

## STUDY THE RELATIONSHIP OF INFLUENCE BETWEEN FINANCIAL ANALYSIS TECHNIQUES AND THE LIMITATION OF CREATIVE OR CREATIVE ACCOUNTING METHODS IN IRAQI BANKS

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### Abstract

The research aims to show Correlation and impact between financial analysis techniques , Limit creative or creative accounting practices , In the environment of Iraqi banks , And investigate the nature of the relationship, Among the sample corporate practices of the study to manage their profits with their inability to continuity (Financial stumbles) It is an empirical reality. The results showed that financial analysis techniques contributed to the interpretation of (0.842) the differences in the Limit creative accounting practices (Creativity), while the residual value represents factors that are not included in the study. Based on the above, the results show the validity of the claim of the second main hypothesis regarding the presence of a moral impact of financial analysis techniques in Limit creative accounting practices (Creativity)At a significant level 0.05. For employees of the studied banks. The study suggests The need to work on issuing local accounting standards to address the shortage resulting from the economic environment to reflect commercial transactions with appropriate accounting policies, or to allow the application of international accounting standards and update the unified accounting system of banks in accordance with those standards and provide examples of accounting treatments in order not to be diverted from the management of banks Creative accounting methods.

**Keywords:** Financial Technologies- Financial Analysis-Creative Accounting (Creativity)

### INTRODUCTION

Interest in the analysis of financial statements has increased, During the past decades, especially in the context of market and Capital Economics, The emergence of Joint-Stock Companies and multinational corporations, and this interest has increased in the last two decades, After those decades witnessed many collapses and financial crises in some major companies, so financial analysis techniques have become an essential tool , It can be used to evaluate the performance of companies and judge the results of their work, Scientifically, financial analysis in its simple concept, It is a compilation of all financial and accounting statements in an attempt to obtain information of interest to companies, And help her achieve her goals .Creative or creative accounting practices , In the financial statements of banks, which are carried out by some departments Art From the art of misinformation, He has Sometimes it is difficult for internal or external auditors, or even Government censors discover this misinformation, Especially in the presence of an experienced and knowledgeable accountant The art of misinformation and manipulation ,Financial statement balances, The hidden actions of such manipulations in accounting data have been professionally called the term (Creative or creative accounting improper practices), Whereas the subject of creative or creative accounting in general occupied the attention of the accounting literature, Since the end of the Sixties, as a

result of the bankruptcy of many international companies and accounting scandals( Obaidat,2017: 2) ( That is why company managers ,They seek to win the trust of the owners since the separation of ownership from management ,In their attempt to maximize profits as well as to stabilize income , they have at times resorted to what is known as )Profit management practices( Which can be based on the announcement of earnings , According to unequal ratios at the end of the financial period , This is done by increasing the percentage of detention ,When achieving high profits ,To be distributed over the period in which profits decrease, Which shows the owners that the company continues to make profits ,Even if they make net losses in the sense that the declared net profit figure gives misleading indications, For decision makers, as it reflects a profit situation with the presence of losses (Al-Sartawi and others,2013:826) This is done by resorting to management to change profit indicators ,In order to influence the indicators of accounting figures, especially( Accounting profit) By smoothing income using the flexibility available in certain accounting policies and the practice of personal estimates (Stolowy& Berton,2004: 6) It may be paid from the other side ,Management for opportunistic behavior , In order to increase profits and then increase their bonuses or reduce those profits for the purpose of tax evasion(Amen,2017:120) And define Blake, Ronser,2003Managers use personal judgments and estimates in financial reporting and in the structure of transactions, To change financial reports, As for the purpose of shading shareholders about the real performance of the company, Or in influencing the contractual results that depend on the announced accounting figures, Creative and creative accounting practices are divided (Profit management( In my opinion 2013,) Kim et al Into two types, the first "Accrual-based profit management", Under Generally Accepted Accounting Principles (GAAP) Managers of companies can exercise judgments to manage the level of declared profits and for example , The increase or decrease can be manipulated with the calculation of depreciation or amortization and accounts receivable for working capital (Current assets) If managers have an incentive to reach a certain level of profit, then ,They can manipulate discretionary entitlements to reach the required level ,These manipulations make the declared profits less useful, For users of information when assessing the financial condition of the company, the second type is referred to as "Real earnings management" By which are meant the actions taken by the management ,Away from normal business practices or activities , In order to achieve the main goal of achieving the maximum level of profit, such as manipulating cash flows , Of operational processes, production costs and estimated expenses , For example, companies can reduce prices and make credit conditions more favorable, overproduction in order to reduce the cost of goods sold or reduce discretionary expenses, Such as research and development expenses, In order to avoid reporting losses and improve profit margin , By practicing real earnings management . Therefore, this study has been divided into three sections, the first section included, Presentation of theoretical literature, the second section describes the study methodology, the third section reviewed the practical framework of the study) Method and procedures (Conclusions and recommendations were made, Conclusion of the study.

## 1. RESEARCH METHODOLOGY

In the face of intense competition, Accounting information is necessary to achieve excellence in the competitive position of an economic unit, By increasing the value of banks in the market (Share prices) To motivate external investors to invest in the bank, company managers faced strong pressure to achieve the levels of financial analysts 'expectations for their companies' profits, and in response, these managers resorted to using improper accounting practices to influence the data published in the financial statements, including income in the short term, In order for this to be reflected in the value of the shares, In the stock market, And then achieve fame and returns to management, As well as encouraging the attraction of investors, When the bank's income stabilizes, From one term to another, The impact of these practices on the quality of accounting information, Therefore, there is a role for financial analysis techniques in revealing creative and creative accounting practices In the Iraqi environment (Iraqi banks). After relying on studies (Hassan et al, 2020) (Laura et al, 2019), (Guinea, 2018) the researcher proposes the problem of the study, which is represented by the following question: - " Is there an impact or correlation between financial analysis techniques and the limitation of creative accounting methods (Creative) at a significant level 0.05.

