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Developing the Conceptual Framework of Sustainability Accounting Reporting: Field Study in Saudi Commercial Banking Sector

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DEVELOPINGTHECONCEPTUALFRAMEWORKOFSUSTAINABILITYACCOUNTINGREPORTINGFIELDSTUDYINSAUDICOMMERCIALBANKINGSECTOR

Strictly as per the compliance and regulations of:

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The research Reviewed development of the concepts of sustainability, the stages of the evolution of the concept, the main three dimensions of the concept and the analytical framework and covered the objectives, principles, measurement and recording tools, sustainability reporting, benefits realized, the development of management accounting related to sustainability, the factors affecting the process of sustainability reporting. Research has shown the possibility of test three hypotheses are related to the scope of the field study. The first questionnaire included a group of questions and distributed on a statistical sample of employees of commercial banks. The group of questions that cover the motives for the issuance of sustainability accounting reports. The second group of questions cover the difficulties and problems associated with sustainability accounting reporting. The second questionnaire was distributed with stakeholders and interested in the reports of sustainability accounting to inquire about the extent of their awareness of the sustainability accounting reports. The results of field study has undergone to appropriate statistical tests, The research reached to significant findings and recommendations for the development of the conceptual framework for the process of preparing sustainability accounting reports.

Keywords: the conceptual framework of the sustainability accounting reporting- the three dimensions of sustainability- sasb- the analytical framework of sustainability- objectives and principles of sustainability- stakeholder awareness- motives of sustainability- problems and difficulties for the preparation of sustainability reports.

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I. Introduction and Research Problem

In 1998, about 250 major companies issued sustainability reports. In 2001 increased the level of disclosure in England, Japan and Germany. In 2002, principles were appeared for disclosure of sustainability reports, then these principles have been revised and be issued to become a new framework in 2006, and in the same year issued more than 1,000 global company sustainability reports, using these criteria and guidelines (Ballou et al., 2006)(37).

The research problem includes some important aspects related sustainability accounting as: the accounting concept of sustainable environment, the nature of corporate sustainability reports, the needs of stockholders about sustainability reports, information content of sustainability reports, the disclosure movies of corporate sustainability reports, the role of accountants in corporate sustainability, the professional and accounting standards of corporate sustainability reporting and the necessary steps to realize corporate sustainability. Also, the problem of research extend to include the complexity of generalization the previous aspects related sustainability accounting, where the contents, disclosures, reports, adjustments and others are different depending on the kind of industry.

Field study in this research will deal banking sector, where the expected results of questionnaire distributed on the parties of stockholders in banking sector will cover the determinants and multi – dimensions of sustainability accounting reports.

II. The Research Objectivies

The main objective is to design a conceptual framework for the accounting approach of corporate sustainability reporting through the results of the previous aspects. Another objective in this research is to illustrate how to apply the determinants of sustainability reporting for one of the banks. Also, the research aims to enrich the accounting library with material on the subject of sustainability accounting reporting, which the writing in it characterized by scarcity.

III. The Importance of Research

The importance of research is shown through: -

1. The scarcity of research in the field of sustainable development in general and corporate sustainability reporting in particular.
2. Directing the attention of researchers and interested about studying the role of accounting in achieving corporate sustainability and provide sustainability reports.
3. The research will provide a conceptual framework for sustainability accounting reporting, it will enrich the accounting knowledge with sustainability principles, procedures, reporting, benefits, measures and indicators.
4. Taking into account the economic, social and political conditions, besides to the economic results.
5. The need to achieve a competitive advantage requires providing information, especially in area of society, environment and economic.
6. The financial results are not consider a single standard for evaluating the performance of the unit. The managerial accountant must enter other dimensions in the evaluation process.

IV. Research Methodology

The Researcher will use the inductive method in identifying the determinants of sustainability accounting in general and reporting process in particular. Where, the researcher will induct the previous studies to conclude the elements of the conceptual framework for sustainability accounting reporting. The researcher will use deductive method to identify the form, contents, movies, objectives and principles of corporate sustainability accounting reporting through using a relevant designed questionnaire. The sample will be drawn to resent all parties of stockholders. The research will apply the analytical approach and the statistic methods on the results of questionnaire.

V. The Limitations of Research

The research identifies the elements of conceptual framework for the process of preparing sustainability accounting reporting, whether include concepts, principles, movies, measurement methods, benefits realized, the qualitative characteristics of sustainability accounting information and parties of stockholders which need output of these reports.

But the research excludes operations analysis of sustainability reporting by the various parties. Also, the research excludes measurement operation of reports effectiveness. Because the process of generalization is rejected in sustainability accounting reporting, it will shorten the practical side to prepare sustainability accounting reports in banking sector.

VI. The Resdual Contents of Research

The last sections were the research problem (1), research objectives (2), the importance of research (3), Research Methodology applied (4), study limitations (5). The seven section (7) will covers literature review, while the eight section includes the research hypothesizes, the nine sector covers field study, the ten sector presents results analysis, the eleven sector includes conclusions and recommendations, the twelve section covers the references used, finally the section thirteen presents the appendixes.

VII. The Literature Review

In pursuit of the objectives of research and overcome the research problem, the research will classifies the literatures (researches, studies and efforts) to 7 sets related with sustainability accounting reporting as: the concept, stages of the evolution, the three key dimensions, analytical framework, developing mangerial accounting, some organizations and initiatives assist companies, and the factors effected on sustainability reports.

a) The Concept of Sustainability

Depending on (Tilt, C. A., 2007) there are different terms for sustainability: social accounting, social and environmental accounting, corporate social reporting, corporate social responsibility reporting, or non-financial reporting. Sustainability was originated about 20 years ago and is considered a subcategory of financial accounting that focus on the disclosure of non-financial information about a firm's performance to external parties such as capital holders, mainly to stakeholders, creditors and other authorities. These represent the activities that have a direct impact on society, environment and economic performance of an organization.

Sustainability accounting in managerial accounting contrast with financial accounting, In managerial accounting is used for internal decision making and the creation of new policies that will have an effect on the organization's performance at economic, ecological and social. Sustainability Accounting is a tool used by organizations to become more sustainable. The most known widely used measurements are the Corporate Sustainability Reporting and the triple bottom line accounting. These recognize the role of financial information and shows how traditional accounting is extended by improving transparency and accountability by reporting on the Triple-P's (People, Planet, Profit). Sustainability Accounting considers as a tool used by organizations to become more sustainable. The most known widely used measurements are the Corporate Sustainability Reporting and the triple bottom line accounting. These recognize the role of financial information and shows how traditional accounting is extended by improving transparency and accountability by reporting on the Triple-P's.

The study (ICAEW, 2013) mentioned that the most frequently cited definition is provided by the Brundtland Report on environmental responsibility: "Development that meets the needs of the present without compromising the ability of future generations to meet their own needs.". The study (Albu, et al., 2011), stated that on the social level, the Sustainability means that the community must not use resources more , and the competent of system must be integrated in the society, while on the level of corporate the sustainability includes the effect of corporate activity on the external environment and on the future (Aras and Crowther, 2009). Also, Sustainability extends to the level of activity, which includes making decisions in the present and do not restrict the choices in the future (Adams and Whelan, 2009).

While the term *'Corporate sustainability'* has been used for over decade (Atkinson, 2000), but there is still a wide divergence of opinions over what changes this requires of business. The previous definition means that the corporation must pursue only traditional profit maximization models. By contrast, (Schaltegger and Burritt, 2005) (Hopwood et al., 2010) define corporate sustainability as a process which aims to integrate the systematic management of the environmental and social aspects of business together with the economic aspects , both to achieve sustainable business development of the wider economy and society. Proponents of corporate sustainability argue not merely that companies have an ethical obligation to be responsible, but that the environmental and social aspects of performance are also essential for a business's success in conventional terms, ie, that integrating environmental and social performance into business management can also result in improved financial performance. Corporate sustainability is meant, that business strategy seeks to use best business practices to achieve a balance between the needs of stakeholders and potential. In other words, corporate sustainability measure to what extent companies integrate economic and environmental factors and social within their operations (Artiach, et al., 2010).

Sustainability Management is a term to covers many functions needed to monitor activities and outputs more closely, to control on pressures from stockholders, to manipulate shortages of natural resources including increasing energy costs, to review products and processes to recognize and respond to changing cost structures and risks. The need to manage sustainability as a business issue has been to create an additional organizational function which is made primarily responsible for coordinating sustainability management (Schaltegger & Wagner, 2006).

The term 'sustainability accounting' is used to refer to the process of the collection, analysis and communication of sustainability – related information (Schaltegger and Burritt, 2000). The theme of sustainable development considers as one of contemporary issues which received increasing attention at the international and local level, and at the level of governments and businesses. The Organization of Economic Cooperation and Development (OECD, 2002), considers sustainable development as including the integration of economic, social and environmental community objectives, to maximize human well-being at the present time, without compromising the ability of future generations to meet their needs. At the level of the economic unit, The International Federation of Accountants (IFAC 2006), defines the sustainability by its ability to add value and continue to presence in future. The sustainability of corporate business strategy seeks to use best business practices and achieve a balance between the needs of stakeholders and existing recipients. Consequently, the performance of corporate sustainability measures to what extent the company integrates aspects of economic, environmental, social and governance within their operations and thus contribute to the impact on the community. The report of corporate sustainability discloses the financial and non-financial information to internal and external stakeholders concerning the establishment of economic, environmental, social activities and ability to deal with related risks, including contributing to the provision of useful information and can be relied upon for decision-making purposes.

