



THE ROLE OF ACCOUNTING KNOWLEDGE IN CONFRONTING CREATIVE ACCOUNTING PRACTICES: AN APPLIED STUDY OF THE IRAQI NATIONAL INSURANCE COMPANY

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Article history:	Abstract:
Received: 8 th May 2024 Accepted: 6 th June 2024	This study aims to highlight the role of accounting knowledge in facing innovative accounting practices among a sample of employees in the Iraqi National Insurance Company. To indicate the level of importance of the variables of the study, both accounting knowledge and creative accounting were addressed, and the results of the study were analyzed based on the descriptive approach, and to achieve the objectives of the study and test its hypotheses, the questionnaire tool was used to collect the necessary data and information that show the importance of its variables. As (153) questionnaires were distributed to the employees of the company, and accordingly the statistical packages were used for each of (SPSS. V.29 & Excel.v.2016) to transcribe the analysis of the results, and this study found a correlation and impact between accounting knowledge in the face of creative accounting practices and this helps accounting knowledge to enhance its capabilities in the level of transparency in financial reporting processes, especially with regard to the financial and accounting reporting processes.

Keywords: accounting knowledge, creative accounting, knowledge of accounting recognition, knowledge of accounting measurement, and knowledge of accounting disclosure

INTRODUCTION

Accounting has become superior to accounting books and has become an integrated accounting information system, serving multiple parties using advanced scientific approaches and methods (Moudud-UI-Huq et al.,2020:232). The branches of accounting have diversified to meet different areas, and this reflects the continuous development in accounting and innovation in this field (Di Vaio et al.,2023:735).

Innovation in accounting focused on how to use specific processors and technical skills to convert financial statements into financial reports (Talha et al.,2022:185). The aim of these reports is to communicate financial information to beneficiaries to achieve their objectives (Shonhadji & Maulidi,2021:370). Accounting is a social science with behavioral and ethical components, but it can also involve unethical creativity aimed at falsifying financial statements and misleading certain parties. This kind of creativity could end up being a policy that the management of the organization adopts (Hanlon et al.,2022:1152).

Based on management's desire and using the experience and practice of the accountant, a person can manipulate financial statements with the aim of embellishing the company's image and inflating financial results and financial position (Yulianti,2023:225). This is done through some accounting practices that help achieve this, and these practices are known as creative accounting (Kroon et al.,2021:164).

However, it should be noted that the manipulation of financial figures is unethical and may be contrary to accounting laws and regulations. An accountant should adhere to strict accounting standards and rules to ensure transparency and accuracy in financial statements that reflect the company's position correctly and reliably (Hani&Radi,2020:183).

Recent decades have also witnessed tremendous economic development that led to the spread of multinational companies and the extension of their activity to cover many countries, as they became controlling the strategic intervals of the global economy (Van Tulder et al., 2021:2), and financial markets have become of great importance for institutions looking for sources of financing, which led to the expansion of the volume of transactions in them, so that they went beyond the local and regional fields to the international field (Belozyorov et al.). 2020:24). The main objective of accounting is to provide information that helps in making sound economic and accounting decisions, and to achieve this goal, the accounting outputs represented in financial reports contained the necessary elements to measure the



level of performance of companies and determine the level of risk that they can incur without facing creative accounting (Hameedi et al., 2021:1084).

As the concept of creative accounting has become a focus and attention by practitioners of the accounting profession significantly in recent years, and thus many companies have resorted to the use of creative accounting methods, taking advantage of some gaps in accounting policies to show accounting data in its incorrect form, and the manipulation of financial statements is an art of deception carried out by practitioners of the accounting profession who have great experience in order to improve the financial situation of the company (Khadija, 2021: 8).

PART ONE: THE METHODOLOGY OF RESEARCH

1. Search problem

The creative accounting methods and practices are represented in beautifying the financial statements and showing them in their true image, which affects the reliability of accounting information because it works to mislead the result of business and the financial position of some establishments to achieve the objectives of management at the expense of the beneficiaries, and therefore accounting knowledge is a form that contributes to confronting creative accounting and beautification, which appends the basic characteristics of accounting information, which can affect the company's decisions and lead it to bankruptcy.

