounts of information. Information has become an integral part of the management fabric of the institution and a fundamental resource for activating the administrative process and supporting decisions. Financial information systems are among the most important sources of information for the institution, especially for the financial manager, who relies on them to make sound financial decisions. It is clear, therefore, that it is essential for institutions to acquire financial information systems that contribute to achieving financial sustainability. (Okeke et al., 2024). Since financial sustainability is a crucial objective for any organization to ensure its continuity, achieving this requires a competitive advantage over its rivals. This can be accomplished through the development and modernization of financial information systems. Financial tools and standards are among the most important growth tools, helping organizations to accurately analyze their performance, predict future trends, improve resource management efficiency, and thus effectively achieve financial sustainability. (Weber et al, 2024). The problem today is no longer a lack of information, but rather its abundance and the multitude of channels through which it is disseminated. This necessitates that companies adopt advanced tools capable of processing this data and transforming it into accurate information that supports decision-making.. (Isma et al, 2024.) Rapid technological advancements have contributed to enhancing the capabilities of institutions, particularly financial and banking institutions, in establishing more efficient and flexible information management systems. Despite the widespread adoption of technology, the reliability of financial information systems still depends on continuous auditing and rigorous evaluation to ensure their accuracy and effectiveness. Therefore, this study aims to examine the role of financial information systems in achieving the financial sustainability of institutions by reviewing the theoretical foundations related to the research variables and studying their practical applications (Almutairi ،2022 : 4) This study consists of four main sections. The first section presents the research methodology. The second section addresses theories related to financial information systems and financial sustainability. The third section focuses on practical applications. Finally, the fourth section summarizes the main findings and offers recommendations

ISSN: 2960-1363 Vol. 03 No.03

First section: The methodological framework of the research

1-1 The Problem of the Study

All financial entities face numerous problems and challenges that impact their financial standing, reducing their opportunities to maintain sustainability and enhance their competitiveness. Given the vital role of financial information systems, their use becomes essential for any organization. These systems contain critical financial information that influences decision-making processes within the entity, as well as decisions made by stakeholders. Therefore, having an effective accounting financial information system, regularly evaluated, is crucial to ensuring the provision of reliable information that supports the organization's continuity and enhances its ability to effectively address financial challenges. Accordingly, the following questions can be formulated:

1. How do financial information systems achieve financial sustainability?

2. Can financial sustainability be achieved through improving and expanding financial information systems?

Study Objectives

1 The study aims to analyze and measure the impact of the independent variable (financial information system) and its dimensions on financial sustainability.

2.Explain how the financial data system's features—such as its speed and accuracy in delivering the required data—contribute to the goal of financial sustainability.Explain the importance of financial information systems in enhancing financial sustainability by reducing financial risks.

3. Identifying the dimensions of financial information systems and financial sustainability as important variables in financial institutions, and building a knowledge framework related to these variables.

Importance of the Study

This study derives its importance from the role of its variables, as financial information systems and financial sustainability represent essential elements in supporting banking operations. Financial information systems have become a strategic resource that banks rely on to make important decisions, such as financing and credit, which has given them a prominent position by including one of the elements mentioned below:

1. Contributing to serving banks by revealing the characteristics of financial information systems, their nature, elements, and interconnectedness, as one of the means supporting the work of institutions in their quest to achieve the required quality in these systems, and providing the necessary outputs to make decisions of particular importance, especially decisions related to financial sustainability.

ISSN: 2960-1363 Vol. 03 No.03

2. Working to link what researchers will reach with previous contemporary studies related to this, which leads to filling the gaps and shortcomings in these studies.
3. Providing solutions that can be used at the level of the banks covered by the study.

Study Hypotheses

Based on the research problem and objectives, the hypotheses can be presented as follows:

1.**First main hypothesis:** There is a statistically significant correlation between financial information systems and financial sustainability.

2.**Second main hypothesis:** There is a statistically significant effect relationship between financial information systems on financial sustainability.

Study Plan Template

The aim of the hypotheses plan is to illustrate the fundamental concept upon which the research is based, as well as the scope of the problem and the independent variables. In addition to meeting the goals of the research and elucidating the nature of the link between these factors, it is also connected to them. Financial information systems represent the independent variable (X), while financial sustainability represents the dependent variable (Y).