The GRI (Global Reporting Initiative), which is established at Dec. 1983, with the title" Our Common Future" by Brundtland Commission, where the president is Gro Harlem Brundt, with the goal is to provide guidelines to organizations reporting on sustainability (Eldjouzi, G., 2011). The GRI states that "reporting on economic, environmental and social performance by all organizations is as routine and comparable as financial reporting".

The concept of sustainability accounting has emerged from developments in accounting, with two lines of thought. The first line is the philosophical debate about accountability if and how it contributes to sustainable development and which are the necessary steps towards sustainability. This approach is based on an entirely new system of accounting designed to promote a strategy of sustainability. Second line is the management perspective associated with varied terms and tools towards sustainability. This could be seen as an extension of or modification to conventional financial cost or management accounting.

The researcher believes that accountants should not limit the definition of the concept of sustainable development on a narrow conception and the use of natural resources should not lead to extinct or deteriorate or decrease resources for future generations. The more relevant definition is to concentrate on the maximum limit of economic environment advantages. This mean that the sustainable environment includes three dimensions: (1) Improving the level of welfare of man (economic). (2) Protect and maintain the integrity of environmental and ecological systems (environment).(3) Achieving social justice in the distribution of economic and natural resources.

b) Stages of the evolution of the concept of sustainability

The Study (Sehaltegger And Burritt, 2010), stated That development which leads to sustainable accounting could be distinguished in several time periods in which a number of trends were evident: 1971–1980, 1981–1990, 1991–1995 and up to the present. While Study (Mathews, 1997) considered these periods distinguish in volume of empirical studies, normative statements, philosophical discussion, teaching programs, literature and regulatory frameworks.

Through the period (1971-1980) had been published a large volume of empirical works and a number of papers referring to the buildings of models which support social accounting disclosures. The early works suffered from the following problems (Mathews, 1997):-

1. Subjectivity of analysis, where the social and environmental accounting literature (SEAL) was underdeveloped.
2. Information related to the social dimension of accounting have been mostly connected with employees or products.
3. Environmental matters were treated as part of a social accounting field.
4. The empirical studies and research were mainly descriptive.
5. The philosophical debate was not widespread.

While the period (1981-1990), where the first part of decade showing increased sophistication within the social accounting area, while through the second part of the decade, an apparent transference of interest to environmental accounting with increasing trend of specialization in literature. Generally, the benefits of this period were:-

1. Empirical research was more analytical.
2. Concerns of social disclosures have been replaced by a concentration on environmental disclosures.
3. Normative statements and model building fostering now the environmental area.
4. The development of teaching programs about social and environmental accounting issues.

Some problems are existed through this period:-

1. Increasing the degree of individual interpretation in financial reporting.
2. Less normative statement have been made.

The period (1991-1995) was characterized by the almost complete domination of environmental accounting over social accounting. There have also been a number of extensions from environmental disclosures into environmental auditing as well as the development of framework to guide the applications of environmental auditing and in particular the development of environmental management systems.

The period (1996- present), the accounting literature has demonstrated a considerable increase in concern for the issues of sustainable development for some reasons:

1. The convergence of global capital markets.
2. The emergence of global and regional quality issues.
3. The accounting profession in the Asian financial crisis in 1997/1998 as well the Enron collapse in 2001.

Also, study (Kee P., 2012), mentioned that Several proposals and significant statistical work as well as a growing body of measurement on accounting for sustainable development is being carried out in many international and national settings, The United Nations and the OECD have sponsored work addressing accounting for sustainability. Study (Lamberton, G. 2005) asserted that environmental accounting is the most evolved form of sustainability accounting and increasingly processed in the academic circle beginning with the work of Robert Hugh Gray in the early 1990s, and through the release of the Sustainability Accounting Guidelines at the World Summit on Sustainable Development in 2002.

Study (Gray, R. (2005). Mentioned that recent years have seen an increasing acceptance for these new reporting approaches. Also energetic and innovative experimentation by far-sighted organizations have demonstrated that sustainability aspects in accounting and reporting are crucially important, feasible and practicable. The International Federation of Accountants (IFAC), which objective is to develop the accounting profession and harmonize its standards, today includes 167 member bodies in over 127 countries and represents approximately over two million accountants worldwide.

c) The Three Key Dimensions

There are three key dimensions of sustainability. Every dimension focuses on different subsets, (Ernst and Young (2011) :-

The schedule (1)

Environmental factors	Social	Economic
• Emissions • Hazardous and non hazardous waste • Recycling • Packaging	• Community investment • Working conditions • Human rights and fair trade • Public policy • Diversity • Safety • Anticorruption	• Accountability / Transparency • Corporate governance • Stakeholder value • Economic performance • Financial performance

Sustainability accounting connects the companies' strategies from a sustainable framework by disclosing information on the three dimensional levels (environment, economical and social). In practice, however, it is difficult to put together policies that promote simultaneously environmental, economic and social goals. This trend has made companies not to emphasize in the creation of value but also in the risk mitigation that are linked to the environmental and social subset of sustainable development. This development has being driven by multiple factors connected to sustainability issues (risk and liabilities) and the need of the company to respond to sustainable growth.

About the sustainability accounting reporting (GRI Downloadable report , 2011), The concept of sustainability accounting is being carried out in an international setting with a vast and growing level of experience in the measurement of sustainable development. It recognizes the role of financial information and shows how this can be extended to the social and environmental level. No regulations, reporting standards, established framework or rules to prepare the report in sustainability accounting. This trend offers companies a greater flexibility than financial statements. There are several ways and mechanisms of reporting, such as assurance statements, environmental, social and economic performance reports, that have been noted. Some of these reports include shorter and more concise reports. Some companies are including in their reports a combination of hard copies and online resources as well as downloadable PDF files. Now we start to suggest the guidelines and frameworks to report on the social environmental information. It is important that companies understand the technique of reporting frameworks, standards and guidelines that may affect the form and content of their reports. In mostly all countries around the world, there are currently no governmental requirements for companies to prepare and publish sustainability reports. Companies that have started to adopt this new method of reporting have faced new challenges in reporting due to the lack of experience. Failing to report accordingly to the guidelines and frameworks provided (see OECD and GRI) would lead them to potentially reduce their credibility of published information.

d) The Analytical framework

Analytical frameworks are important for linking information from different areas. Various types of frameworks are being used nowadays depending on the purpose of measurement. These frameworks seek to:

- Integrate the economic, environmental and social dimensions of sustainable development.
- Have sound foundations and to maintain key information needed to improve sustainable development measurements.
- Clarify relationships between different indicators and policies.

Some examples of analytical frameworks are; Pressure – State – Response (PSR) model which is based on one of its variants Driving Force – Pressure – State – Impact – Response used by the European Environment Agency.

The accounting frameworks seek to quantify information in the three dimensions of sustainability accounting. The System of National Accounts (SNA) has proven that measuring sustainable development with the conventional system of financial reporting is inadequate. The accounting structure imposes a more systematic approach that is not too flexible in comparison to the standards and frameworks that offer the GRI and OECD among others. Accounting for sustainability therefore requires an extension of its standard framework. The OECD offers two different approaches to the accounting framework for sustainability accounting:-

i. *Measuring Environmental, economic and social relationships*

Which need a clear understanding of the relationships that exists between the natural environment and the economy. It is not possible without understanding the physical representation. The physical flow accounts are helpful in showing the characteristics of production and consumption activities. Some of these accounts focus on the physical exchange between the economic system and natural environment.

ii. *Wealth-based approaches*

Which refer to the preservation of stock of wealth. Sustainability is observed as the maintenance of the capital base of a country and therefore potentially measured. A number of environmental changes are contained also in these financial statements that are measured during an accounting period of time.

The GRI offers advanced material to help organizations of all types to create their accountability reports. This published material lead organizations through the reporting process with main idea of becoming more sustainable in their practices in everyday business.

The study (Lamberton, 2005) (SASB, 2014), present the five components of sustainability accounting framework:-

- Sustainability Accounting Objectives, where the main objective is to measure corporate performance about sustainability objective from environmental, social and economical view. Also, the objectives include Ensuring the application of accountability, transparency and disclosure about corporate activity results, providing relevant information for internal and external parties. Information must have a set of qualitative characteristics, which include relevance, transparency and comparability.
- Sustainability Accounting Principles. Where study (Mathews, 2009) considers the financial accounting principles are similar to sustainability accounting standards. For instance, the traditional costs, continuation, the accounting period, accounting entity and materiality concept.

The accounting entity in sustainability accounting depends on the level (partial or total) which the sustainability accounts are prepared, So the accountant prepares sustainability accounts on the partial level to the economic entity, while he prepares sustainability accounts on the total level to the national or regional level. Also the accounting period may be month, quarter, or one year, whether in financial or sustainability accounting. The measurement unit in the sustainability accounting is miscellaneous, do not depend on the monetary unit, The use of social and environmental factors require a variety of units of measurement (Badawi, 2011). Also, beside the traditional costs principle in financial accounting, the sustainability accounting applies the principle of capital preservation to maintain the capital of environmental, social and economic. Also, the sustainability accounting must give priorities to the social and environmental impacts in accordance with the relative importance of items, then it is necessary to take materiality concept (Gray et al., 1995).

The Principles of Sustainability Accounting. promote and commits the participants to collaborative research and training in this area. The acknowledge and application of sustainability accounting principles help the accountants to provide relevant information, also educate tomorrow's accountants to embed sustainability throughout the profession.

