

## The impact of electronic accounting disclosure on the quality of accounting information: An applied study on commercial banks in Sudan

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**Abstract:** The study aimed to identify the impact of electronic accounting disclosure on the quality of accounting information for commercial banks in Sudan . The study relied on the descriptive analytical approach, the inductive approach, and the historical approach. The questionnaire was used as a primary source to obtain the data . The study reached several results, the most important of which are: There is a direct relationship between electronic accounting disclosure and the quality of accounting information, as electronic accounting disclosure contributes an effective role in enhancing and increasing the utility and quality of accounting information, and electronic accounting disclosure contributes to providing accounting information to its users at the appropriate time to take Appropriate decisions. The study recommended a number of recommendations, including: the need to pay attention to the quality of accounting information published electronically to support the confidence and credibility of users of this information. Continuously qualifying and training accountants, auditors and workers in the banking sector in the field of information technology to hone their skills and enhance their knowledge and abilities, and the need to pay attention to the security and safety procedures of websites and the provisions of control over them .

**Keywords:** electronic accounting disclosure, quality of accounting information, transparency, suitability, reliability.

### أثر الإفصاح المحاسبي الإلكتروني على جودة المعلومات المحاسبية للبنوك التجارية في السودان

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المستخلص: هدفت الدراسة إلى التعرف على أثر الإفصاح المحاسبي الإلكتروني على جودة المعلومات المحاسبية للبنوك التجارية في السودان . اعتمدت الدراسة على المنهج الوصفي التحليلي، والمنهج الاستقرائي، والمنهج التاريخي. تم استخدام الاستبيان كمصدر أساسي للحصول على البيانات. وتوصلت الدراسة إلى عدة نتائج أهمها: أن هناك علاقة مباشرة بين الإفصاح المحاسبي الإلكتروني وجودة المعلومات المحاسبية، إذ يساهم الإفصاح المحاسبي الإلكتروني بدور فعال في تعزيز وزيادة فائدة وجودة المعلومات المحاسبية، ويساهم الإفصاح المحاسبي الإلكتروني في توفير المعلومات المحاسبية لمستخدميه في الوقت المناسب لاتخاذ القرارات المناسبة. وأوصت الدراسة بعدد من التوصيات منها: ضرورة الاهتمام بجودة المعلومات المحاسبية المنشورة إلكترونياً لدعم ثقة ومصداقية مستخدمي هذه المعلومات. تأهيل وتدريب المحاسبين والمراجعين والعاملين في القطاع المصرفي بشكل مستمر لصفق مهاراتهم وتعزيز معارفهم وقدراتهم، وضرورة الاهتمام بإجراءات الأمن والسلامة للمواقع الإلكترونية وأحكام الرقابة عليها .

الكلمات المفتاحية: الإفصاح المحاسبي الإلكتروني، جودة المعلومات المحاسبية، الشفافية، الملاءمة، الوثوقية.

**Introduction:**

The great development in the communications and information technology revolution has called for business organizations, including the banking sector, to reconsider all their procedures and financial transactions and develop methods and methods of presentation and disclosure to meet the needs of users of accounting information in light of these developments, and to strive towards improving the quality of accounting information. To ensure continued transparency, relevance, and reliability of accounting information. The ease of obtaining information in a timely manner, its circulation, and its credibility have become fundamental issues sought by local and international business organizations, which has supported the concept of disclosure and transparency as a basic requirement in the economic field. All of these developments imposed on the banking sector the need to shift from traditional (paper) accounting disclosure to electronic accounting disclosure by creating their websites to provide their electronic services , displaying and publishing their accounting information with transparency and high quality to attract the largest number of customers and investors , and to contribute to economic development. Efficiently and effectively , and facing the challenges of globalization . In addition, the banking sector needs quality accounting information to evaluate its performance and rationalize decisions in the areas of granting loans, credit, investment, etc., preserving customers, attracting more prospective investors, and achieving competitive advantage and sustainable development.

The process of disclosing accounting information electronically aims to provide transparent accounting information that contributes to achieving the quality of accounting information, where the quality of accounting information means those characteristics that must characterize accounting information, which are represented by the basic qualitative characteristics of the quality of accounting information, which are: Transparency, suitability, reliability. These characteristics represent basic foundations for guidance when achieving the quality of accounting information and the extent of its similarity between internal users (facility management) and external users (lenders, investors, taxes, etc.) of this information to make rational decisions. The use of the Internet is considered one of the modern technical means in which interest has increased in various accounting fields, the most important of which is the electronic publishing of financial statements and reports . In light of the effort to improve the quality of accounting information published electronically, and the increasing need for greater transparency , reliability and appropriateness in the accounting information disclosed And disseminate it in a timely manner to stakeholders (users) to make various decisions with the required quality and speed . Electronic accounting disclosure has become an important requirement for business organizations, and an attractive factor for many users of accounting information to benefit from it in saving time, effort and cost. This led to a diversity of disclosure methods in terms of the quality of financial and non-financial information and the method of its presentation .

Today, transparency has become an imperative necessity because it provides equal opportunities to obtain accounting information that serves all its users. Especially with the globalization of information, it is a right guaranteed by all legislation and laws, both local and international, in various countries. With all this progress witnessed by the business environment at the present time and the emergence of features of the globalization of financial markets in the global economy, information is no longer limited only to the financial statements, which represent the minimum level of accounting disclosure, but rather it has gone beyond that to reach transparency in accounting disclosure of information, which in turn It stipulates detail in the financial statements and reports issued by companies in a way that provides comprehensive and detailed information that serves all parties at the lowest costs, with the aim of reducing the asymmetry in the information disclosed between all parties, whether external or internal (Samira and Abbas, 2019, p. 11) .

**The problem of the study :**

Led the revolution of information and communications technology and technical developments in various economic activities, especially service activities Including the banking sector, it is necessary to keep pace with these developments in order to provide its financial and banking services with transparency and high quality , and to confront the challenges that it may encounter . Disclosing accounting information in the traditional form no longer meets the needs of users of this information in light of the rapid technological development, which negatively affects achieving transparency, suitability, and reliability of this information and the economic decisions that rely on it. Therefore, the banking sector has taken advantage of this development by using the Internet and creating its own secure websites, through which the electronic accounting disclosure system is applied, which contributes to providing transparent, appropriate, and reliable accounting information to meet the needs of the users of this information in obtaining it in a way that they can obtain. From making various decisions. Accordingly, the problem that will be answered through the study which can be formulated in the following main question :

Q: What is the impact of electronic accounting disclosure ON THE QUALITY OF accounting information on commercial banks in Sudan ?

