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The impact of digital transformation on accounting information systems

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Abstract

The purpose of this paper is to determine how digital transformation could impact accounting information systems in the financial sector in Iraq. The study used a claim that there is a statistically significant relationship between accounting information systems and digital transformation. It employs a descriptive analysis method, and the study individuals consisted of financial managers, financial professionals, accountants, technicians, and researchers. The study was a random sample. After 200 surveys were distributed, 93 questionnaires were collected using the statistical packages for the social sciences software, AMOS SPSS, with a percentage of (97%) Pearson and regression analysis. The study produced a number of findings, one of which was that information systems are impacted by the digital transition. Accounting in the Iraqi banking sector expresses honesty and security, and the digital transformation has made the accounting information contained in these systems characterized by ease of understanding and freedom from complexity. Digital transformation has contributed to the neutrality of accounting information and raised the quality of services provided to customers. The study recommended increasing interest in digital transformation in covering the whole digital services banking, and the necessity of developing laws and legislation necessary to implement accounting work in light of the trend towards the Fourth Industrial Revolution. It also recommended increasing interest in training and qualifying human staff to keep up-to-date with the swift advancements in technology.

Keywords: Digital transformation, accounting information systems

1. Introduction

The world is witnessing rapid and subsequent modifications in the contemporary global business conditions. With the beginning of the fourth industrial revolution, it has become necessary for enterprises to keep pace with the increasing demands on digital transformation to compete and to prepare for integration into the global economy in which the intensity of competition is increasing. This has necessitated the science of accounting to influence and be affected by these developments, and from here the idea emerged. Establishing a connection between the idea of digital transformation and how it affects the reliability of accounting data in financial reports, as we find that the primary goal of accounting is to prepare accounting information about the facility to meet the needs of decision-makers, whether inside or outside the facility, and financial reports are among the official and final outputs of the accounting system, whether they are reported private or public, as the data that is collected and then output in the form of information within the financial reports indicates the importance of the numbers contained in those reports as they are the financial reporting of all financial events and operations that took place during a specific period.

Numerous firms consider information systems to be valuable resources, and as more and more organizations require them, the significance of these systems continues to rise. Information is being shared by administrative institutions like ministries and educational institutions as well as commercial businesses that are not in it for the money. And others: these organizations require information systems to enable them to base their decisions on sound facts, just like corporate organizations do.

Accounting information systems are among the most significant of these; given contemporary financial and economic advancements, they are no longer only ancillary subsystems of management information systems. Instead, it has evolved into the core of the majority of corporate organizations, to which they paid close attention since it is a fundamental conduit for the transmission of all types of information - financial and

accounting - across several organizational tiers. The fundamental and crucial component of management information systems is the gathering and compilation of accounting and financial data from various sources. It then analyzes this data and converts it into accounting and financial information that is helpful to consumers of this information both inside and outside the economic unit (Hussein, 2004) ^[1].

By directly affecting how business is conducted within the organization, electronic digital technology can significantly improve institutional performance. It does this by decreasing the time needed to carry out administrative process activities, reducing geographical distances, enhancing interconnection and integration between organizational divisions, and producing memory and stock. Our knowledge assists in the business's ongoing development. However, there have been noticeable and ongoing changes to the dimensions and features of the organizational structure that businesses utilize as a result of information technology. In order to achieve high flexibility and response to external variables that are characterized by increasing complexity, it becomes simpler in terms of reducing the number of administrative levels and expanding the scope of supervision, increasing internal and external coordination, activating the degree of employee participation in decision-making, and changing the methods of planning and control in the organization's operations.

Additionally, digital transformation greatly reduces costs and benefits, boosts organizational and operational efficiency, raises the quality of services, streamlines the process for obtaining public services, and opens up opportunities to offer creative and innovative services that deviate from conventional methods. All of these factors will help to foster public acceptance and satisfaction with banking services. It is thought of among these are e-commerce websites and mobile applications. When this idea is put into practice, an enormous amount of data and information will be produced, which will assist decision-makers in the banking industry in tracking performance and raising the level of quality of their products.

Based on the above, the problem of the study can be formulated as follows: What is the impact of digital transformation on accounting information systems with the presence of digital culture as an interactive variable in the Iraqi banking sector?

The main drives of this work are embodied in determining the concept of digital transformation, its benefits and steps, identifying the concept of digital culture and its most important dimensions. identifying the concept of accounting information systems and the stages of its development, highlighting the five pillars on which digital transformation is based, as well as its most important obstacles in order to avoid them, identifying the most important steps that we take. For the success of digital transformation in accounting information systems, an attempt to conceptualize the framework of the effect and relationship between of digital transformation and improving the efficiency of accounting information systems. Then, clarify the interactive role of digital culture in the relationship between variables.

