


**ENHANCING ACCOUNTING DISCLOSURE THROUGH ENTREPRENEURSHIP
STRATEGY IN BANKING SECTOR**

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ARTICLE INFO	ABSTRACT
<p>Article history:</p> <p>Received 19 June 2023</p> <p>Accepted 19 September 2023</p>	<p>Purpose: This study aims to examine the role of adopting an entrepreneurship strategy in enhancing accounting disclosure in Banking Sector in Jordan.</p>
<p>Keywords:</p> <p>Entrepreneurship Strategy; Accounting Disclosure; Financial Statements; Transparency.</p>	<p>Methodology: To achieve the study's objective, a questionnaire was designed and distributed to a random sample of 130 respondents, consisting of managers and employees in the financial departments of Jordanian banks. After conducting statistical analysis using the SPSS statistical package. The study focuses on several dimensions, including financial statements, accompanying disclosures in financial reports, the quality of accounting information that should be disclosed, transparency in accounting disclosure, and meeting the requirements of the central bank.</p>
	<p>Findings: The study found that adopting an entrepreneurship strategy in Jordanian banks contributes to enhancing the quality of preparing and presenting the core financial statements, such as the income statement, balance sheet, statement of changes in equity, and statement of cash flows. It also enhances the quality of accompanying disclosures in financial reports, improves the quality of accounting information, increases transparency in accounting disclosure, and enhances the ability to quickly and accurately meet the requirements of the central bank.</p>
	<p>Social implications: The study made several recommendations, including the central bank adopting an entrepreneurial culture as a method and approach and encouraging banks to follow the same approach to support entrepreneurship and innovation.</p>
	<p>Originality/Value: The results indicate that banks develop a system to incentivize creative employees and conduct training courses to familiarize bank employees with the concepts of entrepreneurship, innovation, and their importance in banking.</p>
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**MELHORAR A DIVULGAÇÃO CONTABILÍSTICA ATRAVÉS DA ESTRATÉGIA DE SETOR
BANCÁRIO**

RESUMO

Objetivo: Este estudo visa examinar o papel da adoção de uma estratégia de empreendedorismo no reforço da divulgação de informações contabilísticas no setor bancário na Jordânia.

Metodologia: Para atingir o objetivo do estudo, foi elaborado um questionário e distribuído a uma amostra aleatória de 130 respondentes, composta por gerentes e funcionários dos departamentos financeiros dos bancos jordanianos. Após a realização de análise estatística utilizando o pacote estatístico SPSS. O estudo centra - se em várias dimensões, incluindo as demonstrações financeiras, as divulgações anexas nos relatórios financeiros, a qualidade da informação contabilística que deve ser divulgada, a transparência na divulgação contabilística e o cumprimento dos requisitos do banco central.

Conclusões: O estudo constatou que a adoção de uma estratégia de empreendedorismo nos bancos jordanianos contribui para melhorar a qualidade da preparação e apresentação das principais demonstrações financeiras, como

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demonstração de resultados, balanço, demonstração de alterações no patrimônio líquido e demonstração de fluxos de caixa. Além disso, melhora a qualidade das divulgações associadas aos relatórios financeiros, melhora a qualidade das informações contábilísticas, aumenta a transparência das informações contábilísticas e aumenta a capacidade de cumprir rápida e rigorosamente os requisitos do banco central.

Implicações sociais: O estudo fez várias recomendações, incluindo a adoção, pelo banco central, de uma cultura empresarial como método e abordagem e o incentivo aos bancos para seguirem a mesma abordagem no apoio ao empreendedorismo e à inovação.

Originalidade/Valor: Os resultados indicam que os bancos desenvolvem um sistema para incentivar funcionários criativos e realizar cursos de formação para familiarizar os funcionários dos bancos com os conceitos de empreendedorismo, inovação e sua importância na banca.

