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The Impact Of AI Enhanced Financial Reporting On The Reliability Of Financial Disclosure In The Quality Of Decision-Making And Applied Study Enlisted Companies

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Abstract
this study examines the impact of AI enhanced Financial Reporting on the reliability of financial disclosure in the quality of decision making through an applied empirical analysis of a listed company the research adopts a quantitative analytical approach based on taunted analysis of published financial statements and disclosures relying exclusively on objective archival financial data without the use of survey based instruments three composite indices are developed to measure the study variables the I enhanced Financial Reporting index, Iris the financial disclosure reliability Index fdri and the decision usefulness index DUI the empirical applications covers the period 2021 to 2024 in Focuses on systematically assessing the extent of artificial intelligence integration within Financial Reporting practices in its implications for disclosure quality and decision usefulness the results indicate a significant and positive relationship between aion hanced Financial Reporting and financial disclosure reliability as well as between disclosure reliability and the quality of decision making Regression and mediation analyses further reveal that financial disclosure reliability constitutes a statistically significant mediating mechanism through which AI enhanced Financial Reporting influences decision usefulness the findings confirm that AI enhanced Financial Reporting improves not only the technical form of financial reports, but also their functional value in supporting high-quality managerial and Investment decisions accordingly the study provides practical implications for firms regulators and standard setters seeking to enhance Financial Reporting quality in the context of digital transformation and ifrs based reporting environments

Keywords: *artificial intelligence Financial Reporting disclosure reliability decision usefulness Ifrs.*

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I. Introduction

Financial Reporting has long been regarded as a fundamental killer of the accounting system and a primary source of information for investors management and other stakeholders the usefulness of financial reports depends largely on the reliability of disclosed information in its ability to support rational economic decision-making however traditional Financial Reporting systems often suffer from limitations related to human judgments estimation bias delayed information and limited analytical deaths which may reduce the reliability of disclosure and weakened decision qualities in recent years rapid technological advancement particularly an artificial intelligence I and data Analytics has reshaped the accounting environment and introduce new possibilities for enhancing Financial Reporting practices AI enhanced Financial Reporting represents a significant shift from conventional reporting models toward intelligent systems capable of automated analysis predictive modeling and normally detection and advanced disclosure processing these developments have raised important questions regarding the extent to which artificial intelligence can improve the reliability of financial disclosure and consequently the quality of decisions based on financial information. Despite the growing body of literature on artificial intelligence applications in accounting and auditing empirical evidence remains limited concerning the causal mechanisms through which AI enhanced reporting affects decision making quality particularly through the mediating role of disclosure reliability this gap is more pronounced in applied studies that rely on actual financial data rather than survey-based perceptions accordingly this study aims to investigate the impact of AI enhanced Financial Reporting on financial disclosure reliability and decision making quality through an applied analytical model based on published financial statements by developing quantitative indices derived directly from financial reports and disclosures the study seeks to provide robust empirical evidence on how artificial intelligence contributes to improving the functional value of Financial Reporting in Contemporary organizations.

Research problem

despite significant advancements in accounting systems traditional Financial Reporting still suffers from limitations in reliability in the ability to provide users with accurate and timely information with the increasing prevalence of artificial intelligence AI applications in Financial Reporting a fundamental question arises regarding the extent to which these technologies contribute to enhancing the reliability of financial disclosure and improving the quality of decision making for investors and management.

Research objective:

this research aims to measure the impact of integrating AI technologies into Financial Reporting on financial disclosure reliability decision making quality this will be achieved through testing and applied model in a sample of companies listed on the stock exchange.

Research significance

the topic is novel in relevant to the Digital transformation of accounting it fills a research gap concerning the ability of AI to process accounting estimates and reduce bias it supports international Financial Reporting standards ifrs which are increasingly focused on enhancing quality disclosure it provides a practical framework that Iraqi and Arab companies can adopt them prove their Financial Reporting.

