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THE IMPACT OF DIGITAL ACCOUNTING TECHNOLOGIES ON MITIGATING THE RISKS OF CREATIVE ACCOUNTING PRACTICES: AN APPLIED STUDY AT THE BRANCHES OF AL-RAFIDAIN BANK IN SALAH AL-DIN

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Abstract. This study aims to examine the role of digital accounting technologies (artificial intelligence, cloud computing, big data analysis) in curbing creative accounting practices. The field research population consisted of employees at Al-Rafidain Bank branches in Salah al-Din Governorate, represented by a random sample of (92) accountants working at these branches. Statistical analysis of the data was conducted using a set of statistical methods relevant to testing the relationships and correlations between the study variables. The researcher also employed a descriptive-analytical approach in preparing the fieldwork component. The most significant findings indicate a statistically significant effect of digital accounting technologies (artificial intelligence, cloud computing, and big data analysis) in mitigating the impact of creative accounting practices. The study also concluded that the digital accounting technology with the greatest impact on creative accounting practices is artificial intelligence. The study recommended the need to provide the infrastructure for digital transformation in the performance of accounting tasks and the preparation of financial statements, and to train accounting staff on the management and operation of smart digital platforms and applications in carrying out their duties.

Keywords: Digital accounting techniques; creative accounting practices; Al-Rafidain Bank

Introduction

The digital revolution that has swept the world and transformed the landscape of finance and business has compelled organizations to adapt to the consequences of this revolution and to acquire the digital and technical tools necessary to ensure a digital transformation in the performance of their roles and the completion of administrative, financial, and accounting tasks. This revolution and its digital and technological innovations have entered the field of accounting, just as they have in other sciences, which have increasingly adopted digital and technical tools such as

cloud computing, big data analysis, and artificial intelligence to organize accounting operations. These technologies require the necessary infrastructure to operate them and benefit from their services, on the one hand, and they also require trained and qualified personnel to manage, operate, and optimize the use of these technologies, on the other.

On the other hand, creative accounting has emerged as a tactic resorted to by companies facing bankruptcy and collapse in an attempt to survive or preserve what remains of their financial and competitive standing as a means of attracting investors and offsetting losses; Creative accounting is based on exploiting legal or accounting loopholes and the flexibility of accounting standards with the aim of concealing the reality of poor actual financial performance and portraying the organization as being in good economic standing in order to attract investors and obtain loans, profits, and other material benefits that cover the losses incurred by in reality.

Based on the foregoing, if organizations regardless of their field, ownership structure, or the services they provide, including government agencies wish to curb and prevent creative accounting practices, it is essential to develop effective methods or tools to ensure such measures are implemented; Through the present study, we will focus on and examine the impact of employing digital accounting techniques as a tool to curb creative accounting practices and avoid falling into the trap of misrepresentation, fraud, or deception whether at the individual or corporate level based on the findings reached. The present study aimed to provide a theoretical overview of the study variables (digital accounting techniques and creative accounting), examine the relationship between them, and highlight the findings in a practical context so that they can be utilized to avoid falling into the trap of these negative practices, which may harm individuals and companies.

The research problem:

There is a wide range of accounting practices, including creative accounting, which has both positive and negative aspects when addressing accounting issues and affecting the accuracy of accounting performance. Despite some of the negative aspects of this accounting practice, it may be considered one of the appropriate solutions for addressing certain problems faced by companies (**Al-Mustafi, 2024: 3**), Although creative accounting has positive aspects, as mentioned, it sometimes reflects manipulation of accounting and financial figures and the data presented. This refers to manipulation that goes so far as to falsify the facts of the results in order to show what company management wants, thereby misleading those who use the financial statements (**Ariwa, 2025: 4**).

