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USING ACCOUNTING SUSTAINABILITY STANDARDS TO IMPROVE TRANSPARENCY REQUIREMENTS IN FINANCIAL REPORTING: AN EMPIRICAL STUDY

Nadhim Khasran Hassooni Samaher Sadeq Ali – Gburi Naeem sabah khilkhal
nadhim.hassooni@atu.edu.iq samaher.ali.idi2@atu.edu.iq naem.sabah.idi1@atu.edu.iq
AL -Furat AL -Awsat Technical University,Technical Institute of Dewaniya

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Corresponding Author : Nadhim Khasran Hassooni Samaher Sadeq Ali – Gburi Naeem sabah khilkhal

Abstract : The current study aimed to reveal the effect of the use of accounting sustainability standards in its dimensions (the environmental dimension, the economic dimension, the social dimension) to improve the requirements of transparency in the financial reports of workers in the Rafidain Bank in the Diwaniyah Governorate, and the study adopted the descriptive approach to the measurement of the availability of its variables, as it was done Distribution of (137) questionnaires, and recovered (130) questionnaires by (12) damaged questionnaire and (118) is valid for analysis, and in order to extract the results that the study aims to reach, the statistical package was used (SPSS&AMOS.V.28) To reach the most accurate results, and therefore the study came out with results, at the forefront of which was the bank's interest in providing good services by assisting the automatic distributor and the automatic window for banknotes employees in performing their tasks, as well as limiting the bank to providing the data and information necessary for the application of the financial information system through the use of means and equipment used in the financial information system characterized by modernity, Accordingly, the study recommended the need for the bank to use systems based on improving the performance of employees through the use of sufficient branches of the bank that allow access to financial services and focus on the efficiency of employees in the bank based on the programs used.

Keywords: Accounting sustainability, Transparency in financial reporting, Environmental dimension, Economic dimension, Social dimension.

INTRODUCTION: Accounting sustainability is an important concept in the modern era, as accounting is viewed as a tool for sustainability. This requires the environmental, social and economic dimensions in addition to the traditional accounting dimensions. On the accounting side, financial reports and basic financial statements provide important information to the parties to the various relationships to make their decisions. However, it has become clear that financial reports alone do not provide a comprehensive picture of the financial reality and the economic performance of the company at the present time.

The sustainability is one of the important matters that has received attention in the last of the environmental, economic, and social aspects of the company's permanence and the use of its available resources in achieving the major goals that were put in the administration to achieve (Al-Jubouri et al., 2019: 300). In light of the changes in the business environment, there has been an agreement that non -financial information should be included in financial reports. This information includes data and information related to environmental, social and economic issues. The transparent content of financial reports is expected to play an important role in directing corporate behavior and decision-making, including economic sectors and users. This non-financial information also aims to enhance transparency and credibility and to provide more information to users to understand the environmental, social, and economic impact of companies and make their decisions accordingly. Accounting sustainability enhances the ability to evaluate and monitor companies' performance in terms of environmental, social and economic, and enhances commitment to the principles of social responsibility and accounting sustainability in the context of business.

The first topic: research methodology

First: the research problem

The accounting information contained in the financial statements needs strong support to measure its transparency at the accounting level, and these supporting standards need mechanisms to be used in making investment decisions that contribute to improving the transparency of the financial statements, as the focus of the problem is on the weak transparency of financial reporting due to the application of the traditional model of financial reporting based on accounting standards only issued by the specialized professional organizations without paying attention to other standards that receive great attention in the business environment, especially sustainability accounting standards, and the reluctance to apply them or the lack of interest in them leads to a decline in the level of transparency of financial reporting, so the problem of the research lies in the weak application of sustainability accounting standards leading to a weakness in the transparency of financial reporting. Based on the above, the problem of the study can be formulated in an important question, which is (What is the role of accounting sustainability and its reflection in transparency in financial reports at Rafidain Bank in Diwaniyah?).