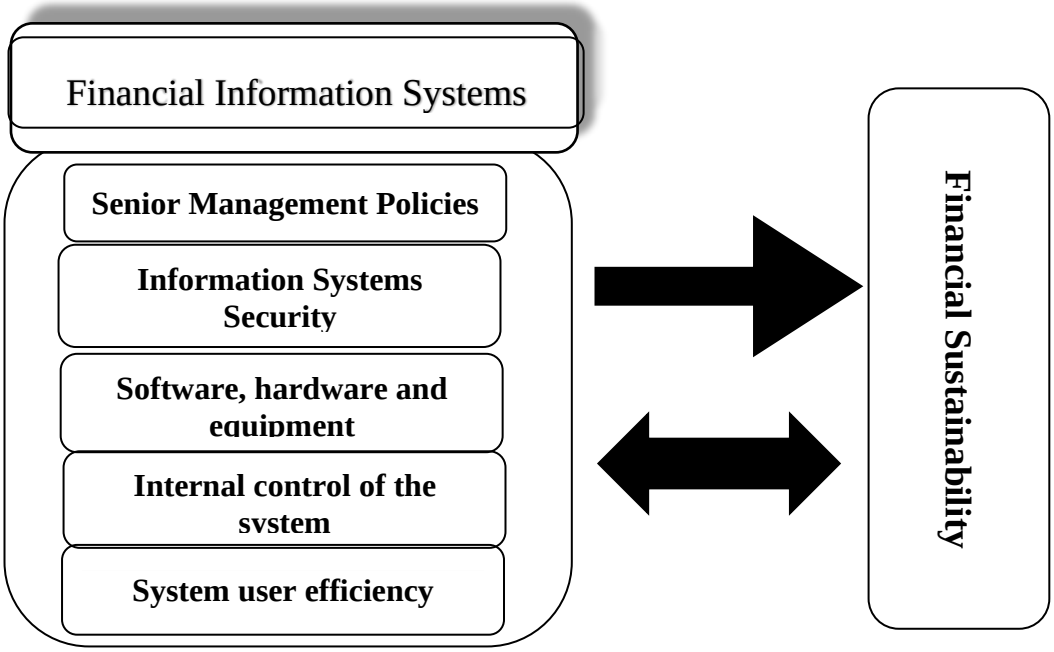


Figure No. (1)

Source: Prepared by the researchers

Study Population and Sample

The study population is the banking sector, specifically a number of commercial banks in Basra Governorate. The simple random sample consists of 250

ISSN: 2960-1363 Vol. 03 No.03

employees from these commercial banks (Bank of Baghdad, Al-Mansour Bank, Gulf Bank, Ashur International Bank, Babylon Bank, and the Trade Bank of Iraq).

Study Scope

Spatial Scope: A number of commercial banks in Basra

Temporal Scope: The study period, 2025-2026

Previous studies

- A study on financial information systems

Al-Okaily et al 2025	
Determinants of user satisfaction with financial information systems in the digital transformation era: insights from emerging markets	Study Title
This experimental research aims to integrate an information systems success model with an additional success factor (training quality) to better understand the factors that contribute to the satisfaction of users of the Government Financial Management Information System in the context of Jordanian e-government	Study objective
The results confirmed all hypotheses. This research demonstrates that high-quality data, systems, and services positively impact user satisfaction. Furthermore, perceived usefulness was found to have a direct effect on user satisfaction. Overall, the results show that training quality is a significant predictor of satisfaction among users of the Government Financial Management Information System (GFMIS).	Key findings

-A study on financial sustainability

Muneer 2025	
Does Environmental Disclosure and Corporate Governance Ensure the Financial Sustainability of Islamic Banks?	Study Title
This study aims to investigate the impact of environmental disclosure and corporate governance on the financial sustainability of Islamic banks in Saudi Arabia.	Study objective
Islamic banks can compete in the changing financial market by complying with environmental, social and governance (ESG) requirements and transparently disclosing their impact on achieving financial sustainability.	Key findings

What distinguishes our study:

The study focuses on the commercial banking sector, aiming to achieve financial sustainability and enhance the efficiency of the banking sector through financial information systems. This is because financial information systems are considered a component of reform, linked to all other relevant systems that contribute to achieving financial sustainability and stability.

Section Two: Theoretical Framework of the Research

2-1The Concept of Financial Information Systems

ISSN: 2960-1363 Vol. 03 No.03

Information is an essential element in various administrative activities, including planning, organizing, directing, and controlling. It also plays a fundamental role in communication and decision-making processes. Despite the prevalence of the concept of "information", it still carries some ambiguity and differences in its interpretation (Collier, 2015).

The financial information system is defined as part of the functional information system within the organization, as it relies on modern technology and the human element to collect data related to financial systems from their internal and external sources, and then process it to provide accurate information used to support financial and investment decision-making processes according to the organization's requirements and at the appropriate time (Zykov, 2021). This system is one of the most important information management tools, as it includes historical data on revenues and operating requirements, and contributes to the preparation of estimated budgets that support financial planning and control. Given the importance of this information, senior management and executives rely heavily on it, making these systems broad in scope to meet the needs of different administrative levels (Khan, 2010).

2-2The Importance of the Financial Information System:

The importance of the financial information system can be defined as follows: (Teubner, 2007)

1.Predicting financial needs: The financial manager relies on the financial reports prepared by the accountant, and he also provides additional data, and after studying and analyzing them, he can predict the future needs of the institution.

2.Evaluating sources of funds: The financial management seeks to search for and obtain sources of funds at the lowest cost, lowest degree of risk, and closest possible return.

3.Controlling the use of funds: It enables the institution to know its capabilities, the size of its operations, and the extent of their compatibility with its needs, in an attempt to maintain financial stability, which prevents it from falling into financial problems.