It is represented by the scientific importance: It is represented by clarifying the concept of digital transformation, digital culture, and accounting information systems in order to enrich the scientific library, and for researchers to fill the gap of this study. The practical

importance is represented by the scientific importance of this study to test the impact of digital transformation on accounting information systems in the presence of the interactive role of digital culture in the Iraqi banking sector. And presenting the results and recommendations of the study to decision makers in banks to benefit from them in filling the gaps and developing the provision of services that satisfy the beneficiaries, and highlighting modern ideas related to how to develop performance.

The study is predicated on the following premise in light of the problem it is investigating: The aspects of digital transformation and accounting information systems have a big impact on each other. The descriptive analytical strategy, which depends on a thorough description of diverse scientific phenomena and issues, will be used to meet the study's objectives. After the data is gathered, it will be examined. Gather them, then explain the phenomenon and provide data.

2. The concept of digital transformation

The process known as digital transformation is the application of digital technologies to develop new business models, streamline operational processes, and improve the quality of customer experience. It allows organizations to take advantage of the opportunities provided by digital technologies to increase revenues, reduce expenses, and enhance customer happiness. According to Ronamo *et al.*, 2022, digital transformation is essential for enterprises (FMCG) because it enables organizations to improve their marketing strategies, optimize their supply chains, and gain important insights into the behavior of their customers. Utilizing cloud computing, the Internet of Things (IoT), and data analytics is massive, while artificial intelligence (AI) is a key component required for digital transformation (Pham *et al.*, 2022) ^[2]. Organizations seeking to be market leaders today can increase their operational efficiency, reduce their expenses, and create new revenue streams, all by adopting these technologies. For example, cloud computing helps organizations store and manage their data more effectively, while IoT enables them to track items in real time, improve inventory management, and improve logistics services. Each of these developments has been made possible due to technological advances. A paradigm shift is also essential for the successful implementation of digital technologies in all aspects of enterprise operations. To this end, one will need to establish a digital culture that emphasizes agility, innovation, and collaboration. A culture rooted in digital practices can help companies quickly adapt to changing market conditions. Adopting emerging technology, and developing a mindset of lifelong learning and progress.

According to the literature review, practitioners and researchers generally agree that there isn't a single, comprehensive definition for digital transformation. For example, Ismail (2022: 407) defines digital transformation as "the process of companies moving to business models that rely on digital technologies to support development and innovation." The availability of services and products, as well as the creation of innovative employment possibilities and channels of marketing that raise the value of their products, whether they be commodities or services. According to Khamis (2021), it is a change caused by using digital technology to drastically alter how people operate and provide quicker, better service to the beneficiaries. IDC also defined digital transformation as: "the continuous

process undertaken by organizations to adapt to the requirements of their customers and markets (the external ecosystem) by employing digital capabilities in order to innovate new business models, products and services that seamlessly blend digital and manual business and customer experiences while improving operational efficiency." And organizational performance at the same time, and according to Accenture "today's business success requires a customer-centric digital transformation, which starts with prioritizing excellent and relevant customer experience and mobilizing the organizations, processes, and technologies to achieve this" (Capgemini has indicated that digital transformation has become the main challenge in change management because it affects not only industry structures and strategic location, but all levels of the organization (mission, activity, process) and its extended supply chain. Consequently, digital transformation is a comprehensive program that involves the company as a whole, primarily in terms of working methods internally and externally and in terms of providing services to the target audience to provide services easily and quickly. It does not simply refer to a shift towards using technology within the company's boundaries. Thus, digital transformation pushes companies to change their business models and adapt to the new market reality.

Through the previous definitions, the researcher believes that digital transformation can be defined as "the process of analyzing customer needs and taking advantage of technology to improve the end-user experience, as end-users can be customers or employees," and many businesses must consider both parties' perspectives because the goal of digital transformation is to grow your company. Digital transformation may include everything from upgrading IT to creating new digital business models, all the way to rethinking your present approach to common challenges and experimenting with new technologies. It generally refers to the physical development and creation of new business processes via the use of digital technologies. The concept of "digital transformation" holds that new technology have the power to fundamentally alter how we approach age-old problems. It has an impact on all facets of a company and frequently dictates how to handle challenges when they arise.

3. The concept of accounting information systems

It is vital to define information in general before delving into the definition of accounting information. Information is defined as a collection of facts that have been arranged and processed to provide its users meaning and make it helpful in making decisions (Azmi & Sri, 2015) ^[6].

