



THE IMPACT OF ELECTRONIC DISCLOSURE BASED ON GRI STANDARDS ON ENHANCING THE QUALITY OF ACCOUNTING PROFITS IN THE BANKING SECTOR-AN APPLIED STUDY IN A SAMPLE OF IRAQI BANKS

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Article history:	Abstract:
Received: 20 th September 2025	Addressing the theoretical underpinnings of disclosure is the goal of the study.
Accepted: 14 th October 2025	electronic in accordance with the Reporting Global (GRI) Standards Initiative, and describe the impact of it in Increasing the quality of profits Accelerated accounting Activities Look for advancements in science and technology, including those that are compatible with the modern technologies I used during the Deepening Opportunities commerce. Electronically contribute to design knowledge and provide the possibility to send it anywhere in the world. Disclosure In order to meet the demands of Generations New The banks listed on the Iraq Stock Exchange represent the research community in accordance with the demands of the modern business environment. The selection of the research sample was intentional comprising three banks: Bank Credit, Asia, and Iraq Bank and Iraqi Over the course of six years, from 2018 to 2023, the research was implemented in the commercial zone. The study came to several conclusions, the most noteworthy of which was that there was a statistically significant relationship between quality profits and disclosure of information regarding economic, social, and environmental performance as reported by the Standards initiative Reporting Global (GRI). Accounting, that is, the quality of accounting earnings will improve with the degree of electronic disclosure of sustainability in accordance with the standards (GRI).

Keywords: Disclosure Electronic, standards initiative Reporting Global (GRI) , Quality Profits accounting

INTRODUCTION:

Due to the substantial changes in the business environment in recent years, one of the most significant performance indicators that goes beyond financial performance to include societal welfare, environmental preservation, and economic development is electronic disclosure, as defined by the standards initiative Reporting Global (GRI). Economic units, accounting and professional associations, and scholars in this field have become more interested in sustainability as a result of the growing awareness of the significance of sustainability disclosure, particularly in light of the accounting issues that large international banks faced at the start of the twenty-first century. A comprehensive framework for disclosure and report preparation for all banks and institutions that is widely used worldwide is provided by establishing standards for the initiative and approving them with the goal of applying them globally consistent. This is in addition to the call for global initiatives to prepare sustainability reports and the growing demand to verify the validity of these reports and ensure the transparency of banks in their economic, environmental, and social management. To illustrate the significance of this disclosure in raising the caliber of accounting profits, the current study linked disclosure Electronic according to Standards initiative Reporting Global (GRI) Quality Profits Accounting.

CHAPTER ONE: RESEARCH METHODOLOGY AND PREVIOUS STUDIES

1-1 Research methodology:



1-1-1 Research problem :

Disclosure According to the Standards Initiative Reporting Global (GRI), electronic disclosure is one of the most recent developments in accounting and is seen as a source of data required to attain sustainability. For both internal and external stakeholders, the process for determining the variables influencing the extent and level of sustainability disclosure is crucial. Because governmental and private economic entities are interested in the process of attaining sustainability, the present trend aims to accomplish sustainability disclosure in economic units and has been incorporated into the general framework of accounting disclosure. Consequently, the following query might be used to define the study problem: Does the Reporting Global (GRI) Standards Initiative's electronic disclosure aid in improving the caliber of profits accounting?.

1-1-2 The importance of the research:

The significance of transparency is what makes the research so important. According to the Reporting Global (GRI) Quality Profits Accounting Standards Initiative, electronic disclosure can assist in the production and sharing of Electronic Information Fast in a sense without having to Brokers and others with a higher level of accreditation on financial reports before its users make decisions in practice because it can distribute Don needs wages by concentrating on the economic, social, and environmental aspects of information electronic devices. Quality accounting for profits She is essential to the practical process of setting taxes. Limiting the phenomenon of tax evasion, as well as boosting unity economic value and luring investments at low costs.

1-1-3 Research objectives:

Addressing the theoretical underpinnings of disclosure is the goal of the study. electronic in accordance with the Reporting Global (GRI) Standards Initiative, and describe the impact of it in Increasing the quality of profits Accelerated accounting Activities Investigate scientific and developmental advancements, particularly those that are compatible with the technologies I removed from Deepening Opportunities commerce Electronic, contribute to design information, and deliver it to any location in the world with the opportunity to do so. Disclosure Generations New must adapt to the demands of the modern business climate in order to stay up to date.

1-1-4 Research hypothesis:

1. According to the Standards Initiative, there is no statistically significant difference between electronic disclosure and performance economics Global (GRI) Quality Profits Accounting Reporting.
2. No statistically significant relationship exists between disclosure and Electronic about the Standards Initiative's Performance Social Global (GRI) Quality Profits Accounting Reporting.
3. According to the Standards Initiative, there is no statistically significant difference between electronic communication about performance environmental Global (GRI) Quality Profits Accounting Reporting.

1-1-5 Research community and sample:

The banks that are listed on the Iraq Stock Exchange represent the research community. Three banks—Asia, Iraq, and the Bank Credit—make up the purposefully selected research sample. Bank and Iraqi Over the course of six years, from 2018 to 2023, the research was implemented in the commercial zone.