Financial sustainability refers to a company's ability to maintain its resources, assets and funds in the long term. The concept of financial sustainability is no longer limited to achieving profits only, but rather requires integrating other factors such as governance, social responsibility, and environmental protection, in addition to financial reporting, to ensure the continuity of companies and enhance their ability to face future challenges (Akhter, 2017). Financial sustainability is defined as the state in which a borrower can meet its financial obligations without making significant changes to its spending policies or future revenue streams. This occurs when the debt ratio remains stable, allowing it to return to its usual levels if economic changes occur, while ensuring the company has sufficient financial resources to meet its future obligations without needing

ISSN: 2960-1363 Vol. 03 No.03

to restructure debt or rely on borrowing to repay it. (Banker, 2014). Financial sustainability refers to an organization's ability to maintain its profitability in the future. Companies that adopt sustainable practices can create long-term value by making good use of their current resources. Furthermore, organizations with sustainable financial performance are less vulnerable to external economic shocks, thus enhancing their long-term financial stability. (Lan, 2019). Financial sustainability can also be defined as the ability of an entity to continue implementing its financial strategies related to expenses and revenues without being exposed to financial crises that affect its ability to meet its future obligations. Achieving this sustainability requires the availability of sufficient financial resources to cover operational needs without the need for external sources of financing, such as loans, which may lead to an imbalance in the financial stability of the institution, whether in the short or long term (Martínez, 2015).

From a broader perspective, financial sustainability can be considered a crucial element for the survival of organizations. It has become increasingly important to integrate non-financial criteria, such as environmental protection, economic and social practices, and governance, into funding decisions. Profit alone is no longer the sole measure of a company's success; rather, the ability to adapt to economic changes and maintain financial stability has become essential for ensuring its long-term continuity and growth. (Shah, 2019). Some scholars believe that sustainable finance is about maximizing returns for investors by capitalizing on opportunities and managing the risks associated with economic, social, and environmental activities. It is also essential for companies to consider the impact of their activities on society and the environment to ensure their future viability. (Navarro, 2016). In this context, financial sustainability can be seen as achieving a balance between profitability and financial stability. This is accomplished by increasing positive cash flows, reducing reliance on external financing, and strengthening the organization's internal resources. It also requires integrating the concepts of sustainable development in its various dimensions—environmental, social, economic, and governance—in order to mitigate financial risks, ensure sustainable growth, and enhance the financial strength to face evolving economic challenges both locally and internationally. (Kim, 2020).

2-3 The Importance of Financial Sustainability:

The need to improve financial activities has become essential for companies, as they must effectively deal with various financial relationships under current constraints on scarce resources, while maintaining innovation and creativity in their operations (Kharusi, 2017). By adopting sustainable financial strategies, companies can improve their operational capacity, achieve higher profit rates, and enhance sustainable growth of their market value (Duong, 2022). Many internal and external parties are interested in measuring the financial performance indicators of institutions, including lenders, current and potential

ISSN: 2960-1363 Vol. 03 No.03

investors, as well as the management of the institution itself. The interests of these parties are achieved when performance indicators show growth that ensures the continuity of the institution in the medium and long term, in addition to achieving high profits that meet the aspirations of all stakeholders. With the growing societal awareness of sustainable development issues, traditional accounting profit is no longer the only measure of the quality of financial performance. Therefore, it has become necessary for organizations to develop their accounting systems or adopt modern systems that are more compatible with the requirements of sustainable development, which allows the production of more accurate and comprehensive information and indicators to measure performance, such as sustainable profits (Kyaa, 2022).

2-4 Foundations and Principles of Financial Sustainability

Financial sustainability depends on a set of internal and external foundations and principles, the most prominent of which is securing the necessary financing for investment operations from various sources, while avoiding excessive reliance on borrowing, due to the additional financial burdens that may negatively affect the stability of companies, especially during periods of economic downturn (Ndlovu, 2020)

In this context, the analysis of capital market instruments is one of the main pillars of achieving financial sustainability, as it provides a clear vision of the available financing tools that can contribute to enhancing the financial performance of companies, as well as enabling them to adapt to environmental changes and economic challenges. On the other hand, given the vital role played by companies as basic economic units that contribute to supporting the national economy (Marwa, 2015), their success and continuity in the market contribute directly to enhancing the financial sustainability of the state, which requires government intervention to support these companies in the event of financial crises (Osei, 2020)

In addition, companies may resort to other strategies to ensure their continuity and enhance their ability to adapt to financial challenges, including obtaining government support, or resorting to mergers and acquisitions with other companies to achieve greater financial strength. Enhancing community engagement while achieving profits for all parties involved, and benefiting from partnerships based on making sound financial decisions, are effective means of ensuring success and sustainability (Minyoso, 2020).

