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THE EFFECTIVENESS OF CLOUD ACCOUNTING IN MAKING FINANCIAL DECISION FOR CAPITAL INVESTMENT COMPANIES AL-KHAIR FINANCIAL INVESTMENT COMPANY MODEL

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Abstract:
The ongoing revolution in information technology has greatly affected the information system and financial and accounting decision-making more effectively and efficiently than before. The implementation of various activities that have been implemented manually has become electronic. As a result of all this, a new term for accounting has emerged, which is "cloud accounting", a term that means how to access the accounting information system Accessing the internet without requiring prior installation of accounting software on individual computers or servers within the network., as well as benefiting from it in financial decision-making magazines that have a significant role in the employment of money companies, which are increasingly being used.

Keywords: cloud accounting, IT, financial decisions

FIRST: RESEARCH PROBLEM

The research problem can be framed by the following question: To what extent does cloud accounting affect the financial decision-making of companies

Second: Research Goals

- Study the most important factors that may affect the use of cloud accounting;
- Provide an overview of the concept of cloud accounting, its benefits, obstacles and future actions to be taken to implement it.

Third: The importance of research

The research focuses on a topic within a significant sector of the economy, highlighting the importance for companies amidst fierce competition in local, regional, and international markets. This pertains to utilizing modern technology like cloud accounting.

Fourth : Research Hypothesis

- There is a statistically significant relationship between the effectiveness of cloud accounting in terms of performance and financial decision making in terms of compliance.
- There isa statistically significant relationship between cloud accounting outputs in making rational financial decisions.

INTRODUCTION

Cloud computing involves transferring computer processing and storage to a server accessed through the Internet, turning IT programs into services. This shift eliminates maintenance and development issues for companies, allowing them to focus on service utilization. The technology relies on advanced data centers offering large storage and program services. Cloud computing, as defined by Kritika A (2020), provides online services for individuals and businesses, managed remotely. Examples include online file storage, social media, email, and business applications. This model enables access to resources and information from anywhere with an internet connection, offering data storage, networks, and processing power. applications for the user and companies. Some technologists believe that cloud computing is not only a technical concept but also a creative practice that opens the way to work in the virtual space, and through a set of tools that provide external solutions based on the Internet in order to access applications and information at any time and anywhere. Becker Drum (2012) explains that there are simple examples such as Dropbox.com, which allows users to store their data on the Drop box website and access it anywhere for free as long as the user works according to a specified size by

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First Section:

First: What is Cloud Accounting

Cloud accounting: - It is the process of processing and storing accounting information on Internet-based cloud supply application programs. Thus, accounting programs and information on a specific server can be accessed simultaneously by a huge number of customers and from different devices (Mihai&Dutescu,2022:851) .

(Rao,& atl, 2020,54) defines cloud accounting as the latest accounting trend that has emerged recently in institutions , and it is equivalent to a self-installed accounting program, but in cloud accounting, information is added on remote servers and data is transferred to the cloud , as it is processed faster and returns to the cloud .

Cloud accounting: - It is represented by the possibility of making accounting information available via the Internet at all times , through the possibility of accessing all data and programs from any device connected to the Internet (Shinawa and Al-Shammari , 2019 : 3)

Importance of Cloud Accounting

Cloud accounting has several benefits that can be illustrated as follows : (Rajpoot&Pandey, 2022:63,64)

1- **Accessibility**: - Cloud accounting enables users of accounting information to easily access data through any device connected to the Internet and anywhere , and facilitates data sharing, as well as enabling the entire team around the world to access data without hindrance of place .

2- **Lower cost**: - When using the system on the cloud, this leads to fewer requirements for IT staff, thus reducing IT professional fees, as well as avoiding installation fees. Data and financial information can also be stored at a lower cost.

3- **Number of system users:** One of the traditional accounting methods is to reduce the number of users, as it is difficult to use the system at the same time. While users can access the same data at the same time through cloud accounting.

4- **Security of financial data and information**: - Everyone believes that if all data is stored in one location on the desktop, it will keep it safe , but it is not expected that this situation will be in the long term , it is possible to lose data as a result of infection with a virus, theft or the inability to retrieve it, but if cloud accounting is used, there is no risk of losing it even if the hard drive and desktop files are erased.

5- **Automatic data backup and recovery**: - Cloud service providers can help restore operations and data as quickly as possible to minimize inconvenience and damage to consumers as well as save money and time .