Research Hypotheses

Main hypothesis, there is a statistically significant effect of using artificial intelligence in Financial Reporting on the reliability of financial disclosure and the quality of decision making

Sub-hypotheses

the use of artificial intelligence positively impacts the reliability of financial disclosure the use of artificial intelligence contributes to improving the quality of decision making for investors and management the reliability of financial disclosure plays a mediating role in the relationship between artificial intelligence and the quality of decision making

II. IA Enhanced Financial Reporting Independent Variable

Concept of AI enhanced Financial Reporting

Financial Reporting has undergone a fundamental transformation over the past decade as a result of integrating artificial intelligence technologies which have become one of the most important elements in modernizing Financial Reporting systems AI enhanced Financial Reporting refers to reports that are produced or processed using intelligent analytical algorithms machine learning techniques big data processing in decision support systems thereby enabling improvements inaccuracy, speed and objectivity in the presentation of financial information [1,2]. studies indicate that this type of reporting relies on software capable of learning from historical data and identifying complex financial patterns that may not be detected by accountants using traditional methods [3]. as a result of this development financial reports have become more capable of providing rich and allytical in-depth and highly predictive information leading to a reconfiguration of the relationship between firms and users of financial information including investors analysts and auditors this transformation represents a natural extension of the digital Revolution experienced by organizations particularly with the growing of ability of artificial intelligence to analyze unstructured data manage risks and generate actionable financial recommendations

Components of intelligent Financial Reporting according to the Irie index

the measurement of the level of artificial intelligence embedded in Financial Reporting relies on the irie index, which encompasses several components that reflect the degree of digital transformation in the depth of intelligent technology implementation[4] these components include the use of Enterprise resource planning ERP systems cloud computing platforms automated data Analytics algorithms natural language processing NLP techniques as well as digital disclosure of risks and accounting estimates based on intelligent models [3] the index also Focuses on the extent to which firms rely on financial forecasting tools the efficiency of systems used to detect anomalous financial patterns in the degree of integration of intelligent Analytics within published financial disclosures[5] this index is considered one of the modern measures used to assess the maturity of Financial Reporting as it distinguishes between traditional reports that merely present data and intelligent reports that interpret data and add analytical context that supports decision making.

Theoretical foundations for the use of artificial intelligence in Financial Reporting.

Accounting applications of artificial intelligence or grounded in a set of theoretical foundations that explain the importance of these technologies in improving the quality of Financial Reporting the first Foundation is information processing Theory which assumes that the quality of decisions depends directly on the quality of available information and that intelligence systems contribute to reducing noise and ambiguity in data through advanced analysis [6]. the Second Foundation is decisions support Theory which suggests that the use of intelligent models in analysis and forecasting can enhance the effectiveness of managerial decision making by providing improved indicators and analytical insights that humans cannot achieve with the same level of efficiency [7]. In addition signaling Theory supports the importance of providing high quality financial information as a positive signal to investors regarding the firm's performance strength and governance quality [8]. these theoretical foundations form the scientific basis for understanding why artificial intelligence technologies have become a central element in the development of modern Financial Reporting.

Impact of artificial intelligence on Financial Reporting quality.

Contemporary accounting literature indicates that the use of artificial intelligence leads to substantial improvements in Financial Reporting quality through several channels first artificial intelligence enhances data accuracy and reduces human errors resulting from manual data entry or subjective estimates [9] second it contributes to improving comparability of across accounting periods in among firms by providing consistent and unbiased analysis based on clear quantitative criteria [10].Third intelligent systems enhanced transparency by enabling early detection of anomalies and abnormal patterns in financial data, thereby strengthening the credibility of disclosure in reducing opportunities for manipulation or material errors [11]. 4th predictive AI technologies increase the information value of financial reports by providing forward looking insights into financial performance a qualitative enhancement not offered by traditional reporting consequently intelligent financial reports have become highly influential in improving disclosure quality in the credibility of published financial information.

Financial disclosure reliability.

Concept of financial disclosure reliability.