SASB has established various principles to guide the development of the sustainability accounting standards. These include issuing standards when:

1. They are applicable to all investors on an evidence based approach.
2. They are pertinent and relevant across an industry, again based on robust evidence.
3. They are focused on driving long term value creation and risk mitigation.
4. The expected benefits exceed the perceived costs.
5. They are actionable by the companies.
6. They are easily verified such that they are measurable, quantifiable when possible, compare-able, replicable and auditable.
7. They are objective and support decision making.
8. They are of the highest quality possible at any given time.
9. They embody the minimum set of standard criteria which include relevance, usefulness, applicability, cost-effectiveness, comparability, completeness, directionality and audit ability.
10. They are reflective of the views of stakeholders.
11. They support the shift to integrated reporting.
12. They support the convergence to international accounting standards.

Also, Study (Alssawi, 2012) mentioned a set of principles:-

1. The transparency. It Means full disclosure of processes, procedures and assumptions used to prepare a sustainability report for the company.
2. The inclusiveness. It means to perform all the diverse needs of stakeholders who use sustainability reports.
3. The susceptibility to Review. This principle suggests the range which is permitted by the administrative information system and communication practices in the company to conduct examination for accuracy by internal and external parties.
4. The completion. This principle permits to disclose on all information concerned by the stockholders with sufficient details in order to can evaluate the environmental, social, and economical performa-nce. Also, the completion principle includes three dimensions (operational, scale, and time).
5. The relevance. It means that information provided have a high degree of correlation with the decision to be taken. It indicates that the principle established by the sustainability report of seeking to develop their performance in the context of environmental, economic and social aspects.
6. The accuracy. It means achieving a degree of accuracy in the information disclosed for users to make decisions on high degree of accuracy.
7. The objectivity. Sustainability report should provide a balanced presentation of the performance. The

accountant should avoid bias in selecting and providing information, It means fair presentation.

8. Susceptibility to comparison. Accountants must keep the consistency and stability within the limits and scope of the reporting and disclosure. The accountant must present information in comparative form with past information.
9. The Clarity. The information must be understandable and usable by different groups of users.
10. The time. The accountant must submit sustainability reports according to regular schedules to meet the needs of users and compatible with the nature of the information about the benefit and economic performance.

- Methods of measuring and recording. The measurement process within the sustainability accounting faces a number of difficulties, mainly the nature of the social or environmental activities to be measured. It's also non-specific activities have not been agreed upon and the existence of a gap between what corporate expects and what society expects. So the relevant measurement approach in Sustainability accounting is a multi-dimensional measurement approach. This approach includes quantifying and descriptive measurement. There are various types of quantitative measurement system to include the original count, ordinal measurement system, scale measurement system and relative measurement system. While the descriptive measurement considers the easiest methods of measurement. It's depends on the operations and activities description of environment and society carried out by the corporate.

The study (Bebbington et al., 2009), explained that the analysis tools and data recording for sustainability accounting with the equivalent in financial accounting. And study (Deegan et al., 2002), suggested using of balanced score – card (BSC) to measure and evaluate multi dimensions.

- Corporate Sustainability Reporting. Sustainability report illustrates quantifying and descriptive information, financial and nonfinancial, to communicate these information to stockholders. The forms of sustainability reports are several, and include performance reports, output and input analysis, analysis of the product life cycle, the report of the stock of natural capital, statements of legislation and regulations, and Statement of social and environmental impacts. The sustainability report must be comprehensive, whether in measurement, disclosure and achieving accountability (Bebbington J. and Gray R., 2001).

The disclosure of sustainability is controlled by two factories. The first includes increase in awareness of internal and external stakeholders about issues related with sustainability and it's effect on economic performance. The second includes the needs and motives of business units to respond with sustainability issues (Cormier &Gordon, 2001).

Also, The study (Rao, Sunita, 2012), mentioned research on sustainability is important because an increasing number of entities are preparing sustainability reports(SR), which attempt to measure their environment, social and economic performance. That focus on SR assurance because of two reasons: (1) A growing number of companies are issuing SRs. (2) Obtaining assurance on these reports. However, there is no formal approach to assist the assurance provider in their complex risk analysis and planning activities. The researcher concluded that provision of assurance on a sustainability report improves perceived reliability of the environmental and social information. Also, the professional and academic accountants can contribute significantly to the debate surrounding corporate social responsibility as they have the ability to provide a mechanism for holding corporations responsible for what they do. The need to prepare sustainability report:-

1. The financial statements and reports considers for companies the main tool for investors and other users and stakeholders to make decisions. With the rapid change in the business environment has become, There is agreement that these reports do not adequately reflect the multi-dimensional at the present time.
2. There is a need to disclose non-financial information to include issues such as sustainability, corporate governance and risk management. And the role of the firm in achieving social and environmental goals, Such issues are not covered by the financial statements and reports, and here appeared the importance of social and environmental disclosure and then to reveal the evolution of sustainable development (Wheeler and Elkington, 2001).
3. The increasing trend towards companies issuing sustainability reports (CSR), and includes a sustainability report to disclose financial information and non-financial for internal and outsiders stakeholders about the economic and social activities of company, therefore, the report also called " triple bottom line reporting.
4. The motives and reasons of companies to issue sustainability reports are multiplied, these include factors associated with the characteristics of the companies, factors associated with the surrounding environment, the factors associated with the culture of the entity. For example, include the factors that are related to the characteristics of each of the companies the size of the company, and the type of industry, financial performance, the size of the stock trading in the stock market, and the proportion of debt. While surrounding environmental factors

include each of political and social variables (Klumpes, 2011).

5. Sustainable development and disclosure of sustainability reporting creates both opportunities and challenges for accountants through the key role that can be played by accountants in the sustainability accounting by measuring and providing information on economic, environmental, and social performance (ICAEW, 2004).
6. Corporate sustainability reports are a way to meet the needs of shareholders and the interests of the owners of the information needed to evaluate the long-term performance of the enterprise (Soloman and Lewis, 2002).

Generally, the sustainability report of any economic unit, must include identification about *vision and strategy of sustainability* related this unit. The vision and strategy of sustainability include challenges management related with social, environmental and economical performance, and determining the parties of stockholders concerned with these issues, business strategies, corporate objectives, procedures of issues, and the opportunities and threats to improve the social, environmental and economical performance.

- Benefits realized from the preparation of sustainability reports (KPMG,2008) (,which include focus on transparency, information about the use of resources available to provide cost data and revenue-generating, forming a perception of stakeholders to protect and strengthen the reputation of the entity, focus on Sustainability approach and strategy to stimulate work towards continuous improvement, sustainability reports disclose on the commitment extent of the unit about the procedures, rules and legislations to reassure stakeholders, data about the risks and how to manage, Strengthen the competitive position through the promotion of innovation, Strengthening management systems and decision-making through the management of environmental, social and economic risks through identifying the opportunities and external threats and identifying the strengths and weaknesses within the entity, increase awareness and stimulation of workers through increasing the loyalty of employees and workers and reduce turnover and sustainability reports lead to attract money from both lenders or investors.

e) Some organizations and initiatives assist companies

The listed organizations and initiatives assist companies in finding the right path to sustainability accounting. For further information about why and how to report consult the following organizations:-

The schedule (2)

Company/Organization	Description	Link
Global Reporting Initiative	The Global Reporting Initiative's (GRI) provides reporting guidelines and is the most adopted framework for sustainably reporting.	http://www.globalreporting.org
World Business Council for Sustainable development	A global association with 200 companies, it provides a platform for companies to explore sustainable development.	http://www.wbcsd.org
Corporate Register	Is the largest online directory of companies that has issued a CRS, sustainability or environmental reports.	http://www.corporateregister.com
KPMG	One of the world's leading consulting companies. It also provides services related to sustainability disclosure and related topics.	http://www.kpmg.com

Company/Organization	Description	Link
Ernst and Young	One of the world's leading consulting companies. It also provides services related to sustainability disclosure.	http://www.ey.com
Sustainability	A widely recognized consultancy on issues related to sustainable development, accountability.	http://www.sustainability.com
Accountability	Accountability is an international professional institute that focuses on the sustainable development, accountability and public disclosure.	http://www.accountability.org/
Carbon Disclosure The Carbon Disclosure Project is an international http://www. cdproject.net Project	Initiative to disclosure corporate information relating climate change.	
Indian Centre for Corporate Social Responsibility (ICCSR)	ICCSR is a Not for Profit Global Advisory and Training Organization engaged in the Business of promoting Corporate Social Responsibility in India and globally.	http://www.iccsr.org
American Board to organize the sustainability	The Board issued 3 standards belong:- Health care, Banking and communication and technology. SASB will issue 8 standards to cover the residual sectors.	*www.sasb.org/sasb/vision-mission/.*

The Sustainability Accounting Standards Board (SASB, 2014), is an independent non-profit organization. SASB's mission is to develop and disseminate sustainability accounting standards that help publicly-listed corporations disclose material factors in compliance with SEC requirements. SASB vision a world where transparent corporate sustainability performance and a shared understanding of its significance drive companies and investors to make decisions that increase long-term value and improve sustainability outcomes. SASB's mission is to develop and disseminate sustainability accounting standards that help publicly-listed corporations disclose material factors in compliance with SEC requirements. Through these standards, along with associated education and outreach, SASB is working to increase the usefulness of information available to investors, and improve corporate performance on the environmental, social, and governance issues most likely to impact value.