Through this main question, the following sub-questions can be raised :

Q1: What is the impact of electronic accounting disclosure on the transparency of accounting information on commercial banks in Sudan ?

Q2: What is the impact of electronic accounting disclosure on the appropriateness of accounting information on commercial banks in Sudan ?

Q3 : What is the impact of electronic accounting disclosure on the reliability of accounting information on commercial banks in Sudan ?

#### **The importance of the study :**

- 1- Achieving transparency , which is considered one of the basic characteristics for achieving quality accounting information .
- 2- Providing relevant counting information .
- 3- Providing reliable accounting information .
- 4- Providing equal and fair opportunities for investors in the financial market to obtain information, which helps in the growth and prosperity of the market .

#### **The objectives of the study:**

The main objective : to study and to know the impact of electronic accounting disclosure ON THE QUALITY OF accounting information on commercial banks in Sudan ,

The following sub-objectives stems from the main objective:

- 1- To study the impact on the transparency of accounting information on commercial banks in Sudan .
- 2- To know the impact on the suitability of accounting information on commercial banks in Sudan .
- 3- To disclose the impact on the reliability of accounting information on commercial banks in Sudan .

#### **The hypotheses of the study :**

The main hypothesis: There is a statistically significant relationship between electronic accounting disclosure and the quality of accounting information .

The following sub-hypotheses emerge from this main hypothesis :

- 1- There is a statistically significant relationship between electronic accounting disclosure and the transparency of accounting information.
- 2- There is a statistically significant relationship between electronic accounting disclosure and the suitability of accounting information.
- 3- There is a statistically significant relationship between electronic accounting disclosure and the reliability of accounting information .

#### **The methodology of the study :**

The theoretical aspect: The study adopted the descriptive analytical approach due to its suitability to the type and nature of the study , and its objectives, the inductive approach and the historical approach to review the literature of the study represented by the theoretical aspect (books, magazines, and periodicals), previous studies, and published research) , and websites ..

The practical aspect: The researcher relied on the questionnaire form as a primary source for obtaining the necessary data to conduct the study. It was designed in a way that is consistent with the objectives of the study and the variables of the study hypotheses.

#### **The variables of the study :**

Electronic accounting disclosure is an independent variable , while the quality of accounting information is a dependent variable .

**The limits of the study :**

The study was limited to the impact of electronic accounting disclosure on the basic qualitative characteristics of the quality of accounting information (transparency, relevance, and reliability). Spatial boundaries: Commercial banks in Sudan . Human Limits: the study was limited to accountants, auditors, internal audit managers, financial managers, financial analysts working in these banks , and other groups related to the subject of the study.

Time limits : 2024 AD.

**Previous Studies :**

Many previous studies have addressed the issue of electronic accounting disclosure from several aspects, stemming from the importance of electronic accounting disclosure. Its role in increasing the value, utility, and quality of accounting information, and its contribution to achieving the efficiency and effectiveness of exploiting economic resources. Some of the previous studies will be reviewed as follows :

Study (Al-Farsi and Abdul-Rahman, 2023) The study aimed to know the effect of accounting disclosure on the quality of accounting information in Saudi banks. The study relied on the inductive method and the descriptive analytical method. The study reached a set of results from the point of view of the respondents, the most important of which are: that accounting information published electronically whose authenticity can be verified reduces the risk of financial errors, and that accounting information published electronically facilitates comparison for users and helps in the practical application of accounting procedures. The study recommended a number of recommendations, including: attention to the development and continuous improvement of its websites, and the necessity of working to qualify accountants and auditors in the field of information technology.

Study (Noman, Jamal, 2023) The study aimed to highlight the impact of accounting disclosure on the quality of accounting information according to the Algerian SCF. The descriptive analysis approach was relied upon. One of the most important results reached is that accounting disclosure in accordance with the financial accounting system achieves full disclosure of the financial data, and its application ensures the provision of financial information with high-quality qualitative characteristics that allow the provision of an honest, transparent and reliable picture of the institution's position. It helps users and those dealing with institutions to make sound decisions. The study recommended a number of recommendations, including: developing and reforming the financial accounting system in Algeria to keep pace with international accounting developments, and qualifying and training workers in the field of accounting.

Study (Jaafar, Al-Ankabi , and Al-Shanbi , 2022) The study aimed to clarify the relationship between electronic accounting disclosure and the quality of accounting information and the extent of the impact of electronic disclosure on the suitability and reliability of that information and its comparability and verification. The descriptive approach was adopted, and the study reached several results, the most important of which is that appropriate accounting information published electronically helps in making rational decisions for investors, and that increasing the reliability of accounting information supports the personal judgment of investors in predicting their investment decisions. The most important recommendations were the need to pay attention to the electronic dissemination of accounting information by banks, and the need to pay attention to the scientific qualification of accountants by banks. Study (Israa and Haniyeh, 2020) The study aimed to address the issue of electronic accounting disclosure and its role in improving the quality of accounting information, as it enables them to obtain useful information because it contains a reasonable degree of suitability, reliability, and great speed in delivering information that helps them in making decisions. Al-Rashida, the study reached several results. Electronic accounting disclosure improves the quality of accounting and financial information by providing the qualitative characteristics of accounting information, especially the basic ones (appropriateness and reliability).

Study (Samira and Abbas, 2019) The study aimed to demonstrate the role of transparency in disclosure to achieve the quality of accounting information, as transparency in disclosure ensures the provision of accounting outputs (financial statements, financial reports) with the highest level of quality and reduces cases of asymmetry in accounting information as Which meets the needs of its users and enables them to make their decisions. This study concluded that transparency is not a substitute for accounting disclosure (full disclosure), but rather a means to achieve it through adherence to ethical values and rules of professional conduct and providing the appropriate environment to raise the level of disclosure to achieve the quality of accounting information.

From the above, and through a review of previous studies, this study is distinguished from most of these studies in the application environment, in addition to addressing the basic secondary characteristics of information quality, represented by transparency, suitability, and reliability.

### **The theoretical framework:**

#### **First: The concept, importance and objectives of electronic accounting disclosure:**

Accounting disclosure refers to the appearance, clarity, and meaning of something. It also means clarification, which is the display of what is intended. Accordingly, disclosure is announcing something, publishing it, or reporting on a specific topic, and this reporting may be directed to all users or directed to a specific party (Omar, 2017, 177).

The terminological concept of accounting disclosure: There are several definitions of the term accounting disclosure, including: It is the process of disclosing financial information to external parties. Additionally, it refers to the communication of financial information to shareholders and other stakeholders.