Financial disclosure reliability is considered one of the most important qualitative characteristics of financial information as it reflects the extent to which financial reports faithfully represent the economic reality of The Entity in a truthful complete and verifiable manner reliability is directly associated with the quality of accounting measurement the accuracy of published data and firms compliance with international Financial Reporting standards ifrs which provide a reference framework defining the dimensions of Sound disclosure [12]. accounting literature indicates the reliability constitutes the cornerstone of trust between firms and users of their financial reports whether investors analysts or regulatory bodies as these stakeholders rely heavily on the credibility of accounting estimates and on the ability of financial information to represent actual performance without intentional or unintentional bias or misrepresentation[13].therefore weak reliability directly leads to information gaps and increases the risk of incorrect decision making whereas reliable disclosure enhances professional judgment quality and users ability to evaluate financial performance effectively

Dimensions of reliability according to IFRS

According to international Financial Reporting standards ifrs the concept of reliability is based on three main dimensions as follows

1. faithful representation this dimension refers to the requirement that financial information accurately reflects the economic reality of financial transactions without manipulation or distortion such that.The figures reported in financial statements correspond to the entities actual performance [12].
2. verifiability verifiability relates to the ability of internal and external auditors to reach the same conclusions using the same evidence thereby enhancing the objectivity and credibility of financial disclosure[12].
3. completeness completeness requires the inclusion of all material information that may affect the interpretation of financial performance without excluding relevant items or risks that could be influential in users decision making processes [14]

Together these dimensions constitute an integrated framework for assessing firms compliance with sound financial disclosure practices and provide a reference point for examining the impact of AI enhanced Financial Reporting on disclosure reliability given its ability to improve accuracy and detect errors

Factors Affecting Financial Disclosure Reliability

Financial disclosure reliability is influenced by a set of internal and external factors the most important of which include: [15,16]

1. Quality of the accounting information system weak accounting information systems increase the likelihood of errors and reduce the ability to verify the accuracy of published financial figures .
2. Effectiveness of internal control systems effective internal controls reduce opportunities for manipulation improper use of accounting estimates and in Justified discrepancies in financial data.
3. nature of accounting estimates estimates such as provisions for doubtful deaths depreciation and reserves inherently involved Professional judgment which may be misused in less supported by robust analytical tools

4. Corporate Governance and regulatory environment the level of Corporate Governance industry characteristics in the degree of compliance with ifrs standards all play a significant role in determining the level of disclosure reliability.

Roll of artificial intelligence and enhancing financial disclosure reliability

Artificial intelligence has become one of the most influential Factors in enhancing financial disclosure reliability through several mechanisms including:

1. Advanced data analysis machine learning algorithms enable the analysis of large volumes of financial data and the detection of inconsistencies or errors that may not be easily identified by accountants are auditors [1].
2. improvement of accounting estimates. I based predictive models reduced reliance on personal judgment by producing more objective and accurate estimates. Thereby strengthening faithful representation [4].
3. textual disclosure analysis natural language processing NLP techniques allow for the examination of narrative disclosures enhancing transparency reducing ambiguity and identifying inconsistencies between narrative and numerical disclosures [5].
4. enhanced verifiability AI systems process data in a repeatable and consistent manner enabling auditors to retest models and obtain consistent results [4].

Empirical evidence suggests that firms adopting intelligent reporting systems achieve higher levels of disclosure reliability compared to those relying on traditional reporting systems [22].

Concept of decision-making quality in the accounting environment.

decision making quality is considered one of the fundamental Pillars for organizational success in the contemporary business environment which is characterized by intensified competition in an increasing level of uncertainty the concept of decision making quality refers to the ability of the decision maker to select the most appropriate alternative based on financial information that possesses high-qualitative characteristics particularly relevance reliability and predictive capability [17] within the accounting context this concept is closely linked to the quality of Financial Reporting as decisions related to financings investments and operations are primarily dependent on the information provided by financial reports accounting literature indicates that decisions not supported by accurate and reliable information lead to higher financial risks inefficient allocation of resources and we can strategic planning capabilities furthermore decision-making quality is associated with the quality of the organizations information environment in the extent to which modern analytical tools are employed these tools enable management to forecast future performance and make decisions based on quantitative evidence supported by systematic analysis thereby enhancing the effectiveness and rationality of accounting based decisions [18].