The following schedule demonstrates the key dates, sectors, status of the standards belong the sustainability accounting by SASB:-

The schedule (3)

NO.	Sector	Status and Date	The standards issued
1	Health Care	Issued at 31/7/2013	The standards issued were to cover the first 3 sectors. Each Standard include Two Main Titles :- Introduction and Material Sustainability Topics & Accounting Metrics.
2	Financials	Issued at 25/2/2014	
3	Technology & Communications	Issued at 2/4/2014	
4	Non-Renewable Resources	Incorporating Public comment Period Feedback. at 14/1/2014	
5 Transportation	18/4/2014	Public comment at	
6	Services	Incorporating Feedback. At 16/7/2014	
7	Resource Transformation	Not started 7/10/2014	
8	Consumption I	Not started 13/1/2015	
9	Consumption Ii	Not started 8/4/2014	
10	Enewable Resources & Alternative Energy	Not started 7/7/2015	
11	Infrastructure	Not started 1/12-2015	

SASB Standards are comprised of (1) disclosure guidance and (2) accounting standards on sustainability topics for use by U.S. and foreign public companies in their annual filings. SASB's disclosure guidance identifies sustainability topics at an industry level and—depending on the specific operating context of a company—may be material to a company within that industry. SASB's accounting standards provide companies with standardized accounting metrics to account for performance on industry-level sustainability topics. When making disclosure on sustainability topics, companies adopting SASB's accounting standards will help to ensure that disclosure is standardized and therefore useful, relevant, comparable and auditable.

Each standard includes two main points, the first introduces the disclosure guidance, which identifies sustainability topics at an industry level and- depending on the operating context of a company – may be material to a company within that industry.

The second point is that the accounting standards provide companies with standardized accounting metrics to account for performance on industry-level sustainability topics. For example, Health care standard comprises 11 topics, each topic presents it some codes, and each code has accounting metric.

The first issued standard (Health Care Sector) covers 6 main fields:-

(1) Biotechnology. (2) Pharmaceuticals. (3) Medical Equipment and Supplies. (4) Health Care Delivery. (5) Health Care Distributors. (6) Managed Care.

The Second issued standard (Financial Sector) covers 6 main fields:-

(1) Commercial Banks. (2) Investment Banking & Brokerage. (3) Asset Management & Custody Activities. (4) Consumer Finance. (5) Mortgage Finance. (6) Security & Commodity Exchanges.

The Third issued standard (Technology & Communication) covers 6 fields:-

(1) Electronic Manufacturing Services & Original Design Manufacturing. (2) Software & It Services. (3) Hardware. (4) Semiconductors. (5) Telecommunications. (6) Internet Media & Services.

The study (Odeh K., 2013) supports a framework took a balanced approach in accounting for the environmental, economical and social sustainability issues in ICT and recognized contributions of innovation to sustainable Ict. The rating method was based on a weighted and aggregated set of criteria that were validated by ICT sustainability experts.

f) Developing the managerial accounting

The study (Rasnick, D. L. , 2013), explored how higher education can enable the management accounting curriculum to include sustainability content and learning outcomes to encourage future accountants and leaders to use such information in organizational decision- making . It examines current system thinking theories, and studies how the leverage points available through the management accounting function may assist organization to embed sustainability into daily practice. To support this transformation, the research reviews the knowledge – base, activities, and tools of management accounting and suggests how to incorporate sustainability principles and criteria into the curriculum within a community college in British Columbia (BC) that has established sustainability as a strategic goal. Action explore how the management accounting curriculum within the school of business could be enhanced to support organizations in embedding sustainability into practice, and identifies recommendations for curriculum redesign at the department level, and key elements of change –making to enable it. The research question is "How can management accounting curriculum in higher education be enhanced to support sustainability?"

The Purpose of Study (Elewa, May, 2007) is to present the argument for and against Environmental Accounting, and perhaps bridge the gap between both views. After bridging the gap, the next step is to encourage all companies to have a strong well defined Environmental Management System intact that will be responsible for the application of environmental accounting to reduce or eliminate environmental costs. At the light of previous words, the main questions are:- (1) Does Environmental Accounting affect profit growth , development ,and sustainability of a business? (2) How can the Environmental Accounting technique of the case company, be developed? (3) Who must take on the responsibility of applying Environmental Accounting?. The case study conducted at Nypro company, as plastics molding and injection.

The main finding of this research implies that applying an adjusted conventional accounting system, which includes full environmental cost assessment, produces accurate accounting reports for the organization. These reports are considered an imperative source of truthful information regarding the organization's operation. Such information is essential for formulating the most appropriate decisions regarding the organization's profit growth, development, and sustainability.

The study (Guthrie, J. et all, 2008) mentioned that the nature of industry presents material element in determining social and environmental (SE) policy and reporting requirements, where the SE impacts very greatly from industry to other .Also the generalized nature of many SE disclosure instruments is a limitation on the accuracy of the results of empirical studies which only focus on annual report disclosure and size. This paper attempts to address this limitation by developing an industry – specific reporting framework to examine SE performance based on an empirical analysis of the issues that apply within the chosen industry. Also, it assesses corporate SE reporting against intra – industry issues, as well as more universal reporting requirements, the latter derived from widely accepted and utilized reporting frameworks in the literature.

While the study (Xing Y., et. All, 2009), It's purpose is to design an integrated model to assess and evaluate all dimensions (economical, social, and environmental) of urban development and to introduce accepted model from all parties of stockholders. Also, this model allows decision makers to identify sustainability indicators and which may lead to more holistic evaluation of the sustainability impact of elements of the urban environment.

The study (Frame B. and Cavanagh J., 2009), examined the application of sustainability in case studies, where it faced issues over assessment boundaries, data limitations, and stockholder engagement There is much development needed, especially around engagement and externalities, before such techniques can achieve independent lives of their own away from their research – based caregivers.

Corporate sustainability program requires (Galayda J. and J. Yudelson, 2010): -

1. Focus on the internal strengths and take advantage of external opportunities.
2. Identify weaknesses and address and counter the threats of the external environment.
3. The implementation of that vision, the required work team must assigned. to collec and analyze information on the effects of social, environmental and economic for the purpose of decision-making and the development of strategic plans and achieve the vision set.
4. Developing important performance measures to the sustainability of the economic unit, by through an integrated system of accounting tools for Corporate sustainability.
5. Once the formulation of vision, team work selection, and the development of performance measures, the implementation of strategic plans for sustainability in line with the competitive situation and the internal strengths and opportunities externally.
6. The efforts to achieve sustainability established effectively must be connected to stakeholders, both internal and external, through the sustainability report. Whether the information is financial or non-financial, and according to an agreed 3 dimensions (environment, society and economic).

The study (Birkin et al., 2005) demands that disclosure of accounting to include social and environmental posts, to also include corporate governance and risk management. The International Federation of Accountants (IFAC, 2006) determines general framework for the work of accountants in the field of corporate sustainability to include: sustainability management, external reporting, support systems, non-financial support considerations and aspects of sustainability in business practices, increase transparency and directed the long-term to develop policies to address issues of sustainability. Study (Simnett et al., 2009) considers the sustainability accounting presents challenges and opportunities for accountants. While study (Burritt and Schaltegger, 2010) suggests 3 approaches to develop corporate accounting sustainability. The first approach begins the development from inside (the mangers) to support the competitive position, the second approach begins from outside (the external stockholders), depending on idea includes the corporate presents social entity. While the third approach integrates the two previous approaches, or we must collect the internal and external parties.

g) The Factors Effected on Sustainability

The study (Pikeville S., et. all, 2013) examines the role of contextual and strategic factors in the development of environmental management control systems in manufacturing companies. The authors test the roles of perceived ecological environmental uncertainty, perceived stakeholder pressures, and the degree of corporate environmental pro-activity on the development of environmental management control systems. The main results from a survey of 256 manufacturing companies suggest that companies that perceive greater ecological environmental uncertainty are less inclined to develop a proactive environmental strategy.

The study (Mahoney and Roberts, 2007), examined the relationship of corporate social performance (CSP) to financial performance (FP) and institutional ownership. The empirical analysis performed on a large –sample of publicly held Candian firms and use a novel independent measure of CSP. Based on tests utilizing four years of panel data. The researchers founded no significant relationship between a composite measure of firms 'CSP and FP, while the researchers founded significant relationships between individual measures of firms 'CSP regarding environmental and international activities and FP. Also, the findings indicate a significant relationship between firms' composite CSP measure and the number of institutions investing in firms' stock. In addition, the researchers founded significant relationship between firms' CSP ratings regarding their international activities and product quality and the number of institutions investing in firms' stock.

The study (Deegan and Soltys, 2007) provided an insight undertaken within Australian. The paper demonstrated that Australian researchers account for a significant amount of internationally published social accounting research, but emphasizes that the research effort seems to be confined to a limited number of researchers perhaps reflecting a lack of 'take – up' in this area in terms of the scale of participation. The paper also considered various factors which seem to be impeding the ' accounting researchers.

The study (Adams and Frost, 2008), examined the process of developing key performance indicators (KPIs) for measuring sustainability performance and the way in which sustainability KPIs are used in decision – making, planning and performance management. Interviews were conducted with personal from four British and three Australian companies. The findings indicated that the organizations are integrating environmental indicators, and increasingly also social indicators, into strategic planning, performance measurement and decision-making including risk management. The sustainability issues on which sample focus and the management operation on which they impact vary considerably.

The study (Guerreiro M., et all., 2008), used ordinal regression, structural equation modeling, and multivariate analysis techniques to investigate the preparedness to adopt IFRS that was exhibited by listed Portuguese companies in August 2003. The researchers founded the level of preparedness was significantly associated with company size, commercial internationalization, audit by a 'big 4' accounting firm, and profitability. The findings will help to indicate the pre-condition that are likely to spur lagging companies (and countries) to prepare to implement IFRS.