Third topic: The practical aspect

3-1Statistical tests of the study hypotheses

First: The relationship between financial information systems with its five dimensions and financial sustainability

ISSN: 2960-1363 Vol. 03 No.03

The researcher used the Z-TEST statistical test to investigate the hypotheses of the relationship between financial information systems and their five dimensions, which include user efficiency, internal system control, software, hardware, and equipment, information system security, and senior management policies. The dependent variable here is financial sustainability. The hypothesis of a relationship between the variables is accepted when the calculated value (Z) is greater than the specified value (1.96) at a significance level of (0.05). This level indicates the maximum permissible error in scientific research, which means accepting the hypothesis with a confidence level of (95%). The presence of the symbol (OR) next to the correlation coefficient value in the results of the statistical analysis using SPSS version 25 strengthens the statistical significance of the relationship. To illustrate the quality and strength of the relationship between the five dimensions of financial information systems and the variable representing financial sustainability, the researcher used the Spearman correlation coefficient value, particularly when testing the following hypotheses:

The First Main Hypothesis:

The study postulates a statistically significant link between financial information systems and financial sustainability at the 0. 05 level. With financial sustainability serving as the dependent variable, statistical analyses of the relationship between financial information systems and their five dimensions produced the following findings:

(1) The correlation between the efficiency of system users and financial sustainability

Table (1) shows that the first sub-hypothesis, related to the main hypothesis, was confirmed with a confidence level of 95%. The calculated Z-value (8.39) exceeds the critical value (1.96) at a significance level of 0.05, thus demonstrating its statistical importance. Furthermore, a correlation coefficient of 0.687 was found between system user efficiency and financial sustainability, highlighting a strong relationship between these two variables according to the opinions of the study sample.

(2) The relationship between internal control of the system and financial sustainability

The level of support for the second sub-hypothesis, which is derived from the first main hypothesis with a 95% confidence level, is shown in Table (1). As the computed value (Z) of 7. 76 surpassed the tabulated value (Z) of 1. 96 at a significance level of 0. 05, this demonstrates its statistical significance. Furthermore, the research respondents' responses revealed a strong relationship between the system's internal control and financial viability, with a correlation coefficient of 0. 636.

(3) The relationship between programs, devices, equipment and financial sustainability

ISSN: 2960-1363 Vol. 03 No.03

Table (1) shows the acceptance of the third sub-hypothesis, which extends from the first major hypothesis, with a confidence level of 95% as the computed value. (Z) achieved (6. 26), which is statistically significant because it exceeds the tabular value of (1. 96) at a significance level of (0. 05). A noteworthy association between programs, devices, equipment, and financial sustainability was also shown by the correlation coefficient of 0. 513. The sample people's opinions on financial sustainability, programs, equipment, and technology, are taken into consideration.

(4) The relationship between information systems security and financial sustainability

The fourth sub-hypothesis pertaining to the first main hypothesis is accepted with a confidence level of 95% according to Table 1. The calculated value of Since it surpassed the tabular value of (Z) which was (1. 96) at a significance level of (0. 05), (Z) was (7. 23), which suggests that it has statistical significance. The correlation coefficient between financial sustainability and information systems security was found to be (0. 592), suggesting a connection between the two. the participants in the research sample felt there was a strong link between these two ideas.

(5) The relationship between senior management policies and financial sustainability

Table No. (1) shows that the fifth sub-hypothesis related to the first main hypothesis was accepted with a confidence level of (95%). The calculated value (Z) was (8.57), which indicates its statistical significance, as it exceeded the tabular value (Z) of (1.96) at a significance level of (0.05). In addition, the correlation coefficient value between senior management policies and financial sustainability was recorded at (0.702), which indicates the existence of a strong relationship between these two elements, according to the opinions of the sample members who were studied.

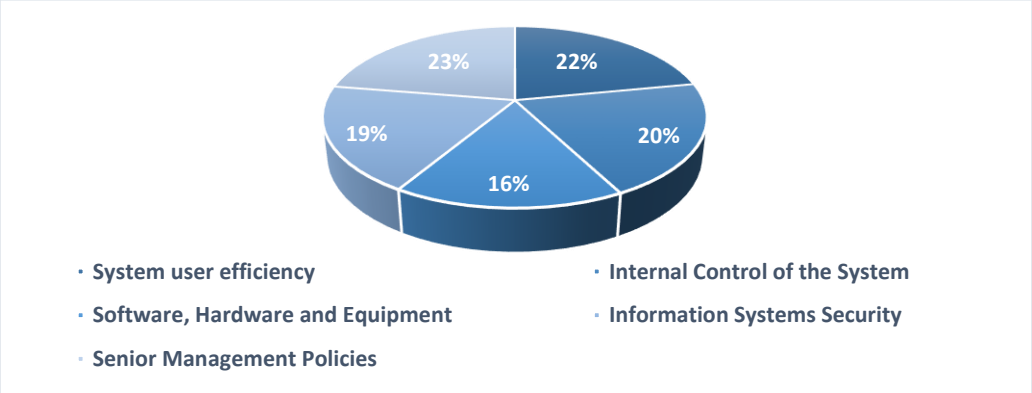


Figure (2) Distribution of the correlation ratios of the dimensions of financial information systems according to the responses of the sample members

Source: Prepared by researchers using Excel.