Accounting disclosure is "the display of financial information, whether quantitative or descriptive, in the financial statements or in the margins, notes, or supplementary tables in a timely manner, which makes the financial statements not misleading and appropriate for users of the financial statements from external parties who do not have the authority to view the institution's books and records." (Bou Zeina and Daroussi, 2020, p. 120) He also defined accounting disclosure as "directed information that is communicated to the facility's management for the purpose of providing information that affects the position of the decision maker towards a specific decision related to the facility. Accounting disclosure is important for stakeholders because it provides transparency and allows them to make informed decisions regarding their investments and interests in the company. It ensures that stakeholders have access to reliable and relevant financial information, which helps in assessing the financial health and performance of the organization. This transparency builds trust and confidence among shareholders, creditors, and other external parties, ultimately contributing to the overall stability and growth of the financial markets. It also means that this information is presented in an easy and understandable manner in the statements." Financial statements, reports, clarifications, and attached lists without ambiguity or misleading, in order to help users of these lists determine the truth of the financial position and the results of the establishments' operations ." (Ibrahim Muhammad Al-Moataz, 2015, p. 130). Auditors play a crucial role in ensuring transparency by independently verifying the accuracy and completeness of the financial information disclosed by a company. They assess whether the financial statements adhere to Generally Accepted Accounting Principles (GAAP) or International Financial Reporting Standards (IFRS), ensuring that there are no material misstatements. By providing an unbiased opinion on the financial health and performance of the organization, auditors help build trust among stakeholders and enhance the credibility of the disclosed information.

#### **The concept of electronic accounting disclosure:**

There are many definitions that writers and researchers have contributed to the concept of electronic accounting disclosure. Electronic accounting disclosure has been defined as "the practice of transferring financial and non-financial information via the Internet" (Hussein, A., & Nounou, G., 2021) . Electronic accounting disclosure is also defined as "the publication of financial statements, reports, clarifications, footnotes, reports of external auditors and management, and any other reports important for understanding the contents of financial statements on the international information network. These lists and reports may be annual or quarterly, and it is also known as relying on Modern technologies and communications techniques are far-reaching in all the steps involved in disclosure ( Abu Talib , 2012, p. 157). (Al-Saqqa, Al-Hamdani, Al-Taie, 2010, p. 70) defines electronic accounting disclosure as "one of the methods of accounting disclosure that relies on the possibility of benefiting from it." "One of the means of modern communication technologies is to communicate the results of the work carried out by the economic unit."

From the above, the researcher concludes by defining electronic accounting disclosure as "the presentation and provision of comprehensive financial information (quantitative or descriptive) about the items included in the financial statements and financial reports, clarifications, marginal notes or appendices via the Internet, at the appropriate time to meet the needs of the users of these lists." And financial reports and help them make decisions."

**The importance of electronic accounting disclosures:**

The importance of electronic accounting disclosure is as follows:

- 1- It contributes to reducing the costs of distributing financial information, speeding up its presentation, and shortening time, i.e. reducing cost, effort, and time.
- 2- It contributes to increasing the degree of reliance on financial statements and financial reports by its users to make rational decisions.
- 3- It contributes to providing useful financial information to current and prospective investors to make rational investment decisions, which contributes to attracting more investors at the local and global levels.
- 4- It contributes to keeping pace with information technology and the communications revolution in disclosing accounting information electronically in the financial and business environment, and facing challenges.
- 5- It contributes to providing transparent, appropriate and reliable accounting information to lenders and financial institutions about the financial situation and the results of the economic unit's activity, in order to make credit decisions in a sound and objective manner.

**Objectives of electronic accounting disclosure**

Electronic accounting disclosure aims to :

- 1- Providing financial information that is accurate, appropriate, reliable , and transparent at the lowest cost and fastest time to meet the needs of users of financial statements and reports in making rational decisions .
- 2- Providing financial information to shareholders and stakeholders about the financial situation and the result of the economic unit's business activity in a clear way about the extent of the efficiency and effectiveness of management in planning, control and financial performance of the economic unit in a way that contributes to preserving their rights and achieving a remunerative return on their investments.
- 3- Stimulating the movement of the stock market and helping investors predict expected future profits , which contributes to maintaining the stability of securities prices and reducing fluctuations in their prices .
- 4- Presenting accounting information about the financial statements of the economic unit in a clear manner that reflects its financial position and the results of its activity, by providing the basic qualitative characteristics of accounting information

**Advantages of electronic accounting disclosure**

Electronic accounting disclosure has many advantages, including

1. Electronic accounting disclosure contributes to reducing the cost of presenting, communicating and distributing financial information . .
2. It contributes to facilitating communication between financial statement providers and users.
3. Increasing the quantity and quality of information provided and providing it at the appropriate time and with the required speed.
4. It works to attract more investors at the local, regional and global levels.

**Risks of electronic accounting disclosure**

Despite the many advantages achieved by electronic accounting disclosure, there are threats and risks associated with electronic accounting disclosure and the nature of its management and means, the most important of which are the following:

- 1- The risks of electronic accounting disclosure for the economic unit:
  - A- Information security risks associated with the internal systems of the economic unit and the penetration of these systems and exposing them to the risk of theft.
  - B- The risks of changing the content of the data displayed on the economic unit's website
- 2- The risks of electronic accounting disclosure for users
  - A- Do not verify the identity of the economic unit if it is not known in advance, as the data disclosed on the unit's website may belong to a fictitious unit.

B- Risks related to the privacy and security of information, such as credit card numbers and other personal information.

Since all financial reports and non-financial data are transmitted via the Internet, it is necessary to verify the security and integrity of the Internet, as the goal of all users is to obtain information from a reliable source (a safe network).

### **The concept of transparency**

Transparency means that the company or the responsible party provides information and data related to its activity and places it at the disposal of shareholders, stakeholders and dealers in the market, and provides the opportunity for anyone who wants to view it, and not withholding information except that which would harm the company's interests (Harb, 2011, p. 10).

### **The concept of transparency in disclosure**

By transparency in disclosure, we mean that the accounting outputs through financial reports are characterized by the highest level of quality of information and the completeness of its qualitative characteristics, and that it does not leave any ambiguity or doubt among its users and enables them to make decisions as if they are seeing what is inside the company (Al-Jajawi, and Al-Fath Allah, 2017, p. 36).