Appropriate answers to the following sub-questions must be developed in order to address the main question:

1. Can accounting sustainability indicators be applied in the Iraqi environment?

2. How important is the application of accounting sustainability indicators at Rafidain Bank? 3. What are the obstacles to the application of accounting sustainability indicators and their impact on healing in financial reports?

Second: Research objectives

The main goal of the study is (measuring the effect of the use of accounting sustainability standards to improve the requirements of transparency in financial reports), while the sub-goals include the following:

1. Identify the level of improving the level of transparency in financial reports by providing detailed and comprehensive information on financial, environmental, social and economic dimensions of the company.

2. Determine the appropriate accounting sustainability criteria to provide more information for users to understand the impact of the company and evaluate its performance economically, environmental and social.

3. Identify mechanisms to provide comprehensive information about the environmental and social dimensions of the company, in a way that contributes to enhancing the company's social responsibility and encouraging it to take sustainable measures and improve its social and environmental performance.

4. Determine the appropriate accounting sustainability standards to enhance the confidence and credibility of users and other parties to the other relationship by providing transparent and verified information about the financial performance and sustainability of the company.

Third: The importance of research

The importance of the study is highlighted in:

1. Using accounting sustainability standards plays a vital role in enhancing transparency in financial reports. By including non-financial information related to environmental, social, and economic dimensions, a more comprehensive and transparent image of financial performance and the environmental and social impact of the company is provided.

2. The use of accounting sustainability criteria contributes to enhancing the ability of users to understand the company's impact on the environment, society and the economy. Therefore they can make sustainable and responsible decisions based on this information.

3. The improved transparency works to enhance confidence and credibility with the parties to the relationship and enhance positive relations between the company and the various concerned authorities.

Fourth: The hypothesis and the development of hypotheses

The hypothesis plan is used to clarify the assumed hypotheses and the expected relationships between the variables. The hypothesis plan also helps researchers to direct their efforts and determine the relationships that will be tested in their studies. As for the assumptions, they are assumed expectations about the relationships between the variables in the study. The hypotheses are developed based on prior knowledge, theoretical evidence, or available initial evidence. The hypotheses must be examined and verified through available data and appropriate research methods, and form (1) shows the hypothesis plan for study, as they are represented in the independent variable (accounting sustainability) by three dimensions: (environmental dimension, economic dimension, and social dimension) and a scale was adopted (Hamed, 2021) to measure the level of the availability of study variables, while the variable in (transparency in financial reports) is a mono -dimension (Mustafa, 2023).

