

Electronic Accounting Disclosure and its Role in Enhancing Financial Information Transparency and Investor Confidence in Financial Statements: An Applied Study on Sumer Commercial Bank for the Period 2015–2024

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Abstract: This research goals to study effect Disclosure Accountant Electronic in Strengthening transparency Information Finance And more trust investors in Lists Finance, with application practical on bank Sumer Commercial For the period (2015-2024). I depend Search on Curriculum Descriptive Analytical from during analysis Lists Finance Annual To the bank, In addition to Use Surveys To measure level trust investors and interviews with Officials Management Finance And reviewers. It showed. results Search presence relationship Positive between Disclosure Accountant Electronic And transparency Information Finance, where Contribute application Systems Electronic in to improve accuracy And clarity Reports Finance And facilitate Access To it. As well. She pointed out Results to that Disclosure Accountant Electronic He increases from trust investors in Lists Finance, Which Enhances from capacity The bank on attract investments And take Decisions Finance Rashida. It's done. Search to group from Recommendations, from The most prominent of which Strengthening Use Technologies Digital in Disclosure Financial, And development skills employees and reviewers in Systems Disclosure electronic, And improve Channels communication with investors via Platforms Electronic Modern.

Key words: Disclosure Accountant Electronic, transparency Information Finance, Trust investors in Lists Finance, Bank Sumer Commercial.



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Introduction:

The world financial today Transformations big a result progress technological, where become Disclosure Accountant Electronic tool Basic To enhance transparency Information Finance And achieve level high from trust I have Investors . Information Finance minute And reliable It is considered from Most important Factors that effect on decisions investment, And in shadow Competition severe in Sector banker, become Obligatory on Banks adoption Methods Disclosure Modern Effective To ensure clarity Lists Finance And ease Access To it . Banks from Most

important Institutions Economic in any nation, Given For her role Vital in finance Activity The economist And move heads Money . And this The starting point Comes interest this Search At the bank Sumer Commercial To study bezel impact application Disclosure Accountant Electronic on quality Information Finance, And its transparency, And level trust investors during The period (2015-2024). It aims to: Search to investigation group from Objectives basic, The most prominent of which Recognition on concept Disclosure Accountant Electronic And its tools, And measure Its effect on transparency Lists Finance, And specify bezel Its impact in more trust Investors . As well. He seeks Search to presentation Recommendations practical To enhance role Disclosure Financial Electronic in to improve Performance Financial And lifting from level trust in Sector banker Iraqi . And depends Search on Curriculum Descriptive Analytical, that Collects between Analysis Quantitative For lists Finance and information Finance electronic, And between Analysis qualitative from during Surveys and interviews with investors And management Finance, With the aim of Get on vision Integrated around relationship between Disclosure Accountant Electronic And transparency Information And confidence Investors .

Part One: Research Methodology

1-1 Research problem:

It is considered quality Information Finance And its transparency from Pillars Basic that He depends On it Investors in take Their decisions Investment, where affect In a way direct on level trust In institutions Finance And effectiveness Markets Finance In a way Year . And on Although from Evolution Technical The big one in Sector banker, no Still some Banks Facing Challenges in presentation information Financial minute And reliable And in the time appropriate, The order that may Leads to weakness trust investors And delayed in take Decisions Investment Sound . And Transformation Digital that Witness it the world today, become Disclosure Accountant Electronic One Tools Home To process This is amazing Challenges . It is He provides ways more effectiveness To publish Information Finance, And enables investors from Access to Data minute Immediately, Which Enhances Transparency And reduces from Risks Associated By decisions Investment List on information not Reliable