The research is important from an attempt to shed light on modern methods of financial analysis, as a result of the Why Most of our banks live by it, at the present time, by neglecting the financial analysis and its multiple methods. And His attempt to link and harmonize the need of investors for financial indicators, in order to make their investment decisions and predict the future, And find out the degree of influence of each of its indicators on investment returns, And the degree of its risk, Where the investor was able to identify financial indicators, The biggest impact in determining the market value of its shares. Determining the impact of these indicators also makes the bank more interested in these indicators and work to improve performance in them.

The research aims to show Correlation and impact between financial analysis techniques, Limit creative or creative accounting practices, In the environment of Iraqi banks, And investigate the nature of the relationship, Among the sample corporate practices of the study to manage their profits with their inability to continuity )Financial stumbles( It is an empirical reality. And the statement of the role and importance of financial analysis in assessing the performance of companies in the Iraq stock market, Identify creative and creative practices in them.

The researcher proposes the following two hypotheses

- There is a statistically significant correlation between the techniques of financial analysis and the limitation of creative accounting methods (Creative) at a significant level 0.05.
- There is a statistically significant effect relationship between Techniques Financial analyses Limit creative accounting methods (Creative) at a significant level.0.05

The limits of the research were Spatial, in a sample of Iraqi private shareholding banks listed

on the Iraq Stock Exchange. As for the time limits, they were adopted from a year 2021-2022. And the study was based on the inductive and descriptive approach Analytical, In order to study and extrapolate some previous writings and studies related to the subject of the study, as well as describe, interpret and analyze the results of the practical study to test the hypotheses of the study and verify the test results.

He has Data were collected from various sources, To enrich the theoretical and practical side of the Research, Reliance was placed on references and Arabic and foreign literature related to the subject of study from books, periodicals, research, theses and theses, as well as published studies and research, In the internet, the annual financial statements of Joint-Stock Companies sample study was also relied on , And the directory of joint stock companies listed on the Iraq Stock Exchange , Reports of management and auditors , He has Studies related to the subject of the study indicated, A study has shown (Hassan et al ,2020) Titled " External Audit Procedures and Their Effectiveness in Detecting the Practice of Creative Accounting: An analytic Study in the Iraqi Environment " "To identify the deceptive methods used, By managing companies in shading financial statements , The role of auditors in the detection of incorrect behavior , For companies listed on the Iraq Stock Exchange , And the extent of the establishment of deterrent penalties against companies that apply creative accounting , The study is based on actual reality , Using a scale Miller All the companies in the research sample are composed of (13) A company listed on the Iraq Stock Exchange in two sectors ( Banking and insurance) Have practiced improper accounting methods for the duration of 2012 (Until 2017,) The study recommends the need to oblige companies to comply with the content of the international standard no (1) Presentation of financial statements and local accounting base no (6) On disclosure of information on financial statements and policies paragraph )9/ Basic principles and provisions( Which pointed out the need to take into account caution and caution when preparing financial statements and disclosing information related to them, provided that this does not justify the formation of secret or undeclared reserves, and this can be done by setting ratios for allocations that are created to meet the expected losses according to certain criteria and studied scientifically and technically.

The purpose of the study( Laura et al, 2019 ),Titled"Creative accounting and its impact on users of financial and accounting information " To provide an analysis of the phenomenon of creative accounting, both from a qualitative and from a quantitative point of view, and from the manipulative practices that they have on users of financial and accounting information , The study found that creative accounting under the conditions of economic, social and legal development, following the phenomenon of globalization, based on competitiveness , Most companies are working to raise their reputation in the market and control it through creative accounting

The study concluded ,To a direct link between creative accounting practices , incompetence of managers, reduced activity , periods of crisis and financial improvements, Emphasis is placed on the use of creative accounting , The study recommends to tighten government measures, Companies that seek to practice creative accounting and take the maximum penalties against them.

A study highlighted( Guinea, 2018) Study regarding the creative accounting techniques in management accounting However, this study and once this system is implemented, it will apply a management accounting system in order to attract the manifestation of creative accounting, especially in times of crisis and financial hardship .The study recommends the need not to change the accounting methods used in Romanian practices ,the application of the digital management accounting system in Romanian companies.

## 2. THEORETICAL LITERATURE

### 2.1 The concept of financial technologies

Many studies on Finance have dealt extensively with the concept of financial technologies ,Or financial technology ,Especially after the supremacy of the concept of economic and financial globalization and its aftermath, which forced specialists in Financial Studies ,To create financial instruments in harmony with the Electronic Development that accompanied globalization ,It's also an interdisciplinary subject ,Combines finance, technology management and innovation management .(HARIYONO, TIAHJADI ,2021, 219)Financial technology is expanding the availability of information , About financial services, such as investment consulting, online banking services and products , And mobile phone , Fintech companies have a market position in the development of products and services ,For markets not previously served ,All you need is internet access and a mobile network( .Alexander,2017: 2 ) The term refers to" Fintech "To" Financial technologies "It is defined as the provision of financial services, On the other hand, it is the first financial technology provider as an individual or a company that uses a technical platform, whether online or offline, to provide new financial services , Or to improve the provision of existing financial services(Doszhan et al, 2020: 3) As defined by the Financial Stability Board( Board Stability Financial ,2017 )Financial technologies are financial innovations , Using technology they can create new business models, applications, processes or products , It has a significant impact on financial markets and institutions, and on the provision of financial services .( Abdul Karim ,2019 :15)The Institute for digital research in the Polish capital Dublin defines it as" Modern technological invention and innovation in the financial sector , Such inventions include a set of digital programs , Which are used in the financial operations of banks , including :Transactions with clients and financial services , Such as money transfer, currency exchange, interest rate and profit calculations , Find out the expected profits from investments and other banking operations.(Harfush ,2017:727)The term modern financial technologies is defined , It is the technical means of providing and obtaining financial services, which leads to maximizing the benefit for each service provider or beneficiary ,Financial technologies include a range of new financial applications and products ,And innovative ones that are used using technologies ( Charity, 2020 :5) It is also known as the integration of technology, finance and the use of emerging Internet Information Technology to transform and innovate financial products and business service models(Miao , Juanjuan, 2018 :66).