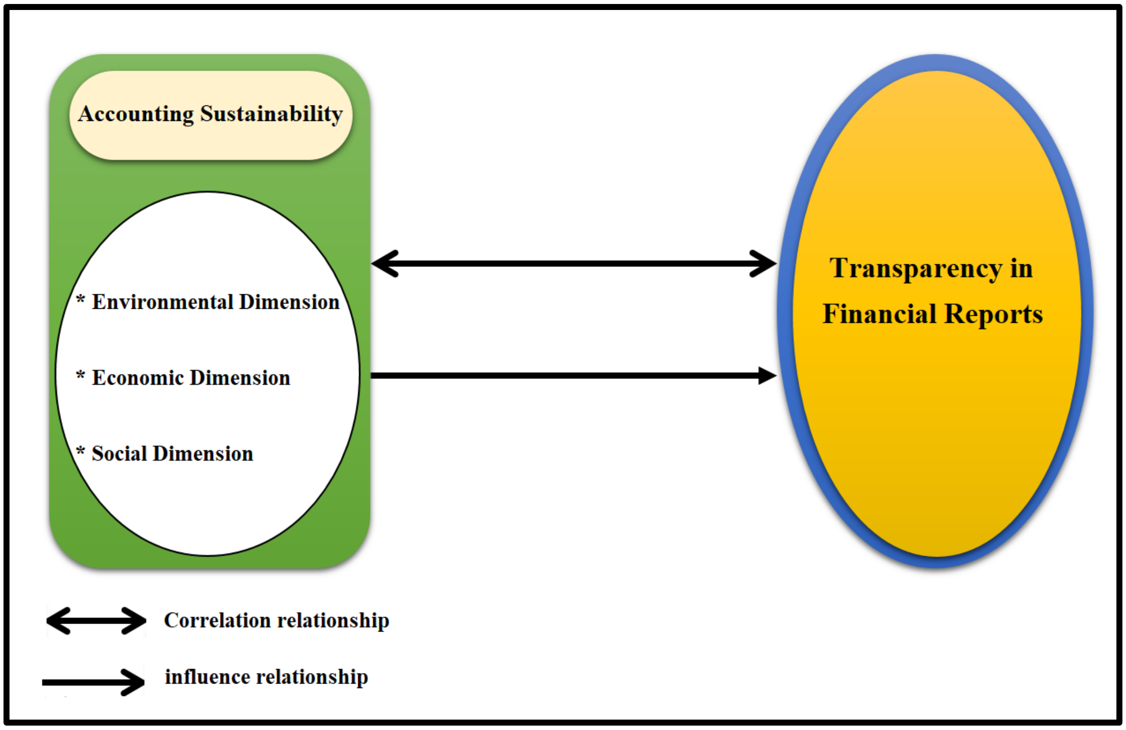

Figure (1) Hypothesis scheme of the study

Source: Researcher Preparation

As a result of the construction of the hypothesis scheme of the study, it is clear that there are two hypotheses:

H1: There is a statistically significant correlation between accounting sustainability and transparency in financial reports, and the following hypotheses branch out from it:

1. 'There is a statistically significant correlation between the environmental dimension and transparency in financial reporting'

2.' There is a statistically significant correlation between the economic dimension and transparency in financial reporting.'

3. There is a statistically significant correlation between the social dimension and transparency in financial reporting'

H2: There is a significant statistical significance of accounting sustainability on transparency in financial reports, and the following hypotheses branch:

1. There is a significant statistical effect of the environmental dimension in transparency in financial reports.

2. There is a significant statistically significant effect on the economic dimension of transparency in financial reports.

3. There is a significant statistically significant effect on the social dimension in transparency in financial reports.

Fifth: Study Sample

The study community is represented by Rafidain Bank in Diwaniyah. The reasons for choosing the sample are that Rafidain Bank is one of the largest government banks in Iraq, and has a significant impact on the financial and banking system in the country. In addition, Rafidain Bank provides a variety of financial services, which allows for a comprehensive study of banking policies and their impact on customers and the economy. Accordingly, the study sample included employees of this bank, as (137) questionnaires were distributed, and (130) questionnaires were retrieved, including (12) damaged questionnaires and (118) valid questionnaires for analysis. This means that the response rate of employees of this bank reached (86.13%). Sixth: Research sample.

The second topic: the theoretical framework of the research

First: Accounting sustainability

1. The concept of accounting sustainability

The idea of sustainability is one of the most important topics at the moment. According to (Yadav&Bandyopadhayay,2014:130), sustainability is a holistic concept that prioritizes long-term environmental concerns over accounting sustainability. From an environmental perspective, sustainability is about empowering the present generation to prepare and safeguard the environment for coming generations. Additionally, according to (Kamaruddin et al.,2016:730), an individual's ability to actively participate in an environmental program may or may

not be impacted by his awareness of environmental issues, depending on a variety of other factors, including social norms, financial resources, and other psychological and social conditions.
Accounting sustainability is currently a necessary requirement for financial reporting, as the company's non-financial performance is measured by the company's ability to maintain standards related to the environment,economy and society (Al-Baqmi& Al-Bashtawi, 2014:461). He sees (Al-Jubouri et al.,2019:305) Sustainability Accounting is an information system aimed at measuring the environmental, social and economic performance of the company and indicating the extent of its contributions to sustainable development, as well as it reflects the environmental and social impacts of the enterprise arising from the production of goods and services.
From the above, accounting sustainability can be defined as a concept that refers to the ability to maintain sustainable accounting practices in the long term.