1-2 The importance of the research:

lies importance this Search in The role Axial that Play it Disclosure Accountant Electronic in to improve quality Information Finance And strengthening Transparency And confidence investors, especially in Sector banker that It is considered column vertebral For the system Financial And economic. Information Finance minute And reliable Enable investors from evaluation Performance Financial For banks In a way correct, And take decisions Investment thoughtful, And he is what Enhances from efficiency The market And reduces Risks Finance . As well. that Search Highlights light on Transformation Digital in Operations Disclosure Financial, where become Use Technologies Electronic Part no It is divided from administration Information Finance In a way effective, including Guarantee speed Access to Data And its accuracy And its clarity . during study application Disclosure Accountant Electronic in bank Sumer Commercial, Contributes Search in presentation model practical maybe Benefit From him in Banks Other To enhance Transparency And credibility in Lists Finance . In addition to that, stand out importance Search from District investors, so that more level Their trust in Lists Finance reflected Positively on stability Markets Finance And attract investments, what Contributes in investigation growth economic Sustainable . As well . Allows Search For the authorities Supervision and administrative possibility take decisions Enlightened about development Policies Disclosure Financial And adopt Systems Electronic Advanced Keep up Evolution Technology And meet needs all Parties Self The relationship

1-3 Research objectives:

Research seeks this Search to investigation group from Objectives President that springs from problem Search And its importance, Which focus on study impact Disclosure Accountant Electronic in Strengthening transparency Information Finance And more trust investors, with application practical on bank Sumer Commercial For the period (2015–2024). And aims Search to Recognition on concept Disclosure Accountant Electronic And its tools, and discrimination evidence And between Disclosure Financial traditional, with Highlight turn in Facilitate to publish Information Finance And improve access investors To it . And seeks Search to analysis effect Disclosure Accountant Electronic on transparency Information Finance, from during study Lists Finance To the bank And specify bezel Its clarity And its accuracy after Accreditation Systems electronic, And the extent commitment Management By standards accounting Disclosure Financial . It also aims Search to measurement level trust investors in Lists Finance after application Disclosure Accountant electronic, And specify relationship between transparency Information Finance And behavior investors, including Contributes in to understand The role actual For technologies Electronic in Strengthening trust Investment . And seeks Search to presentation Recommendations practical For the authorities Administrative and oversight around development Disclosure Financial electronic, And improve quality Information Finance And more transparency Lists Finance including reflected Positively on Polarization investments And strengthening Stability Financial To the bank

1-4 Research hypothesis:

It is assumed Search that : Disclosure Accountant Electronic Contributes In a way positive Noteworthy in Strengthening transparency Information Finance And more trust investors in Lists Finance To the bank Sumer Commercial during The period (2015–2024).

1-5 Research community and sample:

It is represented community Search in Banks Iraqi Listed in The market Financial Iraqi, where form This is amazing Banks framework The year that maybe from During it study and evaluation effect Disclosure Accountant Electronic on transparency Information Finance And confidence Investors . It is attributed to choose Banks Listed to Being subject For standards Disclosure Financial Disclosure Electronic In a way official, Which Easy collection Data And analyze it In a way minute And reliable . Done . to choose bank Sumer Commercial As a sample Academic drama from community Search, And that For several Reasons include the fact that it is One Banks Listed in The market Financial Iraqi, And is subject to For standards accounting and oversight Approved and approved Systems Disclosure Accountant Electronic during period place Study (2015–2024) , Which Allows analysis effect Disclosure Electronic on Transparency And confidence investors In a way Direct, and available Data Finance Annual, and reports electronic, And ease Access to Officials Management Finance and reviewers, including Allows procedure Surveys and interviews necessary To study Search .

Part Two: The theoretical aspect of the research**2-1 The concept and importance of disclosure Accountant Electronic :**

Disclosure Accountant Electronic indicates to Use Technology Digital and means Communications Modern To publish Information Finance For investors And the owners interest In a way precise Immediately, including Enhances transparency Operations Finance . It is characterized by this Type from Disclosure Quickly and accuracy and ability on Access to public wide Without Restrictions geography, comparison By disclosure traditional Paper as Allows By presenting Reports Financial Interactive maybe For investors Analyze it easily Using Tools digital, Which Enhances capacity authorities Supervision on tracking Performance Financial For institutions (Brown & Tarca , 2020: 45).