Information characteristics supporting decision making quality.

Conceptual frameworks of financial accounting emphasized several qualitative characteristics that enhance the usefulness of financial information in supporting decision-making most notably

1. Predictive value this refers to the ability of financial information to predict future outcomes a characteristic that is essential for investors and management when assessing future trends and financial performance [17].
2. Confirmatory value this relates to the ability of financial information to confirm or revise users previous expectations thereby providing feedback on the quality of information previously available research indicates that higher confirmatory value increases users confidence in the accounting system and reduces reliance on external information sources that may be less reliable [19].
3. Clarity clarity effects how users interpret financial information as clearer and more understandable reports enhance the effectiveness of decision-making[19].
4. Transparency transparency reflects the extent of comprehensive disclosure of material information reducing information a symmetry and enhancing the quality of decisions based on financial reports collectively these characteristics form the foundation upon which decision-making quality standards are building modern organizations[19].

Relationship between disclosure reliability and decision making quality.

Accounting literature indicates the existence of a strong relationship between financial disclosure reliability and decision-making quality which can be explained as follows:[20].

1. Reliability as a prerequisite for effective decisions disclosure reliability represents a fundamental condition for decision effectiveness as it provides a higher level of certainty and reduces information risk for users of financial reports.
2. Enhance dependence on financial information reliable disclosure strengthens users ability to rely on published by financial data and make decisions based on verifiable and evidence based information.

3. Reduction of information is symmetry reliable disclosure reduces information gaps between management and stakeholders their by limiting information a symmetry and opportunistic behavior.
4. Impact on investment and credit decisions empirical studies demonstrate that investment and credit decisions are directly affected by the quality of financial disclosure decision quality tends to decline in environments characterized by weak disclosure or high levels of ambiguity while it improves an environments that apply strict and consistent disclosure standards.

Accordingly disclosure reliability emerges as a central factor in any model aimed at explaining decision making quality

Impact of intelligent financial reporting:

On decision-making quality the rapid advancement of artificial intelligence technologies has led to a fundamental change in the nature of information used in decision making.

The impact of intelligent financial reporting on decision making quality can be summarized as follows:[21].

1. Higher accuracy and comprehensiveness of information intelligent financial reports which rely on automated analysis and predictive algorithms provide more accurate and comprehensive information compared to traditional reports.
2. Improved speed of information access ibased systems enhance the speed at which information becomes available to decision makers supporting timely and effective decisions.
3. Advanced analytical capabilities intelligent reporting systems offer in depth analytical insights and enable the detection of subtle financial patterns and potential risks that may not be apparent in raw data.
4. Enhanced predictive capability these reports strengthen the predictive capacity of decision making by providing more accurate forecasts of future financial performance thereby reducing uncertainty and increasing the effectiveness of investment and financing decisions.
5. Superior strategic outcomes digital transformation literature confirms that organizations adopting intelligent financial reporting achieve better outcomes in strategic planning liquidity management and resource allocation compared to organizations relying on traditional reporting methods.

Direct effect of intelligent Financial Reporting on financial disclosure reliability irie, wright-pointing AIRI- FDRI

The use of intelligent Financial Reporting has a direct causal relationship with the increase in financial disclosure credibility by various causal mechanisms such as better data accuracy eye based technologies are more accurate than manual ones and fewer error due to manual processing and subjective decision making. Thus improving the faithful reporting of financial information [21] early detection of inconsistencies NLP algorithms using consistent machine learning algorithms allow the immediate identification of inconsistencies and deviations of financial information, restricting the potential occurrence of omission error or bias testimation and allows a more accurate evaluation of accounting estimates such as provisions and depreciation through predictive models increasing verifiability and consistency in financial disclosure textual Disclosure analysis through NLP natural language processing NLP algorithms can support this effect by evaluating narrative disclosures and detecting inconsistency or ambiguity between textual and numerical data.Thereby improving transparency and reporting quality [5,22] alignment with ifrs conceptual framework, these improvements are consistent with the ifrs conceptual framework, which emphasizes the necessity of providing unbiased information that faithfully represents economic activities [12].