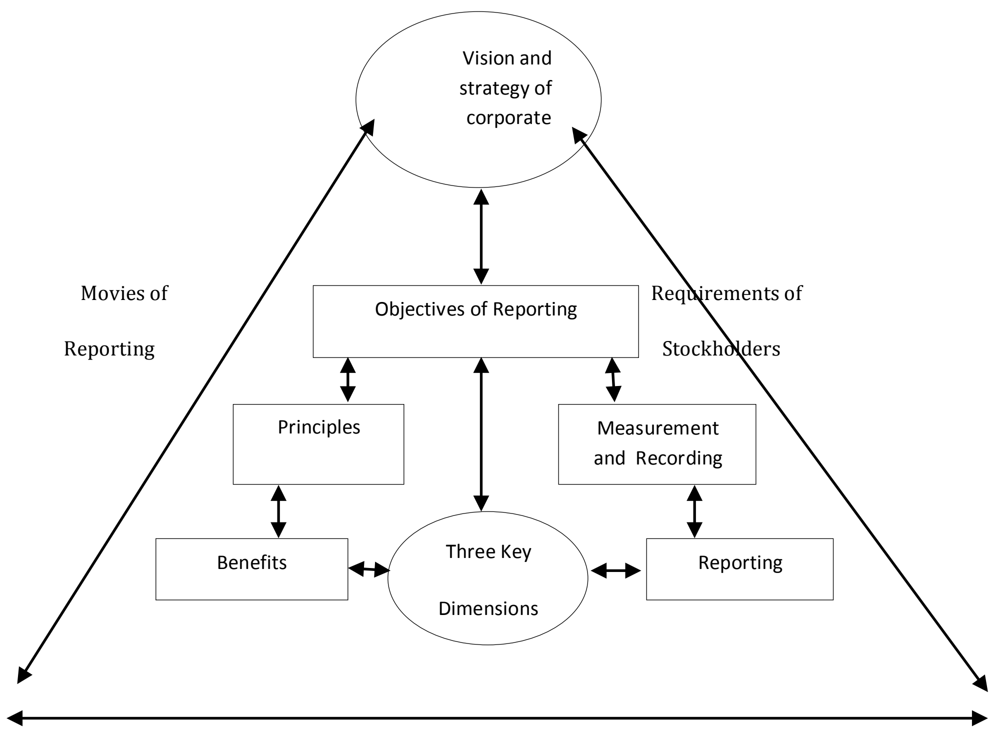
The study (This tlethwaite J., 2011), demonstrated the relationship between the environmental policies and global financial markets, Also the debates of international accounting standards for disclosure (IAS37, IFRS3 and FAS5) on environmental performance. The environmental issues will be material accounting issues when it become as costs on the company. In spite the complexity of costs measurement resulted from damage in environment, the accountants must take these costs when make pricing decisions. The financial accountant must disclose the material environmental costs when prepare the financial statements. The IASB must harmonizes the accounting standards between the countries to be able measure the environmental performance. The measurement must include the liabilities and risks which be linked with the environment.

The study (United Nation Division For Sustainability Development, 2001) mentioned that the large number of stakeholders have begun to focus on Accounting Sustainability and their applications which aims not include environmental factors and the overall economic only, but also social aspects of basic essential for sustainable environment. Broader definition that includes the UN Working Group on the accounting for the environment, which distinguishes clearly the physical and financial aspects of the environment. This definition has been reached by international agreement for the members of the group, which represents 30 countries. Under the Group Management Accounting environmentally defined as the identification and collection and analysis and the use of two types of information for internal decision-making:-

1. Information on the use of physical flows of energy and direction, water and materials, including waste.
2. The financial information relating to the environment, cost reduction and revenue.

The contemporary trend of the concept of management accounting tends to neglect of the environment and social concerns will lead to inefficiency, because the use of resources is by maximizing their values in the long term while taking considerations relating to the external aspects associated with the activity of the organization.

The researcher can summarize the conceptual framework for sustainability accounting reporting depending on the last paragraphs as following:



Obstacles and problems of Sustainability Acc. Reporting

Model Developed for Sustainability Acc. Reporting (Source: the Researcher)

VIII. The Hypothisis of Research

Depending on the problem, objectives and analysis of literature of research, the researcher can formulate the following three hypotheses:-

1. There are several motives that stimulate Commercial Bank Management to prepare and publish sustainability accounting reports.
2. The Commercial Bank managers do not face any difficulties or problems hinder the process of preparing and publishing sustainability accounting reports.
3. There is a high level of satisfaction of all parties to the multi-stakeholders towards sustainability accounting reports prepared and published by the Commercial Bank.

IX. The Field Study

The field study seeks to test the research three hypotheses, where the final purpose is to identify the conceptual framework of sustainability accounting reporting. Also the sub purposes are to measure the level of satisfaction all parties of stakeholders, to identify the movies of preparing the reports required, and to determine the problems and difficulties of disclosure operation related the sustainability accounting reports.

a) Population and Sample of the Study

The population of the study are two groups .the first group includes all Saudi banks operating in the Kingdom of Saudi Arabia, which include 12 banks (Which is expected from it's management to prepare sustainability reports):-

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The schedule (4)

No.	Name of Bank	No.	Name of Bank
1	National Bank of Saudi Arabia	2	The Saudi British Bank
3	French Saudi Bank	4	Saudi Holland Bank
5	The Saudi Investment Bank	6	Arab National Bank
7	Al Ballad Bank	8	Al Jazzier Bank
9	Riyadh Bank	10	Samba Financial Group (Samba).
11	Al Rajah Bank	12	Development Bank.

The first questionnaire will be designed to distribute statistically on some managers work in Saudi Banks. The objective is to identify on main movies (drivers) of disclosure and to determinate the problems and difficulties of reporting. While the second group presents all parties of stakeholders (Investors, Workers, Customers, Lenders, Government Agencies, Suppliers, Non Governmental Organizations, Audience and Board of Directors). The second questionnaire will be designed also to distribute statistically as sample to find out the extent of their awareness about the importance of sustainability reporting. The researcher depended on personal interview beside the two questionnaires suggested. The first sample was selected randomly 36 items from banks group, also the second sample was selected randomly 54 items from the stakeholders.

b) Data collection method

The researcher adopted the style of the list of questionnaire and the personal interview. Also, the verbal formulas, the ease and clarity were taken into account through the design of questionnaires. The first appendix (1) presents the first questionnaire, while the second appendix (2) regards the second questionnaire. The schedule (5) summarizes replies received :-

The schedule (5)

Data	The first questionnaire	The second questionnaire
Questionnaires distributed	36	54
Responses received	28	42
The response rate	%77.8	%77.8
Replies sound	25	36
Response sound rate	%89.3	%85.7

c) Statistical methods used in the analysis of data

The search data undergone for statistical analysis plan aimed at checking the veracity of the assumptions. The research used SPSS program to provide many statistical indicators, such as the correlation coefficient, standard deviation, mean and other statistical indicators. Nonparametric tests were used because of the nature of the data (sign – test and wilcoxon- test). The decision of reject or acceptance depends on the observed level of significance. Data were analyzed on the assumption that the level of significance equal to 0.05, it is meaning that the maximum acceptance probability of falling into the error of the first kind is 0.05.

X. Results of Statistical Analysis

The researcher can summarize the results of statistical analysis of each hypotheses on a statistical basis as follow:

a) Results of statistical analysis for the first hypotheses

The first hypotheses states "There are several motives that stimulate Commercial Bank Management to prepare and publish sustainability accounting reports.", Depending on some descriptive measures, frequency distribution and relative frequencies, It can summarize the results as follows:-

The schedule (6)

Motive	N		Mean	Median	Std deviation	Min.	Max.
	valid	missing					
1-Sustainability Accounting Reporting Aims to interaction with environmental and Social Issues in society.	25	0	4.80	5.00	4.08	4.00	5.00
2-Sustainability Accounting Reporting Aims to Earn the Legitimacy of the Existence of the Bank as A National Institution.	25	0	4.84	5.00	0.374	4.00	5.00
3-Sustainability Accounting Reporting Aims to Increase the value of the Bank's Shares.	25	0	4.04	5.00	1.428	1.00	5.00
4-The Bank Management expects environmental and Social benefits realization Through the Disclosure of Sustainability Reports.	25	0	4.88	5.00	0.332	4.00	5.00
5-The Bank Management expects Costs Accepted As a Result of Disclosure of Sustainability Reports.	25	0	4.08	5.00	1.288	1.00	5.00
6-Issuing Sustainability Reports 25 are in Response to the Need to Adhere to the Regulations and Legislation.		0	4.84	5.00	0.473	3.00	5.00
7-Issuing Sustainability Reports are in Response to the Stakeholders Need to Information.	25	0	4.64	5.00	0.757	2.00	5.00
8-Issuing Sustainability Reports as Response to Bank Marketing Activities for it Services or Products.	25	0	2.52	2.00	1.686	1.00	5.00
9-Sustainability Accounting Reporting Makes Improvements in Bank Reputation.	25	0	4.72	5.00	0.614	3.00	5.00
10-Sustainability Accounting Reporting Makes Improvements in Bank Competitive Advantages.	25	0	4.84	5.00	0.624	2.00	5.00
11-Bank Management Considers Issuing Sustainability Reports as Long Term Investment in 25 Environmental and Social		0	4.40	5.00	1.00	2.00	5.00
Activities.							
12-There is Strong Correlation Between Issuing Sustainability Reports and Bank Ability to achieve Profits.	25	0	4.00	4.00	1.190	2.00	5.00

13-There is Strong Correlation 25 Between Issuing Sustainability Reports and Bank Position in Shares Market.		0	4.36	5.00	1.150	2.00	5.00
14-Preparing Sustainability Reports Joins with the Desire of Bank Management as Ethical Investor.	25	0	4.16	5.00	1.344	1.00	5.00
15-Preparing Sustainability Reports Conform With Governance Requirements.	25	0	4.96	5.00	0.200	4.00	5.00
16-Sustainability Accounting Reporting Depends on Bank Size.	25	0	4.72	5.00	0.614	3.00	5.00
17-Sustainability Accounting Reporting Depends on Bank Profitability.	25	0	4.52	5.00	0.963	2.00	5.00
18-Sustainability Accounting Reporting Depends on The Pressure of other competitive Banks.	25	0	4.20	4.00	0.866	2.00	5.00