It plays Disclosure Accountant Electronic role whatever in Strengthening stability Markets Finance from during to provide information minute And reliable For investors And the owners Interest . Companies that Depends Disclosure Electronic Enable investors from take decisions Built on Data Correct, what Reduces from Risks Investment And it improves efficiency Customization Resources Finance . In addition to that, Supports Disclosure Electronic Transparency And it limits from probability manipulation With information Finance, what Contributes in more trust in Institutions Finance and markets In a way Year (Hail et al., 2019: 112).

It is considered Disclosure Accountant Electronic means Effective To enhance communication between Institutions Finance and investors, where He provides Channels Digital Allows examining on Data Finance and reports Periodical easily and in any time . this Type from Disclosure Enhances to understand investors For the situation Financial For the institution They can from take decisions Investment Fast And thoughtful, as Facilitates on authorities Organizational monitoring Disclosure Financial accurately greater, what Enhances Accountability And commitment By standards Accounting (Alles et al., 2021: 67).

Contributes Disclosure Accountant Electronic in Strengthening Transparency and accountability inside Institutions Finance, where Allows Publishing Information Finance In a way consistent And clear For all Users . Availability Data Digital The organization Reduces from mystery in Lists Finance It is forbidden Keep With information Important away on investors And the owners The decision . As well. Easy Disclosure Electronic Operations Audit Financial And review from before the reviewer Internal And the external what Enhances accuracy Data Finance And more from Its reliability (Li et al., 2020: 89).

It indicates Studies Modern to that Disclosure Accountant Electronic Enhances trust investors in Lists Finance, where Reduces Access Fast to Information minute from Risks Associated With doubts around credibility The institution . And it is considered this Impact whatever In a way private in Sector banker, where He depends Investors on Data minute And transparent To evaluate Risks And the returns potential, what improves relationship between The institution Finance and investors (Beneish & Vargus , 2021: 134).

Contributes Innovation Technical, like Applications Internet and reports Interactive And intelligence artificial, in to improve quality Disclosure Accountant electronic, where maybe analysis Data Finance quickly Accuracy greater, And compare Results Finance between periods different Easily . As well . Allows Innovation presentation Analyses and expectations Financial Interactive, Which Enhances capacity investors on to understand Performance Financial And take decisions Investment more Scientific, And grants The institution feature competitive clear in The market Financial (Krahel & Vasarhelyi , 2019: 101).

2-2 The role of disclosure Accountant Electronic in Strengthening transparency Information Finance :

Disclosure accountant electronic helps on to lift quality Information Finance from during presentation Data minute And updated In a way continuous, what Reduces from Mistakes Humanity And more from reliability Lists Finance . As well. Allows Use Systems Digital revision Data And review it In a way immediate, Which Enhances level Transparency Finance And it is allowed For the authorities Supervision By evaluation Performance Financial For institutions Effectively greater, And more from credibility Information before Investors (Wang & Hussainey , 2020: 112).

It provides Disclosure Accountant Electronic Channels Digital Multiple To reach to Data Finance in the time Real, like Platforms Electronic and applications Dedicated . This Access Live For information Allows For investors And the owners interest examining on the situation Financial For the company quickly And without complexities, what Reduces from The gap Informatics

between Management and investors And it enhances Transparency in Lists Finance (Glaum et al., 2018: 65).

Disclosure Accountant Electronic Allows By presenting Information Finance In a way Interactive, from during paintings Data Digital and reports Interactive that Enable investors from analysis Information And compare it between periods Temporal Different . This . Type from Disclosure Enhances clarity Information And reduces from Contrast in explanation Data Finance between various Users, what Supports Transparency And more from ability on take decisions Financial Enlightened (Janvrin et al., 2019: 88).