Palavras-chave: Estratégia de Empreendedorismo, Divulgação de Contas, Demonstrações Financeiras, Transparência.

MEJORAR LA DIVULGACIÓN DE INFORMACIÓN CONTABLE A TRAVÉS DE LA ESTRATEGIA DE EMPRENDIMIENTO EN SECTOR BANCARIO

RESUMEN

Objetivo: Este estudio tiene por objeto examinar el papel de la adopción de una estrategia de emprendimiento en la mejora de la divulgación de información contable en el sector bancario de Jordania.

Metodología: Para lograr el objetivo del estudio, se diseñó y distribuyó un cuestionario a una muestra aleatoria de 130 encuestados, conformada por gerentes y empleados de los departamentos financieros de los bancos jordanos. Después de realizar el análisis estadístico utilizando el paquete estadístico SPSS. El estudio se centra en varias dimensiones, incluidos los estados financieros, la información complementaria que debe figurar en los informes financieros, la calidad de la información contable que debe revelarse, la transparencia en la divulgación de información contable y el cumplimiento de los requisitos del banco central.

Conclusiones: El estudio encontró que la adopción de una estrategia de emprendimiento en los bancos jordanos contribuye a mejorar la calidad de la preparación y presentación de los estados financieros básicos, como la cuenta de resultados, el balance, el estado de cambios en el patrimonio neto y el estado de flujos de efectivo. También mejora la calidad de la información que acompaña a los informes financieros, mejora la calidad de la información contable, aumenta la transparencia en la información contable y mejora la capacidad de cumplir con rapidez y precisión los requisitos del banco central.

Implicaciones sociales: El estudio hizo varias recomendaciones, incluyendo que el banco central adopte una cultura empresarial como método y enfoque y anime a los bancos a seguir el mismo enfoque para apoyar el espíritu empresarial y la innovación.

Originalidad/Valor: Los resultados indican que los bancos desarrollan un sistema para incentivar a los empleados creativos y realizan cursos de formación para familiarizar a los empleados bancarios con los conceptos de emprendimiento, innovación y su importancia en la banca.

Palabras clave: Estrategia de Emprendimiento, Divulgación Contable, Estados Financieros, Transparencia.

INTRODUCTION

The importance of accounting disclosure derives from the diverse range of stakeholders who benefit from this information, including investors, customers, lenders, government agencies, and others. Additionally, it is crucial due to the impact it has on the decisions made by these stakeholders based on the disclosed information. Incomplete or inaccurate disclosure can distort these decisions. Accounting disclosure has gained increasing importance in the banking environment, particularly due to the complexity of financial instruments used and the rising risks surrounding banking operations (Elbastawisy, & Mousa, 2022), (Alnabulsi & Salameh, 2021).

Furthermore, entrepreneurship in banks supports the ability to provide innovative banking services and products, entering markets at opportune times. This enables banks to overcome business environment challenges by capitalizing on opportunities and avoiding threats, with the aim of expanding their customer base, increasing profits, growing asset size, and enhancing the knowledge of employees regarding modern banking assets and documentation. (Abdulsaed & Rejeb, 2023)

The current study aims to explore the role of adopting an entrepreneurship strategy in enhancing accounting disclosure within the Jordanian banking sector.

STUDY PROBLEM

There has been an increasing focus and interest in recent times on the process of accounting disclosure by various sectors, due to the importance of financial data and the growing reliance of interested parties on them in the decision-making process. Since innovation represents a process in which individuals or a group of individuals exert organized efforts and means to seek value and project growth through development and uniqueness (Makhlouf & Zagdar, 2011), (Hussein, 2013) the adoption of an entrepreneurship strategy by the banking sector in Jordan and the accountants possessing distinctive capabilities and the use of new unconventional methods and procedures in interpreting, analyzing, or solving accounting problems that management may face, contributes to raising the level of accounting disclosure. The research problem can be summarized in the following main question:

Does adopting an entrepreneurship strategy in operating banks in Jordan lead to enhancing accounting disclosure?