### 2.2 The concept of financial analysis

The importance of financial analysis has increased recently ,because it is one of the areas of



social knowledge, who is interested in studying financial statements. It has also become an area of interest for many users of financial statements, because financial analysis is considered to serve as the basis on which decisions are made. Therefore, financial analysis is defined as) The process of diagnosing the current and previous financial statements of the economic unit to give indications of its future status (It is also known as) A process that involves highlighting the links between the elements of the financial statements, the changes that occur to these elements over one or several periods, the magnitude and effects of this change (Abdul Rahman 2007 : 4). The analysis of financial statements is the process of deriving financial decisions and represents one of the main goals in identifying major changes) Turning points ( In trends, amounts, relationships and investigation of the underlying causes. Since there is no single indicator of financial analysis that supports aggregate results or serves all types of users, and all indicators should be used. Financial analysis to determine the overall financial situation. The ability to judge the turning point can be enhanced, through experience and the use of financial analysis tools, More often than not. And the turning point can serve as an early warning of a significant shift in the success or failure of the company in the future. (Gibson, 2013:199). (He sees) (Jafar 187 : 2020, ) the financial analysis it is" The process of studying and analyzing a systematic study of existing and historical data and information available about the enterprise, through financial statements and other sources using mathematical and statistical methods and tools, For additional indicators that will help evaluate the financial statements, "Enterprise performance and future outlook." He sees (Welding, Azriel, : 304 2016) It is a process through which a set of quantitative and qualitative indicators is explored and extracted, About the company's economic activity, which contributes to determining the significance and characteristics of the company's operational and financial activities, through information extracted from the financial statements, It is another source to use in evaluating the company's performance for decision-making.

### **2.3 Creative accounting( Creativity)**

Copeland was 1968 One of the first researchers who described the manipulation of the account to implement the income smoothing strategy, to increase or decrease the net income recorded at will, where the company shows a greater loss in the current period and then followed by a large profit margin in the next period (Ponce, González, 2021: 2943) At the beginning of the industrial revolution, companies used to manipulate accounting values within the framework of generally accepted principles and rules, During the cost calculations are carried out by specialized personnel, Each company has complete freedom to choose the accounting principles that it deems appropriate for its needs.

As long as accounting operates in a social, economic, political and legal environment, With specific features and qualities that are influenced in their working methods and techniques by the characteristics of this environment and affect it, It is only natural that these changes will affect her, At the beginning of the Eighties, companies faced difficulties due to the economic recession, That era created pressure on companies, To produce profits at a time when it was difficult to achieve, Any profits they turn to creativity, And if you can't earn profits, at least you can create them. This is a departure from the overall accounting objective stated by the

accounting principles board (APB )However, it" Service activity , Its function is to provide quantitative information , Mainly of a financial nature ,For economic units that help in making rational economic decisions , Identify reasonable choices from available alternatives.(Ali, 2012: 35 )The topic of creative accounting in general occupied the attention of the accounting literature , Since the end of the Sixties, as a result of the bankruptcy of many international companies and accounting scandals (Obaidat ,2017: 2 )Creative accounting appeared) Creative Accounting , ( As a term recognized by researchers and interested , In the mid-Eighties of the last century, When companies faced pressure to produce better profits in the recession ,What happened at the beginning of that era , While it was difficult to find such earnings ,Then the companies discovered at the beginning of the Eighties, That the laws only tell you what you can't do, not what you can do ,From here a new thought Is Born based on the fact that when you cannot earn profits , At least you can create it , Therefore, accountants have worked on using their knowledge of accounting rules and laws to manipulate and manipulate the accounting figures contained within the records of companies , Circumventing accounting rules and laws in order to beautify financial statements to achieve specific goals. (Hope, :60 (2016There are many definitions of profit management , Seeing( Lin&Hwang,2010: 28 )It represents " The situation in which managers control financial reports ,In structuring transactions to change financial reporting , Either to mislead some stakeholders about the basic economic performance of the company or to influence the contractual results, Which depend on the reported accounting figures "He sees( Lin&Hwang,2010)"It represents the situation in which managers control financial reporting and in structuring transactions to change financial reporting , Either to mislead some stakeholders about the basic economic performance of the economic unit or to influence the contractual results , Which depend on the reported accounting figures "And define ( Rosenfield,2000:72 ) Profit management as " Any behavior carried out by management that affects the income shown by the financial statements, It does not bring real economic benefits , and in fact may lead to long-term damage " He sees( Mc Barnet & Whelance, 1999) That she Legal use of accounting principles and rules in some way , to distort and falsify accounting statements .It shows (Mulford&Comiskey, 2002)All steps used for the purpose of operating financial figures, including the unqualified selection and application of accounting principles .It shows (Floştoiu, 2022 : 22) .In accounting, it is one of the gaps in the rules by which accounting figures are manipulated , Taking advantage of the flexibility, measurement and reporting practices are chosen that allow the conversion of summary documents, From what it should be to what managers want . He noted( Healy and Wahlen ,1999:162) Until that " Profit management is achieved when managers use personal judgment ,In the preparation of financial reports and restructuring of operations with the aim of modifying financial reports either to mislead shareholders about the economic performance of the company, or to conclude contracts based on accounting figures " Earnings management was defined as a purposeful intervention in the external financial reporting process with the intention of obtaining some special earnings .He points out(Phillips,2003 )It is a process by which accountants use their knowledge of accounting rules , For the purpose of manipulating the figures presented in the company's financial statements , He looks(The blond, 2010 ) , That it is a deliberate misrepresentation of profits, which in turn leads to accounting figures that differ fundamentally, What can you be under manipulation , This is when managers make