On the other hand, digital accounting and its technologies represent a direct application of digital transformations in the field of finance, where digital accounting refers to the representation of accounting information in a standardized digital format that is, it involves creating and transmitting accounting data or information electronically rather than through the traditional paper-based system (**Hassan and Khudair, 2025: 4**) , Digital accounting consists of a set of processes related to the processing and transmission of a company's accounting information and data, These processes rely on a suite of modern, advanced electronic software programs and applications connected via the Internet, which allow stakeholders, users, and interested parties to access financial reports with ease (**Hamid, 2025: 4**).

In accordance with the introduction, the present study seeks to formulate a set

of research questions that address the study's problem regarding the role of artificial intelligence technologies in enhancing management accounting functions. A main research question can be posed as follows: (***To what extent do digital accounting technologies contribute to reducing creative accounting practices?***) The main research question is divided into three sub-questions, namely:

1) To what extent do digital accounting technologies contribute to reducing creative accounting practices?
2) What is the relationship between digital accounting technologies and creative accounting?
3) To what extent are digital accounting technologies and creative accounting present in the workplace?

Research Objectives:

1) To determine the extent to which digital accounting techniques contribute to reducing the risks of creative accounting practices.
2) To determine the relationship between digital accounting techniques and creative accounting.
3) To determine the extent to which digital accounting techniques and creative accounting are present in the workplace.
4) To present recommendations and suggestions based on the findings.

The Scientific and Practical Significance of the Research:

The scientific significance of this research stems from its examination of modern and contemporary variables, namely digital accounting techniques and creative accounting. This study complements a series of studies and research conducted in this field, The scientific importance of the study also stems from its addressing of a research gap namely, the use of digital accounting techniques to curb creative accounting practices serving as a starting point and scientific contribution from which researchers, academics, and specialists in the field can develop their own studies in accounting and finance and enrich scientific libraries with theoretical and field-based research.

From a practical and field-based perspective, the importance of the research lies in the results it provides, which enable companies, managers, and investors to adopt digital accounting techniques to ensure the quality and accuracy of information and to utilize these techniques in business operations and the completion of financial and accounting tasks, If investors or companies wish to guard against the misleading practices employed by some firms, they must adopt modern digital techniques and advanced technology to uncover the reality of investment environments. Hence the importance of practical research lies in utilizing the findings reached and implementing the recommendations and proposals to prevent misleading practices or negative creative accounting.

Research Model:

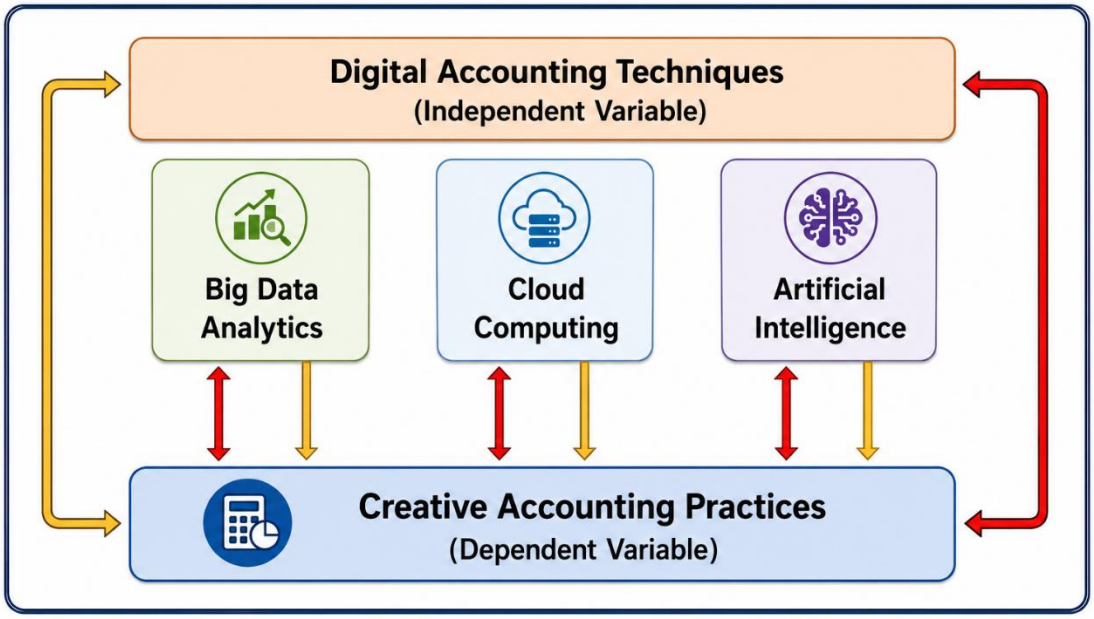

Figure (1) The Conceptual Framework of the Study

Correlation Direction of Influence Source: Prepared by the researcher.

Research Hypotheses:

To achieve the objectives of the present study, the researcher formulated a main hypothesis stating that (there is a significant correlation and causal relationship between digital accounting technologies and creative accounting practices), from which three sub-hypotheses are derived, namely:

1) There is a correlation and a significant effect between artificial intelligence and creative accounting practices.
2) There is a correlation and a significant effect between cloud computing and creative accounting practices.
3) There is a correlation and a significant effect between big data analysis and creative accounting practices.

Research Methodology:

1) *Types and Sources of Data*:

- Secondary data: Data obtained by the researcher through a review of previous studies related to the variables of the current study.
- Primary data: Data obtained from the opinions of the sample population regarding the variables of the current study.

2) Scope of the Study:

- *Scientific scope of the study*: To determine the role of digital accounting techniques in mitigating the risks of creative accounting practices.
- *Field Scope of the Study*: The field component of the study was limited to Al-Rafidain Bank in Salah al-Din Governorate.
- *Human Scope of the Study*: The human scope of the study consisted of certain accountants working at Al-Rafidain Bank branches.

3) *Research Population and Sample*: The study population consisted of employees at Rafidain Bank branches in Salah al-Din Governorate, represented by a random sample of 92 accountants working at Rafidain Bank branches in Salah al-Din.

Digital Accounting Techniques

1. *The Concept of Digital Accounting Techniques*:

In general, the American Institute of Certified Public Accountants (AICPA) has defined accounting as the process of recording, classifying, and summarizing financial events and transactions that can be expressed in specific monetary units, as well as interpreting the results derived from financial and accounting transactions (Bodhan and Ghazal, 2019: 21), . On the other hand, digital accounting refers to the use of modern and contemporary technologies in carrying out financial and accounting operations, which include collecting, recording, and processing data, as well as preparing financial reports digitally and electronically, with the aim of improving the quality of accounting information and enhancing the company's financial and administrative performance (Ghafar and Abdulrahman, 2026: 903), while researchers have defined the concept of digital accounting systems as the preparation, processing, and dissemination of accounting information and data regarding a company's performance through electronic systems, technologies, software, and applications that operate via the Internet, connecting stakeholders and those interested in accounting operations and financial reports (Hanan Hassan, 2022: 10) .

(Khyun et al., 2024: 2) also noted that digital accounting is the process of creating, representing, and transmitting financial data electronically rather than through traditional paper-based methods, in addition to storing financial and accounting information digitally in a way that makes it readily accessible when needed, Digital accounting also refers to the extent to which modern digital technologies are used to create a new accounting system or to develop existing systems in a manner that aligns with the significant changes related to the increase in financial data in the contemporary business environment, thereby contributing to the development of accounting systems and their frameworks (Hamid, 2025: 4), (Al-Amir et al., 2021: 15) also noted that digital accounting involves performing traditional accounting tasks using a computer whose operations are based on the global Internet, Digital accounting is defined as the representation of accounting information in a digital format and as the process of creating, transferring, and compiling data and information digitally and electronically, moving away from traditional methods (Hassan and Khudair, 2025: 4).