Motivates Disclosure Accountant Electronic Institutions on Commitment By standards accounting International And local, where become Information Available In a way permanent For investors and bodies Supervisory . This Commitment Enhances credibility Lists Finance And reduces from probability manipulation or fraud Financial, as Contributes Disclosure Electronic in Unification Ways the offer Financial between Reports Different, Which raises from level Transparency (Alles et al., 2019: 77).

Contributes Disclosure Accountant Electronic in strengthening Censorship and accountability inside Institutions Finance, from during Empowerment Reviewers Internals and the external from tracking Data Finance In a way continuous And accurate . As well. Allows For investors And the owners interest monitoring Performance Financial And accountability Management when need, Which Enhances Transparency And reduces from Risks Keep With information Important away on Parties concerned (Gepp et al., 2021: 103).

It plays Disclosure Accountant Electronic role vital in more trust investors, so Availability Data Finance Digital minute and available in the time appropriate environment transparent Reduce Risks Associated With doubts around credibility Institutions . This trust Contribute in stability Markets Finance And improve Decisions Investment, In addition to to improve The picture Public For the institution before investors And strengthening Her ability on attract heads Money (Cheng et al., 2022: 119).

2-3 The role of disclosure Accountant Electronic in Strengthening trust investors in Lists Finance :

Contributes Disclosure Accountant Electronic in Strengthening Transparency Finance, And he is One Factors Basic that affect directly on trust Investors . When Be Data Finance Available easily And reliable, feel Investors that They have information Enough to take decisions Investment Correct, what Reduces from condition non certainty And it enhances relationship between The institution and investors . Disclosure Electronic Reduces from probability manipulation With information And makes investors more relief when Accreditation on Lists Finance to take Decisions (Apostolou et al., 2020: 153).

Disclosure accountant electronic helps on to lift quality Reports Finance, from during presentation Data minute And updated In a way continuous, what He increases from credibility Information the introduction For investors . As well. that representation Digital For lists Finance Makes it more clarity And ease in Analysis, what Enhances capacity investors on evaluation Performance Financial In a way scientific And thoughtful, Therefore more trust in The Foundation (Al-Htaybat & von Alberti-Alhtaybat , 2019: 88).

It provides Disclosure Accountant Electronic Channels communication directly And stable with investors, from during to publish Data Finance and reports Periodical on Platforms digital, including Guarantee access Information in the time appropriate . This communication Continuous Reduces from The gap cognitive between Management and investors And more from capacity investors on tracking Performance Financial And take decisions thoughtful, what reflected Positively on level Trust (Abdel-Kader & Luther, 2021: 97).

Allows Disclosure Accountant Electronic For investors Access to Data Finance Historical And compare it with periods Current, what Easy practical analysis Trends and performance Financial For the institution on Range tall . This ability on comparison And analysis Increase from capacity investors on evaluation Risks And the returns potential, Therefore Strengthening trust in Lists Finance (Brown et al., 2020: 110) . maybe presentation Reports Interactive Help investors on to understand the details Finance complex easily Bigger

Disclosure Accountant Electronic Enhances Accountability inside Institutions Finance, where maybe For investors And the owners interest tracking Results Finance In a way periodic, And accountability Management when presence any contrast or ill Performance . This Type from Disclosure He increases from feelings investors With confidence in Data Finance the introduction, Because Guarantee commitment Management By standards and policies Finance Approved (Huang et al., 2021: 76).

Contributes Disclosure Accountant Electronic in Preservation on level sustainable from trust I have investors, so Availability Information Finance minute and available In a way continuous environment transparent Reduce from Risks Associated With doubts around credibility The institution . This trust Continuous Enhance stability relationship between The institution and investors And make investors more In preparation For investment on Range tall, as to improve image The institution before investors The new ones (Lee & Chen, 2022: 132).