Intelligent Financial Reporting has a direct and positive impact on financial disclosure reliability by improving accuracy transparency verifiability inconsistency in the presentation of financial information

Direct effect of financial disclosure reliability on decision-making quality FDRI-DUI .

financial disclosure reliability is closely associated with decision-making quality as demonstrated by the following causal relationships increased decision certainty higher levels of disclosure reliability increase users confidence in financial information, thereby reducing uncertainty in financial decision making processes [19] improved quality of financial decisions reliable information enables decision makers to make higher quality investment financing and operational decisions by accurately representing the firm's actual performance and risk profile [20] reduction of information is symmetry reliable disclosure reduces information a symmetry between management and investors which is recognized as a major cause of weak investment decisions in organizations [23]

Enhanced stakeholder Trust:

improved reliability strengthens external stakeholders Trust positively influencing the overall decision making environment and its associated quality factors consequently financial disclosure reliability represents a critical explanatory Factor in the relationship between financial information quality and decision making quality justifying its role as a key mediating variable in the studies theoretical model[20].

Direct effect of the intelligent Financial Reporting on decision-making quality AIRI- DUI

Intelligent Financial Reporting has fundamentally changed how information reaches the decision makers in the following channels:[25]

1. Advanced analytical insites intelligent reports are no longer merely the static financial outputs, but rather the advanced analytical tool that offers great insight into the performance trends risks and opportunities .
2. Enhanced predictive value.AI driven reporting enhances the quality of decision making such that the predictive value of financial information is improved and that the provision of accurate indicators of future organizations performance.
3. Are realized with high degrees of transparency and accuracy thereby improving confidence in investment decisions .

In Direct effect mediation through financial disclosure reliability irie

Right pointing arrow fdri right pointing arrow DUI financial disclosure reliability plays a crucial mediating role in the relationship between intelligent Financial Reporting in decision-making quality as explained by the following points[10,23].

1. Indirect transmission of AI effects a significant portion of the impact of intelligent Financial Reporting on decision making quality is transmitted through improvements in disclosure reliability.
2. Enhanced data consistency and objectivity I enhanced reports produce more accurate and consistent data while reducing human bias leading to a substantial improvement in disclosure reliability.
3. Improved interpretation and use of information higher reliability enables users to better interpret financial information in rely on it when making decisions with significant organizational consequences.
4. Composite nature of aim packed the influence of artificial intelligence is both Direct and indirect with the indirect effect materializing through the enhancement of disclosure quality .
5. Consistency with signaling Theory this mediation effect aligns with signaling Theory which suggests that firms providing high quality disclosure send positive signals to investors regarding performance strength and managerial quality .

Recent empirical studies indicate that this mediating mechanism strengthens the relationship between digital transformation and decision making quality.

Theoretical foundations of the causal relationships among variables:

the causal relationships examined in this study are grounded in several accounting and behavioral theories that provide a robust explanatory framework including one information processing Theory this theory asserts that improvements in information quality lead directly to hire quality decisions supporting the causal link between intelligent reporting and decision making quality signaling Theory signaling Theory explains how firms enhance investor confidence by providing reliable financial information supported by intelligent analytical systems thereby influencing investment decisions decisions support Theory this theory emphasizes that intelligent financial systems improve decision efficiency by offering deep analytical insights that exceed the capabilities of traditional analysis collectively these theories provide a coherent and scientifically grounded framework for interpreting the causal relationships among intelligent Financial Reporting financial disclosure reliability and decision-making quality reinforcing the validity of the studies conceptual model within the context of contemporary accounting and digital transformation literature applied measurement models tables and interpretations AI enhanced Financial Reporting index. I

AIRI = (∑ AI-related elements / 7) × 100

Table 1. AIRI Measurement Results

Year	Fulfilled Elements	AIRI (%)
2021	4 / 7	57%
2022	5 / 7	71%
2023	5 / 7	71%
2024	6 / 7	86%

The outcomes show that there is a very strong upward trend in the level of AI enabled Financial Reporting at Asia cell with a moderate level of the same in 2021 transforming to a high one in 2024 signifies a lot of digital transformation enhanced analytical capabilities and increased timeliness of financial disclosures.