Digital accounting can be considered a new phase in the accounting profession as a result of the criticisms faced by traditional manual accounting regarding its focus on documenting past events and its lack of effectiveness in financial planning and forecasting (Hamid, 2025: 4), It can also be defined as the use of modern software and technologies to perform various accounting operations, including recording and documenting financial data, processing, and preparing financial reports in a digital format (Ghafar, 2024: 4).

The researcher views artificial intelligence as a set of advanced technologies and software that support management science and accounting by designing intelligent systems that mimic human intelligence to provide managerial and accounting information, support decision-making, and carry out job tasks and duties.

2. ***Characteristics of Digital Accounting***: Digital accounting is characterized by the following set of features (Ghafar, 2024: 905): -

a) Speed of data processing.
b) Reduction of human error.
c) Improved quality of financial reporting.
d) Ease of storing and retrieving data and information.
e) Strengthening of internal control processes.

3. ***Digital Accounting Technologies***:

The adoption of digital accounting requires a set of technologies for managing and processing data; these technologies can be summarized as follows (Hamid, 2025: 5):

1) **Blockchain**: A distributed database that enables secure and highly transparent data storage, making it suitable for use in accounting processes. Among its benefits are that it provides information and data in a transparent and secure manner, facilitating access to financial ledgers and records, It also provides protected information that is difficult for unauthorized parties to access through encryption codes. Furthermore, blockchain facilitates a fully automated auditing and monitoring process.
2) **Big Data Analysis**: This technology enables the extraction of value from large, complex, and diverse data sets, as traditional systems are no longer practically useful. Among its benefits are improving the quality of accounting information, detecting fraud, and supporting decision-making processes.
3) **Cloud Computing**: Cloud computing is a modern and advanced technology whereby storage and processing operations are transferred from computers to what is known as the "cloud," which consists of a group of servers accessed via the Internet. Through this cloud, traditional applications are transformed into digital applications that are easily accessible to everyone via a smartphone or computer, offering users a high level of quality, security, and accessibility without time or location constraints—which facilitates the efficient use of time and resources.
4) **Artificial Intelligence (AI):** AI applications help enhance and improve computational processes through technologies that are efficient, reliable, cost-effective, and facilitate rational decision-making. Artificial intelligence also helps improve the efficiency and reliability of financial reporting, thereby increasing transparency and the speed at which accurate information is obtained. Furthermore, AI technologies support strategic planning and financial decision-making, and help detect cases of misrepresentation, fraud, and manipulation, thereby enhancing user confidence.

The Theoretical Framework of Creative Accounting

1. **The Concept of Creative Accounting**:

The conceptual framework of creative accounting includes two aspects, one negative and the other positive. Creative accounting allows a company the opportunity to utilize advanced tools and methods in accounting practices, including the development of accountants' technical skills to address the accounting problems they encounter in their work. Meanwhile, the negative aspect of creative accounting is the use of various methods to achieve short-term goals by presenting an image that does not reflect the company's actual reality, as well as violations of and non-

compliance with accounting standards, methods, and disclosure practices in a way that undermines the credibility of financial statements (Hanan Hassan: 2026: 977).

From a negative perspective, creative accounting is defined as the manipulation of accounting and financial figures and data presented to others; this manipulation may take the form of falsifying results to present what management desires, thereby misleading users of financial statements (Ariwa: 2025: 559).

Creative accounting is also defined as a series of rules and procedures carried out by a company that affect the reported business results, as these do not yield real economic benefits for the company and may have negative long-term consequences; It also refers to accounting practices based on manipulating financial figures within the framework of accounting laws and standards to the extent that they deviate from generally accepted accounting principles (Al-Mustawfi, 2024: 26).

Creative accounting can be defined as a set of accounting practices aimed at managing earnings by adjusting accounting figures within the limits permitted by standards in order to present a picture that differs from actual financial performance, with the goal of achieving regulatory, financial, or contractual objectives (A'mar, 206: 286).