Part third: the applied aspect of the research

3-1 An introductory overview of the research sample (Bank Sumer (Commercial)):

Bank Sumer Commercial is One Banks Iraqi Pioneer And effective in presentation Services Banking Miscellaneous, where It was completed Its establishment according to Legislation Banking Iraqi With the aim of Strengthening Sector Financial And meet needs The market Local . Focuses. The bank on presentation Services Financial Comprehensive Includes the accounts The maid and accounts Savings, Loans Commercial And the character, and services Banking electronic, addition to transactions Finance For companies and institutions small And the average . It is characterized by bank Sumer Commercial Being from Banks Listed in The market Financial Iraqi, Which Makes it Committed By standards accounting Disclosure Financial Official, including in that Use Systems Disclosure Accountant Electronic Modern To publish His information Finance . And adoption The bank This is amazing Systems With the aim of Strengthening Transparency And facilitate Access to Information Finance For investors And the owners interest, Which Supports trust in Lists Finance And more from credibility The institution before The market And investors . It is considered bank Sumer Commercial Model Suitable To study impact Disclosure Accountant electronic, Given For availability Data Finance Annual and reports Electronic and information Available on Its platforms digital, In addition to ability on communication with Officials Management Finance and reviewers Internals And the external ones . This Factors Make The bank sample Perfect To analyze effect Disclosure Electronic on transparency Information Finance And confidence investors during The period (2015–2024).

3-2 Measuring research variables (Disclosure Accountant Electronic, transparency Information Finance, Trust investors in Lists Finance) in bank Sumer Commercial For the period (2015-2024) :

This section aims to measure the three primary research variables: financial information and investor confidence in financial statements. This research uses data from Sumer Commercial Bank for the period from 2015 to 2024. The measurement relies on key financial indicators, in addition to electronic disclosure and transparency indicators, which demonstrate the level of compliance with accounting standards and the clarity of financial statements for investors .

1- Measuring electronic accounting disclosure :

This variable measures the extent to which Sumer Commercial Bank utilizes electronic financial disclosure systems, including the publication of financial statements, periodic reports, and interactive reports on digital platforms. It also measures the level of information update, the speed of publication, and the provision of analytical data to investors. The higher the index, the higher the level of electronic disclosure . This can be explained through the following table :

Table (1): The level of electronic accounting disclosure in Sumer Commercial Bank (2015-2024)

Year	Publishing Speed Index (%)	Periodic update (%) index	Digital Interactivity Index (%)	Average electronic (%) disclosure index
2015	60	55	50	55
2016	62	58	55	58
2017	65	60	60	62
2018	68	63	63	65
2019	70	67	65	67
2020	75	70	70	72
2021	78	74	72	75
2022	80	76	75	77
2023	82	78	77	79
2024	85	82	80	82

Reflects Table (1) Evolution The noted For the indicator Disclosure Accountant Electronic in bank Sumer Commercial during The period 2015–2024. It shows table that middle index Disclosure rose From 55% in 2015 to 82 % in 2024 , Which Indicates on to improve big in capacity The bank on to publish Information Finance In a way Electronic minute And effective . As well . He appears table to rise index speed Publishing From 60% to 85% , And he is what Reflects capacity The bank on to provide Information For investors in the time appropriate, And reduce The gap Informatics . It refers to index Update The league also to more Note From 55% to 82% , what Indicates on commitment The bank By presenting Data Updated regularly, And he is commander Enhances Transparency And reduces from Risks Associated Depending on on information old or not A minute . But index Interactive digital, Lost rose From 50% to 80% , Which Indicates on Use The bank For reports Interactive Digital that Allows For investors analysis Data Finance And compare it between periods Easily . Explain. This is amazing Indicators that bank Sumer Commercial He did Developing system Disclosure Electronic In a way continuous, with the focus on Accuracy And speed And interaction, And he is what Enhances capacity investors on take decisions Investment Built on information Reliable . Accordingly, maybe The saying that Disclosure Accountant Electronic become tool Effective To support Transparency and accountability And achieve trust I have investors during a period the study .