The credibility and dependability of a company's financial reports, and consequently the users of accounting information, are significantly impacted by the practice of creative accounting. Additionally, there are various factors that influence corporate management's encouragement of creative accounting practices, but confronting and preventing these methods requires sufficient knowledge to identify mechanisms and ways to deter them, hence the problem of the study, which can be formulated in an important question (Is there a role for accounting knowledge in the face of accounting practices Creative?) Hence, sub-questions can be formulated for the research:

- a. What is creative accounting? and what are the possibilities of evaluating the factors affecting the orientations of the management of the National Insurance Company?
- b. What measures and means can account knowledge use in order to prevent and combat creative accounting in the National Insurance Company?
- c. What is the role of accounting knowledge in the face of creative accounting practices?

2. Objectives of Research

The research seeks to achieve a number of objectives represented in:

- a. Identify accounting knowledge and its most important methods.
- b. Learn about creative accounting and its most important practices.
- c. Determine the extent to which it is possible to evaluate the factors affecting the orientations of the management of the National Insurance Company.
- d. Describe the measures and means that accounting knowledge can use in order to prevent and combat creative accounting in the National Insurance Company.
- e. Recognize the role of accounting knowledge in the face of creative accounting practices.

3. The importance of Research

The importance of the research stems from identifying the importance of its variables and related to accounting knowledge and creative accounting practices in business organizations, and the importance of this study is evident in its treatment of the relationship between two variables that closely affect the essence of institutions, as well as the contribution of research in the study and analysis of the reality of accounting knowledge among those in charge of accounting in order to confront creative accounting practices by providing qualitative characteristics in financial and accounting information for business organizations.

4. Hypothetical Scheme of Research

The formulation of the problem and objectives of the study and determine the level of importance requires an important step, is to identify a set of hypotheses to test the levels of importance of research topics for the studied sample, and this in turn requires the development of a hypothetical scheme that studies this relationship, and according to a set of variables, which are as follows:

Independent Variable: represented in accounting knowledge, and includes three dimensions (knowledge of accounting recognition, knowledge of accounting measurement, and knowledge of accounting disclosure) and the scale was adopted (Faisal& Abdelhak, 2022).

Dependent Variable: It included creative accounting in four dimensions (information relevance, reliability, comparability, and stability) and the scale was adopted (Hisham & Walid, 2022).

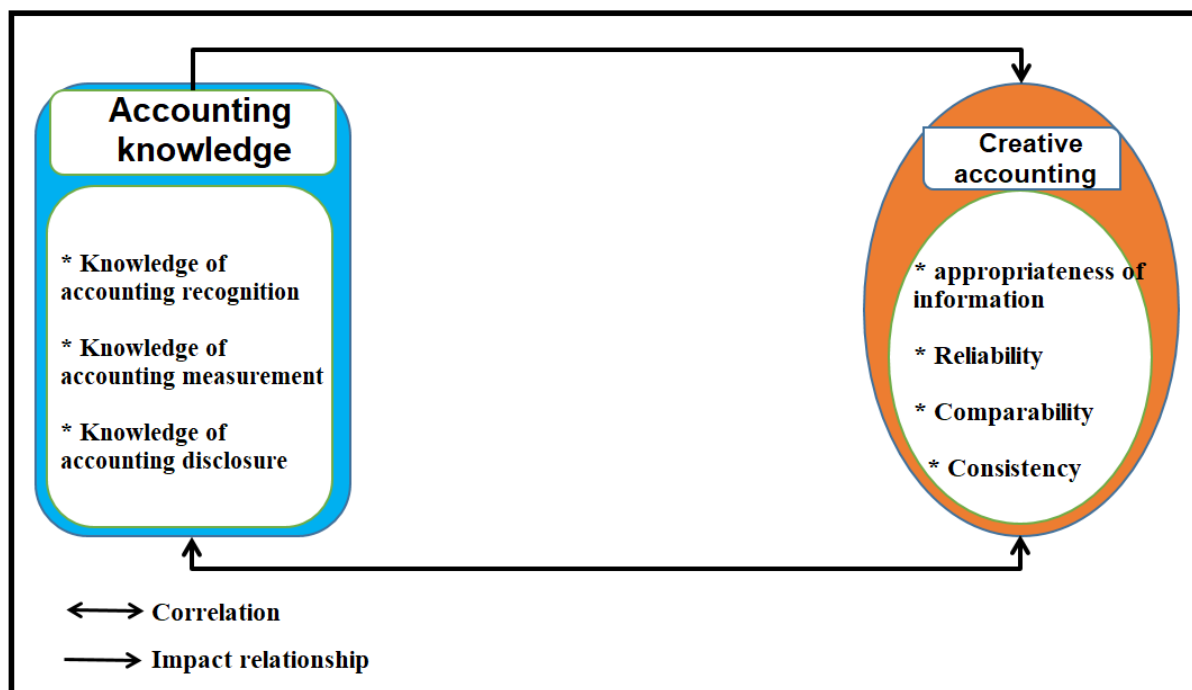


Figure (1) Hypothesis schema of research

Source: Prepared by researchers.