2. The importance and benefits of accounting sustainability

The importance of sustainable environmental performance is demonstrated by the following: an organization's performance in relation to the society in which it operates and its effects on the environment is a crucial component of measuring its overall performance and its ability to continue operating effectively:

A. It allows organizations to conclude a partnership in the development and implementation of international agreements related to accounting sustainability in its economic, social and environmental dimensions.

P. Develop various indicators related to sustainable performance, in consultation with various stakeholders, and use them in evaluating the performance of the organization, and comparing it with the performance of other organizations (Rathore et al.,2020:498؛ Iqbal et al.,2020:4)

T. encouraging customers to use their purchasing power to safeguard both themselves and the environment (Pezikoğlu,2012:84) (Saritaş,2018:259).

W. fostering greater interest and environmental awareness among businesses and consumers in order to protect the environment (Nittala,2014:139).

C. Achieving a balance between environmental, economic and social goals (Tregidga et al.,2018:307).

From the above, the importance of accounting sustainability can be identified as it helps companies to think strategically and long-term, and motivates them to make sustainable financial and investment decisions that enhance business continuity and growth in the future.

The benefits of implementing and adopting accounting sustainability requirements in companies are represented by (Al-Baqmi& Al-Bashtawi, 2014:461):

A. Accounting sustainability works to achieve a balance between the interests of all parties dealing with the company, whether internal or external, and this in turn creates a kind of fairness and justice and creates satisfaction for members of society .

P. Accounting sustainability helps to achieve the economic efficiency of companies, in harmony and interdependence with the requirements and desires

T. Members of society, especially customers, and this will not be in isolation from the prevailing social influences in society

W. Accounting sustainability through society and its various elements and categories helps in the success of the company and its achievement of profits.

C. Accounting sustainability helps to maximize and improve the profit of companies in the short term and the continuation of these profits to develop at appropriate rates, which allows to improve the company's reputation in the long term, and this, in turn, leads to the consolidation of relations with various parties.

H. Accounting sustainability achieves benefits for workers and employees in companies of various types and job titles through the profits that can be achieved by the company, which achieves them advancement and well-being as one of the main elements that helped to achieve these profits.

X. Accounting sustainability creates an appropriate climate of trust and interdependence between the company and external parties dealing with the company, as it provides them with a sense of security, safety and security and provides them with financial and non-financial information about the performance of corporate management and their future policies.

Dr. Improve the image of companies in front of society and have a good structure that balances responsibility and interacts with government regulations and procedures that require attention to society and the interests of all internal and external parties dealing with the company.

3. Dimensions of accounting sustainability

Accounting sustainability can be measured through three dimensions:

A. Environmental dimension

Environmental performance focuses on investing natural resources in a way that meets the individual's need and reduce unnecessary attrition, as well as effective contribution to encouraging the organization to develop its capabilities to produce environmentally friendly products (Mallea, 2011: 77).
It is therefore to raise the level of environmental awareness among workers. Increasing the number of qualified individuals who receive environmental education is the only way to improve environmental awareness and environmental sensitivity, which helps people live in a safer and healthier environment (CETIN*nisanci, 2010: 1830). It is necessary to insert applications. incorporating environmental education into their work (Simsekli, 2015: 223).

B. Economic dimension

The principle of economic performance enhances the quality of reasonable life by enhancing the productive capacity of organizations and individuals in society. The economic performance involves creating and distributing goods and services that will help raise the standard of living around the world. The global open and competitive markets that encourage innovation, efficiency and wealth are also considered, as economic performance is fundamentally linked to the principles of social justice and environmental safety (Bansal et al., 2005: 198-199).
The economic dimension consists of the assets made by the individual that can enhance the individual's ability to perform an economically useful work, as the economic dimension comes first and foremost in economic institutions, as investors expect a suitable return for the capital of risk. The creditors expect the organization to pay its debts. Consumers also expect safe products and services at reasonable prices and quality (Rothaermel, 2017: 20-21). (Al-khafaji *hamdan, 2013: 181) believes that the economic dimension is estimates on scientific foundations and set it in a set of comprehensive scientific studies for all aspects of the project or editing projects, in order to evaluate alternative opportunities and choose the project The best to achieve goals.