1-1-6 Research approach:

Search Lost An Examination for Objectives It was completed in compliance with the Curriculum Descriptive Analytical Standards using Arabic and international books and journals, as well as messages and theses. University and Network The inductive technique's application in financial report-based research and the Internet Banks' sample search for operations and performance reports.

1-2 Previous studies and the contribution of the current research:

1-2-1 Previous studies:

1. A study (Villiers, et.al., 2022) entitled (The Global Reporting Initiative's (GRI) Past, Present and Future: Critical reflections and a research agenda on sustainability reporting: standard setting) : Clarifying the future of Standards numbers was the goal of the study. Reports Associated with Study Initiatives in a Sustainable Way The current and position initiative numbers for the process Global Reports (GRI) in area numbers reports on sustainability and finance, and establishes future study directions. According to the study's findings, Standards International To Prepare Reports Money Take pleasure in being in a position of dominance in a circumstance. Numbers of standards Related Reports Providing information on organizations that have an impact on society and the environment is a natural way to inform investors while staying connected She tries to improve her standing as it is regarded by the organization that it reports on, which is impacted by society and the environment. The body that establishes Favorite Reports.



2. A study (Adams, et.al., 2022) entitled (The development and implementation of GRI Standards: practice and policy issues) : As literature was evaluated, the study sought to illustrate the techniques, strategies, and processes that can be used to build GRI standards. Issues, practices, and policies in the modern world Associated By putting it into practice, it has emerged six Capability application standards (GRI), nature adoption standards (GRI) from previous stomachic reports, evaluation importance in reports (GRI), level of understanding of standards (GRI), the situation of voluntary standards (GRI) and the necessity of mandatory reporting, and quality guarantee are issues covered in research published between 2010 and 2021. According to the study's findings, the GRI criteria improve the capacity to compare sustainability reports, the amount of information available regarding issues that charge owners are interested in, the identification of issues that are crucial, and the significance of context for information.
3. A study (Uteri ,et.al.,2023) Titled (Stock price synchronicity, sustainability reports, and earnings quality) : The study's objective is to investigate how information appears in interior reports and sustainability. Quality Gains on Prices for Synchronization stocks. On top of that, Aims This report is fantastic; it also looks at the moderate impact on institutional investors. As a gauge for investors and developers The study came to the conclusion that growth research is the key to money, particularly when it comes to looking for effective market-related products that support Unity Economic by assisting her in understanding the needs of investors for the authorities' organizational Political considerations require that all economic units Publication of Sustainability Reports and the potential to aid the government in looking at economic units by incorporating high -quality profits in the summary financial at the start of her report each year and helping investors with process analysis in a quicker way.
4. A study (Yehezkiel, et.al., 2023) entitled: (GRI Standards – Based on Sustainability Reporting Disclosures Practice Across Countries) : The goal of the study was to determine the level of disclosure on sustainability reports in businesses that employ workers in the energy and basic materials sectors in developing nations including Malaysia, Thailand, and Indonesia. Completed. Make use of style analysis The study's content is fantastic. To assess the substance of sustainability or annual integrated reports for businesses for 269 companies that were chosen and listed on stock exchanges across the country in the sectors of energy and basic materials between 2019 and 2022. Based on the analysis of the results, it was concluded that the countries that advanced higher from him in terms of all sectors had reached that level of disclosure on sustainability according to GRI standards. Furthermore, Najd also discusses their variations in completeness and topics related to sustainability.

1-2-2 The contribution of the current research and the extent of its difference from previous studies :
The following explains the present study's contribution and how it differs from earlier research: In addition to helping to identify the correlation and impact relationships between disclosure Electronic according to Standards initiative Reporting Global (GRI) and the research sample banks in particular, search for the current development of a specific methodology for disclosure Electronic according to Standards initiative Reporting Global (GRI) and explain how that strengthens quality profits accounting in Iraqi banks in general. The current research came as a complement to earlier studies and began where those studies stopped in a manner that is consistent with the various environmental criteria. And explain the influence of that in Strengthening quality Profits Accounting.

CHAPTER TWO: THE THEORETICAL ASPECT OF THE RESEARCH

2-1 The concept and importance of disclosure Electronic:

If Disclosure Accountant Electronic is an offer for information finance and other finance that users can benefit from globally via network Internet, then Disclosure is regarded as electronic on it to publish information accounting via the world wide web. This is done by using systems accounting electronic (Al-Roud,et.al.,2023:5-6).

Finance American or Council Standards Accounting By establishing a site or more on the network, he seeks to reveal that electronic devices are becoming more and more important. As an intermediary, Information International distributes information quickly and publishes financial and other financial information directly. Numerous sectors from consumers and callers on the internet (Al-Jamal, 2014: 445).

Consequently, Disclosure Electronic refers to the publication of accounting outputs electronically on the Internet, which is what it means to offer information finance and other finance, and that it is done in any way to treat or operate on it as the situation in electronic accounting. This means that Disclosure Electronic requires the presence of an accounting system for electronic accounting, which may be created during the computer's Automated Input Outputs Systems accounting, but practicality confirms that it is not from that. It makes sense that you do a company specific or bank



specific by disclosure electronic without that he or she has a system for accounting electronically. (Ghanimi and Muhammad, 2015: 168).