And in the following sub-questions:

- Does adopting an entrepreneurship strategy in operating banks in Jordan lead to enhancing the quality of financial statements?
- Does adopting an entrepreneurship strategy in operating banks in Jordan lead to enhancing the disclosures included in financial reports?
- Does adopting an entrepreneurship strategy in operating banks in Jordan lead to enhancing the quality of accounting information that should be disclosed?
- Does adopting an entrepreneurship strategy in operating banks in Jordan lead to providing transparency in accounting disclosure in the banking sector?
- Does adopting an entrepreneurship strategy in operating banks in Jordan lead to enhancing compliance with central bank requirements related to accounting disclosure?

THEORETICAL REFERENCE FRAMWEORK

Entrepreneurship strategy in accounting is characterized by the process of finding unconventional accounting solutions and procedures that assist interested parties and stakeholders in making decisions. It can provide useful and meaningful high-quality accounting information to its users and work on renewing and developing accounting methods and procedures, relying on systematic logical analysis (Amora, & Sharifi, 2011),(Suvittawat,2023).

The key areas of accounting innovation and creativity include the accounting information system, concepts, definitions, assumptions, principles, and various accounting standards, accounting measurement (valuation), methods of recording or restricting and presenting accounting data and financial statements, methods of allocating or apportioning various expenses, methods of preparing and presenting reports, and financial analysis methods, in addition to the development of computer-based accounting systems (Zhang,2023)..

However, innovation and creativity in organizations face several obstacles, including management resistance and reluctance to change, excessive compliance with laws, procedures, and instructions, poor organizational environment and flow of information, poor management entrepreneurship, lack of encouragement and motivation, and individual work and neglecting teamwork(Hasan ,2023).

Accounting Disclosure

Accounting disclosure refers to including all necessary information in financial reports to provide users with a clear and accurate understanding of the accounting entity without misleading them, enabling them to make informed decisions and fostering trust among the parties with interests in the financial market (Hasan ,2023),(Salameh et al., 2022).

The importance of accounting disclosure in financial reports lies in its foundation, which is based on accounting principles that advocate for complete disclosure of all financial accounting information related to a specific entity's activities, for the benefit of stakeholders who benefit from this information in making rational decisions (Jiangli et al., 2008).

It is evident that accounting disclosure is important and beneficial for a wide and diverse range of parties who benefit from the disclosed information in making their decisions wisely. The absence of such disclosure may lead to biased decision-making that harms the stakeholders (Aguila, 2009).

The importance of accounting disclosure increases with the increasing complexities in the banking framework due to the introduction of complex financial instruments such as

derivatives, as well as the growing intensity of competition and the accompanying tremendous technological advancements in banking transactions, which necessitate comprehensive disclosure (Enoruwa et al.,2023), (Zhang,2023), (Serra et al.,2021).

Given this importance of accounting disclosure in financial statements, the International Accounting Standards Board has issued standards related to this matter, including various disclosure requirements. A brief overview of these rules is presented in the following paragraphs:

Disclosure Rules according to International Accounting Standards

Disclosure rules are classified into major categories according to International Financial Reporting Standard (IFRS) as follows:

1. Rules related to general disclosure include disclosing information such as the name of the reporting entity, prior changes to the date of the financial statements, and financial data related to previous periods, among others.
2. Rules related to disclosure in the balance sheet include presenting current assets, non-current assets, current liabilities, and non-current liabilities in the balance sheet. It also includes information that should be presented within the balance sheet, such as properties, investments, inventory, assets in all forms, and various types of debts, as well as other items that should be disclosed in the balance sheet or in the notes.
3. Rules related to disclosure in the income statement.
4. Rules specific to disclosure in the statement of changes in equity.
5. Rules specific to disclosure in the statement of cash flows, including foreign currency cash flows, received and paid interests, profits and distributions, income taxes, the purchase and sale of subsidiaries, and other explanations.
6. Rules specific to disclosure in the notes, such as disclosing accounting policies and measurement bases used in preparing financial data, and other explanations (Al Hanini & Al Oqqaily , 2018), (Naji, 2016).