From the above, the researcher concludes that transparency in accounting disclosure is considered one of the basic characteristics to achieve the quality of accounting information, which must be present in the financial statements to perform the role assigned to it. Transparency in the disclosure of accounting information plays an important role in reducing information asymmetry among users of accounting information. . Transparency in electronic accounting disclosure means disclosing accounting information electronically in more detail and at a lower cost and leads to the quality of the information disclosed.

### **Second: The quality of accounting information :**

Information is raw data that is processed so that it has a certain significance or meaning from the point of view of its users when making various decisions.

Information has been defined as "data that has been processed and is ready to be used and benefited from, as every set of data that is linked to each other by specific relationships, is arranged in a specific way, and is prepared by a specific person for a specific purpose and at a specific time, and from Information increases the knowledge of the person using it and adds new things to his previous knowledge (Moussa and Muhammad, 2012).

Accounting information is considered a type of appropriate knowledge resulting from operational processes to serve specific purposes represented in the final results or outputs that support decisions and activities that are used by those concerned (Al-Hawamdeh, 2022)

There are many concepts of quality in the field of accounting information from the point of view of writers, researchers, interested parties, and professional organizations, including

What is meant by the quality of accounting information is "the extent of compliance with the rules that are applied in an organized and transparent manner so that they give correct and technical values that express the organization's accounts and their relative importance with regard to financial events" (Zein and Darawsi, 2019).

The quality of accounting information also means those characteristics that must characterize accounting information. It is expressed in the desired benefit from preparing financial reports in evaluating the quality of information that results from the application of alternative accounting methods and methods. (Yasmina and Abdul Karim, 2018, p. 23).

The concepts of information quality also mean those characteristics that must characterize useful accounting information. Also, the level of quality of accounting and economic information does not depend on the intrinsic characteristics of the information only, but extends beyond it to characteristics related to decision makers (information users) (Quwaider, 2012, p. 278).

In the field of accounting, accounting information represents a set of data that was collected and prepared in a way that made it usable for its users. It represents the outputs of the accounting information system and has an impact on making various decisions.

**The qualitative characteristics of the quality accounting information :**

The qualitative characteristics of accounting information mean “a set of characteristics that must characterize accounting information in order for it to be useful in meeting the necessary needs of its users” (Al-Jajawi and Fathallah, 2017, p. 95).

The American Financial Accounting Standards Board (FASB) also indicated that suitability and reliability are the two basic characteristics that make accounting information useful for decision-making. As stated in the list of concepts (FASB) in Statement No. (02), the characteristics that differentiate the best (most useful) information are: convenience and reliability, with some other branches branching off from them. (Kiso and Wygant, 2005).

1The appropriateness property: It is considered one of the basic properties of accounting information, as the parties using accounting information need appropriate information to make appropriate decisions at the right time and to predict the organization’s profits to make decisions to invest in it or buy or sell shares. This property is linked to three basic elements: value. Predictive value, feedback value, and appropriate timing. There are many definitions for this characteristic, the most important of which are

The appropriateness characteristic is defined as that information that is capable of causing a change in the direction of the decision, as it means that there is a logical connection between the information and the decision that is the subject of the study. (Al-Shirazi, 1990) Information is considered appropriate or closely related to the purpose for which it is prepared, if it helps the main external beneficiaries in evaluating the alternatives related to maintaining their current relationships with the institution, or forming new relationships with it, provided that other characteristics that characterize useful information are present. (Al-Sayed, 2009).

In order for information to be useful, it must be appropriate to the decision-making needs of users, and information acquires the characteristic of suitability when it affects the economic decisions of users by helping them evaluate past, current, and future events, or confirm or correct their past evaluations (Abdel Samad, 2017, p. 199). . In order for the information to be appropriate, a set of sub-characteristics must be provided, namely: appropriate timing, confirmatory value (feedback), and predictive ability (Al-Jajawi and Al-Fath Allah, 2017, p. 86).

Based on the above, the researcher concludes that accounting information is characterized by two basic characteristics : 1- Appropriateness. 2- Reliability, in addition to the property of transparency, which is considered one of the basic characteristics for achieving quality accounting information.

- 1- The appropriateness characteristic: It means that the information is useful, relevant, and relevant to the decisions that are taken. Appropriate information is that information that affects the behavior of economic decision makers, and helps them evaluate past, current, and future events. The appropriateness characteristic of financial information is achieved when its sub-characteristics are achieved, which are represented by the following sub-characteristics:
  - A. Appropriate timing: It means linking the suitability of the information to the decision maker with the timing of its delivery to him at the appropriate time to achieve the benefit required from it, so delaying its delivery at the appropriate time makes it lose its influence on decision-making and the benefit required from it..
  - B. Recovery value: It means the extent to which the decision maker can rely on to modify or change his previous expectations..
  - C. Predictive value: This means the value of information as a basis for predicting the cash flows of the economic unit..
- 2- The property of reliability: It is considered one of the basic properties of accounting information, as it increases its usefulness. Information is characterized by this property when it is honest, neutral, and characterized by honesty of expression. It is considered very important in the decision-making process, as many institutions have gone bankrupt due to not displaying real information that reflects their actual financial situation, and as a result of not applying generally accepted accounting principles and lack of disclosure and transparency, accounting information has lost its credibility and quality. These are linked to basic elements: fairness or truthful representation, neutrality, and verifiability.

The reliability characteristic of accounting information represents an urgent necessity for individuals who do not have sufficient time and experience to evaluate the contents of financial reports and choose information that is useful to them, as accounting information is characterized by reliability to the extent that the information published in the financial reports is free of errors and bias in presentation and honest perception. of economic events and processes (Kiso and Wygant , 2005). Confidence in a particular measure depends on the fact that it honestly expresses this thing . Confidence is not a specific measure, but it represents a certain extent that enables it to verify the truthfulness of the accounting expression of transactions and financial events and the soundness of measurement. (Hammad, 2007)

For information to be useful, it must also be reliable. Information becomes reliable when it is free from error and material distortion, and users can trust that it represents the true image it is supposed to represent or is expected to represent to a reasonable extent (Abdel Samad, 2017, p. 200). And so that you can rely on me Information also needs to provide a set of sub-characteristics, which are: neutrality, honest representation, and verifiability ( Al-Jajawi and Al-Fath Allah, 2017, p. 86).