Therefore, the goal of electronic disclosure is to speed up operations, scientific research, and development, including compatibility with modern technologies. It also intends to broaden opportunities for electronic commerce and place production intellectual property on appearance utensils for certain countries. Electronically contribute design knowledge and transmit it anywhere in the globe, offering the option of disclosure to meet the needs of new generations that newspapers do not accept. (Alassuli & Alzobi, 2023:12).

that Disclosure Accountant Electronic Requests the items listed below from the components required to use it: Yes, make sure that he walks successfully and in the right way to avoid any risks or issues that can arise in the future. Between these components, there are the following: (Khamqani, 2017: 4).

1. Requires Disclosure Accountant Electronic Programs Electronic Specialized in numbers And run And display Data available network from Devices from Equipment Electronic
2. Requires Disclosure Accountant Electronic construction location electronic For the institution on network Internet, requires administration Specialized For the site Electronic For the institution.
3. Requires Disclosure Accountant Electronic to provide Cadres mankind Eligible from accountants and programmers And analysts are building means and procedures For supervision Interior suitable And durable.
4. Requires Release Standards accounting organize practical Disclosure Electronic

For disclosure Accountant Electronic importance big And eloquent with regards For companies especially in countries The advanced ones are as follows: (Khalidi, 2020: 6)

1. Possibility production And distribution Information Electronic In a way Fast without the need For brokers .
2. Examination of justice between Users Information Finance and investor Yen
3. Greater degree of accreditation on financial reports before its users make decisions in practice since it can disseminate electronic information everywhere in the world and is necessary for pay.
4. Disclosure have Companies from where amount And ownership Information The pendant Leads to necessity more effectiveness Her role In taking Decisions in This is amazing Companies.

2-2 Standards initiative Reporting Global (GRI):

GRI guidelines were created for usage before to Units Economic for the purpose of disclosing its consequences on the economy, environment, and society. Working together as a team to create reports on sustainability Thus, it is made up of standards, particularly (GRI 2020:99-183).

First : Standards Economic : In relation to Dimension, GRI standards According to private standards and indicators, the economist for sustainability has an impact on unity economics, situations economics, owners' interests, and systems economics at the local, national, and international levels. Among them are: Criteria It is a value-added economic direct producer that is disseminated and receives help financing prior to the government and obligations Private With plans Retirement Disclosure on Risks Finance Disclosure on investments Finance And the percentage employees Appointees from the society Local and development investments brown Infrastructure and the effects Economic not Direct And the percentage Spending on The equippers locals Disclosure on Risks Corruption Administrative and procedures Combat Corruption and procedures taken about Corruption and procedures Legal To combat Monopoly Disclosure on taxes income Disclosure on Violations Finance (Bidari, 2016:45).

Second : Standards Environmental : Considering the consequences of unity economics on natural systems, GRI criteria pertaining to the environmental dimension of sustainability The serpent and other According to private environmental standards and indicators, the snake includes the earth, air, water, and environmental systems. It consists of: Criteria Energy usage both within and outside the bank, as well as density, are indicators of the environmental category. Energy and lower consumption energy, lessen the need for energy-related services, and draw water, conjugation water, consume water, and emissions gases from Devices The bank And density emission gases The limit from emission gases And compliance For the laws Environmental Disclosure on pollution Noisy And use Materials girlfriend For the environment Disclosure on Violations Environmental (Alwazzani & Wan, 2013:21).

Third : Standards Social : in Context GRI standards related to Dimension Social For sustainability With effects Unity Economic on Systems Social that By following policies and procedures, people can protect their rights, provide better services, support projects, and present their work. This includes taking a Unity Economic approach to employment or creating opportunities for employment, and maintaining the relationship and conditions of the job that provides it. It consists of: Criteria Social category based on indicators, and it is made up of workers Renew and distribute Vacation and employee incentives Motherhood and System care for employees and children Programs for employee training, health, and diversity in body management, staff, and agreements Facilities that are private, human rights-abiding, and



dedicated, and that support humanity and society Disclosure of Customer Complaints and Legal Compliance Self-character Social (Fagerstrom, 2018: 128).

2-3 Quality Profits Accounting: Concept, Importance and Measurement Methods:

In the accounting literature, the idea of profits quality has been interpreted in a variety of ways. Consistent, stable, predictable, prudent, and accurate earnings that accurately reflect the state of the economy are considered high -quality earnings. They are thought to have a close relationship with cash flows in the past, present, and future (Papadopoulos, 2018:20).

The quality Profits she that Be Profits ongoing on Range Far away And she has ability on prediction In the future And it is Increasing from year to Other or Preservation on level one on least And not to retreat Profits, quality Profits High she profit that Reflects accurately Performance operational present For unity Economic (Pratiwi,et.al.,2021:141) And it appears importance quality accounting profits In a way clear in several fields, And it can summary This is amazing Importance on Grammar The following : (Rokan, 2022:99).

1. The significance of quality profits For the government authorities: The caliber Accounting for profits is essential to the actual process of determining taxes. The tax threshold for phenomenon evasion.
2. The significance of quality profits in relation to For economic unity, quality profits are crucial and are evident when there is greater value. Economic Unity and Attract Investments at Low Costs
3. The significance of quality profits in relation to The foundation of the market paper finance is the reduction of expenses and ownership rights on the road, which distinguishes successful and unsuccessful ventures.