ISSN: 2960-1363 Vol. 03 No.03

Table (1) Statistical laboratory for correlation hypotheses

Researcher's interpretation	Statistical laboratory		Correlation coefficient	Variables		Hypotheses
	probability value	valuez calculated		The follower	Independent	
Accept the hypothesis	0.000	8.39	**0.687	Financial Sustainability	System user efficiency	1_1
Accept the hypothesis	0.000	7.76	**0.636	Financial Sustainability	Internal control of the system	1_2
Accept the hypothesis	0.000	6.26	**0.513	Financial Sustainability	Software, hardware and equipment	1_3
Accept the hypothesis	0.000	7.23	**0.592	Financial Sustainability	Information Systems Security	1_4
Accept the hypothesis	0.000	8.57	**0.702	Financial Sustainability	Senior Management Policies	1_5
valueZ calculated at 95% confidence level equals (1.96)						
** Accept the hypothesis at the 0.01 level * Accept the hypothesis at the 0.05 significance level						

Source: Prepared by the researcher according to the data of the program (SPSSV25)

(6) The relationship between financial information systems in their five dimensions and financial sustainability

Table (2) shows the support for the first main hypothesis with a confidence level of (95%), as the calculated value (Z) reached (8.33), which indicates its statistical significance, as it exceeded the tabular value (Z), which is estimated at (1.96) at a significance level of (0.05). Moreover, the correlation coefficient between financial information systems and financial sustainability recorded a value of (0.682), which indicates the existence of a strong relationship between financial information systems and financial sustainability, based on the opinions of the study participants.

ISSN: 2960-1363 Vol. 03 No.03

Table (2) Results of the statistical laboratory for the first main correlation hypothesis

Researcher's interpretation	Statistical laboratory		Correlation coefficient	Dependent variable	Variables		The symbol
	sig	valueZ					
acceptance Hypothesis	0.000	8.33	**0.682	Financial Sustainability	System user efficiency	Dimensions variable Independent	X1
					Internal control of the system		X2
					Software, hardware and equipment		X3
					Information Systems Security		X4
					Senior Management Policies		X5

Source: Prepared by the researcher according to the data of the program (SPSSV25)

In addition, Table (2) demonstrates the acceptance of five sub-hypotheses originating from the first primary hypothesis, indicating that the relationship has been accepted by six out of six hypotheses (one main hypothesis and five sub-hypotheses originating from it). As a result, the proportion of accepted hypotheses that support the existence of a correlation between financial information systems in their five dimensions represented by (efficiency of system users, internal control over the system, software, hardware and equipment, information systems security, senior management policies) and the dependent variable represented by financial sustainability is (100%).

Second: The researcher intends to utilize linear regression analysis in this axis using the statistical analysis tool (Amos) version 25 in order to comprehend the character of the interaction between the independent and dependent variables. The (F - TEST) test will also be used to confirm the hypotheses regarding the impact of financial information systems on financial sustainability across its five dimensions.

The impact hypothesis is accepted when the calculated value of (F) is greater than the tabular value of (3. 9201) at a significance level of (0. 05), which means accepting the hypothesis with a confidence rate of up to (95%). When the likelihood value connected with the computation (F) is lower than the accepted significance level of (0. 05), this is further verified.

ISSN: 2960-1363 Vol. 03 No.03

To measure the extent of the impact of each dimension of the independent variable on financial sustainability, the researcher relied on the coefficient of determination (%R2). To evaluate the combined impact of the five dimensions of financial information systems, which include (system user efficiency, internal control, software, hardware and equipment, information system security, and senior management policies) on financial sustainability, linear equation modeling was used using data from the (Amos V25) program and multiple linear regression analysis. At this stage of the statistical analysis, the hypotheses related to the impact of these dimensions on achieving financial sustainability will be tested:

The Second Main Hypothesis:

The results of the statistical analysis to test the hypotheses of the impact of financial information systems in their five dimensions on the dependent variable of financial sustainability indicate the presence of a statistically significant moral impact, as the results came as follows:

1. The effect of the efficiency of system users on financial sustainability

With a confidence level of (95%) as the computed value, the first sub-hypothesis stemming from the second main hypothesis is accepted, as shown in Table (3). At a significance level of (0. 05), the statistical significance of (F) reached (135. 767), while the tabular value of (F) was (3. 9201). From the standpoint of the individuals in the sample under study, the coefficient of determination, which assesses the influence of the system user's effectiveness on the dependent variable that is being represented, was found to be (48%).

2. The impact of the internal control orientation on the system in financial sustainability

According to table (3), the second sub-hypothesis branching from the second main hypothesis has a 95% confidence level, according to the computed value. The tabular value of (F) of (3. 9201) was surpassed at a significance level of (0. 05) by the value of (F), which was statistically significant at (95. 814). In terms of the coefficient of determination, its percentage reached (39%), indicating how well internal control affects the system's ability to maintain financial stability, according to the data. to the views of the people in the sample under study.

3. The impact of programs, devices and equipment on financial sustainability

Based on the calculation, the third sub-hypothesis, which originates from the second primary hypothesis, is accepted at a confidence level of (95%), as shown in Table (3). The value of (F) was statistically significant at (36. 014), exceeding the tabular value of (F) of (3. 9201) at a significance level. of (0. 05). The coefficient of determination's value was (27%), which, according to financial

ISSN: 2960-1363 Vol. 03 No.03

sustainability, illustrates the impact of programs, tools, and equipment. to the perspectives of the surveyed sample.