Creative accounting is also defined as an apparent increase in profit margins resulting from accounting ingenuity rather than from actual or real growth, and from the perspective of academic accountants, it has been defined as manipulation and unlawful conduct that involves distorting financial and accounting figures from their actual reality by exploiting certain loopholes in applicable laws (Al-Hajj Ahmad, 2025: 10).

Creative accounting can also be defined as the process of altering financial and accounting figures from their actual reality by taking advantage of or exploiting existing laws, or by ignoring some or all of those laws, which reflects the nature of these practices in reformulating accounting and financial information according to management's intentions rather than the actual reality of that information (Abdulhadi and Al-Shilabi, 2025: 321).

In another context, creative accounting is defined as the extent to which a company's financial statements are manipulated to present a picture that differs from reality through the use of selective or alternative methods that deviate from accounting principles; it also refers to unethical practices aimed at improving the company's position in a way that misleads stakeholders, with the goal of achieving objectives that align the company's objectives (Mokadi and Al-Afass, 2025: 948).

Based on the views presented regarding the definition of creative accounting, the researcher, in accordance with his study, defines creative accounting as a set of creative methods and techniques used by accountants that involve distorting and falsifying figures in financial statements and accounting reports and presenting them in a deceptive manner that does not reflect the actual reality of the statements, with the aim of gaining the trust of investors and stakeholders and achieving contractual gains.

2. Methods of Creative Accounting:

In order to achieve its objectives, creative accounting relies on a set of methods, namely (Karkaz, 2024: 142).

a) Accelerating the recognition of revenue before it is actually received.
b) Increasing income through revenue valued below its true value.
c) Converting future costs into current expenses.
d) Deferring current revenue to a future period.

e) Effectively recording revenue despite the uncertainty inherent in the process.
f) Failure to adhere to the historical cost method in determining financial position.
g) Overvaluation of intangible assets such as trademarks.
h) Inclusion of the value of long-term loans within the current accounting period.
i) High potential for tax evasion.

3. Characteristics of Creative Accounting:

Creative accounting is characterized by a set of characteristics (Al-Suwai'i: 2024: 395): -

1. The creative mental abilities of accountants.
2. Accountants' high ability to collect and analyze data
3. The ability to use intuition and imagination.
4. Accountants' self-confidence and courage.
5. Accountants' reliance on scientific and creative principles rather than on instructions derived from decision-making sources.

4. Reasons for the Emergence of Creative Accounting:

According to (Mohammed and Al-Hajjami: 2023: 670–671), the reasons for the emergence of creative accounting include:

1. Flexibility in selecting accounting principles when preparing financial and accounting statements.
2. Discretion in accounting when no definitive estimate exists, leading to a personal assessment of a specific item.
3. Fictitious transactions designed to manipulate balance sheet amounts—increasing or decreasing them in various ways.
4. Certain accounting principles that allow a company to choose different accounting methods and policies with the aim of presenting a financial picture that is favorable to management.
5. Flexibility in the timing of certain transactions allows management to advance or delay them according to its interests.

Management resorts to creative accounting for the following reasons (Gharbi et al., 2024: 854):

a) Tax evasion.
b) Improving the company's financial position to satisfy investors.
c) Enhancing the company's reputation in the markets, influencing the stock price, and maximizing its present value.

The Field Aspect of the Research

1. Validity and Reliability Testing (Cronbach's Alpha):

The Cronbach's alpha test was used to measure the reliability and validity of the study variables (digital accounting techniques as the independent variable and creative accounting practices as the dependent variable), as shown in Table 1: -

Table 1. Test of Reliability and Validity of the Study Variables

Truth Coefficient	Cronbach's Alpha (α)	Number of Items	Variables
0.81	**0.78**	**12**	Digital Accounting Techniques
0.79	**0.76**	**12**	Creative Accounting Practices

The table was prepared by the researcher based on the results of the statistical analysis

According to the statistical analysis in Table (1), the following results are shown:

a) The reliability coefficient for the items measuring digital accounting techniques was 0.78, while the validity coefficient for those items was 0.81. These values indicate a high level of consistency in the items measuring digital accounting techniques, as they are considered to be highly acceptable.
b) The reliability coefficient for the items measuring creative accounting practices was 0.76, while the validity coefficient for these items was 0.79; these values indicate a high level of consistency in the items measuring creative accounting practices, as they are considered highly acceptable.