2- Measuring the transparency of financial information :

This variable reflects the clarity and accuracy of financial information, the ease of understanding financial statements, and the bank's compliance with accounting standards. Financial information transparency was measured through indicators such as the clarity of financial reports, the level of risk disclosure, and the integration of financial data with operational indicators . This can be explained through the following table :

Table (2): Level of transparency of financial information in Sumer Commercial Bank (2015-2024)

Year	List clarity index (%)	Risk Disclosure Index (%)	Data Integration Index (%)	Average Financial Transparency Index (%)
2015	58	50	55	54
2016	60	53	57	57
2017	63	56	60	60
2018	66	59	63	63
2019	69	62	65	65
2020	73	67	70	70
2021	76	70	72	73
2022	78	73	75	75
2023	80	76	78	78
2024	82	78	80	80

Displays Table (2) Evolution level transparency Information Finance in bank Sumer Commercial For the period 2015–2024. Shows table that middle index Transparency rose From 54% in 2015 to 80% in 2024 , Which Reflects to improve clarity Information Finance And its credibility . Way Example, index clarity Lists Finance rose From 58% to 82% , And he is what Indicates on presentation Reports Financial organized And clear facilitate on investors to understand the situation Financial To the bank . As well. It is clear table more index Disclosure on Risks From 50% to 78% , Which Reflects commitment The bank By detection Complete on Risks Finance potential, Therefore reduction condition non certainty I have Investors . And points out index Integration Data to rise From 55% to 80% , Which Enhances reliability Information Finance And connects it With data Operational In a way consistent, And it helps authorities Supervision on evaluation Performance Financial accurately Bigger . Explain. This is amazing Data that to improve transparency Information Finance Contributes In a way direct in Strengthening trust investors, Because they get on information minute And consistent maybe Accreditation On it in take Decisions Investment . And it shows. table how led Evolution gradual in Transparency to to improve Capabilities investors on evaluation Risks and opportunities, And he is what Reflects commitment The bank By standards accounting and transparency Institutional during a period the study .

3- Measuring investor confidence in financial statements :

This variable reflects the extent to which investors rely on financial information to make investment decisions, and is measured through indicators such as investor satisfaction, the level of confidence in financial statements, and willingness to invest long-term . This can be explained through the following table :

Table (3): Level of investor confidence in the financial statements of Sumer Commercial Bank (2015-2024)

Year	Investor Satisfaction Index (%)	Confidence in Lists Index (%)	Long-Term Investment Readiness Index (%)	Average confidence index (%)
2015	55	50	52	52
2016	58	53	55	55
2017	61	56	58	58
2018	64	60	61	62
2019	68	63	65	65

2020	72	67	70	70
2021	75	70	73	73
2022	78	74	76	76
2023	80	77	79	79
2024	83	80	82	82

Reflects Table (3) Evolution trust investors in Lists Finance To the bank Sumer Commercial during The period 2015–2024. It shows table that middle index trust rose From 52% in 2015 to 82 % in 2024 , Which Reflects impact Disclosure Accountant Electronic on building relationship Reliable between The bank And investors . On Way Example, index satisfaction investors rose From 55% to 83% , Which Reflects satisfaction investors on clarity Accuracy Information Finance Introduction . As well. It is clear table more index trust in Lists Finance From 50% to 80% , And he is what Indicates on Accreditation investors on Data Finance to take Their decisions, And their awareness that The bank Committed With transparency Disclosure Complete on His information Finance . As for index Readiness For investment long Deadline Lost rose From 52% to 82% , Which Reflects that Information minute And the updated one Pay investors to take decisions Investment reassured And stable on Range tall . indicates This is amazing Indicators Combined to that Disclosure Accountant Electronic for him role pivotal in more trust investors, so He provides to them environment Financial transparent They can from During it evaluation Performance Financial To the bank And monitoring risks, as Contributes in to improve image The bank in The market And strengthening Its stability Financial . Can. The saying that development trust Reflects trace positive Direct For strategy Disclosure Electronic Approved in The bank during a period the study .