4. The impact of information systems security on financing risks

As the calculation indicates, Table (3) also supports the acceptance of the fourth sub-hypothesis derived from the second major hypothesis, with a confidence interval of (95%). The tabular value of (F) was (3. 9201) at a significance level of 0. 05, but the value of (F) was (79. 137), which was statistically significant. The coefficient of determination's value was (35%), which sheds light on how financial sustainability is affected by information systems security. the viewpoint of the specimen under examination.

5. The impact of information systems security on senior management policies

With a confidence level of (%95), Table (3) also manages to gain acceptance for the fifth sub-hypothesis that branches from the second major hypothesis, as determined by the data. The tabular value of (F) is (3. 9201), while the value of (F) reached (156. 487), which is statistically significant at a significance level of (0. 05). The coefficient of determination's value reached (%51), which, in accordance with, illustrates the impact of senior management decisions on financial sustainability. the surveyed group's thoughts.

6. The impact of financial information systems on financial sustainability

The calculated value of (F) reached (122. 455), and Table (3) shows that the second major hypothesis was accepted at a %95 confidence level. surpassed the tabular value of (F) of (3. 9201) with a statistical significance of (0. 05). The coefficient of determination (% R2) attained a high value of %45, indicating that there is a strong influence of financial data systems that support financial sustainability

Table (3) Results of the statistical laboratory: The impact of the dimensions of financial information systems on financial sustainability

Researcher's interpretation	Statistical Laboratory		Factor Selection %	Factor beta regression	Fixed limit alpha	Variables		Hypotheses
	probability value	value (F) Calculated				The follower	Independent	
Accept the hypothesis	0.000	135,767	0.48	0.690	1.111	Financial Sustainability	System user efficiency	2_1
Accept the hypothesis	0.000	95.814	0.39	0.629	1.413	Financial Sustainability	Internal control of the system	2_2
Accept the hypothesis	0.000	36,014	0.27	0.498	1.898	Financial Sustainability	Software, hardware and equipment	2_3
Accept the hypothesis	0.000	79.137	0.35	0.577	1.791	Financial Sustainability	Information Systems Security	2_4

ISSN: 2960-1363 Vol. 03 No.03

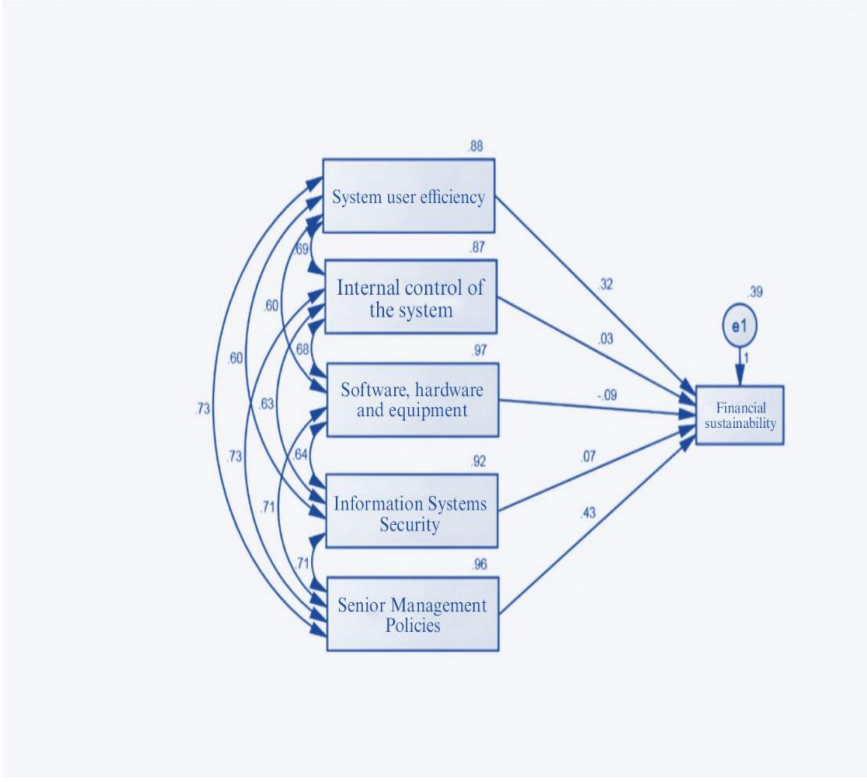
Accept the hypothesis	**0.000**	**156.487**	**0.51**	**0.685**	**1.205**	**Financial Sustainability**	**Senior Management Policies**	**2-5**
Accept the hypothesis	**0.000**	**122.455**	**0.45**	**0.711**	**1.132**	**Financial Sustainability**	**Information systemsFinance**	**Main hypothesis**
value (F) The table at a confidence level of (95%) is equal to (3.9201).								