Also, the frequency table for each motive will be as follows :-

The schedule (7-1)

The motive (1)	Frequency	Percent	Valid Percent	Cumulative Percent
Valid accept	5	20.0	20.0	20.0
Accept strongly	20	80.0	80.0	100.0
Total	25	100.0	100.0	

The schedule (7-2)

The motive (2)	Frequency	Percent	Valid Percent	Cumulative Percent
Valid accept	4	16.0	16.0	16.0
Accept strongly	21	84.0	84.0	100.0
Total	25	100.0	100.0	

The schedule (7-3)

The motive (3)	Frequency	Percent	Valid Percent	Cumulative Percent
Refuse strongly	2	8.0	8.0	8.0
Refuse	4	16.0	16.0	24.0
Accept	4	16.0	16.0	40.0
Accept strongly	15	60.0	60.0	100.0
Total	25	100.0	100.0	

The schedule (7-4)

The motive (4)	Frequency	Percent	Valid Percent	Cumulative Percent
Valid accept	3	12.0	12.0	12.0
Accept strongly	22	88.0	88.0	100.0
Total	25	100.0	100.0	

The schedule (7-5)

The motive (5)	Frequency	Percent	Valid Percent	Cumulative Percent
Refuse strongly	1	4.0	4.0	4.0
Refuse	4	16.0	16.0	20.0
Neutral	1	4.0	4.0	24.0
Accept	5	20.0	20.0	44.0
Accept strongly	14	56.0	56.0	100.0
Total	25	100.0	100.0	

The schedule (7-6)

The motive (6)	Frequency	Percent	Valid Percent	Cumulative Percent
Neutral	1	4.0	4.0	4.0
Accept	2	8,0	8.0	12.0
Accept strongly	22	88.0	88.0	100.0
Total	25	100.0	100.0	

The schedule (7-7)

The motive (7)	Frequency	Percent	Valid Percent	Cumulative Percent
Refuse	1	4.0	4.0	4.0
Neutral	1	4.0	4.0	8,0
Accept	4	16.0	16.0	24.0
Accept strongly	19	76,0	76.0	100.0
Total	25	100,0	100.0	

The schedule (7-8)

The motive (8)	Frequency	Percent	Valid Percent	Cumulative Percent
Refuse strongly	12	48.0	48.0	48.0
Refuse	2	8.0	8.0	56.0
Neutral	2	8.0	8.0	64.0
Accept	4	16.0	16.0	80.0
Accept strongly	5	20.0	20.0	100.0
Total	25	100.0	100.0	

The schedule (7-9)

The motive (9)	Frequency	Percent	Valid Percent	Cumulative Percent
Neutral	2	8.0	8.0	8.0
Accept	3	12.0	12.0	20.0
Accept strongly	20	80.0	80.0	100.0
Total	25	100.0	100.0	

The schedule (7-10)

The motive (10)	Frequency	Percent	Valid Percent	Cumulative Percent
Refuse	1	4.0	4.0	4.0
Accept	1	4.0	4.0	8.0
Accept strongly	23	92.0	92.0	100.0
Total	25	100.0	100.0	

The schedule (7-11)

The motive (11)	Frequency	Percent	Valid Percent	Cumulative Percent
Refuse	3	12.0	12.0	12.0
Accept	6	24.0	24.0	36.0
Accept strongly	16	64.0	64,0	100.0
Total	25	100.0	100.0	

The schedule (7-12)

The motive (12)	Frequency	Percent	Valid Percent	Cumulative Percent
Refuse	5	20.0	20.0	20.0
Neutral	2	8.0	8,0	28,0
Accept	6	24.0	24,0	52.0
Accept strongly	12	48.0	48.0	100.0
Total	25	100.0	100.0	

The schedule (7-13)

The motive (13)	Frequency	Percent	Valid Percent	Cumulative Percent
Refuse	4	16.0	16.0	16.0
Neutral	1	4.0	4.0	20.0
Accept	2	8.0	8.0	28.0
Accept strongly	18	72.0	72.0	100.0
Total	25	100.0	100.0	

The schedule (7-14)

The motive (14)	Frequency	Percent	Valid Percent	Cumulative Percent
Refuse strongly	2	8.0	8.0	8.0
Refuse	2	8.0	8.0	16.0
Neutral	2	8.0	8.0	24.0
Accept	3	12.0	12.0	36.0
Accept strongly	16	64.0	64.0	100.0
Total	25	100.0	100.0	

The schedule (7-15)

The motive (15)	Frequency	Percent	Valid Percent	Cumulative Percent
Valid accept	1	4.0	4.0	4.0
Accept strongly	24	96.0	96.0	100.0
Total	25	100.0	100.0	

The schedule (7-16)

The motive (16)	Frequency	Percent	Valid Percent	Cumulative Percent
Neutral	2	8.0	8.0	8.0
Accept	3	12.0	12.0	20.0
Accept strongly	20	80.0	80.0	100.0
Total	25	100.0	100.0	

The schedule (7-17)

The motive (17)	Frequency	Percent	Valid Percent	Cumulative Percent
Refuse	2	8.0	8.0	8.0
Neutral	2	8.0	8.0	16.0
Accept	2	8.0	8.0	24.0
Accept strongly	19	76.0	76.0	100.0
Total	25	100.0	100.0	

The schedule (7-18)

The motive (18)	Frequency	Percent	Valid Percent	Cumulative Percent
Refuse	2	8.0	8.0	8.0
Neutral	1	4.0	4.0	12.0
Accept	12	48.0	48.0	60.0
Accept strongly	15	60.0	60.0	100.0
Total	25	100.0	100.0	

The following schedule shows the sort according to relative importance from views of sample responses (25 items):-

The schedule (8)

N	Motive	Sample	Mean	Sort
15	Preparing Sustainability Reports Conform With Governance Requirements.	25	4.96	1
4	The Bank Management expects environmental and Social benefits realization Through the Disclosure of Sustainability Reports.	25	4.88	2
10	Sustainability Accounting Reporting Makes Improvements in Bank Competitive Advantages.	25	4.84	3
6	Issuing Sustainability Reports are in Response to the Need to Adhere to the Regulations and Legislation.	25	4.84	4
2	Sustainability Accounting Reporting Aims to Earn the Legitimacy of the Existence of the Bank as A National Institution.	25	4.84	5
1	Sustainability Accounting Reporting Aims to interaction with environmental and Social Issues in society.	25	4.80	6
16	Sustainability Accounting Reporting Depends on Bank Size.	25	4.72	7
9	Sustainability Accounting Reporting Makes Improvements in Bank Reputation.	25	4.72	8
17	Sustainability Accounting Reporting Depends on Bank Profitability.	25	4.64	9
11	Bank Management Considers Issuing Sustainability Reports as Long Term Investment in Environmental 25 and Social Activities.		4.52	10
13	There is Strong Correlation Between Issuing Sustainability Reports and Bank Position in Shares Market.	25	4.40	11
18	Sustainability Accounting Reporting Depends on The Pressure of other competitive Banks.	25	4.36	12
14	Preparing Sustainability Reports Joins with the Desire 25 of Bank Management as Ethical Investor .		4.20	13
5	The Bank Management expects Costs Accepted As a Result of Disclosure of Sustainability Reports.	25	4.16	14
3	Sustainability Accounting Reporting Aims to Increase the value of the Bank's Shares.	25	4.08	15
12	There is Strong Correlation Between Issuing Sustainability Reports and Bank Ability to achieve Profits.	25	4.04	16
7	Issuing Sustainability Reports are in Response to the Stakeholders Need to Information.	25	4.00	17
8	Issuing Sustainability Reports as Response to Bank Marketing Activities for it Services or Products.	25	2.52	18

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Those statistical results will benefit in sorting priorities related motives when prepare sustainability accounting reports. In terms of testing the reliability of a list of the questionnaire, it turns out that the value of Cronbach's Alpha index is 0.704, which is well regarded in such cases. The researcher used two tests to accept or refuse the first hypotheses, Sign – Test and Wilcoxon-Test are used. Accepted all the statements and explained the motives for the preparation of a sustainability report except the eighth "marketing activities associated with the bank".