C. Social Dimension

Since social performance is crucial to responding to natural disasters and treating them as best as possible, it stands as one of the key pillars through which organizations can be improved and inspired to care for the environment (Teck et al., 2019: 136). Since competitors and society are more interested in customer behavior, (Činčalová&Prokop, 2019:1) contends that social performance is one way to increase an organization's competitive advantage by identifying customer interest in the environment.
As the organization works through this dimension to achieve economic and social welfare and social justice, as well as equal opportunities to work for all groups of society, decent working conditions, social responsibility, and the conditions of occupational health and safety, social performance focuses on the organization's ability to make its human resources effective parties (Reynaud, 2003: 13).

Second: Transparency in Financial Reporting

1. The concept of transparency in financial reporting

Transparency is essential to reduce misinformation and to ensure management accountability the Cadbury report (1992) shows that the basis of the governance structure is transparency in disclosure and this dimension emphasizes how the company communicates information to stakeholders effectively (Fernando et al.,2019:5), and (Fung,2014:74) believes that the term transparency is a literal translation transferred from the English language (Transparency and transparency in its borrowed sense from physics and Means transparent clear glass material so that the other party can be seen through it and the term transparency is represented in human culture in the sense of openness, communication and accountability. He emphasized (Hollanders,2013:10) that the concept of transparency is one of the most valuable topics of the last two decades, as it should be understandable and comprehensive for users of information and should give a true and fair view.
Transparency of financial reporting is the ability of information to be widely available, reliable, of high quality, and available in a timely manner (Kaawaase et al.,2021:349). As I have known (Barth&Schipper, 2008: 173 ; Wibisono et al.,2023: 190) transparency of financial reporting is defined as the extent to which financial reports are able to disclose the basic information of an enterprise to users of these reports in an easily understandable way, noted (Suharsono et al.,2020:1186) the transparency of financial reporting is defined as the extent to which financial reports are able to provide more relevant, comparable, understandable and convey this information.
Transparency in financial reporting can be defined as providing clear, comprehensive, and correct information about the financial activities and financial results of a company or organization.

2. The importance of transparency in financial reporting

The importance of transparency in financial reporting is highlighted in a set of points::

A. Reducing the negative effects resulting from the problem of information asymmetry between management and investors.

P. Contribute to the restoration of lost confidence in the financial markets.

T. The transparency of financial reporting plays a vital role in terms of the ability to attract funds by comparing the level of transparency of the company's financial reports with the reports of other companies (Caputo et al.,2021:3471).

W. Providing adequate, transparent, and reliable disclosure of the full results of activities and operations, which entails providing a true and fair view of performance and financial position.
C. Reducing the cost of capital and increasing the company's market capitalization, as well as reducing litigation risks and improving the level of liquidity (Hanafi et al.,2023:13).
From the above, the importance of transparency in financial reports is highlighted in enhancing trust and credibility in the company and enhancing confidence among investors and other stakeholders. They also contribute to enhancing financial stability and long-term sustainability. By providing accurate and transparent information, companies can build strong relationships with investors, customers, regulators, and society in general.

3. Benefits of Transparency in Financial Reporting

Transparency of financial reporting has a set of benefits, according to Shambaugh & Shen, 2018:7, which are as follows:
A. Building and directing the behavior of society, individuals, and economic units against corruption in a logical and rational manner.
P. It establishes a vision and approach by activating the role of community and Government components, parties, and associations interested in the public interest in serving the community.
T. Provides timely and reliable information related to the economic unit.
W. Providing different economic information gives a variety of positive results, including reducing the inefficiency caused by asymmetric information.
C. It raises the level of credibility, accountability, and predictability of policymaking by facilitating this task and its public monitoring.
H. Reduce bias and lower future inflation levels.
Therefore, the benefit of transparency of financial reports is shown in providing transparent and accurate information; companies can gain the trust of investors, customers, business partners, and regulators, enhance trust and build strong relationships with investors, customers, and regulators, and contribute to financial stability and sustainability in the long term. It also gives companies a competitive advantage and supports their social and ethical responsibility.