Second : Cloud Accounting Objectives

Cloud accounting seeks to achieve several objectives. These objectives are as follows (Houri et al ., 2021:11) : -

1- Making computers just a station to access servers that contain storage space to enable the user to deal with his data .

2- Providing storage space for high-quality information.

3- Providing easy access and retrieval of information anywhere and anytime when the Internet is available.

4. Adequacy of the need to make backup copies of information stored on storage devices such as disks or flash drives or on personal computers.

5- Availability of most software free of charge, whether it is applied or operational , which saves the beneficiary time, cost and maintenance .

6- Availability of information sharing and ease of transmission and circulation among beneficiaries through the Internet, regardless of the size or form of that information and its files

7- Providing the possibility of processing information to the beneficiary related to deleting, modifying or creating a file remotely and determining the levels of access to it , as well as storing and preserving it.

Third : Risks and Challenges of Using Cloud Accounting

One of the most important risks related to the use of cloud accounting is mentioned by several researchers and can be clarified as follows (, 2016:403 Boșoteanu)

The reservation based on information security, poor Internet connection, loss of control , that information security is unauthorized access as it exposes the security and protection of customers' financial information to theft and manipulation .

Thus, customers were exposed to potential financial losses, as well as the loss of financial and accounting data

Cloud Accounting Software Course.

Some cloud accounting programs are as follows(Sharma, 2016:2,3)

1- Sage100cloud: - It is a program provided by Sage Group. This program is ideal for small and medium-sized companies. This program provides the following functions:

- Finance & Accounting

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- Warehouse Management
- Vendor Management
- Produce and compile ideas .
- Automated rental management.
- Sales and marketing
- Salaries and Human Resources

2- Quick Books on the Internet : - This program represents the cloud version of QuickBooks and provides the following functions: -

- Administration of Income
- Expenditure tracking
- P&L
- Balance sheet report.
- Statement of Cash Flows
- Inventory Account

Xero-3 was founded in New Zealand in 2006. This program provides a portable version to facilitate access and management of accounts from anywhere. It provides the following functions: -

- Bills
- Warehouse and Inventory Management
- Bank engagements and reconciliations
- Cash Management Board
- Dashboard
- Fixed Asset Management
- Purchase Orders

4- Zap accounting software: - It represents a bookkeeping solution for individual companies and companies of people. It is an open source and cloud-based solution designed within Google Sheets. This software provides the following functions: -

- Budget
- Money Management
- Preparation of Deposits
- Financial summary at the end of the year

Second Section

Financial Decisions

The financial decision is one of the tasks of the financial department, as it is distinguished from other decisions. The financial decision is a critical stage in the course of management, and it is a means or performance that transforms the institution from its current competitive position to a new competitive position according to its internal and external circumstances. It constitutes an important transformation in the life of the institution and results in profound effects on its future. The goal is often to move to a better position. The financial decision is the main element in the establishment of the activity of the institution, which in turn affects the selection of the appropriate structure of the financial decisions adopted by the institution and its reflection on the performance within the institution . Molnar D, Schechter S. Self-Hosting vs.

First : The Concept of Financial Decision

The financial decision has several definitions, including the following : It is every decision that balances between obtaining funds and owning assets (natural , financial) so that financial decisions aim to finance investments with the highest profit and thus maximize the value of the institution. "

It can be defined as "taking a position in the face of a specific subject with a financial formula related to the financial aspect of the institution."

It is also "a decision that enters into all aspects of the institution's activity. It is not possible to imagine an activity carried out by the administration or its departments in isolation from the financial aspects."

Through the previous definitions, we conclude that the financial decision "is a decision in which the value of the institution is maximized between a combination of investment and financing decisions and the distribution of profits, which helped it to achieve its objectives." (Bu Shihah , Bin Hashbah , 2017)

Factors affecting financial decisions Factors affecting financial decision-making can be divided into two parts:

Second : Factors that affect the decisions of the institution

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These are factors that affect only the organization or sector to which they belong, which can be summarized as follows: Salmon A. Accounting Software. 2012