decisions that are not subject to strategic reasons, but simply to an adjustment to profits. We also find that ( Ghyasi,2017 )She points out that creative accounting is" The attempt of management to unrealistically manipulate profits in order to achieve a preconceived perception of expected profits( Such as forecasts of management estimates of future profits, forecasts of financial analysts, or the continuation of certain profit trends")

#### **2.4 The role of financial analysis and auditing techniques in the face of ethical accounting methods (Creative) Reducing their effects**

Despite the great interest from before The auditor in the detection of errors and fraud ,Which is in the company's books, And financial reports, whether the auditor conducted a test audit or a comprehensive audit, As well as the interest of professional organizations and researchers in the field of accounting and auditing in the need to take responsibility for the detection of errors and fundamental fraud , We have the responsibility to face the wishes of the financial community, but these mistakes and fraud are still increasing for several reasons, the most important of which are:-

- The large size of companies ,the breadth of its business and services under scrutiny.
- The difference in the views of researchers ,and professional organizations in the field of accounting and auditing on determining the correlation of responsibility in the detection of errors and fraud ,Financial books and reports of the management or the auditor.
- The Professional Standards and legislation ,the responsibility of the person conducting the audit was limited by the auditor ,about errors and fraud within the scope of the examination in which he ,if he takes the necessary professional care.

The auditing profession has an important role in raising the level of efficiency of all capital markets , by auditing the financial statements prepared and published by companies, In the form of lists, whether when issuing its securities and offering them for sale by public or private subscription, or when trading on the stock exchange , Therefore, financial statements must provide sufficient information to users, The right time to make their investment decisions on objective grounds, away from speculation and rumors , Recently, there has been a lot of controversy in the major capital markets, About the effectiveness of the auditing profession in fulfilling its role in this field, after a number of financial scandals were revealed in some major American companies, and the fingers pointed to accountants and auditors as well as those responsible for the management of those companies, This included one of the largest international companies for accounting, auditing and consulting services ,It is the company of Arthur Andersen, the American legislator to introduce a new law in 2002 It is a law ( Oxley Sarbanes) In order to tighten control over executives and financial officials in companies and their auditors . The Securities and Exchange Commission of the United States of America has , By studying the violations that have been revealed over the past years ,With regard to accounting, auditing and disclosure in the financial statements of companies listed on the stock exchange, in order to identify the strengths and weaknesses of the laws, The rules governing the capital market and the identification of means(Al-Halabi, 2009 : 56)AndThe use of the



analysis of financial indicators and ratios as an effective indicator to identify fundamental errors, Depends on the professional judgment of the auditor, Based on his knowledge of the operations of the economic unit , The quality of its control system, as well as a host of other factors related to it , Analytical procedures are one of the basic tests, Implemented by the comptroller to reduce the scope of detailed tests of balances . The purpose of the audit of financial statements ,Enable the auditor to give an opinion on whether the financial statements have been prepared ,From all material aspects and it is free from any material distortion, Whether due to fraud or error. After the auditor applies the techniques of financial analysis, he will identify and limit the results he has reached and determine his reaction to the results as follows:

- Examination of unusual balances and amounts in the financial statements.
- Inquire from the management about the unusual fluctuations in the ratios and indicators of these accounts.
- Reduce the scope of detail tests or expand them according to the suitability of the results of the performance of procedures

#### Analytical

- Planning to collect additional evidence regarding the accounts of the Income Statement and budget accounts

#### Related links

- Identify possible errors in those calculations.
- Ensure that the amounts recorded in the audit balance are accurate and represent correct amounts.
- Ensure the timing of crediting amounts in the appropriate time period.
- Verification of the economic unit's compliance with the laws and the statute of economic units.

### **3. THE PRACTICAL SIDE OF RESEARCH (METHOD AND PROCEDURES)**

#### **3.1 The study community**

Represent the study community ,In a group of Iraqi commercial banks ,Despite the large size of the study community ,The employees of the (20)From the banks Iraqi commercial ,Given the modest potential of the researcher ,Based on the scientific and statistical determination of the sample size ,The study used the method of random sampling ,In the selection of the sample , A selection was made Employees of Iraqi commercial banks) M .Auditor, auditor, senior auditor, associate Audit Manager, Senior Audit Manager (To form a society to test hypotheses and study scheme ,And because the study found that the sector that provides the appropriate climate and objective conditions, To successfully measure the impact of financial analysis techniques in Limit creative accounting methods ) Creativity (In the banking environment.