The third topic: the practical side

First: Coding of study variables

In statistical analysis, the process of coding variables is essential for transforming quantitative and qualitative data into easily interpreted and analyzed symbols or numbers. Variable coding contributes to the standardization and organization of data, making the ability to compare and statistically analyze results easier, as shown in Table (1).

Table (1) coding of study variables

Variables	Dimensions	Paragraphs	Icon		source
Accounting sustainability	Environmental dimension	5	SAEN	SUAC	Hamed,2021
	Economic dimension	5	SAEC		
	Social Dimension	5	SASO		
Transparency in financial reporting	One-dimensional	16	TRFR		Hammana&Amiri,2023

Second: Normal distribution test for the study

The results of the table show that the variables and dimensions of the study follow the normal distribution, which means that the results of the study can be generalized to the studied population. The normal distribution is aimed at assessing whether the results reached in the study are viable in the future or not.

Table (2) Z Test Results

Dimensions and variables	Kol-Smi Z		Sig.	
Environmental dimension	0.202	0.145	0.136	0.124
Economic dimension	0.155		0.106	
Social Dimension	0.139		0.133	
Transparency in financial reporting	0.120		0.099	

Third: Stability of the measuring instrument

Table (3) demonstrates the measurement tool's stability with respect to its variables, which are the bank's financial report transparency and accounting sustainability. The sample responses revealed results of (0.942) for financial report transparency and (0.969) for accounting sustainability. This demonstrates the significance, dependability, and consistency of the measuring tool with regard to the sample's responses under study.

Table (3) alpha cronbach coefficients

Variables	Cronbach's Alpha	
Environmental dimension	0.938	0.969
Economic dimension	0.933	
Social Dimension	0.924	
Transparency in financial reporting	0.942	

Third: Descriptive statistics of data

It is clear from Table (4) that the total rate of accounting sustainability variable is (3.62) and a standard deviation of (1.01) and in terms of the relative importance of (72%), and this matter is due to the interest of workers in the Rafidain Bank in the environmental dimension by an account of my account of (3.71) And a normative deviation equal to (1.09) and with a relative interest of (74%), while the social dimension came in the last rank with an average account of (3.53) and a standard deviation (0.99) and relative importance equal to (71%), and this shows that banks are committed to compliance with the standards The specified accounting helps in achieving transparency and reliability in financial reports. This enhances confidence between the banks and the concerned authorities such as shareholders, clients and legislators. Accounting sustainability also helps to provide accurate and reliable data about the performance of financial banks. The fact that sustainable accounting reports contain information about income, expenses, assets, and obligations contributes to understanding financial performance and making correct financial decisions. Transparency also took place in financial reports with great interest by workers in the Rafidain Bank by obtaining an account of my account (3.48), a standard deviation of (0.94) and relative importance (70%). My standard of (1.16) and relative importance equal to (75%), while the fifth paragraph came in the last rank with my account of (2.94) and a standard deviation of (1.24) and relative importance (59%), and this shows that transparency in financial reports is considered a basis for building Confidence between banks and those with different interest, such as shareholders, clients and organizational authorities. The fact that transparent financial reports provide accurate and reliable information about the financial performance and the financial situation of the bank, which gives confidence to the parties concerned and enhances the bank's reputation. On the other hand, transparency in financial reports contributes to building confidence in the banking system in general. When there is high transparency, the public feels confident in the ability of banks to manage their money and achieve financial sustainability.