5. RESEARCH HYPOTHESES

The research proceeds from two hypotheses:

H1: "There is a significant correlation between" accounting knowledge and creative accounting practices, and several hypotheses branch out of it:

- "There is a significant correlation between" knowledge of accounting recognition and creative accounting practices in their dimensions (information-friendliness, reliability, comparability, and reliability).
- "There is a significant correlation between" knowledge of accounting measurement and creative accounting practices in their dimensions (information relevance, reliability, comparability, and stability).
- "There is a significant correlation between" knowledge of accounting disclosure and creative accounting practices in their dimensions (information-friendly, reliability, comparability, and stability).

H2: "There is a statistically significant effect of" accounting knowledge in creative accounting practices, and several hypotheses branch out of it:

- "There is a statistically significant effect of" knowledge of accounting recognition in creative accounting practices in their dimensions (information-friendly, reliability, comparability, and stability).
- "There is a statistically significant effect of" knowledge of accounting measurement on creative accounting practices in its dimensions (information relevance, reliability, comparability, and stability).
- "There is a statistically significant effect of" knowledge of accounting disclosure on creative accounting practices in its dimensions (information relevance, reliability, comparability, and stability).

6. Research Sample

The Iraqi National Insurance Company was the study community's representative, and the study sample comprised a group of the company's employees. A total of (175) questionnaire forms were distributed, of which (162) were retrieved due to damage, making a total of (153) questionnaires valid for analysis.

7. Previous Studies

a. Study (Rahman et al.,2023)

The Dhaka Stock Exchange in Bangladesh has been the subject of a study that investigates the impact of creative accounting practices on organizational outcomes. The research, which involved survey data from 354 publicly traded companies, found that sustainable financial statements do not serve as a precedent for creative accounting practices. However, political connections, corporate ethical values, CFOs, and corporate governance practices were identified as antecedents. The study also revealed that creative accounting practices positively influence the quality of financial reporting and negatively affect the effectiveness of decision-making. The findings can be used to inform policy and investment decisions.



b. Study (ALShanti et al.,2024)

Using the Web of Science Core Collection, the study examined 465 research articles on creative accounting and external auditors from 1981 to 2022. Four major research themes were identified: the role of auditors in identifying creative accounting, the future of external auditing and financial reporting quality, quality management of financial statement audits for earnings management and fraud detection, and the use of global creative accounting to prevent financial fraud.

c. Study (Vieira & Hoskin,2024)

This paper emphasizes the importance of historical understanding of accounting in modern management patterns and its contribution to management change initiatives. It uses the Foucault-inspired approach to understand time conflict in concurrent loops. The study examines the Bank of Iberia's change initiative, aiming to open historically informed research on the "present" in accounting research.

PART TWO: THEORETICAL FRAMEWORK OF RESEARCH

First: Accounting Knowledge

1. The Concept of Accounting Knowledge

Knowledge is generally represented as one of the most important areas in which accounting information can be identified, measured and communicated in order to enable users of this information to build an informed opinion and make the necessary decisions (Lakikaza,2020:12). While accounting knowledge represents a set of facts, laws, skills and experiences that accompany and organize accounting work, it is all the knowledge available to practitioners that enables them to carry out accounting work (Faisal& Abdelhak, 2022:3).

Accounting knowledge was defined as the possibilities to understand and interpret accounting information correctly so that the right decisions are taken to ensure the development of the organization's activities, and it can be counted as a system for creating and managing knowledge, as it was defined as an integrated knowledge system that works to create, sustain, share and develop accounting knowledge through the exploitation of the implementers of this system for accounting knowledge workers for their accounting experiences and skills by processing accounting information in accordance with accounting methods and methods and in application of internationally recognized accounting principles and standards (Ibrahim,2021:400).