Accounting information is defined as: a set of facts that must be provided to the company's management and external users in order to help them make the correct decision. Accounting information represents a set of final values and facts organized and classified in a descriptive and quantitative manner, which are linked to each other through mutual relationships to influence the behavior of departments and individuals, as it increases The value of accounting information is according to the benefit it brings to its users, meaning that its function is reflected in increasing the knowledge or knowledge of decision makers, whether the company's management or external users, in order to reduce the degree of uncertainty and certainty that they face when making decisions and performing their various functions. (Naseer, 2018: 52) -53) ^[7].

Accounting information is of great importance in order to understand the activities and performance of companies, as it helps in the decision-making process by providing the necessary data for planning, control, and performance evaluation. (Kariyawasam, 2016: 2) ^[8].

The main role of accounting information is to assist in the process of making economic decisions well, as it provides true and complete data, allowing users to benefit from it in rationalizing their decisions. (Flostoiu, 2019: 47) ^[9].

"To provide historical, current, and future financial and non-financial information to all parties involved with the economic unit and in a way that supports the achievement of its objectives," the accounting information system is described as one of the subsystems in the economic unit. It is composed of a number of subsystems that collaborate, coordinate, and work with one another. It is also known as it is: "an integrated structure within the economic unit, which uses available resources and other parts to transform economic data into accounting information with the aim of satisfying the information needs of different users." It is also defined as: "a system that specializes in collecting, classifying, processing, storing and communicating valuable information about economic events in the past, present and future to the various beneficiary parties in order to assist them in decision-making. It is also defined as: "one of the components of administrative organization concerned with collecting, classifying, processing, analyzing and communicating financial and quantitative information to make decisions to internal and external parties."

Accounting information is a group of data which has been collected and prepared in a way that makes it usable. Accounting information is the cornerstone of any company, as it is considered an element of linking and coordination between the organization's organizations and branches, and it is also considered a communication wire between the facility's work processes and the beneficiary (Kornai, 2008:488) ^[10].

It is also considered the primary source of the system for accounting information, and accounting information is the basis of any decision taken by the official in his position, that is, the accuracy and validity of the decision depend on it. It can be said that the contribution of accounting information to all the work and activities of the facility depends on the quality of this information (Silviu, 2004: 593) ^[11]. Accounting information also represents the basic foundation in the administrative structure because it represents the tool for linking the parts of the organization. Likewise, information is an essential resource in any investment activity that can be provided, stored and benefited from, and a resource in any human activity, whatever the nature of this activity and whatever its field (Qaoud, 2007: 25) ^[12]. A number of circumstances emerged that contributed to the rise in the significance of accounting information, including:

- Growth in the size of companies.
- Multiple objectives of the economic unit.
- Increased communication channels in the company.

(Marai, 2006: 187) believes that accounting information has material importance when it has an impact on the decision taken by creditors and investors. Also, the information that must be disclosed is usually information that has an impact on the decision of the information users.

According to the foregoing, data is the outcome of a set of

data that represents facts about businesses' operations. This data is operated and processed by the accounting information scheme to produce data that is used in decision-making by external users or the management of the business because it needs to satisfy certain requirements, so that it is useful and can be used by administration and external user.

4. Research population and sample.

The population of banks in the Iraqi Stock Exchange, or the sample, was represented by (20) banks. 10 questionnaires were distributed to each bank, so that the research sample

was 200 questionnaires. The research sample was chosen according to two conditions, the first is that they have updated and advanced accounting information systems for the last three years, and the condition second, they do not have electronic operations. Therefore, the researcher distributed (200) survey lists to employees and managers working in Iraqi banks listed on the Iraq Stock Exchange. These lists were distributed through personal interviews. (193) valid questionnaire forms were retrieved and ready for statistical analysis, with a response rate of (97%), which is an acceptable rate for the purposes of scientific research.

Table 1: Number of survey lists distributed and received from individuals in the research sample

Statement	Total
The number of questionnaires distributed	200
The quantity of completed surveys that meet the requirements for statistical analysis is	7
The percentage of questionnaires suitable for statistical analysis	97%

Source: Table prepared by the researcher with reference to the sample and the research community

5. Descriptive analysis

Using the statistical software SPSS ver. 26, the researcher performed a descriptive analysis of the data in order to determine the arithmetic means, standard deviations, and

relative significance values that account for the study variables. The outcomes are displayed in Table (2) and are as follows:

Table 2: Outcomes of the descriptive examination of the study sample participants' viewpoints