2. Descriptive Analysis of the Study Variables:

a) *Descriptive Analysis of Digital Accounting Techniques*:

These analyses include a statistical description of the study sample's opinions regarding digital accounting techniques, using the following methods: arithmetic mean, standard deviation, and coefficient of variation.

Table 2. Statistical description of the study sample's opinions regarding digital accounting techniques.

No.	Measures of Variability in Artificial Intelligence Techniques	Arithmetic Mean	Standard Deviation	Coefficient of Variation
	Artificial Intelligence:			
1	Artificial intelligence technology contributes to the detection of financial risks in general	3.2	0.77	0.182
2	Artificial intelligence helps reduce the human effort required for financial oversight	4.1	0.74	0.177
3	Artificial intelligence helps mitigate the risks of creative accounting	**4.3**	**0.80**	**0.180**
4	Artificial intelligence allows for tracking the movement of funds and identifying anomalies	**4.4**	**0.83**	**0.175**
	Total Values:	4	0.78	0.178
	Cloud Computing:			
1	Cloud computing facilitates access to financial data anytime, anywhere	3.4	0.76	0.171

2	Cloud computing facilitates the improvement of government financial data management	4.5	0.83	0.179
3	Cloud computing facilitates the auditing of financial data	3.4	0.79	0.172
4	Cloud computing enables a high level of financial data transparency	4.2	0.83	0.179
	Total Values	3.7	0.80	0.175
	Big Data Analysis:			
1	Big data analysis contributes to improving the accuracy of financial forecasts	4.4	0.71	0.172
2	Big data analysis improves preventive risk control measures	3.3	0.77	0.189
3	Big data helps prevent creative accounting practices	4.1	0.73	0.174
4	Big data analysis technology helps increase the transparency of financial data	3.2	0.80	0.184
	Total Values	3.7	0.75	0.179

Source: Prepared by the researcher based on the results of statistical analysis.

According to the statistical analysis in Table (2), the results show:

a. The arithmetic means of the tests in the table above are, overall, statistically significant with regard to digital accounting techniques. The arithmetic mean for artificial intelligence was (0.4) and a standard deviation of (0.78) with a coefficient of variation of (0.178). As for cloud computing technology, the arithmetic mean was (3.7) with a standard deviation of (0.80) and a coefficient of variation of (0.175). As for big data analysis, the arithmetic mean was (3.7) with a standard deviation of (0.75) and a coefficient of variation of (0.179).
b. All the mean values in Table (2) are statistically significant, indicating that the research sample has a moderate to high level of awareness regarding digital accounting technologies (artificial intelligence, cloud computing, big data analysis) and the extent to which these technologies are available in the workplace.

b) *Descriptive Analysis of Creative Accounting Practices*:

These analyses include a statistical description of the study sample's views on creative accounting practices using the following methods: arithmetic mean,

standard deviation, and coefficient of variation.