2. Dimensions of Accounting Knowledge

Accounting knowledge can be measured through three dimensions (Faisal& Abdelhak, 2022)):

a. Knowledge of accounting recognition: Accounting recognition represents the process of including the balance sheet or table of accounts results in an item and at the same time meets the conditions that it is likely to comply with the definition of an element of the financial statements (Faisal&Abdelhak,2022:7).

b. Knowledge of accounting disclosure: Accounting disclosure is expressed by informing in the financial statements of all the information that does not make it misleading to all its users whenever they need it without any complexity or difficulty, because accounting disclosure represents a basic pillar for the categories related to enterprises, especially investors, due to its importance in providing useful information in making appropriate decisions, and this is done by respecting the accounting principles recognized when preparing financial statements (Saleh, 2020:2).

c. Knowledge of accounting measurement: Measurement is the process of translating the verbal description into a digital description, provided that this description is characterized by a certain property in the measured thing, and this usually requires defining the thing clearly and then determining the rules of measurement, and these are the procedures that end with determining a specific number for each property to be measured, and it also means allocating numerical values for a specific event or element associated with the company, provided that the measurement includes the definition and tabulation processes for this event (Siti, 2016:52).

Second: Creative Accounting

1. The Concept of Creative Accounting

The term creative accounting is of great importance at the present time due to the technological development of information, and many professionals and researchers have sought to define the concept of creative accounting and understand the nature of its work, as it represents the employment of the approved scope of all illegal and legitimate accounting methods in order to correct the results of the financial position and financial operations and work to mislead and hide important information and facts in order to provide an untrue picture of the accounting performance of the organization (Bashir & Al-Hussein, 2023:353).

According to Khudair (2021:6), creative accounting refers to unethical and dishonest activities used by accountants to manipulate and cheat in order to provide incorrect accounting and financial information to readers of financial reports. According to Al-Jaabari (2018:36), creative accounting encompasses all of the inventive techniques and strategies



employed by accountants to handle or manipulate private accounts while being aware of accounting laws and regulations. Businesses to fulfill their diverse objectives and interests.

Creative accounting also represents a set of methods and procedures adopted by the accountant to achieve the interest of some stakeholders in the company, and that creative accounting has two manifestations, the first of which is legal, approved by the external auditor and results from taking advantage of the gaps in the laws and options available in the approved accounting standards, and the second is illegal certified by the external auditor collusion resulting from manipulation and distortion in accounting figures to show them what they prefer to be and not what they should be (Belhiani, 2021:9).

2. Characteristics of Creative Accounting

Creative Accounting has several characteristics: (Karima & Fatima Al-Zahraa,2022:43):

a. The ability of the accountant to analyze and collect

B. The accountant's ability to analyze and intuition

c. An accountant has courage and self-confidence

W. The accountant's reliance on instructions based on scientific facts and not instructions derived from administrative centers.

C. Self-criticism, the creative accountant is the one who can develop himself in terms of criticism, refinement and evaluation of ideas, information and means of analysis that he uses.

3. Creative Accounting Motivations

There are several motivations for using creative accounting:

(Belhiani,2021:9 ; Khan et al.,2022:2 ; Battilana et al.,2022:238 ; Mohsin et al.,2022:1795)

a. Positively impact the company's reputation in the markets with the aim of improving the financial value related to its performance.

b. Increased borrowing from banks.

c. Tax manipulation.

d. Obtaining a professional classification.

e. Not publishing accounting information in a timely manner, i.e. the lack of timely accounting information, and this is for market purposes, such as managers or board members wishing to enter deals.

f. Work to hide some obligations to give a better picture of the company's financial situation.

g. Improving the financial performance of the company to achieve personal interests.

h. Work to show a fixed level of profits achieved instead of the state of fluctuation, by making provisions in large amounts.

4. Creative Accounting Practices

Creative accounting practices and procedures are as follows (Hisham&Walid,2022):

a. **Appropriateness of information:** Accounting information is appropriate for how long it affects the user's decision, if it reaches its users in a timely manner, has predictive power and regressive valuation capability (Abdel-Hakim,2020:153)).

b. **Reliability:** In order for information to be useful, it must be reliable, as information has the quality of reliability if it is free from significant errors and neutral, and can be relied upon by few users as information that truthfully represents processes and events or is expected to represent future events reasonably (Al-Jawhar, 2011: 114).

c. **Comparability:** It is the possibility of comparing the information of the current period with the previous period, or the information of a particular institution with the information of another institution so that events and processes are determined with the same principles and foundations from one period to another (Laroussi, 2019:108).

d. **Stability:** It means the use of the same accounting principles, assumptions, methods and procedures by the institution from year to year, and this does not mean that institutions cannot move from one particular accounting method to another, but can change methods and methods in a way that achieves their benefit (Hisham&Walid,2022:41).