In order to gauge quality, profits accounting The modified Jones (1995) model will be used to express the value of optional dues, and a series of actions can be taken, which are outlined as follows: (Abdul Halim et al., 588:2021).

First: Calculating dues College: Dues College she that Part not Cash from Income, measured according to the following model: (Hidayah, et.al., 2021:36).

$TAC_{ijt} / A_{ijt-1} = NI_{it} - CFO_{it}$

Where: TAC_{ijt} / A_{ijt-1} : Total receivables of the economic unit (i) during year (t) . NI_{it} : Net income of the unit Economic (i) During year (t) . CFO_{it} : operating cash flow of the unit Economic (i) During the year (t) ..

Second: Calculating dues not Optional: are the dues that no Own Management ability in Impact In it, it can be calculated according to the following model: (Menicucci, 2020: 88). $a_1 (1/A_{ijt-1}) + a_2[(\Delta REV_{ijt} - \Delta REC_{ijt})/A_{ijt-1}] = NDAC_{ijt} / A_{ijt-1}$ $a_3 (A_{ijt-1} / PPE_{ijt})$ Where: $A_{ijt-1} / NDAC_{ijt}$: Total assets' non-discretionary accruals at the start of Year (t). The difference in revenue between periods t and t-1 is known as ΔREV_{ijt} . ΔREC_{ijt} : The difference between period (t) and period (t-1) in the balance of accounts receivable. PPE_{ijt} : The total amount of buildings, equipment, and property for the unit Economic (i) during the course of the year (t).

Third: Figuring out optional fees It can be computed as follows: This is the difference between the total dues and the non-optional dues. The following for the model: (Muslima 2021:239)

$DAC_{it} / A_{it-1} = TAC_{ijt} / A_{ijt-1} - NDAC_{ijt} / A_{ijt-1}$

Where: DAC_{it} / A_{it-1} : Optional dues for the unit Economic (i) during Year (t) on total assets The bank (i) at the beginning year (t) . e_{it} : random error a_1, a_2, a_3 : Model parameters of the unit Economic (i).

Based on the bank's profit management practices, the economic units will be categorized as either units with good profit quality or units without good profit quality once the optional dues have been determined. Good profit quality is absent if the bank engages in profit management, and vice versa(Muttakin, et.al., 2017: 431).

2-4 The significance of disclosure electronic in accordance with the standards initiative Improving quality profits with the use of Reporting Global (GRI) Keeping track of:

This can be explained through the following:

First: Relevance Electronic Performance Disclosure According to the economist (GRI) in Strengthening Quality Profits Accounting, sustainability disclosures about the economic dimension are linked to the quality of earnings. Given the importance of both sustainability disclosures and quality of earnings for investors, as well as the growing confidence in economic unit reports, the content of sustainability reports can inform investors about what is good and bad for economic units, which is expected to attract investors' confidence to invest their money. Additionally, through integrated reports published on the Internet, investors can learn about the economic unit's performance, success rate, and profits(Zabihollah & Ling,2019:763).

secondly : Significance Electronic Performance Disclosure Using social justice (GRI) to boost quality profits Accounting: Social responsibility and sustainability disclosure are advantageous to economic entities. In addition to lowering risks and safeguarding their reputation, their dedication to social responsibility can help them make ongoing improvements



to their operations and procedures. Because it may lead to innovation and a competitive edge, social responsibility is also a chance for success. It is crucial that economic entities choose particular social concerns to address and find places of confluence rather than concentrating on conflicts with society. They ought to include social responsibility into their value-creation process and establish a social agenda for themselves (Rokan & Abdullah, 2022:97).

Third: Relevance The accounting unit can use environmental performance accounting disclosure as a tool or method to inform all stakeholders about its various environmental-impacting activities and the implications of those activities on the financial statements, as long as this is accomplished through the quality of the accounting profits associated with them, according to the General Reliability Institute (GRI) in Strengthening Quality Profits Accounting. Since it is included in the financial statements as long as it can be actions connected to protecting the environment are perhaps the most well-known activities that directly affect the environment and yield numerous benefits for society (Mustafa, 2021 : 89).

CHAPTER THREE: APPLIED ASPECT FOR THE RESEARCH

3-1 An introductory overview of the research sample:

Three banks that are listed on the Iraq Stock Exchange make up the research sample. The following explanation applies to these banks:

First, Bank Asia Iraq Since its founding in 2017, the bank has operated by implementing works banking, finance, credit, and investment in accordance with Sharia Islamic regulations, starting with Branch Main in Bagdad. Additionally, I developed a plan to develop branches in other cities and provinces in Bagdad. I also worked with the banker to help the bank ascend by meeting consumer banking needs and achieving better grades while coordinating with him.

Second: Bank Credit Iraqi: Founded The bank 1998 and presents group from Services Banking For customers from individuals, Please on Services transformation money and financing Commercial For companies and contractors Locals . And continuation Strengthening level Communications and procedures Wish, And he keeps the bank working on the expansion group, his items, and the expansion range. Additionally, the bank wants to fill national savings and use it in other investment fields.