Relative weights	Standard deviation	The arithmetic mean	Dimensions	Research variables	
62.4	1.203	3.12	The strategy	Digital transformation	Freelancer
65	1.074	3.25	Organizational culture		
65.8	1.302	3.29	Transformational Leadership		
68.4	1.056	3.42	HR		
71.4	1.115	3.57	Protection	Accounting Information Systems	Subordinate
71.8	1.075	3.59	Confidentiality		
74.4	.991	3.72	Privacy		
75.4	.857	3.77	Operations safety		

Source: Table prepared by the researcher based on the results of the SPSS program

It is clear from Table (3) that

1. The level of awareness of the study sample members about digital transformation and its four dimensions (strategy, organizational culture, transformational leadership, human resources) is average, as their averages ranged between (3.42, 3.12). This result may explain the interest of Iraqi banks in applying digital transformation in order to achieve Digital transformation in banks' accounting information systems through the optimal use of digital culture.
2. The research sample members' averages varied from 3.57 to 3.77, indicating a high degree of understanding of accounting information systems and its dimensions, which include protection, confidentiality, privacy, and integrity of operations. The dimensions of accounting information systems showed the greatest degree of arithmetic mean.
3. It turns out that accounting information systems and its four dimensions achieved acceptable relative importance (i.e. 65% and more), as the relative importance ranged between (62.4, 68.4). The highest level of relative importance was observed for the human resources dimension and transformational leadership at (65.8, 68.4) respectively, and this is explained by the agreement of the study sample on the

4. It turns out that accounting information systems and their dimensions achieved acceptable relative importance (i.e. 75.5% and more), as the relative importance ranged between (71.4, 75.5). The highest level of relative importance was observed for the dimensions of accounting information systems (privacy and process integrity), at (74, 75) respectively, and this is explained by the agreement of the study sample on the adopted measurement of the study variables.

5. Hypothesis testing

Testing the hypothesis: There is a substantial relationship between accounting information systems and the aspects of digital transformation.

To test this hypothesis, the following sub-hypotheses were tested

The estimates of the regression model are shown in Table (4) for the regression of the dependent variable (the mean of the sample's views on the aspects of accounting information systems) as a function of the strategy's influence on the independent variable. Regression analysis results showing a substantial impact of the strategy on the aspects of accounting information systems are displayed in Table (4).

Table 4: Parameter values for how strategy affects accounting information system aspects

	Tracks		Standard regression weights	Nonstandard regression weights	S.E.	C.R.	P
Protection	<---	Strategy	.628	.582	.052	11.177	***
Confidentiality	<---	Strategy	.634	.567	.050	11.367	***
Privacy	<---	Strategy	.593	.489	.048	10.216	***
Operations safety	<---	Strategy	.618	.440	.040	10.878	***

Source: Table prepared by the researcher based on the results of the AMOS program

It is clear from the table above that there is a significant and positive effect of the strategy on the dimensions of accounting information systems, as the value of the standard regression coefficient for each of (protection, confidentiality, privacy, and integrity of operations) reached (0.634, 0.628, 0.593, 0.618) respectively, which means that the more the strategy Good quality increases the effectiveness of accounting information systems, and this confirms the validity of the first sub-hypothesis of the second main hypothesis, meaning that: There is a significant strategic

impact on the dimensions of accounting information systems in Iraqi banks.

Table (6) displays the estimates of the regression model, for the regression of the dependent variable (the average of the sample's opinions on the dimensions of accounting information systems) as a result of the effect of organizational culture as an independent variable. Table (6): Results of the regression analysis of a significant effect of organizational culture on the dimensions of accounting information systems.

Table 6: Parameter values for the impact of organizational culture on the dimensions of accounting information systems

	Tracks		Standard regression weights	Nonstandard regression weights	S.E.	C.R.	P
Protection	<---	Organizational culture	.684	.710	.055	12.989	***
Confidentiality	<---	Organizational culture	.677	.677	.053	12.744	***
Privacy	<---	Organizational culture	.707	.653	.047	13.862	***
Operations safety	<---	Organizational culture	.703	.561	.041	13.680	***

Source: Table prepared by the researcher based on the results of the AMOS program

It is clear from the table above that there is a significant and positive effect of organizational culture on the dimensions of accounting information systems, as the value of the standard regression coefficient for each of (protection, confidentiality, privacy, and integrity of operations) reached (0.684, 0.677, 0.707, 0.703), respectively, which means that The better the organizational culture, the greater the effectiveness of accounting information systems. This confirms the validity of the second sub-hypothesis of the second main hypothesis, meaning that: Organizational

culture has a big impact on the features of accounting information systems in Iraqi banks.