PREVIOUS STUDIES

The most important previous studies related to the subject of the present study are as follows:

A study by Shehata ,(2022) concluded that there is a positive effect of the dimensions of the application of the innovation strategy of its various types on the Accounting disclosure

To maximize the Value of Enterprise, where there is a significant effect of innovation strategy on accounting disclosure, there is also an indirect significant effect of the innovation strategy on enhancing the value of the enterprise in view of the mediation of accounting disclosure.

(Elshaabany , et al., 2021) study concluded that there is a positive impact for companies that adopt an entrepreneurial approach on the type of information that is disclosed on the future status of the company. The study also found that proactively positively affects voluntary disclosure (such as company activity, future situation, enterprise market information, financial ratios, research and development) and does not positively affect voluntary disclosure of information related to social responsibility.

A study by Hasanin (2018) revealed a statistically significant relationship between entrepreneurship and customer loyalty. It recommended banks to encourage the application of entrepreneurial dimensions to enhance customer loyalty. A study by (Shatnawi, 2018) showed that electronic accounting disclosure has an important role in improving the quality of financial reports and reducing information asymmetry in the work environment. The results of a study by Umrani et al. (2018) supported the direct and moderated relationship between entrepreneurship in organizations, organizational culture, and business performance. The study emphasized the importance of conducting further research in this area. The study by Kavei et al. (2016) highlighted a positive relationship between entrepreneurial components and enhancing business performance.

A study by Al-Shammari (2015) concluded that the study sample fully perceives the importance of strategic entrepreneurship dimensions to achieve excellence in performance. It recommended banks to adopt suitable mechanisms and strategic entrepreneurship dimensions to improve their performance. On the other hand, a study by Njoroge (2015) found a strong positive relationship between entrepreneurship and the financial performance of companies. It revealed that innovation, activity, risk-taking, competitiveness, and independence have a positive impact.

A study by Njoroge (2015) found a strong positive relationship between entrepreneurship and the financial performance of companies. It revealed that innovation, activity, risk-taking, competitiveness, and independence have a positive impact on financial performance. The study suggested that organizations should foster an entrepreneurial culture to enhance their financial outcomes. The results of (Fitriati & Mulyani , 2015) study showed that the success of the accounting information system has implications for the quality of accounting information.

Another study by Umrani and others (2016) examined the relationship between entrepreneurship and firm performance in the banking sector. The findings indicated a significant positive relationship between entrepreneurship and firm performance, suggesting that entrepreneurial activities contribute to better financial outcomes for banks.

In a study conducted by (El-Bannany, 2013) explored the impact of entrepreneurship on the financial performance of small and medium-sized enterprises (SMEs) in the United Arab Emirates (UAE). The results demonstrated a positive correlation between entrepreneurship and financial performance, indicating that entrepreneurial activities positively influence the financial success of SMEs.

These previous studies highlight the consistent positive relationship between entrepreneurship and financial performance across different contexts and sectors. They underscore the importance of fostering an entrepreneurial culture, encouraging innovative and risk-taking behaviors, and adopting entrepreneurial dimensions to enhance financial outcomes.

It is worth noting that while these studies provide valuable insights into the relationship between entrepreneurship and financial performance, the specific link between accounting disclosure and financial performance may vary depending on the context and the specific variables under investigation. Conducting further research in this area can help to deepen our understanding of the interplay between accounting disclosure, entrepreneurship, and financial performance.