The schedule (9-1)

Results of Sign – Test(Q8)

Q	N	Below	Equal	Above	P	Median
Q8	25	14	2	9	0.8950	2.00

The schedule (9-2)

Wilcoxon Signed Rank Test (Q8)

Q	N	Below	Equal	Above	P	Median
Q8	25	23	2	89	0.934	2.50

Based on the previous statistical analysis of the first hypotheses, the research will accept the hypothesis, that the process of preparing a sustainability report subject to a group of sustainability motives, which received general acceptance among members of the sample.

b) Results of statistical analysis for the second hypotheses

The second hypotheses states "The Commercial Bank managers do not face any difficulties or problems hinder the process of preparing and publishing sustainability accounting reports.". Depending on some descriptive measures, frequency distribution and relative frequencies, It can summarize the results as follows:-

The schedule (10)

Motive	N		Mean	Median	Std deviation	Min.	Max.
	valid	missing					
1-The low awareness level of bank staff of environmental and social issues.	25	0	4.20	4.00	0.957	2	5
2-The fear of Bank Management that sustainability reports make a negative impact on the reputation of the bank	25	0	2.40	2.00	1.291	1	5
3-The fear of Bank Management that sustainability reports make Incriminating Evidence Within the	25	0	3.04	2.00	1.428	1	5
Legal Accountability.							
4-Keenness of some members of the Bank's management about the secret factor.	25	0	2.40	2.00	1.291	1	5
5-Lack of Confidence of the Bank's Management about the Fact that Sustainability Reporting is a Useful Tool for Stakeholders.	25	0	2.32	2.00	0.945	1	5

6-The weakness of the bank's management look toward the strategic Approach to be Applied.	25	0	3.96	4.00	1.020	2	5
7-Fear of Bearing the Additional Costs as a Result of the Preparation of Sustainability Reports.	25	0	4.64	5.00	0.860	2	5
8-Not to Issue Sustainability Reports Due to the Scarcity and 25 Weakness of Knowledge by Accountants.		0	4.72	5.00	0.843	1	5
9-Lack of accounting standards obliged to issue sustainability reports.	25	0	3.96	5.00	1.428	1	5
10-Failure or Weakness of the Existence of Assurance Services for Sustainability Reports.	25	0	4.52	5.00	0.770	2	5

Also, the frequency table for each problem will be as follows:-

The schedule (10-1)

The problem 1	Frequency	Percent	Valid Percent	Cumulative Percent
Refuse	3	12	12	12
Accept	11	44	44	56
Accept strongly	11	44	44	100
Total	25	100	100	

The schedule (10-2)

The problem 2	Frequency	Percent	Valid Percent	Cumulative Percent
Refuse strongly	5	20.00	20.00	20.00
Refuse	14	58.00	58.00	78.00
Accept	3	12.00	12.00	90.00
Accept strongly	3	12.00	12.00	100.00
Total	25	100	100.00	

The schedule (10-3)

The problem 3	Frequency	Percent	Valid Percent	Cumulative Percent
Refuse strongly	3	12.00	12.00	12.00
Refuse	10	40.00	40.00	52.00
Accept	7	28.00	28.00	80.00
Accept strongly	5	20.00	20.00	100.00
Total	25	100.00	100.00	

The schedule (10-4)

The problem 4	Frequency	Percent	Valid Percent	Cumulative Percent
Refuse strongly	5	20.00	20.00	20.00
Refuse	14	56.00	56.00	76.00
Accept	3	12.00	12.00	88.00
Accept strongly	3	12.00	12.00	100.00
Total	25	100.00	100.00	

The schedule (10-5)

The problem 5	Frequency	Percent	Valid Percent	Cumulative Percent
Refuse strongly	3	12.00	12.00	12.00
Refuse	15	60.00	60.00	72.00
Neutral	4	16.00	16.00	88.00
Accept	2	8.00	8.00	96.00
Accept strongly	1	4.00	4.00	100.00
Total	25	100.00	100.00	

The schedule (10-6)

The problem 6	Frequency	Percent	Valid Percent	Cumulative Percent
Refuse	4	16.00	16.00	16.00
Neutral	1	4.00	4.00	20.00
Accept	12	48.00	48.00	68.00
Accept strongly	8	32,00	32,00	100.00
Total	25	100.00	100.00	

The schedule (107)

The problem 7	Frequency	Percent	Valid Percent	Cumulative Percent
Refuse	2	8.00	8.00	8.00
Accept	3	12.00	12.00	20.00
Accept strongly	20	80.00	80.00	100.00
Total	25	100.00	100.00	

The schedule (10-8)

The problem 8	Frequency	Percent	Valid Percent	Cumulative Percent
Refuse Strongly	1	4.00	4.00	4.00
Accept	3	12.00	12.00	16.00
Accept strongly	21	84.00	84.00	100.00
Total	25	100.00	100.00	

The schedule (10-9)

The problem 9	Frequency	Percent	Valid Percent	Cumulative Percent
Refuse Strongly	3	12.00	12.00	12.00
Refuse	2	8.00	8.00	20.00
Neutral	1	4.00	4.00	24.00
Accept	6	24.00	24.00	48.00
Accept strongly	13	52.00	52.00	100.00
Total	25	100.00	100.00	

The schedule (10-10)

The problem 10	Frequency	Percent	Valid Percent	Cumulative Percent
Refuse	1	4.00	4.00	4.00
Neutral	1	4.00	4.00	8.00
Accept	7	28.00	28.00	36.00
Accept strongly	16	64.00	64.00	100.00
Total	25	100.00	100.00	

The following schedule shows the sort according to relative importance from views of sample responses (25 items):-

The schedule (11)

N	Motive	Sample	Mean	Sort
8	Not to Issue Sustainability Reports Due to the Scarcity and Weakness of Knowledge by Accountants.	25	4.72	1
7	Fear of Bearing the Additional Costs as a Result of the Preparation of Sustainability Reports.	25	4.64	2
10	Failure or Weakness of the Existence of Assurance Services for Sustainability Reports.	25	4.52	3
1	The low awareness level of bank staff of environmental and social issues.	25	4.20	4
6	The weakness of the bank's management look toward the strategic Approach to be Applied.	25	3.96	5
9	Lack of accounting standards obliged to issue sustainability reports.	25	3.96	6
3	The fear of Bank Management that sustainability reports make Incriminating Evidence Within the Legal Accountability.	25	3.04	7
4	Keenness of some members of the Bank's management about the secret factor.	25	2.40	8
2	The fear of Bank Management that sustainability 25 reports make a negative impact on the reputation of the bank.		2.40	9
5	Lack of Confidence of the Bank's Management about the Fact that Sustainability Reporting is a Useful Tool for Stakeholders.	25	2.32	10

Those statistical results will benefit in sorting priorities related problems, when prepare sustainability accounting reports. In terms of testing the reliability of a list of the questionnaire, it turns out that the value of Cronbach's Alpha index is 0.378, which is well regarded in such cases. The researcher used two tests to accept or refuse the second hypotheses, Sign – Test and Wilcoxon-Test are used. The test show that the problem 2, 3, 4, and 5 consider non significant at level of significance equal 0.05. where the results of Sign-test for these problems are:-

The schedule (12)

Question	N	Below	Equal	Above	P	Median
2	25	19	0	6	0.9980	2.00
3	25	13	0	12	0.6550	2.00
4	25	19	0	6	0.9980	2.00
5	25	18	4	3	0.9999	2.00

Also, Wilcoxon-Test proved to apply the same results, which are corroborated by Sign –Test. Based on the previous statistical analysis of second hypothesis is rejected with the reservation to the problems and difficulties of the four (2-5) and accept existence of other problems and difficulties.

c) *Results of statistical analysis for the third hypotheses*

The third hypotheses states "There is a high level of satisfaction of all parties to the multi-stakeholders towards sustainability accounting reports prepared and published by the Commercial Bank." Depending on some descriptive measures, frequency distribution and relative frequencies, It can summarize the results as follows:-

The schedule (13)

Opinion	N		Mean	Median	Std deviation	Min.	Max.
	valid	missing					
1- I think the need for the bank's management to disclose the three dimensions (environmental, social and economic) within the Sustainability Report	36	0	4.67	5.00	0.962	2	5.00

2- Preparing Sustainability Accounting Reporting is not Necessary, It is Sufficient to Prepare Financial Statements (Profit and Position).	36	0	2.06	2.00	0.475	1	5.00
3-Characteristics of information will Increase Strongly when prepare Sustainability Accounting Reports..	36	0	3.72	4.00	1.003	1	5.00
4-Must be Done to Study the Reactions of Stakeholders on the Contents of the Sustainability Accounting Reports..	36	0	3.94	4.00	1.170	1	5.00
5-The Need for a Vision and Strategy for the Bank Sustainability Accounting Reporting.	36	7	4.14	5.00	1.575	1	5.00

Also, the frequency table for each opinion will be as follows:

The schedule (14-1)

The opinion 1	Frequency	Percent	Valid Percent	Cumulative Percent
Refuse	3	8.3	8.3	8,3
Accept	3	8.3	8.3	16.7
Accept strongly	30	83.3	83.3	100.00
Total	36	100.00	100.00	

The schedule (14-2)

The opinion 2	Frequency	Percent	Valid Percent	Cumulative Percent
Refuse strongly	3	8.3	8.3	8.3
Refuse	28	77.8	77.8	86.1
Nutral	5	13.9	13.9	100.00
Total	36	100.00	100.00	

The schedule (14-3)

The problem 3	Frequency	Percent	Valid Percent	Cumulative Percent
Refuse Strongly	2	5.6	5.6	5.6
Refuse	2	5.6	5.6	11.1
Neutral	6	16.7	16.7	27.8
Accept	20	55.6	55.6	83.3
Accept strongly	6	16.7	16.7	100.0
Total	100	100.0	100.0	

The schedule (14-4)

The problem 4	Frequency	Percent	Valid Percent	Cumulative Percent
Refuse Strongly	1	2.8	2.8	2.8
Refuse	5	13.9	13.9	16.7
Neutral	4	11.1	11.1	27.8
Accept	11	30.6	30.6	58.3
Accept strongly	15	40.7	40.7	100.0
Total	36	100.0	100.0	

The schedule (14-5)

The problem 5	Frequency	Percent	Valid Percent	Cumulative Percent
Refuse Strongly	5	13.9	17.2	17.2
Refuse	1	2.8	3.4	20.7
Accept	2	5.6	6.9	27.6
Accept strongly	21	58.3	72.4	100.0
Total	29	80.6	100.0	
Missing system	7	19.4		
Total	36	100.0		

By analysis the previous statistical results, It can state that the five opinions which must be accepted from stakeholders are:-

1. The disclosure of the three dimensions.
2. The financial statements are not sufficient.
3. Keeping the properties of information.
4. Must study the reactions of stakeholders.
5. Must provide vision and strategy of commercial bank.