From the above, the researcher concludes that the characteristic of reliability is that the information is useful to its users, free from significant errors, bias and material distortion, and faithfully expresses the financial transactions and other events that it is supposed to represent or is expected to represent to a reasonable extent, and the characteristic is achieved. Reliability in financial information when its sub-characteristics are achieved, which are represented by the following sub-characteristics: A- Neutrality, B- Verifiability (objectivity), C- Honest representation or presentation. Whereas:

- A. Neutrality: It means that accounting information is free from any bias in favor of a certain category of users of financial statements at the expense of another category of users.
- B. Verifiability or objectivity: This means that those responsible for accounting measurement would reach the same results if the same measurement methods were used.
- C. Honest representation or presentation: It means representing the accounting information of the practical reality that reflects the economic events and financial transactions carried out by the economic unit, that is, representing the financial reports with the truth of their content, that is, their essence and not just their form.

Therefore, suitability and reliability are the two basic characteristics that must be present in accounting information in order for it to be of high quality, and the possibility of a conflict occurring between these two basic characteristics due to the application of some accounting methods and policies, where an amount of suitability in the information can be sacrificed in exchange for more confidence in it. Accounting information and vice versa.

### **Third: The impact of accounting disclosure on the quality of accounting information**

The subject of accounting disclosure is considered one of the important topics in accounting thought because it represents one of the two parts of the accounting function. It represents the main and effective function of communicating business results to many parties related to the institution. Its importance has increased, especially after the successive crises that the world has witnessed and the resulting collapses in Large companies, and its importance has also increased due to the increasing desire to obtain information, which has become one of the important issues in the world of finance and business. The effectiveness of accounting disclosure depends on a group of considerations, the most important of which is the qualitative characteristics of accounting information, or what is known as the quality of accounting information. ( Atta and Darawsi , 2021, 342-361).

The commitment of financial institutions to transparency and disclosure is considered an important issue, especially in light of the rapid spread of information technology. Many entities rely heavily in their decisions on the information published in the reports of these institutions, as financial reports are considered the primary means of reporting financial data. Accounting disclosure achieves transparency that leads to the quality of financial information contained in the financial statements, in order to preserve the interests of shareholders. Every institution is obligated to provide necessary, truthful and sufficient information. Conversely, concealing information leads to ambiguity and lack of clarity, which has a negative impact. On the quality of information, because the reform adopted by the accounting system improves the degree of clarity and transparency and provides credibility for the information contained in the financial reports, and thus issuing a financial accounting system that addresses the processes of communicating and presenting information to investors in an understandable and appropriate manner that increases the value and benefit of financial information. Therefore, he focused on increasing the level of disclosure in various forms, whether by presenting additional financial statements or within financial statements on the one hand. On the other hand, unifying the foundations and rules of presentation and disclosure, which affected the accounting information directed to users as a result of improving the content of financial reports, completing their information content, and maximizing its quality. (Yadir et al., 2016, 230).

### **Field Study Practical framework of the study:**

#### **1- The study population, its sample, and the statistical methods used**

First: Population, sample, and study tool

The study population consists of commercial banks in Sudan, due to their importance and pioneering role in economic and social development. As for the study sample, due to its large size, it was selected randomly from the study population, where a questionnaire was distributed to a number of accountants, auditors, and internal audit managers. And the financial managers who work in these banks, and other categories related to the subject of the study .

## 2- Characteristics of the study sample :

To produce accurate and reliable results, the researcher diversified the study sample by including the following:

**Table (1) Frequency Distribution of the Characteristics of the Study Sample Members**

percentage	Repetition	Category	
2.0%	2	Less than 30 years old	Age
28.0%	28	30and less than 35	
38.0%	38	35and less than 40	
32.0%	32	40 and more	
100.0%	100	the total	Qualification
28.0%	28	Bachelor's	
46.0%	46	Master's	
24.0%	24	Ph.D	
2.0%	2	Other	
100.0%	100	the total	Scientific specialization
54.0%	54	accounting	
28.0%	28	business management	
18.0%	18	Economy	
100.0 %	100	the total	
8.0%	8	Sudanese Accounting Fellowship	Professional qualification
2.0%	2	American Accounting Fellowship	
56.0%	56	Other	
34.0%	34	There is no fellowship	
100.0 %	100	the total	
6.0%	6	Member of the Association of Certified Public Accountants	Job title
14.0%	14	Financial Analyst	
42.0%	42	Internal audit manager	
38.0%	38	Financial Manager	
100.0 %	100	the total	
2.0%	2	Less than 5 years	Years of Experience
14.0	14	5 and less than 10 years	
56.0	56	10 and under 15 years old	
28.0	28	15 or more	
100.0 %	100	the total	

Source: Prepared by the researcher from field study data, 20 24 AD

Table No. ( 1 ) , which analyzes the frequency distribution of the characteristics of the study sample, shows the following %38 of the sample members are aged from 35 to less than 40 years, 32% are aged from 40 years and over %28 ,of the sample members are aged from 30 to less than 35 years %2 .of the sample members are less than 30 years old ,so this indicates the maturity of study sample members and therefore their answers are sound and serve the objectives of the study

As for the scientific qualification, the majority of the study sample members are master 's holders by (%24) ,( %46) doctorate holders (%28) ,bachelor's degree , and (2%) other , scientific qualifications, i.e. (70) of holders of higher qualifications (master's and doctorate) and this is a good indicator for obtaining objective answers based on scientific qualification. With regard to specialization, most of the sample members specialize in accountingbin Saba ,( %54) and the percentage (%28) specialization of business administration, and the percentage of (18%) specialization of economics, it can be said that the high percentage of specialists in accounting from the study population and therefore they are more specialized in the field of accounting, This is a good indicator that indicates a good understanding of the questionnaire phrases based on scientific specialization, especially in a topic related to accounting disclosure and the quality of accounting information. With regard to the professional qualification, (56) of holders of other professional qualifications, (34%) of the fellowship does not exist, and (10%) of the Sudanese and American fellowship holders, which is a good indicator for study. As for the job title, the percentage of (42%) is an internal audit manager (%38) ,financial manager (%14) , financial analyst , and (%6) member of the Organization of Certified Public Accountants ,and this indicates that the opinions of the sample members are sound for research purposes in terms of job title and specialization in the job.As for the years of experience, (56%) years of experience ranged between 10 and 15 years orless, and (28%) for those whose years of experience ranged, and (%14) years of experience ranged between 5 and less than 10 years, and (2%) Less than 5 years, and it is noted that the majority of the members of the study sample by (84%) their years of experience ranged between 10 years and 15 years or more, and this is a very good indicator to get objective answers that reflect their experience in practice, and a good understanding of the vocabulary of questionnaire phrases based on experience and practice . This demographic analysis gives a positive indication of the sample's ability to judge positively about the study variables, with years of high experience, accounting specialization and age dominating the study sample members.