Table 3. Statistical Description of the Study Sample's Views on Creative Accounting Practices

No.	Measures of Variability in Management Accounting	Arithmetic Mean	Standard Deviation	Coefficient of Variation
1	Creative accounting practices cause financial problems for companies	4.4	0.73	0.172
2	Creative accounting is a means of deceiving investors	3.3	0.76	0.181
3	Creative accounting conveys a false picture of actual performance	3.4	0.71	0.177
4	Creative accounting misleads stakeholders by falsifying figures	3.3	0.81	0.174
5	Creative accounting makes financial oversight more difficult	4.3	0.76	0.177
6	Creative accounting is a tool to mislead stakeholders about the financial position	4.4	0.80	0.182
7	Creative accounting is a means of attracting investors through deceptive methods	3.2	0.85	0.181
8	Creative accounting methods allow companies to report profits despite poor financial performance	4.3	0.71	0.182
9	Creative accounting methods have both positive and negative aspects	3.2	0.76	0.183
10	Deferred earnings are recorded as current assets under creative accounting	4.3	0.77	0.171
11	Creative accounting is characterized by flexibility in response to circumstances and changes	3.4	0.74	0.175
12	Creative accounting covers low rates of obsolescence and depreciation	4.3	0.79	0.181
	Total scores	**3.81**	**0.76**	**0.178**

Source: Prepared by the researcher based on the results of statistical analysis

According to the statistical analysis in Table (3), the results show:

1. The arithmetic means of the test scores in the table above are, overall, statistically significant with regard to creative accounting practices. The arithmetic mean for these practices was 3.81, with a standard deviation of 0.76 and a coefficient of variation of 0.178.
2. All arithmetic means in Table (3) are statistically significant, indicating that the

research sample members have a moderate to high level of awareness regarding creative accounting practices, and the extent to which these techniques are available in the workplace.

c) *Testing Causal and Correlational Relationships*:

1) **Testing Correlational Relationships**: The correlation between digital accounting technologies (artificial intelligence, cloud computing, big data analytics) and creative accounting practices—as the dependent variable—is tested according to Table (4)

Table 4. Correlation Coefficient (Rank–Pearson) for the Relationship Between Artificial Intelligence Technologies and Management Accounting Functions.

	Digital Accounting Techniques	R-value	Significance Level
Creative Accounting Practices	Artificial Intelligence	0.582**	Positive and Statistically Significant
	Cloud Computing	0.561**	Positive and Statistically Significant
	Big Data Analysis	0.542**	Positive and Statistically Significant
	Overall Average	0.561**	Positive and Statistically Significant

**Statistically significant at the 0.01 significance level *Statistically significant at the 0.05 significance level

According to the results of the statistical analysis in Table (4), the following is evident:

1. The correlation coefficient for artificial intelligence technology was (0.553**), which is a statistically significant positive value at the (0.01) level. This value indicates the existence of a correlation between artificial intelligence technology as one of the digital accounting technologies and the independent variable and creative accounting practices as the dependent variable.
2. The correlation coefficient for cloud computing technology was (0.561**), which is a statistically significant positive value at the (0.01) level. This value indicates a correlation between cloud computing technology as one of the digital accounting technologies and the independent variable and creative accounting practices as the dependent variable.
3. The correlation coefficient for big data analytics (0.542 **), which is a statistically significant positive value at the (0.01) level. This value indicates a correlation between big data analysis as one of the digital accounting technologies and the independent variable and creative accounting practices as the dependent variable.
4. The total correlation coefficient between digital accounting techniques as the independent variable and creative accounting practices as the dependent variable was (0.561 **), a positive value that is statistically significant at the (0.01) level, indicating a correlation between the study variables.

5. Overall, it appears that the digital accounting technique most closely associated with and having the greatest impact on creative accounting practices is artificial intelligence.

2) Testing the Research Hypotheses: The main research hypothesis, which states (*There is a significant correlation and causal relationship between digital accounting technologies and creative accounting practices*), and its three sub-hypotheses will be tested:

- There is a correlation and causal relationship between artificial intelligence and creative accounting practices.
- There is a correlation and causal relationship between cloud computing and creative accounting practices.
- There is a correlation and causal relationship between big data analysis and creative accounting practices.

A. Using the t-test and regression analysis to measure the relationship between artificial intelligence and creative accounting practices, the first sub-hypothesis is tested: Artificial intelligence technology has a statistically significant effect on creative accounting practices, as shown in Table (5)

Table 5. Testing the relationship between artificial intelligence as a digital accounting technology (independent variable and creative accounting practices (dependent variable).