### 3.2 Sample study and data moderation testing

The sample of the study was represented by employees of Iraqi commercial banks) M .Auditor, auditor, senior auditor, associate Audit Manager, Senior Audit Manager ,(The number of (20) Banking , ,Therefore, the distribution (380) Questionnaire form ,And was retrieved (365) Application form (9) Damaged form ,And (6)Unreturned form ,When sorting the forms and compiling them for the purpose of preparing them for the analysis process, it turned out that there are (6) Forms that are not valid for analysis, so the sum of the forms that are valid for analysis is,(359)

After making sure that the data is free of missing and abnormal values, The stage of data moderation and purposefulness comes, To test the extent to which the data is distributed normally, All statistical tests that are used to test the hypotheses of the study, Such as the simple correlation coefficient, Pearson and regression analysis, Are tests based on the assumption of the existence of parametric data. Since this type of data is based on a set of key assumptions, the most important of these assumptions is the assumption of the normal distribution of the study data. That is, the data of the study sample is drawn from a community whose data follow the normal distribution )Hair et al,2010:70) Thus, the normal distribution of the data can be examined by the klumgrove-simnorov tests (Kolmogorov –Smirnov) And Shapiro-Willick (Shapiro–Wilk) These two tests are checked by the value of (P-value) It is acceptable when it is larger than) (0.05) (Brown, 1997:20-22).

**Schedule (1): The results of the normal distribution of the study variables**

Variants	Arithmetic mean	Standard deviation	Test parameters Kol-Smi			Statistical parameter Z	Sig.
			Absolute	Positivity	Negative		
Financial analysis techniques	3.12	0.693	0.259	0.205	0.259-	4.898	0.259
Limit creative accounting methods (Creativity)	3.01	0.795	0.174	0.174	0.169-	3.286	0.169

Source :Preparing the researcher based on the outputs of SPSS.V(27).

Table results references (1) The data taken from Employees of Iraqi commercial banks) M . Auditor, auditor, senior auditor, associate Audit Manager, Senior Audit Manager ,(It's Trace the normal distribution ,This means that the measuring instrument is suitable for sample answers Employees of Iraqi commercial banks ,Therefore, it means the possibility of generalizing the results to the studied society.

### 3.3 Structural structure of the measuring instrument

- **Testing the stability and reliability of the measuring instrument**

The goal of consistency is to measure the consistency of the study tool with the answers Employees of Iraqi commercial banks) M .Auditor, auditor, senior auditor, associate Audit Manager, Senior Audit Manager) Across different time periods, Thus, the structural stability is checked by using the cronbach alpha test, This test takes upon itself to provide the conditions

of constancy in the resolution data when its value is higher than (70%) (George&Mallery, 2019), the strength of the cronbach alpha test can be measured by the table (2).

**Schedule (2): Standard strength measurement Cronbach Alpha**

Internal consistency	Alfa cronbach
"Excellent"	$\geq 0.9$ " $\alpha$ "
"Good"	$\geq 0.8$ " $\alpha$ " $0.9 >$
"Acceptable"	$\geq 0.7$ " $\alpha$ " $0.8 >$
"Doubtful"	$\geq 0.6$ " $\alpha$ " $0.7 >$
"Weak"	$\geq 0.5$ " $\alpha$ " $0.6 >$
"Unacceptable"	$\alpha$ " $0.5 >$

Source: George, D., & Mallery, P. (2019). IBM SPSS statistics 26 step by step: A simple guide and reference. Routledge.

The table number is (2) Explains Alpha cronbach's coefficients got excellent parameters, It can be interpreted as the following:-

- measure of constancy Financial analysis techniques And actually (12) Paragraph, If this variable has obtained a total constant of (0.978), Which is a constant moving towards neutral with a norm (George&Mallery,2019), Which means that the measurement tool is directed by internal consistency towards opinions Employees of Iraqi commercial banks.
- measure of constancy Data moderation testing And actually (12) Paragraph, And this variable got a total stability of (0.948), Which is a constant moving towards neutral with a norm (George&Mallery,2019), Which means that the measurement tool is directed by internal consistency towards opinions Employees of Iraqi commercial banks.

**Schedule (3): Stability and reliability of the study variables**

Study variables		The alpha-cronbach coefficient
The independent	Financial analysis techniques	0.978
	Limit creative accounting methods	0.948

Source: Preparing the researcher based on the outputs of the statistical package (SPSS.V.27

Table results indicate (3) The alpha-kronbach coefficients of the variables involved in the analysis were higher than (0.75), This indicates that the measuring instrument is characterized by high relative stability, As well as all the values have ranged from (0.948-0.992) Which are statistically acceptable values, Having reached the coefficient of constancy of a variable (Financial analysis techniques) Report (0.978), The stability coefficient for the dimension of (Creative accounting method) (0.992), The stability coefficient for the dimension of (Creative accounting) (0.948), This shows that the measurement tool fits the responses of Employees of Iraqi commercial banks Research.

**• Internal consistency**

The internal consistency of the resolution statements means the extent to which the paragraphs

of the resolution are consistent with the axis to which they belong, In other words, it only measures what it's set out for, Thus, the attention to measuring the stability of the paragraphs of the study tool contributes to improving the possibilities of the study to interpret the reviewed results more accurately and objectively, Which allows the command to extract correlation coefficients between variables and their dependent dimensions, As well as extracting the correlation coefficients between each of the paragraphs with its dependent dimension, Therefore, the value of the engagement must be moral in order to be acceptable )Hair et al( 664: 2010 , As follows:-