Third: Bank The region Commercial: The bank was established in 2007 and is responsible for: The bank Doing In various Types Activities Banking Commercial and investment Local and international In currencies Different And it is investments Interior and foreign affairs, And Remittances Foreign and internal affairs, as well as accounts The maid, savings, deposits, bills, verification, and the mediation of sales and purchases of currencies are all awful. Foreign and mediating the purchase and selling of stocks and bonds, as well as offering banking services for men's businesses and corporations, please give short-, medium-, and long-term loans, among other things.

3-2 Measurement Disclosure level Electronic according to Standards initiative Reporting Global (GRI) In the banks research sample for the period (2018-2023):

According to the Standards Initiative Reporting Global (GRI), the Banks sample's disclosure level is electronic. The three primary dimensions on which the study will concentrate are: The economist The environmental axis The social axis, which has a measurable level Sustainability Disclosure in the Banks Sample Based on these axes, the research for the 2018–2023 timeframe is displayed below:

First: The economic axis: The economic axis includes a group of indicators, which are the value Economic Direct Producer And distributed and aid Finance from before Government and Obligations Private With plans Retirement and Disclosure on Risks Finance and Disclosure on investments Finance and ratio employees Appointees from the society Local and development investments brown Infrastructure and Antiquities Economic not Direct and proportion Spending on The equippers Local and disclosure on Risks Corruption Administrative and Procedures to Prevent Corruption and Measures to Address Corruption Lawful To counteract monopolies and tax disclosure Revenue and Violation Disclosure financial, and the degree is quantifiable Disclosure Electronic about Performance The following formula is used by the economist for the research sample banks in accordance with the Standards Initiative Reporting Global (GRI): Index of Disclosure Electronic about Performance The economist based on (GRI) = Total specific items ÷ Number of disclosed things pertaining to economic performance By way of performance The economist It is possible to view the disclosure index. Electronic about Performance The following table shows the economist's assessment of the banks study sample based on the Standards Initiative Reporting Global (GRI):

Table (1): Performance Disclosure Index Electronic The economist for the banks research sample for the years 2018–2023 based on the Standards Initiative Reporting Global (GRI)

Banks	Details	2018	2019	2020	2021	2022	2023
Asia Bank Iraq	Number of items disclosed	9	10	8	14	14	12



	÷ Total Items	15	15	15	15	15	15
	= Disclosure Index	0.60	0.67	0.53	0.93	0.93	0.80
Credit Bank of Iraq	Number of items disclosed	8	12	11	10	14	13
	÷ Total Items	15	15	15	15	15	15
	= Disclosure Index	0.53	0.8	0.73	0.67	0.93	0.87
Commercial Territory Bank	Number of items disclosed	10	13	11	11	10	12
	÷ Total Items	15	15	15	15	15	15
	= Disclosure Index	0.67	0.87	0.73	0.73	0.67	0.80
Overall average		0.60	0.78	0.66	0.78	0.84	0.82

The disclosure index Electronic regarding Performance The economist in accordance with Standards (GRI) for banks sample search is displayed in the above table. It was 0.60, 0.78, 0.66, 0.78, 0.84, and 0.82 for the years 2018, 2019, 2020, 2021, 2022, and 2023, respectively.

Second: The axis of society: Among the indicators on this axis are employment personnel. Renew and disburse vacation and staff incentives Care and motherhood Kids and employees Contains System maintenance Employee health initiatives, diversity in body management, staff, and agreements Private with human rights, offering improved services and support initiatives, and providing facilities for clients and case submissions Humanity and service-related contributions The degree can be measured, and the community and disclosure on complaints, customers, and compliance with the laws, self-character, and social Electronic Disclosure of Performance Social (GRI) for the study sample banks through the equation that follows: (GRI) = Number of disclosed social performance items ÷ Total of declared items is the Disclosure Index Electronic regarding Performance Social. Through social performance It is possible to view the disclosure index. The following table provides electronic information on Performance Social according to Standards initiative Reporting Global (GRI) for banks research sample:

Table (2): Disclosure Index Electronic about Performance Social according to Standards initiative Reporting Global (GRI) for banks research sample for the period (2018-2023)

Banks	Details	2018	2019	2020	2021	2022	2023
Asia Bank Iraq	Number of items disclosed	12	14	13	14	12	11
	÷ Total Items	15	15	15	15	15	15
	= Disclosure Index	0.80	0.93	0.87	0.93	0.80	0.73
Credit Bank of Iraq	Number of items disclosed	11	11	13	13	8	10
	÷ Total Items	15	15	15	15	15	15
	= Disclosure Index	0.73	0.73	0.87	0.87	0.53	0.67
Commercial Territory Bank	Number of items disclosed	10	12	14	13	10	14
	÷ Total Items	15	15	15	15	15	15
	= Disclosure Index	0.67	0.80	0.93	0.87	0.67	0.93
Overall average		0.73	0.82	0.89	0.89	0.67	0.78

It is clear from the table above that the disclosure index Electronic about Performance Social according to Standards (GRI) for banks sample Search For the years 2018 , 2019 , 2020 , 2021 , 2022 , 2023 it was (0.73), (0.82), (0.89), (0.89), (0.67), (0.78) respectively.