The following schedule shows the sort according to relative importance from views of sample responses (36 items):-

The schedule (15)

N	Opinion	Sample	Mean	Sort
1	I think the need for the bank's management to disclose the three dimensions (environmental, social and economic) within the Sustainability Report	36	4.67	1
5	Preparing Sustainability Accounting Reporting is not Necessary, It is Sufficient to Prepare Financial Statements (Profit and Position).	36	4.14	2
4	Characteristics of information will Increase Strongly when prepare Sustainability Accounting Reports..	36	3.94	3
3	Must be Done to Study the Reactions of Stakeholders on the Contents of the Sustainability Accounting 36 Reports..		3.72	4
2	The Need for a Vision and Strategy for the Bank Sustainability Accounting Reporting.	36	2.06	5

By applying Sign-test and Wilcoxon-Test on the previous five opinions, It become clear that the second opinion had refused, the mean was 2.06 only when the level of significance was 0.05.

XI. Conclusions and Recommendations

Depending on the literature review, results of field study and the statistical analysis, the researcher can formulate a set of conclusions and recommendations as follows:-

a) Conclusions of Research

1. Sustainability accounting in managerial accounting is used for internal decision making and the creation of new policies that will have an effect on the organization's performance at economic, environmental and social fields. Sustainability Accounting is a tool used by organizations to become more sustainable. Sustainability accounting in managerial accounting tries to contribute in development that meets the needs of the present generation without compromising the ability of future generations to meet their own needs. The more relevant definition is to concentrate on the maximum limit of economic environment advantages, It mean that the sustainable environment includes three dimensions: (1) Improving the level of welfare. (2) Protect and maintain the integrity of environmental and ecological systems. (3) Achieving social justice in the distribution of resources.
2. Analytical framework of sustainability accounting is important for linking information from different areas. The framework seeks to:

a. Integrate the economic, environmental and social dimensions of sustainable development.
b. Have sound foundations and to maintain key information needed to improve sustainable development measurements.
c. Clarify relationships between different indicators and policies.

3. The conceptual framework of sustainability accounting Includes five main elements:- the goals

of preparing sustainability report are required to achieve the principles must be adhered to, Techniques and methods of measuring and recording to be followed, the requirements of the reporting process, and finally the benefits which are expected from preparing and publishing the sustainability accounting reports.

4. The Sustainability Accounting Standards Board (SASB) was developed in July 2011, It's main goal to formulate a specified separated set of standards for each industry related with preparing sustainability accounting reports. Until April 2014, the Board issued three sets of specified separated standards: health care sector, commercial banking sector and technology & communications sector. The Board states that will issue other eight sets at different sectors.
5. It turned out to complete the conceptual framework for the sustainability accounting reporting, the need to identify the motives of management of commercial banks to issue such reports, identify the problems and difficulties that face the process of preparing and publishing these reports, as well as to know the views of the stakeholders of those reports.
6. The first hypotheses was accepted, thus the rating of movies of preparing sustainability accounting reports depending on the relative importance are: conform with governance requirements, expects environmental and social benefits, makes Improvements in bank competitive advantages, need to adhere to the regulations and legislation, earn the legitimacy of the existence of the bank, interaction with environmental and social issues in society, bank size, make improvements in bank reputation, profitability, investment in environmental and social activities, bank position in shares, pressure of other competitive banks ethical investor, costs accepted, to increase the value of the bank's shares, bank ability to achieve profits, stakeholders need to information and Response to bank marketing activities.
7. The second hypotheses was refused, thus the rating of problems and obstacles of preparing sustainability accounting reports depending on the relative importance are: due to the scarcity and weakness of knowledge by accountants, fear of bearing the additional costs , failure or weakness of the Existence of assurance services, the low awareness level of bank staff, the weakness of the bank's management look toward the strategic approach, lack of accounting standards, make incriminating evidence, make incriminating evidence, a negative impact on the reputation of the bank and lack of confidence of the bank's management.
8. The third hypotheses was accepted, thus the rating of opinions of stockholders around preparing sustainability accounting reports depending on the relative importance are: the need for the bank's management to disclosure, the importance of comparison between the sustainability accounting reports and financial statements, characteristics of information, the Reactions of Stakeholders on the Contents of the reports and the need for a vision and Strategy on these reports,

b) Recommendations of Research

1. Management of commercial banks must have vision, mission and strategy for issuing sustainability accounting reports for control of the weaknesses of the internal environment and the face of threats from the external environment on the one hand, and to maximize the benefits from the strength points of internal environment and to invest opportunities from the external environment on the other hand.
2. The need to hone and refine the skills of accountants and strengthen the Continuing Education and the expansion of the training and through the teaching of sustainability accounting. Where should bookkeeping and records sufficient to collect and analyze data, understand and grasp the accounting role in achieving sustainability of the economic unit and the expansion of the management of environmental, social and accounting risks.
3. The researcher recommends the need to assess the economic unit on a comprehensive basis. Besides the financial performance dimension (net income, the rate of return on investment, net value added, residual income, profitability return, assets turnover…..), the sustainability accounting take account other two dimensions (environmental and social). In this context, the intervention of other issues such as new corporate governance, risk management, and strategic management.
4. The researcher recommends the adoption of the idea of Sustainability Accounting Standards Board related with the need for the formulation of standards according to each industry separately. That's where the justification for this is that the performance measurement indicators (Environmental and Social) differ in the majority of the industry to another.
5. The researcher recommends the need to take into account the views of stakeholders on the contents of sustainability accounting report indicators to ensure the representation of all parties contributed.
6. The researcher recommends that the sustainability accounting should be occupied sufficient area within the accounting courses. the requirements of

the conceptual framework (goals, principles, measurement and record tools, reporting, benefits, identify movies, identify the problems and difficulties, and the views of stakeholders) must take enough space within the courses of accounting (Financial Accounting, Managerial Accounting and Auditing).

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Appendix

a) *Appendix No.1*

Group of questions related with identification of bank management movies toward sustainability accounting reporting:-

No.	Question	Relevant result				
		Strongly agree	agree	neutral	refuse	Strongly refuse
1	Sustainability Accounting Reporting Aims to interaction with environmental and Social Issues in society.					
2	Sustainability Accounting Reporting Aims to Earn the Legitimacy of the Existence of the Bank as A National Institution.					
3	Sustainability Accounting Reporting Aims to Increase the value of the Bank's Shares.					
4	The Bank Management expects environmental and Social benefits realization Through the Disclosure of Sustainability Reports.					
5	The Bank Management expects Costs Accepted As a Result of Disclosure of Sustainability Reports.					
6	Issuing Sustainability Reports are in Response to the Need to Adhere to the Regulations and Legislation.					
7	Issuing Sustainability Reports are in Response to the Stakeholders Need to Information.					
8	Issuing Sustainability Reports onsiders as Response to Bank Marketing Activities for it Services or Products.					
9	Sustainability Accounting Reporting Makes Improvements in Bank Reputation.					
10	Sustainability Accounting Reporting Makes Improvements in Bank Competitive Advantages.					
11	Bank Management Considers Issuing Sustainability Reports as Long Term Investment in Environmental and Social Activities.					
12	There is Strong Correlation Between Issuing Sustainability Reports and Bank Ability to achieve Profits.					
13	There is Strong Correlation Between Issuing Sustainability Reports and Bank Position in Shares Market.					
14	Preparing Sustainability Reports Joins with the Desire of Bank Management as Ethical Investor.					
15	Preparing Sustainability Reports Conform With Governance Requirements.					

16	Sustainability Accounting Reporting Depends on Bank Size.					
17	Sustainability Accounting Reporting Depends on Bank Profitability.					
18	Sustainability Accounting Reporting Depends on The Pressure of other competitive Banks.					

Group of questions related with identification of the problems and difficulties which face bank management during sustainability accounting reporting:-

No.	Question	Relevant result				
		Strong lagreneutra refuse y agree	e	l		Strongly refuse
1	The low awareness level of bank staff of environmental and social issues.					
2	The fear of Bank Management that sustainability reports make a negative impact on the reputation of the bank.					
3	The fear of Bank Management that sustainability reports make Incriminating Evidence Within the Legal Accountability.					
4	Keenness of some members of the Bank's management about the secret factor.					
5	Lack of Confidence of the Bank's Management about the Fact that Sustainability Reporting is a Useful Tool for Stakeholders.					
6	The weakness of the bank's management look toward the strategic Approach to be Applied.					
7	Fear of Bearing the Additional Costs as a Result of the Preparation of Sustainability Reports.					
8	Not to Issue Sustainability Reports Due to the Scarcity and Weakness of Knowledge by Accountants.					
9	Lack of accounting standards obliged to issue sustainability reports.					
10	Failure or Weakness of the Existence of Assurance Services for Sustain-ability Reports.					

b) Appendix No.2

Group of questions related with stakeholders in Saudi banks to measure the extent of their awareness about the preparation of sustainability reports:-

No.	Question	Relevant result				
		Strongly agree	Agree	Neutral	Refuse	Strongly refuse
1	I think the need for the bank's management to disclose the three dimensions (environmental, social and economic) within the Sustainability Report					
2	Preparing Sustainability Accounting Reporting is not Necessary, It is Sufficient to Prepare Financial Statements (Profit and Position).					

3	Characteristics of information will Increase Strongly when prepare Sustainability Accounting Reports..					
4	Must be Done to Study the Reactions of Stakeholders on the Contents of the Sustainability Accounting Reports..					
5	The Need for a Vision and Strategy for the Bank Sustainability Accounting Reporting.					