### 3- Field study tool:

The researcher relied on a questionnaire form as a basic source to obtain the necessary data from the study sample.It was designed in a way that is consistent with the objectives of the study and the variables of the study hypotheses .

#### 3-1-1 Questionnaire Description :

The questionnaire contained an introductory introduction to the subject of the study, along with a pledge to guarantee the confidentiality of the information provided, and a commitment to use it for scientific research purposes only. The questionnaire consisted of two main sections:

**The first section** :related to the demographic data of the members of the study sample, represented in: age, academic qualification, specialization, professional qualification, job title ,years of experience.

The second section : Related to the variables of the study hypotheses. It included (20) statements that measured the sample members 'point of view about the impact of electronic accounting disclosure on the quality of accounting information. These (20) statements were distributed among the study's three hypotheses as follows: (5) statements for the first hypothesis, (5) statements for the second hypothesis, and (10) Statements for the third hypothesis. The questions in the questionnaire were formulated so that the answer was converted into quantitative values according to a five-point Likert scale , which consists of five levels (strongly agree, agree, neutral, disagree, strongly disagree) and takes a range from 1 to 5, so that each answer gives (5, 4, 3, 2, 1) respectively, the closer the answer. from (5), this indicates high agreement with what was stated in the hypothesis question ( 120 ). questionnaires has been distributed, the recovered questionnaires appropriate for analysis reached to (100) questionnaires, with a recovery. (%83)

#### 3-1-2 Reliability and apparent validity of the tool:

In order to improve the validity and stability of the tool (the questionnaire), a pre-test was conducted by reviewing the questionnaire by accounting specialists who have long experience in the field, and their guidance and comments were taken into consideration.

### 3-1-3 Statistical reliability and validity:

To calculate the validity and statistical reliability of the questionnaire, a survey was taken, and the reliability and validity of the questionnaire were calculated from the survey sample according to the split-half equation. Table No. (2) shows the results of the reliability and statistical validity of the answers of the survey sample members:

Table No. (2)

Self-honesty coefficient	Stability coefficient	Hypotheses
77%	60%	Complete questionnaire statements

Source: Prepared by the researcher from field study data, 20 24 AD

It is clear to the researcher from Table No ( 2 ) .that the percentage of reliability coefficient and self-validity coefficient according to Crenbach's alpha equation for the statements for the entire questionnaire is very high, which gives a good indicator of the strength and validity of the questionnaire and the understanding of its statements by the respondents, and then relying on it to test the study hypotheses.

### 3-1-4 Statistical methods used:

To achieve the objectives of the study and verify its hypotheses, the statistical program (SPSS) was used, and the Excel program was also used. In order to use the results of the following statistical methods :

- Frequencies and percentages of the sample members' answers to the statements.
- Cronbach Alpha to calculate the reliability and statistical validity coefficient.
- The arithmetic mean and standard deviation of the sample members' answers.
- One-Sample Test for the answers of the study sample members Test.

### First: Analyzing data and testing hypotheses:

- 1- Analysis and discussion of the first hypothesis“ :There is a statistically significant relationship between electronic accounting disclosure and the transparency of accounting information”.

Table No. (3) Frequency distribution of the answers of study sample members to the first hypothesis statement

Degree of approval	standard deviation	Arithmetic mean	strongly agree Frequency The ratio	agree Frequency The ratio	neutral Frequency The ratio	disagree Frequency The ratio	Strongly Disagree Frequency The ratio	Statements
Strongly agree	.544	4.50	52	46	2	0	0	Transparency contributes to achieving the quality of accounting information
			52.0%	46.0%	2.0%	0.0%	0.0%	
Strongly agree	.822	4.24	46	34	18	2	0	Transparency in electronic accounting disclosure It will help attract more potential investors .
			46.0%	34.0%	18.0%	2.0%	0.0%	
Strongly agree	.544	4.50	52	46	2	0	0	The need to oblige banks to create secure websites so that all data and information of interest to users are disclosed transparently.
			52.0%	46.0%	2.0%	0.0%	0.0%	
Strongly agree	.479	4.66	66	34	0	0	0	Transparency helps provide accounting information accurately and prevents any distortion or errors
			66.0%	34.0%	0.0%	0.0%	0.0%	
	.505	4.52	52	48	0	0	0	

Degree of approval	standard deviation	Arithmetic mean	strongly agree Frequency The ratio	agree Frequency The ratio	neutral Frequency The ratio	disagree Frequency The ratio	Strongly Disagree Frequency The ratio	Statements
Strongly agree			52.0%	48.0%	0.0%	0.0%	0.0%	Disclosing accounting information transparently enhances confidence among investment decision makers.
Strongly agree	.341	4.48	268	208	22	2	0	Overall hypothesis one
			53.6%	41.6%	4.4%	.4%	0.0%	

Source: Researcher’s numbers from field study data, 20-24 AD

It is clear from Table No. (3) of the results of the first hypothesis that (53.6%) of the sample members strongly agree with the statements of the hypothesis, and (41.6%) agree, and (4.4%) are neutral, while (.4%) of the sample members disagree . As shown in Table No. (3) of the results of the first hypothesis” ,There is a statistically significant relationship between electronic accounting disclosure and the transparency of accounting information”.

We find that it obtained an arithmetic mean of (4.48), meaning strongly agree, according to a five-point Likert scale. That is, the majority of respondents strongly agreed with the statements of the first hypothesis.

2- Analysis and discussion of the the second hypothesis” :There is a statistically significant relationship between electronic accounting disclosure and the appropriateness of accounting information”.

Table No. (4): Frequency distribution of the answers of study sample members to the second hypothesis statement

Degree of approval	standard deviation	Arithmetic mean	strongly agree Frequency The ratio	agree Frequency The ratio	neutral Frequency The ratio	disagree Frequency The ratio	Strongly Disagree Frequency The ratio	Statements
strongly agree	.580	4.52	56	40	4	0	0	Accounting information that can be obtained via the Internet at the right time and with the required speed helps rationalize the decisions of its users
			56.0%	40.0%	4.0%	0.0%	0.0%	
strongly agree	.499	4.58	58	42	0	0	0	Appropriate accounting information is an effective means of making rational decisions
			58.0%	42.0%	0.0%	0.0%	0.0%	
strongly agree	.575	4.42	46	50	4	0	0	Using accounting information with predictive ability leads to reducing risks
			46.0%	50.0%	4.0%	0.0%	0.0%	
agree	.541	4.56	58	40	2	0	0	Accounting information that has a recoverable value characteristic is useful in reducing financial risks
			58.0%	40.0%	2.0%	0.0%	0.0%	
strongly agree	.495	4.60	60	40	0	0	0	Displaying financial reports via the Internet helps increase the value of the information due to the
			60.0%	40.0%	0.0%	0.0%	0.0%	

Degree of approval	standard deviation	Arithmetic mean	strongly agree Frequency The ratio	agree Frequency The ratio	neutral Frequency The ratio	disagree Frequency The ratio	Strongly Disagree Frequency The ratio	Statements
								speed of its delivery to its users in a timely manner.
strongly agree	.344	4.54	278	212	10	0	0	Overall second hypothesis
			55.6%	42.4%	2.0%	0.0%	0.0%	

Source: Researcher's numbers from field study data, 20-24 AD

It is clear from Table No. (4) of the results of the second hypothesis that (55.6%) of the sample members strongly agree with the statements of the second hypothesis, (42.4%) agree with that, and (2%) are neutral.