Third: The environmental axis: The environmental axis includes a group of indicators, namely consumption Energy Inside and outside Bank and density Energy and reduction consumption Energy and reduction requirements Services from Energy and Pull Water and drainage Water and consumption Water and emissions gases from Devices Bank and density emission Gases and limit from emission Gases and compliance For the laws Environmental and disclosure on pollution Noise and use Materials girlfriend Environment and Disclosure on Infractions environmental, and it is measurable. Disclosure For the study sample banks, the following formula is used to obtain electronic information on Performance Environmental according to Standards initiative Reporting Global (GRI): Index of Disclosure Electronic about Environmental Performance according to (GRI) = Total Special Items ÷ Number of Environmental Performance Items Disclosed By environmental performance It is possible to view the disclosure index. For the banks research



sample, the following table provides electronic information regarding Performance Environmental according to Standards initiative Reporting Global (GRI):

Table (3): Disclosure Index Electronic regarding Performance Environmental for banks research sample for 2018–2023 based on Standards initiative Reporting Global (GRI)

Banks	Details	2018	2019	2020	2021	2022	2023
Asia Bank Iraq	Number of items disclosed	12	11	9	10	14	13
	÷ Total Items	15	15	15	15	15	15
	= Disclosure Index	0.80	0.73	0.6	0.67	0.93	0.87
Credit Bank of Iraq	Number of items disclosed	14	12	11	8	14	12
	÷ Total Items	15	15	15	15	15	15
	= Disclosure Index	0.93	0.80	0.73	0.53	0.93	0.80
Commercial Territory Bank	Number of items disclosed	8	9	12	14	11	14
	÷ Total Items	15	15	15	15	15	15
	= Disclosure Index	0.53	0.60	0.80	0.93	0.73	0.93
Overall average		0.75	0.71	0.71	0.71	0.86	0.87

It is clear from the table above that the disclosure index Electronic about Performance Environmental according to Standards (GRI) for banks sample Search For the years 2018 , 2019 , 2020 , 2021 , 2022 , 2023 it was (0.75), (0.71), (0.71), (0.71), (0.86), (0.87) respectively.

3-3 Quality of Measurement for Profit Accounting in a Bank Sample Studies conducted between 2018 and 2023:

In order to gauge quality, profits accounting In a study sample of banks The following stages demonstrate how the modified Jones, 1995 model will be used to express the value of optional dues for the period (2018–2023):

First, figuring out the dues College: According to the following model, total receivables are calculated by subtracting operating income based on entitlement from income based on cash for each of the research sample banks. This is because Dues College does not receive all of its revenue in cash. $TAC_{ijt} / A_{ijt-1} = NI_{it} - CFO_{it}$

Second, it is not optional to calculate dues. That's the portion of dues that is not under her control or volition, and it can be computed using the form below: $a_1 (1/A_{ijt-1}) + a_2 [(\Delta REV_{ijt} - \Delta REC_{ijt})/A_{ijt-1}] + a_3 (PPE_{ijt}/A_{ijt-1}) = NDAC_{ijt} / A_{ijt-1}$

Third: Figuring out optional fees Optional For banks sample Search The following can be used to calculate optional dues, which are the difference between the total and non-optional dues of the research sample banks for the period (2018–2023): $A_{it-1} - NDAC_{ijt} - TAC_{ijt} - A_{ijt-1} = DAC_{it} / A_{it-1}$ The following formula can be used to determine the research sample banks' optional dues for the years 2018–2023:

Table (4): figuring out the research sample banks' optional dues for the years 2018–2023

Banks	Years	TAC_{ijt} / A_{ijt-1} (1)	$NDAC_{it/A_{it-1}}$ (2)	DAC_{it} / A_{it-1} (1) – (2)
Asia Bank Iraq	2018	-0.06442	0.02186	-0.08628
	2019	-0.07537	0.05726	-0.13263
	2020	0.0626	0.00570	0.05690
	2021	-0.03263	0.00674	-0.03937
	2022	0.25359	0.00733	0.24626
	2023	-0.0116	0.02784	-0.03944
Credit Bank of Iraq	2018	-0.04028	-0.00651	-0.03377
	2019	-0.06351	0.03203	-0.09554
	2020	-0.01307	-0.02234	0.00927
	2021	0.07553	-0.00244	0.07797
	2022	0.11317	0.08005	0.03312
	2023	-0.21053	-0.08486	-0.12567
	2018	-0.31572	0.04394	-0.35966



Commercial Territory Bank	2019	-0.00663	0.20724	-0.21387
	2020	0.20642	0.01754	0.18888
	2021	-0.18895	0.20139	-0.39034
	2022	0.00026	-0.02950	0.02976
	2023	-0.00554	-0.08486	0.07932

As you can see from the previous table, Optional Bank of Asia Iraq's dues minimum value in 2019 was -0.13263, whereas her value was higher. By the sum of (0.24626) in 2022, and that minimum amount for obligations Credit Option Additionally, in 2021, the minimal amount for optional dues to the regional bank Commercial was -0.39034, but she had a higher amount. This table also shows that the dues values fluctuate over the year 2020, with an amount of 0.18888. optional, and the variation in both the total and partial dues was the cause of this. Research on non-optional banks during the study years. The research sample banks will be categorized as either having good profit quality or having poor profit quality based on their profit management practices after the optional dues for the 2018–2023 period have been determined. It can be measured if the bank engages in profit management since it shows a lack of high-quality profits and vice versa. level of quality in accounting earnings For a sample of banks Look for the 2018–2023 timeframe, as indicated in the table below:

Table (5): Assessing the research sample banks' accounting profit quality level for the years 2018–2023

Bank	Years	Absolute value of optional receivables	medium Absolute value of optional receivables	The difference between the absolute value of the optional receivables and their average	Quality of earnings (+ found/- none)
Asia Bank Iraq	2018	-0.08628	0.000907	-0.087190	None
	2019	-0.13263	0.000907	-0.133540	None
	2020	0.05690	0.000907	0.055993	Found
	2021	-0.03937	0.000907	-0.040280	None
	2022	0.24626	0.000907	0.245353	Found
	2023	-0.03944	0.000907	-0.040350	None
Credit Bank of Iraq	2018	-0.03377	-0.022437	-0.011330	None
	2019	-0.09554	-0.022437	-0.073100	None
	2020	0.00927	-0.022437	0.031707	Found
	2021	0.07797	-0.022437	0.100407	Found
	2022	0.03312	-0.022437	0.055557	Found
	2023	-0.12567	-0.022437	-0.103230	None
Commercial Territory Bank	2018	-0.35966	-0.110985	-0.248680	None
	2019	-0.21387	-0.110985	-0.102890	None
	2020	0.18888	-0.110985	0.299865	Found
	2021	-0.39034	-0.110985	-0.279360	None
	2022	0.02976	-0.110985	0.140745	Found
	2023	0.07932	-0.110985	0.190305	Found

Both the divorced value and the optional dues are displayed in the above table. Additionally, the average value divorced To do this, the quality of each bank's profits was assessed using the dues owed to the banks in the research sample. While the bank had no earnings quality in 2018, 2019, 2021, and 2023, it is noteworthy that Asia Iraq had strong earnings quality in 2020 and 2022. In 2020, 2021, and 2022, Credit Iraqi Bank had strong earnings quality, but this bank had none. Commercial Bank did not have good profits quality in 2018, 2019, or 2021, but it did have strong earnings quality in 2020, 2022, and 2023.

3-4 Measuring the correlation and impact relationships between research variables and testing hypotheses:

maybe clarification Relationships Association By extracting Values Factors Pearson correlation between Disclosure variables Electronic about Performance economic, social and environmental according to Standards initiative Reporting Global (GRI) and variable quality Profits Accounting, in order to determine the nature of the relationship The relationship



between these variables and determining whether it is a direct or inverse relationship, as shown in the table The following :

Table (6): Relationships Association between Variables

Details		Electronic disclosure of economic performance according to the GRI	Electronic disclosure of social performance according to (GRI)	Electronic disclosure of environmental performance according to(GRI)	Quality of accounting earnings
Electronic disclosure of economic performance according to the GRI	Pearson-Correlation	1	.924	.952	.962
	Sig(2-tailed)		.000	.000	.000
	N	30	30	30	30
Electronic disclosure of social performance according to the GRI	Pearson-Correlation	.924	1	.933	.975
	Sig(2-tailed)	.000		.000	.000
	N	30	30	30	30
Electronic disclosure of environmental performance according to (GRI)	Pearson-Correlation	.952	.933	1	.948
	Sig(2-tailed)	.000	.000	.000	.000
	N	30	30	30	30
Quality of accounting earnings	Pearson Correlation	.962	.975	.948	1
	Sig. (2-tailed)	.000	.000	.000	
	N	30	30	30	30

As can be seen from the above table, there is a strong direct relationship between the two variables, indicating that increasing electronic disclosure of economic axis information can help improve the quality of accounting earnings. The correlation coefficient between the disclosure variable Electronic about Performance Economic according to Standards (GRI) and the accounting earnings quality variable was .962. A strong direct relationship between the two variables, namely the expansion of electronic disclosure, is indicated by the correlation coefficient of .975 between the disclosure variable Electronic about Performance Social according to Standards (GRI) and the variable of accounting earnings quality. The quality of accounting earnings can be improved with the aid of environmental axis data. However, the correlation coefficient between the accounting earnings quality variable and the disclosure variable Electronic about Performance Environmental according to Standards (GRI) was (.948), indicating a strong direct relationship between the two variables, i.e., the expansion of electronic disclosure. By using this information, accounting earnings can be of higher quality. One way to assess research ideas is to estimate the value of the drop of female teachers. Additionally, its morale and worth The following list of study variables includes:

First: Examining the initial hypothesis: According to the first hypothesis, The estimate can be explained by the drop in female teachers, and there is no statistically significant relationship between the Electronic Disclosure of Performance Economic according to the Standards Initiative Reporting Global GRI and Quality Profits Accounting. as well as its morale and worth The following table shows the relationship between Quality Profits Accounting and Electronic Disclosure of Performance Economic according to GRI:

Table(7): Evaluation of the regression parameter's and t's values, as well as the ethics of disclosure Electronic about the Standards Initiative's Performance Economic Reporting Quality Profits Accounting and Global GRI

Data	Coefficients	Standardized	t	Sig.
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		B	Std. Error	Beta		
	(Constant)	1.653	.366		12,498	.000
1	Disclosure Electronic on Performance The economist according to GRI	.792	.041	.626	19,891	.000

Through testing the regression parameter's value of 0.792 and the t-test's value of 19.891 indicate significance at the 5% and 1% levels, indicating that we reject the hypothesis of nothingness and accept the alternative hypothesis of anything that Relationships have an impact on self-indication, morality, and disclosure. Performance of Electronics According to the Reporting Global (GRI) Quality Profits accounting standards program, the economist believes that disclosure Performance of Electronics The economist As a result, accounting profits will improve in quality.