PART THREE: THE FIELD ASPECT of THE RESEARCH

First: Coding the Research Variables

This paragraph aims to explain the concept of research variables and facilitate their understanding for the reader through the use of specific symbols. These symbols are used to simplify the analysis and interpretation process for the researcher, and help develop a clear understanding for the reader regarding these symbols initially.

Table (1) shows the description and coding of the variables.

	Dimensions	Paragraphs	code
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Accounting knowledge	Knowledge of accounting recognition	7	AKRE	ACKN
	Knowledge of accounting measurement	6	AKME	
	Knowledge of accounting disclosure	8	AKDI	
Creative accounting	appropriateness of information	4	CAAI	CRAC
	Reliability	4	CARE	
	Comparability	2	CACM	
	Consistency	2	CACN	

Second: Testing the Moderation of Research

Regarding the variables and dimensions of the study, the results displayed in Table (2) demonstrate that the replies provided by employees of the Iraqi National Insurance Company are distributed in a way that is comparable to a normal distribution. This indicates that the company's employees have clear accounting knowledge capabilities that may contribute to confronting creative accounting practices. Accordingly, it is possible to think about generalizing the results of this study to the studied population in general.

Table (2) Results of the research moderation test

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Variables	Kol-Smi Test		Say.
Knowledge of accounting recognition	0.136	0.092	0.200 ^c
Knowledge of accounting measurement	0.080		
Knowledge of accounting disclosure	0.133		
appropriateness of information	0.113	0.102	
Reliability	0.163		
Comparability	0.177		
Consistency	0.161		

Third: Description of the Research Variables

The accounting knowledge variable had an arithmetic mean of (3.50) and a standard deviation of (0.71), as can be seen from Table 3's data. This demonstrates the attention of the Iraqi National Insurance Company's staff in the significance of this variable in boosting internal and employee skills and what underpins these outcomes. The company's interest is evident in the fact that the dimension of knowledge of accounting disclosure had the highest arithmetic mean of (3.62) and the highest standard deviation of (0.72). In contrast, the dimension of knowledge of accounting recognition came in last with an arithmetic mean of (3.44) and a high standard deviation of (0.90). Transparent financial reporting through increased accounting expertise.

The findings in Table (3) also demonstrate that the Iraqi National Insurance Company's innovative accounting techniques led to an arithmetic mean of (3.53) and a standard deviation of (0.62). This demonstrates the availability of innovative accounting techniques, indicating the need for the business to address these practices in order to lessen their detrimental consequences. It may undermine its customer service abilities and tarnish its standing in the marketplace. With a mean of (3.92) and a standard deviation of (0.82), the comparability dimension may have placed highest, which would account for this. The reliability dimension, on the other hand, came in last with a mean of (3.92). 3.38, with a 0.77 standard deviation.

Table (3): Statistical description of the study variables

No.	Mean	S.D
AKRE1	3.31	1.22
AKRE2	3.16	1.11
AKRE3	2.94	1.26



AKRE4	3.18	1.26
AKRE5	3.46	1.20
AKRE6	3.36	1.20
AKRE7	3.26	1.23
AKRE	3.44	0.90
AKME1	3.14	1.20
AKME2	3.01	1.24
AKME3	3.24	1.26
AKME4	3.45	1.10
AKME5	3.52	1.31
AKME6	3.15	1.22
AKME	3.45	0.89
AKDI1	3.45	1.35
AKDI2	3.44	1.33
AKDI3	3.33	1.22
AKDI4	3.11	1.13
AKDI5	3.85	1.09
AKDI6	3.57	1.10
AKDI7	3.49	1.20
AKDI8	3.41	1.14
AKDI	3.62	0.72
ACKN	3.50	0.71
CAAI1	3.10	1.14
CAAI2	2.67	1.12
CAAI3	3.78	1.24
CAAI4	3.53	1.20
CAAI	3.41	0.79
CARE1	3.63	1.25
CARE2	3.67	1.19
CARE3	2.92	1.19
CARE4	2.75	1.00
CARE	3.38	0.77
CACM1	3.78	1.08
CACM2	3.67	1.09
CACM	3.92	0.82
CACN1	3.65	1.16
CACN2	3.16	1.09
CACN	3.40	0.86
CRAC	3.53	0.62

Fourth: Testing Research Hypotheses

The results of Table (4) show that the increased interest of employees in investing in green productivity standards contributes to supporting the strength of the relationship with environmental sustainability, which achieved a strength of correlation of (0.929), which means that employees realize the importance of improving the relationship between green productivity standards and investing in the factory's capabilities in achieving and supporting sustainability. Environmental. This shows the validity of the first hypothesis assumption among the research variables.