As is clear from Table No. (4) regarding the results of the second hypothesis, "There is a statistically significant relationship between electronic accounting disclosure and the appropriateness of accounting information." It obtained an arithmetic mean of (4.54), meaning strongly agree, according to a five-point Likert scale. That is, the majority of respondents strongly agreed with the statements of the second hypothesis.

3- Analyzing and discussing the third hypothesis: "There is a statistically significant relationship between electronic accounting disclosure and the reliability of accounting information."

Table No. (5) - Frequency distribution of the answers of study sample members to the third hypothesis statement

Degree of approval	standard deviation	Arithmetic mean	strongly agree Frequency The ratio	agree Frequency The ratio	neutral Frequency The ratio	disagree Frequency The ratio	Strongly Disagree Frequency The ratio	Statements
strongly agree	.602	4.62	68	26	6	0	0	Accounting information published electronically supports reliability and is characterized by an honest presentation of the value of transactions and financial events
			68.0%	26.0%	6.0%	0.0%	0.0%	
strongly agree	.535	4.40	42	56	2	0	0	Verified accounting information reduces the risk of financial errors
			42.0%	56.0%	2.0%	0.0%	0.0%	
strongly agree	.631	4.36	44	48	8	0	0	There is a direct relationship between accounting information, which is characterized by honest presentation and rational decision-making
			44.0%	48.0%	8.0%	0.0%	0.0%	
strongly agree	.678	4.30	42	46	12	0	0	Objective and neutral accounting information contained in the financial statements Reflects the sound financial position of the facility
			42.0%	46.0%	12.0%	0.0%	0.0%	

Degree of approval	standard deviation	Arithmetic mean	strongly agree Frequency The ratio	agree Frequency The ratio	neutral Frequency The ratio	disagree Frequency The ratio	Strongly Disagree Frequency The ratio	Statements
I totally agree	.544	4.48	50	48	2	0	0	electronically published and reliable accounting information contained in the financial statements and reports is comparable
			50.0%	48.0%	2.0%	0.0%	0.0%	
I totally agree	.535	4.60	62	36	2	0	0	Accounting information published electronically is an important and necessary requirement for all its users
			62.0%	36.0%	2.0%	0.0%	0.0%	
strongly agree	.580	4.48	52	44	4	0	0	The information contained in the financial and non-financial statements and reports is presented electronically and impartially in the financial statements and reports
			52.0%	44.0%	4.0%	0.0%	0.0%	
strongly agree	.542	4.46	48	50	2	0	0	Accounting information published electronically helps users make rational decisions
			48.0%	50.0%	2.0%	0.0%	0.0%	
strongly agree	.471	4.68	68	32	0	0	0	Accounting information published electronically reduces uncertainty among users
			68.0%	32.0%	0.0%	0.0%	0.0%	
strongly agree	.525	4.64	66	32	2	0	0	Accounting information published electronically helps Read future forecasts
			66.0%	32.0%	2.0%	0.0%	0.0%	
strongly agree	.225	4.50	542	418	40	0	0	Overall third hypothesis
			54.2%	41.8%	4.0%	0.0%	0.0%	

Source: Researcher's numbers from field study data, 20-24 AD

It is clear from Table No. (5) of the results of the third hypothesis that (54.2%) of the sample strongly agree with the statements of the hypothesis, (41.8%) agree with that, and (4.0%) are neutral about that.

As it is clear from Table No. (5) of the results of the third hypothesis, "There is a statistically significant relationship between electronic accounting disclosure and the reliability of accounting information," it obtained an arithmetic mean of (4.50), meaning strongly agree, according to a five-point Likert scale, which means that the majority of the respondents strongly agreed with the statements of the third hypothesis.

**Secondly, analysis and discussion the results of the hypotheses:**

The first hypothesis: "There is a statistically significant relationship between electronic accounting disclosure and the transparency of accounting information".

**Table No. ( 6 ) – (One- Sample Test) For the answers of the study sample members**

Significance	Moral value	Degrees of freedom	T - Calculated	Statements	M
Statistically significant	.000	49	19.498	Transparency contributes to achieving the quality of accounting information	1
Statistically significant	.000	49	10.665	Transparency in electronic accounting disclosure It will help attract more potential investors.	2
Statistically significant	.000	49	19.498	It is necessary to oblige banks to create secure websites so that all data and information of interest to users are disclosed transparently.	3
Statistically significant	.000	49	24.530	Transparency helps provide accounting information accurately and prevents any distortion or errors.	4
Statistically significant	.000	49	21.297	Disclosing accounting information transparently enhances confidence among investment decision makers.	5

Source: Prepared by the researcher from 2024 field study data

It is clear to the researcher from Table No. (6) that all the probability values (statistical significance) corresponding to the T value calculated to indicate the differences between the members of the study sample who agree, neutral, and disagree with what was stated in the first hypothesis of the study, which reached the significance value (0.00), which is less than the significance level (0.05). This means that there are statistically significant differences between the answers of the two respondents, that is, there is statistical significance in the distribution of the responses of the sample members to the different answer options (strongly agree, agree, neutral, disagree, strongly disagree), and in general we conclude that most of the sample members strongly agree on statements of the first hypothesis. It indicates that there are statistically significant differences in the answers of the respondents about the statements of this hypothesis. Therefore we conclude that the statements of the first hypothesis which states: "There is a statistically significant relationship between electronic accounting disclosure and the transparency of accounting information." has been achieved, and this means accepting the validity of the hypothesis.

**The second hypothesis** "There is a statistically significant relationship between electronic accounting disclosure and the appropriateness of accounting information."