Table (4) descriptive analysis

NO.	S.D	Mean	%	NO.	S.D	Mean	%
SAEN1	3.82	1.22	76%	**TRFR1**	3.41	1.17	68%
SAEN2	3.89	1.18	78%	**TRFR2**	3.38	1.09	68%
SAEN3	3.63	1.20	73%	**TRFR3**	3.41	1.22	68%
SAEN4	3.63	1.18	73%	**TRFR4**	3.42	1.27	68%
SAEN5	3.58	1.21	72%	**TRFR5**	2.94	1.24	59%
SAEN	**3.71**	**1.09**	**74%**	**TRFR6**	3.59	1.21	72%
SAEC1	3.49	1.23	70%	**TRFR7**	3.66	1.19	73%
SAEC2	3.51	1.13	70%	**TRFR8**	3.42	1.13	68%
SAEC3	3.63	1.12	73%	**TRFR9**	3.59	1.13	72%
SAEC4	3.76	1.20	75%	**TRFR10**	3.38	1.01	68%
SAEC5	3.74	1.15	75%	**TRFR11**	3.47	1.08	69%
SAEC	**3.63**	**1.06**	**73%**	**TRFR12**	3.69	1.25	74%
SASO1	3.43	1.05	69%	**TRFR13**	3.74	1.16	75%
SASO2	3.76	1.18	75%	**TRFR14**	3.64	1.24	73%
SASO3	3.53	1.08	71%	**TRFR15**	3.25	1.31	65%
SASO4	3.53	1.16	71%	**TRFR16**	3.64	1.17	73%
SASO5	3.41	1.07	68%	**TRFR**	**3.48**	**0.94**	**70%**
SASO	**3.53**	**1.01**	**71%**				
SUAC	**3.62**	**1.01**	**72%**				

Fourth: Hypothesis Testing

The first main hypothesis: There is a statistically significant correlation between accounting sustainability and transparency in financial reporting.

With a strength of (0.942), Table (5) demonstrates a strong correlation between accounting sustainability and financial report transparency. The relationship between the environmental and social dimensions of accounting sustainability and transparency in financial reports ranged from (0.899) to (0.910). Therefore, it is possible to accept the first hypothesis' validity along with all of its supporting theories, which emphasizes Rafidain Bank's interest in combining the relationship between accounting sustainability and transparency in financial reports.

Table (5) correlation matrix

	SAEN	SAEC	SASO	SUAC	TRFR
SAEN	1	.898**	.876**	.966**	.899**
SAEC		1	.863**	.960**	.902**
SASO			1	.950**	.910**
SUAC				**1**	**.942****
TRFR					1
Sig. (2-tailed)		0.000	N		118

Second hypothesis: There is a statistically significant effect of accounting sustainability on transparency in financial reporting.

The results of Table (6) show that the more Rafidain Bank employees realize its need for accounting sustainability and the importance of its dimensions in its internal operations, the more it contributes to improving the accuracy and transparency of financial reports, hence the role of accounting sustainability in helping banks improve the environmental, economic and social standing of work, which means that the more interest of the bank's employees in accounting sustainability research by (0.873), the more it leads to improving its capabilities to improve transparency in financial reports by the same amount and reducing the error rate to (0.029) and proving the value of (T) calculated with (30.104), and with a comparative value (F) calculated at (916.003), This means that accounting sustainability has a strong and positive impact on enhancing the level of transparency in Rafidain bank's financial reports. This suggests that adopting sustainable accounting practices and adhering to appropriate accounting standards contributes to providing transparent and reliable information to shareholders, customers and other interested parties. This accounting sustainability reflects the bank's commitment to social and financial responsibility and enhances its reputation and public confidence in its financial performance and its ability to deal with integrity and transparency.