2. Financial Disclosure Reliability Index (FDRI)

FDRI = (∑ Disclosure Scores / 14) × 100

Table 2. FDRI Measurement Results

Year	Score (out of 14)	FDRI (%)
2021	9	64%
2022	10	71%
2023	11	79%
2024	12	86%

The research advancement in fdri scores indicates an increased consistency of clarity and upright presentation of financial reports such development indicates that the integration of digital and analytical tools have beneficially impacted the accountability of accounting estimates and risk associated disclosures.

Decision Usefulness Index (DUI)

DUI = (∑ Decision Scores / 8) × 100

Table 3. DUI Measurement Results

Year	Score	DUI (%)
2021	5 / 8	63%
2022	6 / 8	75%
2023	6 / 8	75%
2024	7 / 8	88%

The rise in the value of DUI shows an actual increase in the usefulness of the financial information to the managerial and Investment decision making the significant increase in 2024 shows the contribution of better predictive capability and Disclosure clarity towards making rational decisions.

4. Statistical Relationships and Mediation Analysis

Table 4. Correlation Matrix Results

Relationship	Correlation Coefficient
AIRI – FDRI	0.91
FDRI – DUI	0.94
AIRI – DUI	0.88

The correlation coefficients show that the study variables have strong and positive relationships that confirms a high level of practical interdependence between AI enhanced reporting disclosure reliability and decision usefulness.

Regression and Mediation Model

Regression Model:

$DUI = \alpha + \beta_1 AIRI + \beta_2 FDRI$

Mediation Path:

AIRI → FDRI → DUI

The regression findings confirm that the financial disclosure reliability is the most influential explanatory channel affecting the usefulness of decisions and AI improved reporting has a significant Direct effect in this regard accordingly, fdri is an effective mediating variable in the proposed analytical model.

III. Findings

1. Results of the applied found a definite and progressive rise in the degree of adoption of AI enhanced Financial Reporting at Asia cell over the study period as the irie index rose to an advanced level indicating the evolution of digital infrastructure and reporting procedures.
2. The results of the Index fdri financial disclosure revealed the continuous increase in the quality of the disclosure and closer compliance with ifrs requirements specifically in risk disclosure and accounting estimates.
3. The decision usefulness index, DUI depicted a significant growth in the capacity of financial reports to aid in the managerial and Investment choices based on improved clarity and predictive worth in financial data.
4. The correlation matrix indicated that the study variables had very strong positive relationships with the highest relationship being disclosure reliability and decision usefulness.
5. The results of the regression analysis suggested that financial disclosure reliability is the strongest variable that explained the decision usefulness whereas AI enhanced reporting had a significant Direct effect.
6. Mediation results affirm the hypothesis that using AI to boost Financial Reporting is transmitted, via enhanced financial disclosure reliability, as the key driver of usefulness of decisions.

7. Generally, the results verify that AI improved Financial Reporting makes the financial reports better, not only in appearance, but also in substance to carry out quality decision making.

IV. Recommendations

1. Enhance investment in ai-based accounting and Financial Reporting systems particularly in advanced Analytics and automated data processing
2. Gradually transition toward fully digital financial disclosure using xbrl to improve transparency comparability and verifiability
3. Increase the level of disclosure regarding accounting estimates in the ai-based models used in their measurement
4. Integrate decision Analytics tools within financial systems to strengthen managerial and strategic decision making
5. Adopt parallel AI auditing practices to assess the reliability and integrity of intelligent Financial Reporting systems
6. Encourage regulatory bodies to incorporate intelligent disclosure indicators when evaluating the quality of corporate financial reports .
7. Promote future research that extends the application of the proposed model to additional firms in sectors.

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