Table 4: Correlation matrix

	1	2	3	4	5	6	7	8	9
AKRE (1)	1								
AKME (2)	.815**	1							
AKDI (3)	.437**	.416**	1						
ACKN (4)	.912**	.903**	.698**	1					
CAAI (5)	.474**	.500**	.587**	.608**	1				
CARE (6)	.410**	.387**	.616**	.544**	.560**	1			
CACM (7)	.829**	.345**	.453**	.425**	.461**	.539**	1		
CACN (8)	.791*	.612**	.458**	.348**	.438**	.378**	.375**	1	
CRAC (9)	.443**	.481**	.683**	.621**	.792**	.795**	.770**	.725**	1
**. Correlation is significant at the 0.01 level (2-tailed).									
Say.=0.000					n=153				

The results of Table (5) indicate that the use of accounting knowledge achieved an impact level of (0.546) in encouraging employees to confront creative accounting practices, with a standard error of (0.056) and a critical value equal to (9.75), showing the interest of the Iraqi National Insurance Company in confronting creative accounting practices. Through accounting knowledge. This shows the validity of the second hypothesis assumption among the research variables.

Table (5): Standard results of the impact of accounting knowledge on creative accounting practices

Path			Estimate	S.E	C.R	R ²	P
ACKN	--->	CRACK	0.546	0.056	9.75	0.385	0.001

Accounting knowledge also contributes to explaining an amount of (0.385) of creative accounting practices, while the remaining value is due to factors outside the requirements of the study.

Table (6) also indicates that the values of (F(The calculated value is higher than the value)F(tabular) with a rate of (94.606), which shows that there is an impact of accounting knowledge in confronting creative accounting practices.

Table (6): Variance and residual values for the study variables

Model		Sum of Squares	df	Mean Square	F	Say.
1	Regression	22.720	1	22.720	94.606	.000 ^b



	Residual	36.264	151	.240		
	Total	58.984	152			

Part Four: Conclusions and recommendations

First: Conclusions

1. The results showed that there is a correlation and influence between accounting knowledge in the face of creative accounting practices, and this helps accounting knowledge to enhance its capabilities in the level of transparency in financial reporting processes, especially with regard to the company's financial and accounting reporting processes.
2. The results show that accounting knowledge contributes to ensuring compliance with accounting legislation and laws, which helps in establishing precise mechanisms and procedures to verify the validity and reliability of the financial information that is disclosed.
3. The results indicate the contribution of accounting knowledge in providing a strong accounting framework for internal control to detect fraud and accounting manipulation and report them to management as a result of creative accounting practices.
4. The results show that accounting knowledge contributes to improving the performance and reputation of companies by addressing creative accounting practices by providing accurate and effective information for making accounting decisions that analyze financial risks and apply procedures to deal with them in effective ways.
5. The National Insurance Company is keen to build confidence among shareholders, investors and relevant regulatory authorities by providing reliable information that helps in making strategic and tactical accounting decisions based on sound foundations.

Second: Recommendations

1. It is necessary for to provide continuous training workshops for workers in the field of accounting knowledge to enhance their awareness of the importance of combating illegal creative accounting practices, which requires strengthening the internal control system of this company.
2. The National Insurance Company must be keen to establish strict and clear accounting policies and procedures that prohibit illegal creative practices and determine the legal and disciplinary consequences resulting from them, which requires enhancing the level of transparency of financial reporting towards providing the necessary information to its shareholders.
3. The National Insurance Company should enhance awareness of ethics and functional values in accounting knowledge procedures and encourage employees to adhere to them, which requires strengthening cooperation between the company's departments to improve the flow of accounting information, knowledge sharing and application.
4. Regular internal audits should be conducted to verify the application of accounting policies and procedures and identify any weaknesses and recommendations for improvement.
5. The need to improve financial risk management and develop mechanisms to analyze and evaluate potential risks and take the necessary measures to deal with them.

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