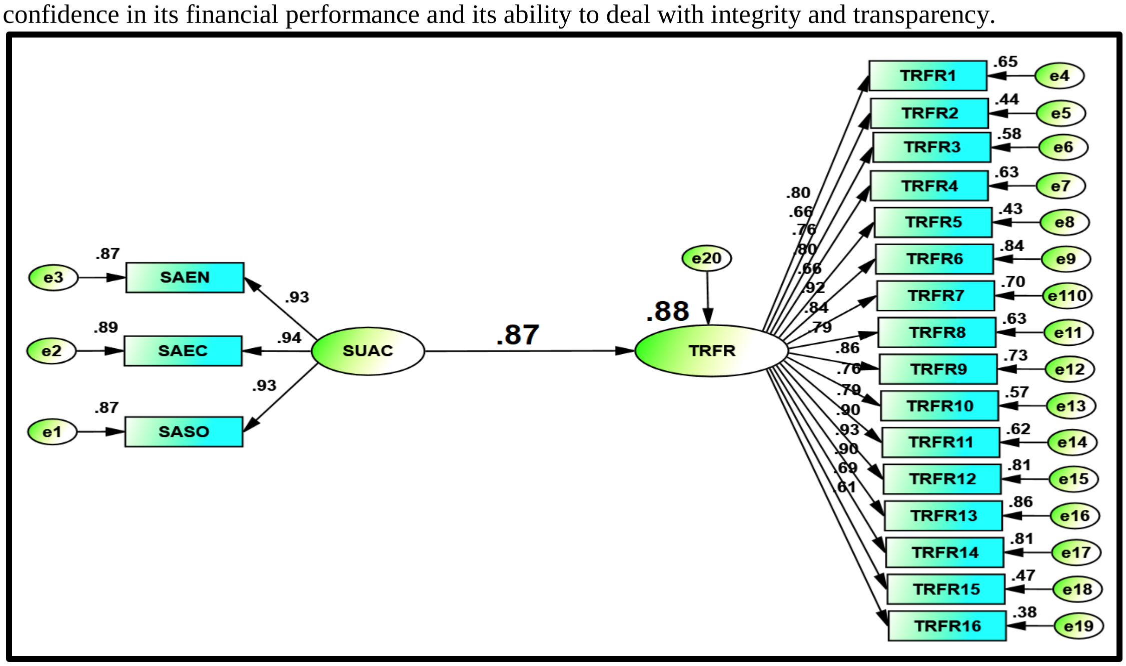

Figure (2) Path analysis

The answers of the study sample members show that accounting sustainability has an impact on the way to explain the observed variation in the transparency of financial reports (0.888). Therefore, Rafidain Bank's financial reports can be considered more transparent with regard to accounting sustainability.

Table (6) Path analysis results

Path			Estimate	S.E.	T	(R^2)	F	P
SUAC	--->	**TRFR**	0,873	0,029	30,104	0,888	916,003	0.001

Fourth Theme: Conclusions and Recommendations

First: Conclusions

1. The results showed that investors can better evaluate the company’s performance and make appropriate investment decisions. Analysts can also use this information to compare a company's performance with that of its competitors in the same industry.

2. The results showed that accounting sustainability helps improve the quality of financial information provided and enhances confidence in the company’s financial statements.
3. The studied sample’s interest in improving strategic decisions by providing detailed information about its business in a way that can help determine and direct investments and resources in a way that enhances the company’s performance and achieves its strategic goals.
4. The studied sample focused on understanding banking performance by enabling investors and analysts to use financial disclosure information to evaluate the company’s performance and make appropriate investment decisions.
5. The studied sample seeks to achieve a balance between flexibility and informational Ness by focusing on providing information specific to the operational sectors as a basis for this comparison.

Second: Recommendations

1. It is necessary for the studied banks to focus on financial disclosure and reporting policies, by ensuring that sensitive and confidential information is properly protected.
2. The studied banks need to focus on providing detailed quantitative and qualitative information about revenues, expenses, profits and losses, assets and liabilities for each operational sector.
3. The studied banks must ensure that information is provided regularly, in a timely manner, in a reliable and coordinated manner.
4. The studied banks must provide detailed financial analyses of the performance of each operational sector, which helps understand the reasons for changes in performance and identify strong and weak points.
5. The studied banks should monitor and evaluate the financial performance and operational processes of each operating segment on a regular basis, and provide appropriate reports and analyzes to senior management.

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