1) The impact of the external environment: Since the institution represents one of the cells of society, its decisions affect this society, whether directly or indirectly, and one of the external environmental factors that affect financial decision-making is the economic, social and political conditions prevailing in society.
2) The impact of the internal environment: The financial decision is affected by the internal Environmental factors in the institution in according to size of the institution and the available financial resources, as well as the organizational structure.
3) Decision-maker influence: The Making financial decisions process is Carefully related to the Psychological characteristics of the individual or individuals involved in the decision-making process, and the behavior of decision-makers can be classified under these factors, which leads to special opinions and impressions and a certain behavioral phenomenon.
4) The impact of the importance of the decision: Making Financial decision making to achieve specific goals or find solutions to existing problems requires the financial manager to realize the problem from all its dimensions and to study it in depth, for this reason. he can reach the decision that represents the radical solution to it and prevents its future occurrence. The importance of the financial decision is related to the following:
   - The number of individuals affected by the decision and the degree of impact.
   - The impact of the decision in terms of cost and return as the importance of the decision increased when the cost is high and also when the return is high.
5) Time Element Effect: The timing of the financial decision is important for the manager, his assistants, and the individuals who carry it out, because of its effective the effect on the institution as a whole. Although there are no standards governing the appropriate timing for decision-making in various fields, a delayed decision will not help solve the problem if it is urgent .

Third : Factors affecting the economy as a whole

These are factors that affect the economy as a whole, as the impact includes the financial decisions of all institutions

1) Monetary inflation and its impact on some financial decisions: Inflation is defined as the general rise in price rates. In a simpler concept, it is a lot of money that chases few goods and services. From the point of view of the financial manager, inflation has a great impact on many financial decisions. These decisions affect many aspects, such as Chandler R. Numbers 2012 :
   - Financing with borrowing money or with ownership money: Inflation influences financing decisions through its impact on the purchasing power of money as it has an inverse relationship with this power .
   - Inflation Effect on Currency Exchange Rates: To illustrate the effect of inflation on foreign exchange rates, we take a specific country (X) as an example and assume that this country produces goods for which there is an alternative in country (Y)and that trade is prosperous and there are no restrictions on it, and let's assume now that a somewhat large inflation has occurred in country (X)where the prices of the goods it produces have risen, then the residents of country (X) go to country (Y) to buy from it alternative goods, which have become cheaper than the goods of their country, because their prices have remained the same, so their demand for the currency of country (Y) increases to pay for what they buy from it and therefore their supply of their currency increases to get what they demand from the currency of country(Y). On the other hand, since prices in country (X)have risen, the residents of country (Y) refrain from buying the goods of country (X) because of their high prices.
2) Inflation and import and export business: Relative inflation in a country, that is, when the inflation rate in that country is higher than the inflation rate in other countries with which that country deals commercially, affects the institutions operating in that country, especially those that are related to import and export business through its impact on the prices of goods produced by those institutions and exported abroad. These prices rise due to inflation, so demand for them decreases, as well as the prices of alternative goods imported by that country from abroad become cheaper than the goods produced by those institutions.

Fourtly :What decisions must the manager of a company invest money to make

Financial decisions aim to achieve the best uses of the institution's capital (assets) and the optimal configuration of the financial structure (liabilities) through prior financial planning. When starting to make a decision, an individual must have the specifications and skills that enable him to make sound decisions so that decisions differ in terms of the degree of importance and can be classified as follows :

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1) **Financing decisions**: They are one of the most complex decisions practiced by the financial department, which are those related to determining and formulating the financing structure of the business institution, through which it reaches the selection of the optimal financing structure to maximize the wealth of owners and maximize the market value of the share by achieving the minimum cost of financing resulting from the creation of the optimal mix of funding sources The higher the market value of the share .

The interest of the financial manager before and after making the financing decision is to ensure that the required funds are possible :

- Are they provided timely?
- provided within an appropriate period of time.
- Provide them at the lowest possible cost.
- Invest them in the most beneficial areas.

A number of variables that are essential in making a funding decision must be taken into account:
The required financing structure, flexibility , cost , and time as these determinants constitute the main dimensions of financial decision making.

2) **Investment decision**: It is the choice of the best An alternative to investments in fixed assets and current assets to maximize equity wealth.of shares .