Second: Examining the second theory: According to the second hypothesis, According to the Standards initiative Reporting Global GRI and Quality Profits Accounting, there is no statistically significant relationship between electronic disclosure of Performance Social and the estimate of the fall in female teachers. as well as its morale and worth The following table shows the relationship between Quality Profits Accounting and Electronic Disclosure of Performance Social in accordance with the Standards initiative Reporting Global GRI:

Table No. (8): Evaluation of the regression parameter's and t's values, as well as the ethics of disclosure Electronic about the Standards Initiative's Performance Social Reporting Quality Profits Accounting and GRI

Data	Coefficients		Standardized Beta	t	Sig.
	B	Std. Error			
(Constant)	1.806	.451		10,129	.000
2 Disclosure Electronic on Performance Social according to GRI	.801	.039	.772	18,255	.000

I have demonstrated outcomes. The private program statistician shown in the above table Through testing The regression parameter's value of 0.801% and the t-test's value of 18.255 indicate significance at the 5% and 1% levels, respectively. We're We reject the Nothingness hypothesis. We accept any alternative hypothesis that it Relationships have an impact. Self-declaration The morality of Electronic on Performance Social disclosure in accordance with the Reporting Global (GRI) Quality Profits accounting Standards initiative As a result, accounting profits will improve in quality.

Third : Examining the third theory: The following is stated in the third hypothesis: According to the Standards initiative Reporting Global GRI and Quality Profits Accounting, there is no statistically significant relationship between electronic disclosure of performance environmental information and the estimate of the drop in female teachers. as well as its morale and worth The following table shows the relationship between Quality Profits Accounting and Electronic Disclosure of Performance Environmental in accordance with the Standards initiative Reporting Global GRI:

Table(9): Evaluation of the regression parameter's and t's values, as well as the ethics of disclosure Electronic about Environmental Performance in accordance with the Standards Initiative Reporting Quality Profits Accounting and GRI

Model	Coefficients		Standardized Beta	t	Sig.
	B	Std. Error			
(Constant)	1.633	.328		11,248	.000
3 Disclosure Electronic on Performance Environmental according to GRI	.764	.047	.655	17,674	.000

It has produced outcomes. The private program statistician shown in the above table Through testing The t-test value was 17.674 and the regression parameter's value was 0.764, both of which are significant at the 5% and 1% meaning levels. We're We reject the Nothingness hypothesis. We accept any alternative hypothesis that it Relationships have an impact. Self-declaration According to the (GRI) Quality Profits accounting Standards effort, there is a moral difference between the disclosure of Electronic on Performance Environmental As a result, accounting profits will improve in quality.

CHAPTER FOUR: CONCLUSIONS AND RECOMMENDATIONS

4-1 Conclusions:



1. Disclosure Electronic explain to publish Outputs accounting Electronic on network The Internet, which is what It means an offer Information Finance And other Finance, Don that It is done any to treat or Operations employment On it as he The situation in Electronic accounting.
2. Designed GRI standards for use from before Units Economic For disclosure on Its effects on Economic and environmental and social And it is used As a group interconnected To help prepare Reports Sustainability In relation to both economic, social and environmental performance.
3. Quality expresses Profits Accounting for being accounting profits ongoing on Range Far away And she has ability on prediction In the future And it is Increasing from year to Other or Preservation on level one on least And not to retreat Profits, quality Profits High she profit that Reflects accurately Performance operational present For unity Economic
4. There is correlation between quality profits accounting and the electronic disclosure of sustainability in accordance with (GRI) standards for economic, social, and environmental performance. It may contribute to improving the caliber of accounting profits.
5. There is a statistically significant relationship between quality profits accounting and electronic disclosure of economic, social, and environmental performance as determined by the Reporting Global (GRI) standards initiative. In other words, the more sustainability is disclosed electronically in accordance with the GRI, the better the accounting earnings will be.

4-2 Recommendations:

1. Disclosure Electronic according to standards (GRI) and transparency in Reports Financial and sustainability disclosure for banks research sample Because it is One more Principles that she has trace on Performance Financial Which Aims Investors To glorify him.
2. Information to provide related to sustainability On its sides Economic social and environmental And that from during analysis that Activities And clarification How to manage it, determine its development rates, and determine the extent to which users benefit from it.
3. Sustainability have Singularity and economic units on road intensification Programs Promotional on road Advertisement Visual And the audible And the contract Seminars And the episodes Workshops the job from Okay Promotion on Sustainability reports and the importance of disclosure.
4. Find index unified For disclosure Electronic according to standards (GRI) in Sectors Similar, with taking With an eye Consideration when application Disclosure on Sustainability effect Variables Environmental that Witness Changes Fast And continuing in all Aspects Environmental
5. Commitment By applying Standards Reporting Financial International in Banks sample Search, And work on more level Disclosure and transparency in Reports Finance And make it available For all Owners interests to give shareholders and investors Security For their money, And avoid all Methods that from Her business that Leads to practice administration Profits in Units Economic Different In order to improve the quality of profits as required.

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