Table (7) displays the estimates of the regression model, for the regression of the dependent variable (the average of the sample's opinions on the dimensions of accounting information systems) as a result of the effect of transformational leadership as an independent variable. Table (7): Regression analysis results show that transformational leadership significantly affects the aspects of accounting information systems.

Table 7: Parameter values for the effect of transformational leadership on the dimensions of accounting information systems

	Tracks		Standard regression weights	Nonstandard regression weights	S.E.	C.R.	P
Protection	<---	Transformational Leadership	.742	.803	.052	15.340	***
Confidentiality	<---	Transformational Leadership	.732	.764	.051	14.879	***
Privacy	<---	Transformational Leadership	.669	.644	.052	12.463	***
Operations safety	<---	Transformational Leadership	.741	.617	.040	15.284	***

Source: Table prepared by the researcher based on the results of the AMOS program

It is clear from the table above that there is a significant and positive effect of transformational leadership on the dimensions of accounting information systems, as the value of the standard regression coefficient for each of (protection, confidentiality, privacy, and safety of operations) reached (0.741, 0.669, 0.732, 0.742), respectively, which means that The more efficient transformational leadership is, the greater the effectiveness of accounting information systems. This confirms the validity of the third sub-hypothesis of the second main hypothesis, meaning that: There is a significant

effect of transformational leadership on the dimensions of accounting information systems in Iraqi banks.

The estimates of the regression model are shown in Table (8) for the regression of the sample's average opinion on the aspects of accounting information systems, which is the dependent variable, against the influence of human resources, which is the independent variable. Regression analysis results showing a strong impact of human resources on accounting information system aspects are shown in Table (8).

Table 8: Parameter values for the impact of human resources on the dimensions of accounting information systems

	Tracks		Standard regression weights	Nonstandard regression weights	S.E.	C.R.	P
Protection	<---	HR	.757	.800	.050	16.077	***
Confidentiality	<---	HR	.720	.733	.051	14.360	***
Privacy	<---	HR	.692	.650	.049	13.284	***
Operations safety	<---	HR	.762	.619	.038	16.299	***

Source: Table prepared by the researcher based on the results of the AMOS program

It is clear from the table above that there is a significant and positive effect of human resources on the dimensions of accounting information systems, as the value of the standard regression coefficient for each of (protection, confidentiality, privacy, and integrity of operations) reached (0.762, 0.692, 0.720, 0.757), respectively, which means that The more efficient human resources there are, the greater the effectiveness of accounting information systems. This confirms the validity of the fourth sub-hypothesis of the second main hypothesis, meaning that: There is a significant effect of human resources on the dimensions of accounting information systems in Iraqi banks.

6. Results

The operations are distinguished from other operations in that they are sensitive services that affect the financial side of the bank, which requires working to develop and improve them continuously in order for the customer to feel safe and gain his loyalty. Since the public is the primary user of these services, it is imperative that financial institutions undergo a digital transformation. Using this kind of technology will also help to facilitate the linking of financial institutions with one another or with businesses in the banking sector. This will have a positive and evident impact on the public as well as on the quality of the services and guarantee the availability of a trustworthy and coherent source of information. As a result, the banking industry's accounting information systems clearly show the effects of digital transformation in a way that reflects employee digital cultures and offers high-quality banking operations. In order to achieve advancement in operations and services that are defined by quality and effectiveness, applications that have expanded throughout different sectors of banking activity at all levels have become more difficult to regulate and profit from due to the quick development and rise in information volume.

One of the significance goals for the banks that participated in our survey was digital transformation, since the majority of them aim to offer services that are more creative and inventive than those that are provided through more conventional means. Clear awareness among employees in all banks of the responsibilities entrusted to them, which indicates that they have received good training in how to deal with customers and try to achieve to their satisfaction. The managements of the banks included in the study sample are continuously evaluating the digital service quality mechanism, taking the required steps to enhance these services, and using technology to keep an eye on the quality of digital services. The managements of the research sample's banks employ computerized systems to monitor investor and beneficiary behavior, gauge satisfaction with the services provided, evaluate the findings, and take appropriate action.

Based on the aforementioned findings, Iraqi banks need to prioritize senior management's focus on digital transformation training as a means of preparing employees for electronic work by giving them more opportunities to use contemporary technology. The bank's senior management has to Conducting research, analysis, and strategic planning to integrate the process of a sound shift to digital transformation with a clear strategy grounded on contemporary change management techniques and a long-term, perceptive vision. The availability of highly skilled personnel who are not restricted to administrative abilities

alone, but rather who possess all administrative and technical abilities that support management, is one of the prerequisites and components of the digital transformation. Supreme Council of Banks for the promptness of reaction and action in resolving pressing issues.

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