The investment resolution is considered the most important, difficult and dangerous decisions taken by the management of the project. It has an impact on its survival, continuity and growth. These investments are not limited to fixed assets only, but also to an increase in current assets resulting from investment , research and development expenses. In general, investments in assets and research constitute the bulk of investments .
Dividend decisions: Investment decisions and financing decisions are accompanied by a third type of decisions, which are dividend decisions. The set of decisions of this activity includes all matters that determine Cash dividend percentage distributed on ordinary Contributors and time of dividend distribution. (Ibtisam , Maryam, 2019, pp. 6-123)

Section Three
The practical part

First : Identification of the research sample: Al-Khair Financial Investment Company (known as Al-Khair) is a public joint stock company listed on the Iraq Stock Exchange since 2004 and operates within the diversified financial services sector with a focus that it has 41 companies operating throughout Iraq and is located in Baghdad , Iraq and was established in December 2000
The branches it has and the percentage of the company in them :

- Iraqi Dates Manufacturing and Marketing (1.16%)
- Alloy and Mining Industries Company (0.5357%)
- Assur Hotel (0.0043%)
- Canadian Veterinary Vaccines and Medicines Production (0.0008%)
- Al Madar General Contracting Company (percentage unknown)
- Iraqi Federation of Generator Industries (unknown percentage)
- Al-Khair Insurance (unknown percentage)

Second : Demographics of the sample
The research community and sample consists of a group of concerned departments and private and government banks, where a form was distributed to them by 98 and 85 of them were received and were correct by 83%. Therefore, the research sample consists of 84 individuals and they will be listed according to their job titles in the table listed below :

Table (1) Demographics of the sample

This service allows customers to issue a permit	**Job title**	**Percentage**
1	**Bank manager**	20.0%
2	**Bank manager**	15.5%

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3	translator	12.5%
4	Branch Manager	14.5%
5	Accounts Manager	8.0%
6	Financial Manager	14.9%
7	Expert	10.2%
8	Academic	4.4%
	Total	100%

Source :Prepared by the researcher - program SPSS v24

Third: The statistical aspect, and the descriptive analysis of the questionnaire : The statistical results of the descriptive analysis of the data were diagnosed and analyzed. The measures were extracted: the arithmetic mean , the standard deviation , and the relative importance through the statistical program spss v24

1. The effectiveness of cloud accounting: Table No. (2) shows that the value of the arithmetic mean of the fixed variable reached (27.75), which is the largest value of the hypothetical mean of (3), which represents the borderline between the agreement very significantly and the agreement relatively little. This shows the agreement of the research sample on the effectiveness of cloud accounting in terms of the performance component and with a standard deviation of (15.55), which indicates that there is no dispersion from its arithmetic mean, while the relative importance of this variable (4.27), which indicates the agreement of the majority of the sample members on the performance variables

   Table (2) Descriptive analysis of the independent and fixed variable

This service allows customers to issue a permit	**Paragraphs**	**Module**	**I totally agree.**	**be agree, through**	**Neutral**	**I don't agree.**	**Strongly disagree**	**Arithmetic mean**	**Standard Deviation**	**Relative importance**	**"So In Conclusion ,**
The first axis (cloud accounting)											
1	Is there an effectiveness	Frequency	9	10	3	1	1	1.96	1.04	0.33	Agree

	of cloud accounting in improving the efficiency and performance of accounting work in money investment companies?	Percentage	38	42	13	1	1				
2	Do money investment companies in Iraq use the cloud accounting system	Frequency	2	13	7	1	1	2.42	0.88	0.40	Agree
		Percentage	8	54	29	1	1				
3	She believes that cloud accounting programs reduce fixed and variable costs in structuring information technologies for money investment companies	Frequency	5	13	3	2	1	2.21	1.02	0.37	Agree
		Percentage	21	56	13	1	1				
4	Do you think there are concerns about the security of financial information in light of the use of cloud accounting	Frequency	4	14	6	0	0	2.08	0.65	0.35	Agree
		Percentage	17	58	25	0	0				
5	Is there a possibility to adapt cloud accounting programs in money investment companies in Iraq to the	Frequency	7	14	2	1	0	1.88	0.74	0.31	Agree
		Percentage	29	58	8	1	0				