- **The first axis: Financial analysis techniques**

**Schedule (4): Internal consistency of the first axis statements (Financial analysis techniques)**

T	Paragraphs of the independent variable :Financial analysis techniques	Pearson Correlation	Sig.
1	The use of financial analysis techniques increases confidence in the financial statements of borrowing companies.	**963.	0.000
2	The bank management's reliance mainly on the financial analysis technique increases confidence in the financial statements of borrowing companies.	**985.	0.000
3	The use of financial ratios in the analysis of financial statements increases confidence in the financial statements of borrowing companies.	**923.	0.000
4	The existence of a relationship between the qualifications and abilities of credit analysts and the degree of dependence on Techniques Financial analysis.	**953.	0.000
5	The management of Iraqi banks gives a great deal of attention to financial analysis techniques.	**978.	0.000
6	There is a relationship between financial analysis techniques of borrowing companies and credit granting decisions.	**965.	0.000
7	The Departments of Iraqi banks use financial ratios for financial analysis in measuring and evaluating the profitability and liquidity of borrowing companies.	**963.	0.000
8	Relying on financial analysis techniques is one of the bank's internal policies.	**988.	0.000
9	Financial analysis techniques are used to diagnose the factors of the strength of companies ' financial statements.	**985.	0.000
10	Relying on financial analysis techniques for the financial statements of companies requesting credit leads to measuring credit risks before granting credit.	**975.	0.000
11	Sound financial analysis techniques depend on the provision of qualified and trained human resources to perform the banking credit function and provide modern electronic equipment.	**988.	0.000
12	Financial analysis techniques are used to predict the failure of Iraqi banks.	**953.	0.000

Source: Preparing the researcher based on the outputs of the program SPSS.V.27

Using the above table data, it becomes clear to us that all the paragraphs are related to the first axis (Financial analysis techniques), Which means that the number of paragraphs is a statistical

function, We also find that the correlation coefficient in all paragraphs of this axis is significant, That is, there is a moral connection, Therefore, the paragraphs of this axis are considered truthful and have internal consistency of what they were set to measure.

- **The second axis: Limit creative accounting methods (Creativity)**

**Schedule (5): Internal consistency of statements of the second dimension (Limit creative accounting methods (Creativity))**

T	After paragraphs :Limit creative accounting methods ( Creativity)	Pearson Correlation	Sig.
1	The technique of financial analysis is aimed at verifying the correctness of the purchase and sale invoices in which they are made Fiscal year.	**966.	0.000
2	Financial analysis technology works by understanding the accounting principles and fundamentals applied in Preparing financial statements and their suitability for the bank's activity to ensure The company's lack of creative accounting practice( Creative).	**985.	0.000
4	The financial analysis technique tests the calculations by returning Accounting of financial statements included by the progressives to reduce creative accounting methods (Creative.)	**963.	0.000
5	The financial analysis technique is aimed at detecting manipulations in the recording of non-operating cash flows related to profits and losses and recording them within the operating flows And that Creative accounting methods( Creative).	**985.	0.000
6	The technique of financial analysis is aimed at verifying compliance with the principle of historical cost in determining The value of fixed assets.	**985.	0.000
7	The financial analysis technique is aimed at checking inventory statements and actual verification of items Inventory.	**985.	0.000
8	The financial analysis technique compares as much as possible between the application of policies Accounting with banks and other companies and their impact on the offer of Accounting data.	**956.	0.000
9	The financial analysis technique has knowledge of accounting purposes Creative (Creative) Considering the bank's management's attempt to manipulate the bank's income and profits.	**985.	0.000
10	The goal of financial analysis technology is to reveal the justification for changing the way inventory is priced.	**965.	0.000
11	The financial analysis technique has knowledge of accounting purposes Creative (Creative) Considering the bank's management's efforts to maintain the share price in the market Financial papers.	**985.	0.000
12	Financial analysis technology has knowledge of accounting purposes Creative (Creative) Considering the bank's management's efforts to predict transactions and profits.	**963.	0.000

Source :Preparing the researcher based on the outputs of the program SPSS.V27.

Using the data of the table above, it becomes clear to us that all the paragraphs are associated with the second axis( Creative) accounting ,Which means that all paragraphs are a statistical function ,We also find that the correlation coefficient in all paragraphs of this axis is significant ,That is, there is a moral connection ,Therefore, the paragraphs of this axis are considered truthful and have internal consistency of what they were set to measure.



### 3.4 Descriptive analysis

This paragraph reviews the descriptive analysis of the study variables, This is done by arithmetic mean and standard deviation, Relative importance, By relying on the statistical package of the program SPSS.V.27 The relative importance of dividing the lowest and highest categories by the level and direction of the answer was also measured on the highest gradation of the five-point Likert scale (5), The table shows (6) The degree of differentiation of the level and direction of the answer, The following results were obtained:-

**Schedule (6): Criterion of availability of study variables**

Direction of the answer	Categories	Level of response
I don't quite agree	1.80 – 1	Very low
I disagree	2.60 – 1.81	Low-
Neutral	3.40 – 2.61	Moderate
Agree	4.20 – 3.41	Moderate
Totally agree	5 - 4.21	Very mild
Categories		The level of relative importance
0.36– 0.01		Very weak
Bigger than0.52 – 0.36		Weak
Bigger than0.68 – 0.52		Average
Bigger than0.84 – 0.68		Good
Bigger than1 – 0.84		Excellent

The independent variable :Financial analysis techniques

Table results references (7) The average of the general arithmetic mean of the variable of financial analysis techniques is moving towards neutral and with a moderate response level reached (3.118) With a standard deviation of (0.727) What does it mean to realize Employees of Iraqi commercial banks The importance of financial analysis techniques ,What increases the interest of Employees of Iraqi commercial banks In the introduction of financial analysis techniques in the development of the banks in which they work