Independent Variables		**Coefficient of Regression (β_i)**	**t-Test**	**Level Significance**	**Significance**
	Constant	3.45	4.2	**.005	Significant
X_1	Artificial Intelligence	0.79	3.4	**.000	Significant

Source: Prepared by the researcher: Statistically significant at the level 0.01 **.

According to the analysis in Table (5): Artificial intelligence technology influences creative accounting practices, thereby confirming the validity of the hypothesis that states (*Artificial intelligence technology has a significant effect on creative accounting practices*).

B. Using the t-test and a regression model to measure the relationship between cloud computing and creative accounting practices, the second sub-hypothesis is tested: "Cloud computing technology has a significant effect on creative accounting practices," as shown in Table (6).

Table 6. Testing the Relationship Between Cloud Computing as an Independent Variable Representing Digital Accounting Technologies and Creative Accounting Practices as a Dependent Variable.

Independent Variables		Coefficient of Regression (β_i)	t-Test	Level Significance	Significance
	Constant	3.4	4.2	**.005	Significant
X_1	Cloud Computing	1.23	4.4	**.000	Significant

Source: Prepared by the researcher: Statistically significant at the level 0.01 **.

According to the analysis in Table (6): Cloud computing technology influences creative accounting practices, thereby confirming the hypothesis that (*cloud computing technology has a significant effect on creative accounting practices*).

C. Using the t-test and regression analysis to measure the relationship between big data analysis and creative accounting practices, the second sub-hypothesis is tested: "Big data analysis technology has a significant effect on creative accounting practices," as shown in Table (7).

Table 7. Testing the relationship between big data analysis as one of the digital accounting techniques as the independent variable and creative accounting practices as the dependent variable.

Independent Variables		Coefficient of Regression (β_i)	t-Test	Level Significance	Significance
	Constant	3.32	3.2	**.005	Significant
X_1	Big data analysis	0.79	4.5	**.000	Significant

Source: Prepared by the researcher: Statistically significant at the level 0.01 **.

According to the analysis in Table (7): Big data analytics technology influences creative accounting practices, thereby confirming the hypothesis that (*big data analytics technology has a significant impact on creative accounting practices*).

Conclusions and Recommendations

Conclusion:

1. The results of the descriptive analysis demonstrated that the research sample possesses a moderate to high level of knowledge regarding digital accounting technologies (artificial intelligence, cloud computing, big data analysis) and that these technologies play a crucial role in addressing problems encountered in administrative and accounting work.
2. The results of the correlation analysis between the variables demonstrated a statistically significant relationship between digital accounting technologies and creative accounting practices; that is, the greater the availability of digital accounting technologies, the greater the reduction in creative accounting practices.
3. The results of the hypothesis tests confirmed the validity of the main research hypothesis and its sub-hypotheses, which state that digital accounting technologies have a significant effect on reducing creative accounting practices.

4. The results also demonstrated that artificial intelligence, as one of the digital accounting technologies, is the most closely associated with and influential in reducing the risks of negative creative accounting practices.

Recommendation:

1. Work to enhance the quality of the work environment by providing the infrastructure necessary for digital transformation, including the adoption of digital technologies in accounting and financial practices, such as artificial intelligence, cloud computing, and big data analysis.
2. Train accountants and administrators on the transition from traditional to digital and electronic work practices by organizing training courses supervised by specialists in this field.
3. Efforts should be made to provide digital and smart platforms, as well as AI-based applications, to all those working in accounting and financial statement preparation, in order to utilize them in detecting negative practices and misrepresentations in the interpretation of financial and accounting documents and statements.
4. Encourage researchers at universities and institutes to conduct studies on digital transformation in the performance of accounting tasks and to share the results of these studies with companies and both government and private banking institutions so they can benefit from them.

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