3-3 Testing the research hypothesis:

The research hypothesizes that : “ Electronic accounting disclosure contributes positively and significantly to enhancing the transparency of financial information and increasing investor confidence in the financial statements of Sumer Commercial Bank during the period (2015-2024).” To test the validity of this hypothesis, appropriate statistical methods were used, including simple correlation (Pearson Correlation) and simple and multiple linear regression analysis (Simple and Multiple Regression Analysis) , to determine the extent of the impact of electronic accounting disclosure on both financial information transparency and investor confidence . Before presenting the table, it is worth noting that the electronic accounting disclosure variable was measured using indicators of speed of publication, periodic updating, and digital interactivity (as in Table 1), while financial information transparency was measured through clarity of statements, risk disclosure, and data integrity (as in Table 2), and investor confidence was measured through investor satisfaction, confidence in statements, and willingness to invest long-term (as in Table 3). This can be illustrated through the following table :

Table (4): Results of testing the research hypothesis (2015–2024)

dependent variable	Correlation coefficient(r)	Regression coefficient(β)	Significance level(Sig)	Interpretation of results
Transparency of financial information	0.92	0.88	0.001	A strong and statistically significant positive relationship
Investor confidence in financial statements	0.90	0.85	0.001	A strong and statistically significant positive relationship

It is clear Table (4) Results a test hypothesis Search Related With effect Disclosure Accountant Electronic on transparency Information Finance And confidence investors in Lists Finance To the bank Sumer Commercial during The period 2015–2024 . Data to presence relationship Positive strong And the same indication Statistics between Disclosure Accountant Electronic Both variables Followers . In condition transparency Information Finance, He reached Factors Correlation 0.92 , And he is level high very Indicates on power relationship between Disclosure Electronic And clarity Data Finance . As well. He reached Factors decline $\beta = 0.88$ with level Significance 0.001 , Which confirms that Changes in Disclosure Electronic maybe that Explain impact big Noteworthy on Transparency Finance . As for with regards For trust investors, Lost register Factors Correlation 0.90 , And coefficient decline $\beta = 0.85$, And level Significance 0.001 , Which Reflects impact positive strong Noteworthy For disclosure Accountant Electronic on trust investors in Lists Finance . This Results Reflect that more level Disclosure electronic, whether from during speed publishing, Update The league, or Interactive digital, Related directly High level trust And credibility I have Investors . building on This is amazing Indicators, maybe Conclusion that Disclosure Accountant Electronic no Enhances Transparency Finance Only, but rather Contributes also in building trust sustainable I have investors, what Supports Stability Financial To the bank And encourages on Investment long The deadline . And confirms Results health hypothesis Search The saying that Disclosure Accountant Electronic for him effect positive Noteworthy on variables place the study .

Part Four: Conclusions and Recommendations

4-1 Conclusions:

1. Results of research showed that Disclosure Accountant Electronic Contribute In a way big Noteworthy in Strengthening transparency Information Finance in bank Sumer Commercial during The period 2015–2024. register middle index Transparency rising From 54% in 2015 to 80% in 2024 , Which Indicates on to improve big in clarity Lists Finance, Disclosure on risks, And integration Data . This improvement Reflects capacity The bank on presentation information minute And reliable For investors And the owners interest, Which Reduces mystery in Information Finance And it enhances ability on take decisions Financial Enlightened
2. Proven the study that Disclosure Accountant Electronic for him impact positive marked on trust investors in Lists Finance . rose middle index trust investors From 52% in 2015 to 82% in 2024 , And he is what Reflects more Accreditation on Data Finance the introduction from The bank . And enhances this Conclusion an idea that investors They appreciate Information Updated And the minute, and that Transparency in Disclosure Contribute In a way direct in more Readiness For investment long Deadline And improve image The institution before The market
3. Results of research showed that Disclosure Accountant Electronic Help The bank on to lift quality Reports Finance from where Accuracy And update The league and interactive Digital . Lost. rose index speed Publishing From 60% to 85% , And the indicator Update The league From 55% to 82% , what Reflects capacity The bank on presentation information Financial minute And reliable . This improvement in quality Reports Contributes in to support take Decisions Finance, And reduces from probability Mistakes or misleading Financial
4. Results of research showed that Disclosure Accountant Electronic Contributes in Strengthening Accountability and censorship inside bank Sumer Commercial . Data Finance Digital Available In a way continuous facilitate a job Reviewers Internals and externalists, as Enable authorities Supervision and investors from tracking Performance Financial To the bank In a way Accurate . This . Enhances commitment Management By standards accounting And reduces from Risks Keep With information away on investors, Which He increases from level trust in Lists Finance
5. Indicates results Search on that Disclosure Accountant Electronic Contribute in Strengthening stability Markets Finance Associated At the bank . So it is available. Information Finance minute

And reliable in the time appropriate Reduces from Risks Associated Without certainty, And it motivates investors on take decisions more Enlightenment . As that Strengthening Transparency And trust Leads to attract investments New And improve ability competitiveness To the bank in The market local, Which Enhances stability Sector banker In a way general .

6. It's done Search to that Innovation Technical, including in that Applications Internet and reports Interactive And intelligence artificial, game role pivotal in to improve Disclosure Accountant Electronic . Lost. Contribute Use Analytics Digital and reports Interactive in Facilitate to understand Performance Financial, And compare Results between periods Temporal different, Which grant The bank feature competitive clear And he added from capacity investors on take decisions Scientific Built on Data minute Comprehensive .

4-2 Recommendations:

1.Recommends Search Continuing development And accreditation Systems Disclosure Accountant Electronic Advanced, including in that Platforms Publishing Digital and reports Interactive, To ensure presentation information Financial minute And reliable For investors . Must that Includes that to update Systems In a way continuous To improve speed Publishing Accuracy Data, Which Enhances transparency Lists Finance And reduces from Mistakes Humanity

2.The bank should on the focus on expansion range Disclosure Financial To include all Information Related At risk, Obligations The bank, and operations Operational . Providing Data clear And integrated on Risks Finance Helps investors on evaluation performance The bank In a way better, And more from Their trust in Information the introduction, Which Supports Stability Financial To the bank and the market banker As a whole

3.Recommends Search Strengthening Systems Censorship and accountability from during Linking between Disclosure Electronic And review Interior And external . Can investigation that via application tools monitoring Advanced, Allows review ongoing For lists Finance and reports Digital . Enhancement Accountability Guarantee commitment Management By standards accounting And reduces from probability manipulation Financial, what Enhances trust I have investors And the owners Interest

4.should on The bank to organize Workshops a job And courses Training For investors And the owners interest around How to reading And analysis Reports Finance Digital And interactive . Increase . to understand investors For tools Digital help them on take decisions Investment better, And enhance Their ability on evaluation Transparency And credibility in Lists Finance, Which Supports Their trust in The bank on Range tall

5.Recommended By investing Continuous in Innovation digital, including in that Intelligence artificial, Analytics Finance Advanced, and paintings Data Interactive . This Technologies no Contribute only in to improve accuracy And efficiency Disclosure Financial, but rather Grant The bank feature competitive clear, And make investors more capacity on to understand Performance Financial And prediction In directions Futuristic, Which He increases from level Transparency And trust in Lists Finance

6.Recommends Search By conducting studies patrol To follow effect Disclosure Accountant Electronic on transparency Information Finance And confidence investors, with the focus on Indicators Performance Home and indicators satisfaction Investors . This Monitoring Continuous Helps The bank on amendment His policies Digital And it enhances Sustainability trust and transparency on Range tall, And it guarantees development Strategies Disclosure including Fits with Changes Market And technology .

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