Source: Prepared by the researcher according to the data of the program (SPSSV25)

6. The impact of the efficiency of system users, internal control of the system, programs, devices and equipment, information systems security, and senior management policies on financial sustainability

It can be concluded from Table (4) and Figure (3), based on the results of the statistical analysis program (Amos, 25), that the second main hypothesis was accepted with a confidence level of (%95). This result was achieved after using the multiple linear regression method to study the impact of a set of factors, namely (the efficiency of system users, internal control, software and hardware, information systems security, and senior management policies) on financial sustainability as a single group. The calculated value of (F) was (36.810), indicating the presence of statistical significance, while the coefficient of determination was (%56), indicating a very strong impact of the financial information systems factors combined on financial sustainability. Therefore, the linear relationship can be expressed through the following linear regression equation:

Y = 0.866 +0.322x1+0.028x2+0.088x3+0.075x4+0.432x5



ISSN: 2960-1363 Vol. 03 No.03

Figure (3) indicates the nature of the influential relationship of the dimensions of financial information systems combined on financial sustainability

Table (4) Results of the combined financial information systems test in financial sustainability

sig	value (F)	coefficient of determination	B	a	Analysis type	Variables			Hypothesis
						The follower	Independent		
0.000	36,810	0.56	0.322	0.866	analysis Slope linear Multiple	Financial Sustainability	System user efficiency	Information systemsFinance	President Second
			0.028				Internal control of the system		
			0.088				Software, hardware and equipment		
			0.075				Information Systems Security		
			0.432				Senior Management Policies		

Source: Prepared by the researcher according to the data of the program (SPSSV25).

Conclusions

1.The use of financial information systems contributes to revealing strengths and weaknesses in banks, identifying their causes, which allows for taking the necessary measures to address them and reduce their recurrence in the future.

2.The financial information system processes data much faster, more accurately, and more efficiently than traditional systems.

3.Adopting financial systems improves internal control, which contributes to controlling financial operations, but may negatively affect their sustainability in some cases.

4.The use of computers in internal auditing enhances the confidence of accounting decision makers, thanks to the provision of accurate data and information.

5.Based on the research findings, key features of financial information systems, such as user efficiency, internal controls, software, and hardware, are considered major factors. Additionally, there is a significant impact on process management, information system security, and equipment.. Additionally, financial sustainability was discovered to be a dependent variable that contributes to lowering financial risks in commercial banks.

6.The significance of financial information systems in attaining future sustainability, promoting continuity and sustainable growth, and achieving financial sustainability is demonstrated by their impact on financial sustainability. particularly in light of recurring financial difficulties both domestically and globally, stability.

ISSN: 2960-1363 Vol. 03 No.03

Recommendations

1. Enhancing the awareness of professional organizations and commercial banks of the importance of financial sustainability, due to its role in overcoming challenges and enhancing the strength of financial institutions in the face of crises, which ensures their continuity and sustainable financial growth in the long term.

2. To continue research within the framework of the current study and contribute to enriching this field, the researcher proposes a set of guidelines that can be used in future research to enhance sustainable financial growth in the long term.

3.Providing material and moral incentives for employees in economic institutions, whether they are internal auditors or users of financial information systems, to enhance their sense of responsibility and encourage them to realize the importance of their role within the institution.

4. Emphasizing the importance of financial information systems in economic institutions, and considering them a primary source of financial information.

5. Ensuring the security of the components and functions of financial information systems and their optimal use, with the aim of achieving financial sustainability.

Sources

1. Akhter, S., (2017), "Sustainability Reporting Practices: Evidence from Bangladesh", International Journal of Accounting and Financial Reporting, Vol. 7, No. 2, pp. 61- 78- doi:10.5296/ijafr.v7i2.11659
2. Almutairi, H. (2022). Financial information systems as an approach to achieve financial stability within Kuwaiti Commercial Banks. Ind. J. Econom. Bus, 21(1).
3. Banker, R.D., Mashruwala, R., & Tripathy, A., (2014), Does a differentiation strategy lead to more sustainable financial performance than a cost leadership strategy, Management Decision Vol. 52, No. 5, pp. 872- 896. https://doi.org/10.1108/MD-05-2013-0282
4. Collier, P. M. (2015). Accounting for managers: Interpreting accounting information for decision making. John Wiley & Sons.
5. Donovan, K. (2012). Mobile money for financial inclusion. Information and Communications for development, 61(1), 61-73.
6. Duong, K., Huynh, T., Nguyen, D & Phan, H. (2022). How innovation and ownership concentration affect the financial sustainability of energy enterprises: evidence from a transition economy. Heliyon, 8, 1-8. Doi: 10.21608/ajahs.2024.338244
7. Isma, A., Pratiwi, N. A., Awaliyah, M. J., Dasmasela, R. F., & Putri, A. M. (2024). Optimizing School Financial Management: The Role of Financial Information Systems in Education. Journal of Embedded Systems, Security and Intelligent Systems, 47-54