RESEARCH METHODOLOGY

Data Collection Sources

The Sources of data presented in secondary sources which included books and previous studies related to the research and primary sources consisted of a questionnaire used to investigate the opinions of the study sample. The questionnaire was divided into three sections. The first section was a letter addressed to the study sample, which included the study's objective and title. The second section included personal information about the study sample, such as gender, age, occupation, and others. The third section consisted of fifteen items representing the study's hypotheses. These items were designed using a Likert scale, allowing respondents to choose the option that best suited their opinion.

Study Population and Sample

The study population comprised all operating banks in Jordan, whether Islamic or commercial, Jordanian or foreign, totaling 25 banks according to the Central Bank of Jordan's website. This includes four Islamic banks and twenty-one commercial banks (Central Bank of Jordan, 2018).

<https://www.cbj.gov.jo/Pages/viewpage.aspx?pageID=141>

The study sample consisted of 130 respondents randomly selected from managers and employees in the financial departments of these banks. A total of 137 questionnaires were distributed, out of which 130 questionnaires were returned and subjected to analysis. The characteristics of the study sample can be described in the following table:

Table (1): The study sample

Description	Count	Percentage
Age	25 to 35 years	4 %3.3
	36 to 45 years	69 %53.3
	46 to 55 years	48 %36.7
	56 years and above	9 %6.7
	Total	130 %100.0
Educational Qualification	Diploma	9 %6.7
	Bachelor's degree	108 %83.3
	Master's degree	9 %6.7
	Doctorate	4 %3.3
	Total	130 %100.0
Academic Specialization	Accounting	69 %53.3
	Financial Management	44 %33.3
	Economics	4 %3.3
	Business Administration	13 %10.0
	Total	130 %100.0
Work Experience in Banking	Less than 4 years	4 %3.3
	4 to 8 years	56 %43.3
	8 to 15 years	52 %40.0
	16 years and above	18 %13.3
	Total	130 %100.0
Job Position	Financial Department Manager	39 %30.0
	Employee in the Financial Department	91 %70.0
	Total	130 %100.0

Source: Statistical analysis results generated by Stata

Statistical Analysis of Data

The researchers used the following statistical methods to analyze the data and test the hypotheses using the SPSS statistical package:

1. Reliability Analysis (α): The researchers used the Cronbach's alpha test to measure the internal consistency and reliability of the questionnaire items, as well as the internal consistency among respondents' responses. The reliability coefficient was found to be 93.7%, which is considered excellent compared to the acceptable threshold of 60%.
2. Hypothesis Testing: The study hypotheses were tested using the following methods:
 - One Sample T-Test: The researchers conducted a One Sample T-Test at a significance level of 5% ($\alpha = 0.05$) and based the decision rule on accepting the hypothesis if the calculated T-value is less than the critical value.
3. Descriptive Analysis: The researchers used descriptive analysis, which includes frequencies, means, and standard deviations, to assess the acceptance or rejection of the hypothesis statements.

Hypotheses Testing

The following results were obtained:

Hypothesis 1: There is no statistically significant effect of adopting a entrepreneurship strategy in the operating banks in Jordan on enhancing the quality of financial statements.

Table (2): Results of Hypothesis 1 Testing

Calculated T-value	Critical T-value	SIG T	Hypothesis Result	Mean	Standard Deviation
9.141	1.986	.000	Reject	4.36	0.81

Source: Statistical analysis results generated by Stata

Since the Calculated T-value is greater than the Critical T-value, this means that the null hypothesis is rejected and the alternative hypothesis is accepted. There is a statistically significant effect of adopting a entrepreneurship strategy on enhancing the quality of financial statements in the operating banks in Jordan.

Table (3): Results of Hypothesis 2 Testing

Calculated T-value	Critical T-value	SIG T	Hypothesis Result	Mean	Standard Deviation
6.512	1.986	.000	Reject	3.85	0.71

Source: Statistical analysis results generated by Stata

Since the Calculated T-value is greater than the Critical T-value, this means that the null hypothesis is rejected and the alternative hypothesis is accepted. There is a statistically significant effect of adopting a entrepreneurship strategy on enhancing the disclosures in financial reports in the operating banks in Jordan.