**Table number (7): Description of financial analysis techniques**

T	Paragraph	Arithmetic mean	Standard deviation	Relative importance	Order of importance
FAT1	The use of financial analysis techniques increases confidence in the financial statements of borrowing companies.	3.12	0.809	%62	5
FAT 2	The bank management's reliance mainly on the financial analysis technique increases confidence in the financial statements of borrowing companies.	3.02	1.113	%60	11
FAT 3	The use of financial ratios in the analysis of financial statements increases confidence in the financial	3.24	1.248	%65	1

	statements of borrowing companies.				
FAT 4	The existence of a relationship between the qualifications and abilities of credit analysts and the degree of dependence on Techniques Financial analysis.	3.12	0.985	%62	6
FAT5	The management of Iraqi banks gives a great deal of attention to financial analysis techniques.	3.08	0.814	%62	9
FAT6	There is a relationship between financial analysis techniques of borrowing companies and credit granting decisions.	3.06	0.726	%61	10
FAT7	The Departments of Iraqi banks use financial ratios for financial analysis in measuring and evaluating the profitability and liquidity of borrowing companies.	3.16	1.196	%63	4
FAT8	Relying on financial analysis techniques is one of the bank's internal policies.	3.10	0.824	%62	7
FAT9	Financial analysis techniques are used to diagnose the factors of the strength of companies ' financial statements.	3.20	1.190	%64	2
FAT10	Relying on financial analysis techniques for the financial statements of companies requesting credit leads to measuring credit risks before granting credit.	3.20	1.345	%64	3
FAT11	Sound financial analysis techniques depend on the provision of qualified and trained human resources to perform the banking credit function and provide modern electronic equipment.	3.02	1.181	%60	12
FAT12	Financial analysis techniques are used to predict the failure of Iraqi banks.	3.10	0.824	%62	8
	Overall average	3.118	0.727		

The dependent variable: Limit creative accounting methods (Creativity)

Table results indicate (8) The average GPA of the creative accounting dimension is moving towards neutral with a moderate response level of (3.034) With a standard deviation of (0.765) What does it mean to realize Employees of Iraqi commercial banks The importance of creative accounting, What increases the interest of Employees of Iraqi commercial banks In demonstrating creative accounting in the development of the banks in which they work.

**Table number (8): Description Limit creative accounting methods (Creativity)**

T	Paragraph	Arithmetic mean	Standard deviation	Relative importance	Order of importance
CA1	The technique of financial analysis is aimed at verifying the correctness of the purchase and sale invoices in which they are made Fiscal year.	2.90	1.194	%58	11
CA2	Financial analysis technology works by understanding the accounting principles and fundamentals applied in Preparing financial statements and their suitability for the bank's activity to ensure The company's lack of creative accounting practice.	2.73	1.141	%55	12
CA3	The financial analysis technique tests calculations by returning Calculation of financial data included in the progress.	2.96	1.189	%59	10
CA4	Financial analysis technology aims to detect manipulation in the recording of non-operating cash flows related to profits and losses and record them within the operating flows.	3.00	1.388	%60	8
CA5	Financial analysis technology aims to detect manipulation in the recording of non-operating cash flows related to profits and losses and record them within the operating flows.	3.04	0.864	%61	6
CA6	The technique of financial analysis is aimed at verifying compliance with the principle of historical cost in determining The value of fixed assets.	3.00	0.793	%60	9
CA7	Financial analysis technology is aimed at checking inventory statements and actual verification of items Inventory.	3.00	1.139	%60	7
CA8	The financial analysis technique compares as much as possible between the application of policies Accounting with banks and other companies and their impact on the offer of Accounting data.	3.16	1.212	%63	3
CA9	The financial analysis technique has knowledge of creative accounting purposes Considering the bank's management's attempt to manipulate the bank's income and profits.	3.18	1.201	%64	2

CA10	The goal of financial analysis technology is to reveal the justification for changing the way inventory is priced.	3.20	1.190	%64	1
CA11	Financial analysis technology has knowledge of creative accounting purposes Considering the bank's management's efforts to maintain the share price in the market Financial papers.	3.12	1.506	%62	4
CA12	Financial analysis technology has knowledge of creative accounting purposes Considering the bank's management's efforts to predict transactions and profits.	3.12	0.985	%62	5
	Overall average	3.034	0.765		

### 3.5 Testing the study hypotheses

- **The first correlation test: Is there a correlation between Techniques Financial analysis and creative accounting methods at the level of significance 0.05.**

This paragraph is concerned with measuring the correlation between financial analysis techniques and creative accounting methods, by testing the study hypothesis that states, “There is a significant correlation between financial analysis techniques and creative accounting methods using analytical statistical methods represented by Pearson's simple correlation coefficient.

- **The second correlation test: Is there a correlation between Techniques Financial analysis And Limit creative accounting methods (Creativity) at a significant level 0.05.**

This paragraph is concerned with measuring the correlation between financial analysis techniques and limiting creative accounting methods (Creativity,) by testing the hypothesis of the study which states, “There is a significant correlation between financial analysis techniques and creative accounting using statistical analytical methods represented by Pearson's simple correlation coefficient.

Thus, the test of the correlation hypothesis is based on two hypotheses:

H0 :There is no significant correlation between financial analysis techniques Limit creative accounting methods (Creativity) At a significant level.0.05

H1 :There is a significant correlation between financial analysis techniques Limit creative accounting methods (Creativity) At a significant level.0.05 .

**Schedule (9): Values of simple correlation coefficients (Person) among the study variables**

Variants		Limit creative accounting methods ( Creativity)
Financial analysis techniques	Person Correlation	**0.936
	Sig. (2-tailed)	0.000
	N	359

Table results indicate (9) There is a statistically significant correlation between the techniques of financial analysis and creative accounting, it has reached (0.936) It is at a lower moral level than (0.05), Which indicates the acceptance of the alternative hypothesis, which states (There is a significant correlation between financial analysis techniques Limit creative accounting methods) (Creativity) At a significant level 0.05. He rejected the null hypothesis which states (No There is a significant correlation between financial analysis techniques Limit creative accounting methods (Creativity) at a significant level 0.05)

Testing the second impact hypothesis: Is there an effect Techniques Financial analysis in limiting creative accounting practices (Creativity) at a significant level 0.05.