**Table No. (7) – (One- Sample Test) For the answers of the study sample members**

Significance	Moral value	Degrees of freedom	T - Calculated	Statements	M
Statistically significant	.000	49	18.533	Accounting information that can be obtained via the Internet at the right time and with the required speed helps rationalize the decisions of its users	1
Statistically significant	.000	49	22.409	Appropriate accounting information is an effective means of making rational decisions	2
Statistically significant	.000	49	17.474	Using accounting information with predictive ability leads to reducing risks	3
Statistically significant	.000	49	20.405	Accounting information that has a recoverable value characteristic is useful in reducing financial risks	4

Significance	Moral value	Degrees of freedom	T - Calculated	Statements	M
Statistically significant	.000	49	22.862	Displaying financial reports via the Internet helps increase the value of the information due to the speed of its delivery to its users in a timely manner.	5

Source: Prepared by the researcher from field study data 20 24 AD

It is clear to the researcher from Table No. (7) that all the probability values (statistical significance) corresponding to the T value calculated to indicate the differences between the members of the study sample who agree, neutral, and disagree with what was stated in the second hypothesis of the study, which reached the significance value (0.00), which is less than the significance level (0.05). This means that there are statistically significant differences between the answers of the respondents, that is, there is statistical significance in the distribution of the sample members' responses to the different answer options (strongly agree, agree, neutral, disagree, strongly disagree), and in general we conclude that most of the sample members strongly agree on the statements of the second hypothesis. It indicates that there are statistically significant differences in the answers of the respondents about the statements of this hypothesis, therefore we conclude that the statements of the second hypothesis which states: "There is a statistically significant relationship between electronic accounting disclosure and the appropriateness of accounting information." has been achieved, and this means accepting the validity of the hypothesis.

**The third hypothesis:** "There is a statistically significant relationship between electronic accounting disclosure and the reliability of accounting information"

Table No. (8) – (One- Sample Test) For the answers of the study sample members

Significance	Moral value	Degrees of freedom	T - Calculated	Statements	M
Statistically significant	.000	49	19.017	Accounting information published electronically supports reliability and is characterized by an honest presentation of the value of transactions and financial events	1
Statistically significant	.000	49	18.520	Verified accounting information reduces the risk of financial errors	2
Statistically significant	.000	49	15.236	There is a direct relationship between accounting information that is characterized by honest presentation and rational decision-making	3
Statistically significant	.000	49	13.565	Objective and neutral accounting information contained in the financial statements Reflects the sound financial position of the facility	4
Statistically significant	.000	49	19.251	electronically published and reliable accounting information contained in the financial statements and reports is comparable	5
Statistically significant	.000	49	21.166	Accounting information published electronically is an important and necessary requirement for all its users	6
Statistically significant	.000	49	18.045	The information contained in the financial and non-financial statements and reports is presented electronically and impartially in the financial statements and reports	7
Statistically significant	.000	49	19.031	Accounting information published electronically helps users make rational decisions	8
Statistically significant	.000	49	25.210	Accounting information published electronically reduces uncertainty among users	9

Significance	Morale value	Degrees of freedom	T - Calculated	Statements	M
Statistically significant	.000	49	22.077	Accounting information published electronically helps Read future forecasts .	10

Source: Prepared by the researcher from field study data 20 24 AD

It is clear to the researcher from Table No. (8) that all the probability values (statistical significance) corresponding to the T value calculated to indicate the differences between the members of the study sample who agree, neutral, and disagree with what was stated in the third hypothesis of the study, which reached the significance value (0.00), which is less than the significance level (0.05). This means that there are statistically significant differences between the answers of the two respondents, that is, there is statistical significance in the distribution of the sample members' responses to the different answer options (strongly agree, agree, neutral, disagree, strongly disagree). . In general , we conclude that most of the sample members strongly agree on the statements of the third hypothesis. It indicates that there are statistically significant differences in the answers of the respondents about the statements of this hypothesis , therefore we conclude that the statements of the third hypothesis which states that: "There is a statistically significant relationship between electronic accounting disclosure and the reliability of accounting information." has been chieved, and this means accepting the validity of the hypothesis.

## Results and recommendations:

### First: Results

After studying the theoretical aspect of the study and the results of the field study , all the study hypotheses has been validated, , and the following results were reached

- 1- There is a direct relationship between electronic accounting disclosure and the quality of accounting information, as electronic accounting disclosure contributes an effective role in enhancing and increasing the utility and quality of accounting information by providing the basic qualitative characteristics of the quality of accounting information.
- 2- Transparency in electronic accounting disclosure is considered one of the basic characteristics for achieving the quality of accounting information .
- 3- The accounting information published electronically is characterized by transparency and contributes to achieving the quality of this information and supporting the confidence of users of the accounting information in it.
- 4- Electronic accounting disclosure contributes to making accounting information available to its users in a timely manner, and enables them to benefit from it in making appropriate decisions. Addressing the defect or deficiency in a timely manner with the least effort and lowest cost.
- 5- Electronic accounting disclosure is considered as a good means that contributes to improving the predictive ability of accounting information, and providing useful financial information to investors that enables them to predict the future based on past and present events, and make rational investment decisions .
- 6- Electronic accounting disclosure contributes to providing objective accounting information that is characterized by credibility and clarity, free of errors and bias, expresses truthfully and honestly the economic events it represents, and supports its reliability .
- 7- Electronic accounting disclosure contributes to providing verifiable and comparable accounting information .
- 8- Honest and fair presentation of accounting information published electronically supports the confidence of users of this information and helps in making rational decisions.

### Second: Recommendations

In light of the results reached in this study, and to enhance the role of electronic accounting disclosure in achieving information quality The researcher suggests the following recommendations

- 1- Activating electronic accounting disclosure further by obligating the banking sector to disclose its accounting data and financial reports electronically, and constantly updating and developing websites.

- 2- Paying attention to improving the quality of accounting information published electronically and reviewing it carefully, to support users' confidence in this information.
- 3- Continuously qualifying and training accountants, auditors, and workers in the banking sector in the field of information technology to hone their skills, enhance their knowledge and abilities, and confront the challenges they may encounter in this field.
- 4- Paying attention to the importance of electronic accounting disclosure and its impact on the quality of accounting information in the banking sector.
- 5- The regulatory authorities in the banking sector must issue laws and legislation related to the security and safety of websites and monitor them.
- 6- Conduct studies on the risks of electronic accounting disclosure and their impact on the quality of accounting information, and how to address them.
- 7- Conduct further research and studies on electronic accounting disclosure and the quality of accounting information.

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