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	variables of technology?										
6	It believes that money investment companies in Iraq used for cloud accounting programs have the effectiveness and potential to extract accounting information	Frequency	6	10	42	17	0	2.25	1.03	0.38	Agree
		Percentage	25	42	17	17	0				
	The second axis (financial decision-making for business recruitment companies)										
1	There are useful results in using cloud accounting rather than financial decision making	Frequency	1	17	6	0	0	2.21	0.51	0.32	Agree
		Percentage	4	71	25	0	0				
2	There are useful results in using cloud accounting rather than financial decision making	Frequency	3	13	6	2	0	2.29	0.81	0.33	Agree
		Percentage	13	54	25	8	0				
3	Are there obstacles that may face the use of cloud accounting in reaching the financial decision	Frequency	7	13	4	0	0	1.88	0.68	0.27	Agree
		Percentage	29	54	17	0	0				
4	Does it comply with international accounting standards and cloud accounting	Frequency	4	8	10	2	0	2.42	0.88	0.35	Agree
		Percentage	17	33	42	8	0				

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5	Is there a process of integration between local accounting systems with cloud accounting software?	Frequency	3	14	7	0	0	2.17	0.64	0.31	Agree
		Percentage	13	58	29	0	0				
6	Does the data extracted from the cloud accounting software help managers and officials in making the optimal financial decision?	Frequency	10	9	5	0	0	1.79	0.78	0.26	Agree
		Percentage	42	38	21	0	0				
7	Compliance of local laws and legislation with regulatory procedures using cloud accounting for the enthusiasm of financial statements (disclosure requirements)	Frequency	4	13	6	0	1	2.21	0.88	0.32	Agree
		Percentage	17	54	25	0	4				
								27.75	10.55	4.27	Agree

Source : Prepared by the researcher - program SPSS v24

Hypotheses of correlation between the variables of the search

The variable (financial decision-making of money investment companies) was considered an approved variable to find the relationship, prove hypotheses and influence between the research variables. The simple correlation coefficient (spearman) was applied to measure the strength of the significant correlation between the variables and the values of the significant correlation in the table below, which will be indicated by (#) at the level of significance 0.05, while it will be indicated by (# #) at the level of significance 0.01, and both :

There is a significant correlation between the effectiveness of cloud accounting in terms of the performance component and financial decision-making in terms of correlation

Table (3) The relationship between the effectiveness of cloud accounting in terms of performance and financial decision-making in terms of compliance

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		The adopted variable (the effectiveness of financial decision-making in terms of commitment)
Independent variable (effectiveness of cloud accounting in terms of performance	Spearman Correlation table	0.559# #
	Level of Significance (sig)	0.000

Through Table (3) above, we note the realization of the hypothesis, that there is a significant correlation between the independent variable (the effectiveness of cloud accounting in terms of performance) and the adopted variable (financial decision-making in terms of commitment), as it was found that there is a positive relationship

Effect hypotheses between research variables

There is a statistically significant effect between the effectiveness of cloud accounting in terms of performance and financial decision-making in terms of compliance

Table (4) The impact of the effectiveness of cloud accounting in terms of performance and financial decision-making in terms of compliance

The independent variable	**Impact**	**Coefficient of determination**	**F Select**	**T test**	**Moral sig**	**Certification decision**
Cloud accounting in terms of performance	(061)	990	15161.983	473	.000	Moatamad

Table (4) above shows the following :

A – The value of Fcalculated for the linear regression model was (15227.98) and at a significant level (0.000), which is certainly less than the Significance level (0.05) at a Confidence level (95%), which indicates that the regression coefficients are fixed and that the change in the (performance) component directly affects (compliance)

B – The value of the interpretation coefficient ^{R2} was (0.990), which means that the hypothesis model under research is significant, meaning that testing the component (performance) as an independent variable was a correct choice

CONCLUSIONS : The most important conclusions reached by the research from its theoretical and practical aspects

1. The requirements of cloud accounting on the financial decision-making process are an urgent necessity to improve the work of business recruitment companies in the money market
2. Adopting the application of cloud accounting requirements to the financial decision-making process of money investment companies contributes significantly to achieving the highest performance effectiveness
3. The result of the final evaluation of the requirements for applying cloud accounting to the financial decision-making process of the capital investment companies for the research sample that was reached indicates that the arithmetic mean was (27.75) and the standard deviation was (10.55) with a total percentage of all axes was (4.27) and that the direction of the sample was tending to agree

RECOMMENDATIONS

1. Adopting the requirements of cloud accounting in financial decision making contributes to the advancement of money investment companies and the advancement of their reality in the money market and raising the efficiency of Al-Khair Investment Company
2. Small, medium and even large companies should adopt cloud accounting software because such technologies will increase their value and development and reduce effort and cost
3. Work to urge other companies and business organizations to provide advanced cloud accounting infrastructures

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