



Dedication

To my friendships

## Acknowledgement

*I thank Allah, that this study is completed. Limitation of space does not permit me mention those who directly and indirectly contributed to the research. Among them were my supervisors, Dr Abdu Rahaman Elzahi with out their insight full guidance, advices, invaluable comments, wisdom and encouragement the study might not have been completed as scheduled*

*I want to express my deepest appreciation to the program lectures in particular, and Sudan University of Science and Technology in general*

*My great thanks are also extended to the Administration Investment Department in Tadamon Islamic Bank, especially to Mr. Gasim Ahmed Elsyed who faithfully helped me; and Mr. Husham Bashier Elsiddig who helped me in improving the study to a great extent*

*Of course, none of the individuals named above is in any way responsible whatsoever for the errors that remain. I am solely responsible for all of them.*

*I also thank my colleagues who supported me in this research.*

*Finally thank Allah who enabled me to complete this study and ask for his mercy and forgiveness for my errors.*

## Abstract

The role of managerial accounting has increased in this century due to the increase in the volume of money and the size of the economy, the expansion of business entities and economic projects, it provides special information in economic decision making for top management and other users. Therefore, the reports must include adequate information to meet the different needs of those users in planning, controlling, and motivating and decision-making.

The problem of this study is defined as follows: Banks make profit by utilization of deposits which varies, as they are either investment deposits or demand deposits,....etc which may be quickly needed. In spite of that fact that they are employed in different projects through different modes of investment

In studying the role of managerial accounting in managing banking liquidity and profitability by Tadamon Islamic Bank, the following hypotheses were put forth:

- The efficiency and goodness of managerial accounting characteristics lead to rational decision making in right and suitable time.
- The optimal situation to maximize profit and keep at the same time enough liquidity according to the restriction of the Central Bank in an equilibrium position which contains contradictory factors.
- The optimal allocation of liquid resources leads to generation of maximum profit

The research methodology depended on the empirical method aimed to execute the partial data collected, which has been statistically tested, Interviews and opinions of the Tadamon Islamic Bank involving the percentages of liquidity and profitability and analysis. We found that the important results were as follows:

- Scientific method in managing liquidity leads to an increase in earning.
- Designing and applying of good accounting reports in banks represents accounting preciseness.

- Soundness of the managerial accounting report system in banks leads to issuing good and applicable management policies.
- Sufficient internal control over the internal report criteria maintains reliability and efficiency of the assets of the firm .
- The bank study and evaluate the system of liquidity control .

**The recommendations are :**

- Banks must find an efficient, scientific system for managing liquidity.
- Banks should establish sufficient internal control over their internal report criteria.
- Every bank should study and evaluate the system and role of liquidity control periodically and regularly.
- Banks must attain reliability of qualitative criteria of managerial accounting.

## ملخص الدراسة

يلاحظ تعاظم دور المحاسبة الإدارية في القرن الحالى وذلك بسبب التوسع فى الكتلة النقدية وحجم الاقتصاد، وبسبب توسع الأعمال والمشروعات الاقتصادية بشكل عام وذلك لان هذه المعلومات تعتبر من المؤشرات الهامة فى اتخاذ القرار لدى الإدارات العليا ومعاونيهم . ولهذا يجب ان تشتمل التقارير بشكل أساسى على معلومات دقيقة تفى بالاغراض الاساسية التى تعين مستخدميها على التخطيط والتحكم والتحفيز واتخاذ القرار.

ويمكن تعريف مشكلة البحث كمايلى : ان البنوك تحقق أرباحها بشكل اساسى من خلال توظيف الودائع بمختلف انواعها : ودائع استثمارية ، ودائع تحت الطلب ، ..... والتي غالبا ماتطلب بشكل سريع وعلى الرغم من ذلك توظف البنوك هذه الودائع فى مختلف المشروعات وعبر مختلف الصيغ الاستثمارية. ولدراسة دور المحاسبة الادارية فى ادارة السيولة والربحية بالبنوك وبالتطبيق على بنك التضامن الاسلامى وضعت الفرضيات التالية:

1-فعالية وجودة خصائص المحاسبة الادارية تؤدى الى اتخاذ القرار الرشيد فى الوقت المناسب.

2-الوضع الامثل لتعظيم الربحية والمحافظة على سيولة كافية وفقا لمتطلبات البنك المركزي وضع توازني يشتمل على عوامل متناقضة.

3- التخصيص الامثل للموارد السائلة يؤدى الى تحقيق اعظم ربحية.

اعتمد منهج البحث على المنهج التجريبي هادفا الى دراسة بيانات جزئية تم تجميعها وتحليلها احصائيا بالاضافة الى المقابلات والاراء الشخصية للعاملين ببنك التضامن الاسلامى من خلال استطلاع نسبة السيولة والربحية ومن خلال الدراسة تم التوصل الى النتائج التالية

1. إتباع النهج العلمى فى ادارة السيولة يؤدى الى زيادة الإيرادات
2. أهمية تصميم وتطبيق نظام تقارير محاسبية جيد فى البنوك يؤكد الدقة المحاسبية
3. جودة نظام تقارير المحاسبة الادارية فى البنوك يؤدى الى وضع سياسات إدارية جيدة قابلة للتنفيذ
4. الضبط الداخلى الدقيق لخصائص التقارير الداخلية للبنك يساعد على المحافظة على اصول المنشأة
5. البنك يقوم بدراسة وتقييم نظام الضبط والتحكم فى السيولة

### وجاءت التوصيات كما يلى

- يجب على البنوك أن تجد نظام فعال وعلمى لادارة السيولة.

- يجب على البنوك أن تنشأ وسائل داخلية فاعلة من أجل التحكم في خصائص التقارير الداخلية.
- ان تعمل البنوك على داسة وتقييم نظام ادارة السيولة بشكل دورى ومنتظم.
- ان تعتمد البنوك فى إدارة السيولة على الخصائص النوعية للمحاسبة الادارية.

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