Table (4): Results of Hypothesis 3 Testing

Calculated T-value	Critical T-value	SIG T	Hypothesis Result	Mean	Standard Deviation
5.887	1.986	.000	Reject	3.82	0.76

Source: Statistical analysis results generated by Stata

Since the Calculated T-value is greater than the Critical T-value, this means that the null hypothesis is rejected and the alternative hypothesis is accepted. There is a statistically significant effect of adopting a entrepreneurship strategy on enhancing the quality of disclosed accounting information in the operating banks in Jordan.

Table (5): Results of Hypothesis 4 Testing

Calculated T-value	Critical T-value	SIG T	Hypothesis Result	Mean	Standard Deviation
6.912	1.986	.000	Reject	3.92	0.73

Source: Statistical analysis results generated by Stata

Since the Calculated T-value is greater than the Critical T-value, this means that the null hypothesis is rejected and the alternative hypothesis is accepted. There is a statistically significant effect of adopting a entrepreneurship strategy on enhancing transparency in accounting disclosure in the banking sector in Jordan.

Table (6): Results of Hypothesis 5 Testing

Calculated T-value	Critical T-value	SIG T	Hypothesis Result	Mean	Standard Deviation
8.606	1.986	.000	Reject	4.23	0.78

Source: Statistical analysis results generated by Stata

Since the Calculated T-value is greater than the Critical T-value, this means that the null hypothesis is rejected and the alternative hypothesis is accepted. There is a statistically significant effect of adopting a entrepreneurship strategy on meeting the Central Bank's requirements related to accounting disclosure in the banking sector in Jordan.

RESULTS

After conducting the necessary statistical analysis using the SPSS software package, the following results were obtained:

1. Adopting an entrepreneurship strategy in the operating banks in Jordan enhances the quality of financial statements. It helps enhance the preparation and presentation of financial statements, including the income statement, balance sheet (statement of financial position), statement of changes in equity, and cash flow statement.
2. Adopting an entrepreneurship strategy in the operating banks in Jordan leads to improvement in the accompanying disclosures in the financial reports. This includes disclosing the accounting methods and procedures used in preparing the financial report, disclosing contingent liabilities in the financial report, enhancing the presentation of subsequent events affecting the financial statements, and better reflecting the impact of changes in accounting estimates on the financial statements.
3. Adopting an entrepreneurship strategy in the operating banks in Jordan improves the quality of disclosed accounting information by enhancing the relevance of information in the financial reports and increasing the accuracy of the information in the financial reports.
4. Adopting an entrepreneurship strategy in the operating banks in Jordan enhances transparency in accounting disclosure in the banking sector. It ensures the timely and accurate dissemination of information in the financial report, reflecting the true financial position of the bank.
5. Adopting an entrepreneurship strategy in the operating banks in Jordan improves compliance with the Central Bank's requirements regarding accounting disclosure. It enhances the preparation of reports according to the required format by the Central Bank and facilitates quicker compliance with the Central Bank's requirements.

RECOMMENDATION

Based on the study's findings, we recommend that the Central Bank adopt an entrepreneurial culture as a method and approach. The Central Bank should encourage banks to follow the same approach to support entrepreneurship and innovation, especially regarding accounting disclosure and the informational content of financial reports. Additionally, developing an incentive system for all employees, where any employee engaging in entrepreneurial activities that contribute to the development of banking operations is rewarded,

is essential. Furthermore, organizing training courses and workshops in banks to introduce and train employees on the concept and importance of entrepreneurship and its role in enhancing banking services, particularly in relation to accounting disclosure, is crucial. Regarding future studies, the study recommends conducting research on the role of entrepreneurship, innovation, and creativity in developing and enhancing business performance and raising the level of services in the banking sector and other sectors.

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