8. Khan, A., & Pessoa, M. (2010). Conceptual Design: A Critical Element of a Government Financial Management Information System Project. International Monetary Fund, Fiscal Affairs Department.
9. Kharusi, S & Murthy, S. (2017). Financial sustainability of private higher education institutions: the case of publiclytraded educational institutions. Investment Management and Financial Innovations, 14 (3), 25-38.
10. Kim, R. Y., (2020), The impact of COVID-19 on consumers: Preparing for digital sales , IEEE Engineering Management Review. VOL. 48, NO. 3, pp. 212- 218.
11. Kyaa, E. M., Kimani, E. M, & Matanda, J. W. (2022). Operating income financing and financial sustainability of private tertiary training institutes in Kiambu County; Kenya. International Academic Journal of Economics and Finance, 3 (7), 386-402 https://iajournals.org/articles/iajef_v3_i7_386_402.pdf
12. Lan, Sh., Yang, Ch., & Tseng, M-L., (2019), Corporate sustainability on causal financial efficiency model in a hierarchical structure under uncertainties, Journal of Cleaner Production. 237, pp. 1- 12. https://doi.org/10.1016/j.jclepro.2019.117769
13. Lindsey, B., & Teles, S. M. (2017). The captured economy: How the powerful enrich themselves, slow down growth, and increase inequality. Oxford University Press.
14. Martínez-Ferrero, J., & Frías-Aceituno, J. V., (2015), Relationship between sustainable development and financial performance: international empirical research , Business Strategy and the Environment. 24 (1), pp. 20-39. (wileyonlinelibrary.com) DOI: 10.1002/bse.1803
15. Marwa, N & Aziakpono, M. (2015). Financial sustainability of Tanzanian saving and credit cooperatives. International Journal of Social Economics, 42 (10), 870-887. https://doi.org/10.1108/IJSE-06-2014-0127
16. Minyoso, J. (2020). Determinants of financial sustainability of public universities in Kenya. The Strategic Journal of Business & Change Management, 7 (3), 97 – 111. DOI: 10.61426/sjbcm.v7i4.1779
17. Navarro-Galera, A., Rodríguez-Bolívar, M.P., & Alcaide-Munoz, L., (2016), Measuring the financial sustainability and its influential factors in local governments , Applied Economics, 48 (41), pp. 3961-3975. https://doi.org/10.1080/00036846.2016.1148260
18. Ndlovu, I. (2020). Factors that Affect University Financial Sustainability: A Case Study of a Private University inZimbabwe. East African Journal of Education and Social Sciences, 2, 193-200.
19. Okeke, N. I., Bakare, O. A., & Achumie, G. O. (2024). Forecasting financial stability in SMEs: A comprehensive analysis of strategic budgeting and revenue management. Open Access Research Journal of Multidisciplinary Studies, 8(1), 139-149. DOI:10.53022/oarjms.2024.8.1.0055

20. Osei-Kuffour, F., & Peprah, W. K. (2020). Correlate of Income Diversification and Financial Sustainability: Of Private Tertiary Institutions as Moderated by Institutional Profile. International Journal of Academic Research in Accounting, Finance and Management Science, 10 (3), 10-19. (DOI: 10.6007/IJARAFMS/v10-i3/7657)
21. Phuong, N. T. T. (2017). The roles of information systems in linking management accounting and financial accounting: Empirical evidence from Vietnam. Accounting and Finance Research, 6(4), 1-87.
22. Shah, A. A., Wu, D., & Korotkov, V., (2019), Are sustainable banks efficient and productive? A data envelopment analysis and the Malmquist productivity index analysis , Sustainability, 11(8), 2398. https://doi.org/10.3390/su11082398
23. Slemrod, J. (2007). Cheating ourselves: The economics of tax evasion. Journal of Economic perspectives, 21(1), 25-48. DOI: 10.1257/jep.21.1.25
24. Teubner, R. A. (2007). Strategic information systems planning: A case study from the financial services industry. The Journal of Strategic Information Systems, 16(1), 105-125. doi:10.1016/j.jsis.2007.01.002
25. Weber, P., Carl, K. V., & Hinz, O. (2024). Applications of explainable artificial intelligence in finance—a systematic review of finance, information systems, and computer science literature. Management Review Quarterly, 74(2), 867-907. https://doi.org/10.1007/s11301-023-00320-0
26. Young, M. A., & Woodiwiss, M. (2021). A world fit for money laundering: the Atlantic alliance's undermining of organized crime control. Trends in organized crime, 24, 70-95. https://doi.org/10.1007/s12117-020-09386-8
27. Zykov, S. V. (2021). IT Crisisology: Smart Crisis Management in Software Engineering. Springer Nature Singapore Pte Ltd.
28. Al-Okaily, M., Al-Kofahi, M., Shiyyab, F. S., & Al-Okaily, A. (2025). Determinants of user satisfaction with financial information systems in the digital transformation era: insights from emerging markets. *Global Knowledge, Memory and Communication*, *74*(3-4), 1171-1190.
29. Muneer, S., Singh, A., Choudhary, M. H., Alshammari, A. S., & Butt, N. A. (2025). Does environmental disclosure and corporate governance ensure the financial sustainability of Islamic banks?. *Administrative Sciences*, *15*(2), 54.