In order to test the current hypothesis, the effect was estimated according to the simple linear regression equation in terms of the variable of financial analysis techniques, as shown in the following table-:

**Schedule (10): The regression equation of the influence of financial analysis techniques in Limit creative accounting practices (Creativity)**

Route		Standard estimation	Standard error	Critical value	Value R <sup>2</sup>	Sig.
Financial analysis techniques	→ Limit creative accounting practices (Creativity)	0.917	0.023	39.870	0.842	0.001

Source: Preparing the researcher based on the outputs of SPSS.V.27)

The results showed that the techniques of financial analysis contributed to the interpretation of (0.842) the differences in the Limit creative accounting practices (Creativity), while the residual value represents factors that are not included in the study. Based on the above, the results show the validity of the claim of the second main hypothesis regarding the presence of a moral impact of financial analysis techniques in Limit creative accounting practices (Creativity)At a significant level 0.05. For employees of the studied banks.

**4. CONCLUSIONS AND PROPOSALS**

- The interest in the subject of financial analysis techniques is academically and practically one of the most important vital topics by providing research and studies that increase knowledge in this field.
- The results showed that financial analysis techniques contributed to the interpretation of (0.842) one of the differences in limiting creative accounting practices (Creativity), while



the residual value represents factors that are not included in the study. Based on the above, the results show the validity of the claim of the second main hypothesis regarding the presence of a moral impact of financial analysis techniques in reducing creative accounting practices (Creativity) At a significant level 0.05. For employees of the studied banks.

- The results show a statistically significant correlation between financial analysis techniques Reducing accounting practices Creative(Creativity) I have reached(0.936) It is at a lower moral level than ((0.05)), Which indicates the acceptance of the alternative hypothesis that states There is a significant correlation between the techniques of financial analysis and the limitation of creative accounting practices Creativity(( He rejected the null hypothesis which states)There is no significant correlation between financial analysis techniques and Limit accounting practices Creative(Creativity) ).
- The practice of creative accounting by companies of the study sample of various types is an opportunistic behavior that is morally unacceptable to achieve their interests, indicating that the ethical aspect has a direct impact on the choice and practice of these methods.
- The Iraqi companies law is influential in creative accounting practices by obliging banks to form audit committees, Or the existence of effective rules for listing on the Iraq securities market and reinforced with good disclosure requirements came to contribute to reducing those practices, This indicates that laws and legislation are one of the ways to limit the creative accounting practices that can be followed by the company's management.
- The need to issue local accounting standards to address the shortage resulting from the economic environment to reflect business transactions with appropriate accounting policies, or allow the application of international accounting standards and update the unified accounting system of banks in accordance with those standards and provide examples of accounting treatments in order not to be diverted from the management of banks as it is in Creative accounting methods.
- The need to work in following up the commitment of corporate management to work on preparing financial statements and disclosing them with relevant information adequately based on the requirements of Financial Reporting Standards and local regulations, laws, regulations and instructions in force, Provide appropriate mechanisms to achieve this.

### Conclusion of the study

The research is important from an attempt to shed light on modern methods of financial analysis, as a result of the Why Most of our banks live by it ,at the present time, by neglecting the financial analysis and its multiple methods .And His attempt to link and harmonize the need of investors for financial indicators, in order to make their investment decisions and predict the future ,And find out the degree of influence of each of its indicators on investment returns , And the degree of its risk ,Where the investor was able to identify financial indicators ,The biggest impact in determining the market value of its shares .Determining the impact of these indicators also makes the bank more interested in these indicators and work to improve performance in them .The research aims to show Correlation and impact between financial

analysis techniques , Limit creative or creative accounting practices , In the environment of Iraqi banks , And investigate the nature of the relationship , Among the sample corporate practices of the study to manage their profits with their inability to continuity( Financial stumbles )It is an empirical reality .And the statement of the role and importance of financial analysis in assessing the performance of companies in the Iraq stock market , Identify creative and creative practices in them. The researcher proposes the following two hypotheses

- There is a statistically significant correlation between the techniques of financial analysis and the limitation of creative accounting methods (Creative) At a significant level.0.05
- There is a statistically significant effect relationship between Techniques Financial analysis Limit creative accounting methods (Creative) At a significant level.0.05

The limits of the research were Spatial in a sample of Iraqi private shareholding banks listed on the Iraq Stock Exchange. As for the time limits; they were adopted from a year2022-2021

And the study was based on the inductive and descriptive approach Analytical ,In order to study and extrapolate some previous writings and studies related to the subject of the study, as well as describe, interpret and analyze the results of the practical study to test the hypotheses of the study and verify the test results.

He has Data were collected from various sources ,To enrich the theoretical and practical side of the Research, Reliance was placed on references and Arabic and foreign literature related to the subject of study from books, periodicals, research, theses and theses, as well as published studies and research ,In the internet, the annual financial statements of Joint-Stock Companies sample study was also relied on , And the directory of joint stock companies listed on the Iraq Stock Exchange , Reports of management and auditors.And The results showed that the techniques of financial analysis contributed to the interpretation of (0.842) The differences in the Limit creative accounting practices( Creativity) ,While the residual value represents factors that are not included in the study .Based on the above, the results show the validity of the claim of the second main hypothesis regarding the presence of a moral impact of financial analysis techniques in Limit creative accounting practices( Creativity)At a significant level .0.05 For employees of the studied banks .The study suggests that it is necessary to issue local accounting standards to address the shortage resulting from the economic environment to reflect business transactions with appropriate accounting policies, or allow the application of international accounting standards and update the unified accounting system of banks in accordance with those standards and provide examples of accounting treatments in order not to be transferred from the management of banks Application in creative accounting methods.

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