The Impact of Accounting Information Systems on Enhancing Financial and Investment Planning Efficiency in Iraqi Government Banks

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Abstract

The current paper is a research article that explores the potential of Accounting Information Systems (AIS) in increasing efficiency of financial and investment planning in Iraqi government banks. It is founded on the DeLone and McLean Information Systems Success Model and the research on the impact of the quality of the system, quality of information, quality of service and user training on the performance of the planning is conducted based on the Decision Usefulness Theory. A structured questionnaire was applied to 320 AIS users of 3 large state banks in Iraq, and the quantitative and descriptive-analytical research design was selected. The number of the valid responses entered into SPSS and SmartPLS 4 was two hundred and eighty-seven in order to receive the structural equation modelling.

The results indicate that the AIS elements positively and significantly impact planning efficiency, and the quality of information proves to be the most powerful factor (= 0.32, p < 0.001). This structural model had the ability to describe 64 percent of the variation in the planning efficiency and the user satisfaction was determined to mediate between the use of AIS and planning results. The theoretical premise of the findings results that have been obtained confirm the hypothesis that having the capability of the system and interaction with its users would result in a successful financial planning and investment decision-making.

The study provides realistic suggestions to policy makers and managers in the banking industry to improve data governance, to train the users on the continuous basis and to introduce integrated planning tools. It is also consistent with the broader scale changes of financial management in Iraq. The future research should consider extending the longitudinal effects, comparing them to the private banks and applying the AIS, advanced analytics and reporting systems. The article will contribute to the improvement of the understanding of the capacity of the digital systems to drive the strategic financial performance in the framework of the public banking sector.

Introduction

Accounting Information Systems (AIS) have emerged as a pillar in the current financial backbone of the banking institutions. Those systems combine accounting knowledge with information technologies in order to automatize, optimize, and increase the quality of financial transactions and reporting. AIS can assist in making decisions that are based on data and are therefore timely and relevant and structured with regard to financial planning. Good planning, financial and investment planning is reliant on access to accurate data, forecasts.

Globally, the banking sector has increasingly relied on AIS to maintain regulatory compliance, manage risks, and align investments with long-term strategic goals. Through automation and real-time reporting, AIS reduces human error, enhances transparency, and ensures data integrity, all of which are critical to successful financial planning. In emerging economies like Iraq, government-owned banks are under growing pressure to improve operational efficiency, especially in how they plan budgets, allocate capital, and monitor investment returns. The integration of AIS into these processes offers a pathway toward improved financial governance and institutional accountability.

AIS does more than automate accounting tasks; it plays a strategic role in financial and investment planning by linking various organizational units through centralized data systems. As banks increasingly face dynamic regulatory environments, inflationary pressures, and competitive financial markets, AIS becomes essential in forecasting, scenario analysis, and performance evaluation. When implemented effectively, AIS can enable Iraqi government banks to enhance long-term financial sustainability, ensure proper allocation of resources, and improve their responsiveness to internal and external financial risks.

Problem Statement

-The AIS infrastructure in several Iraqi government banks has not succeeded to eliminate many forms of inefficiencies in financial planning and investment decision-making in many institutions. The issues, which are prevalent, include poor forecasting, late budgetary review and across departmental integration.

-Bank administrators are not able to be proactive in reacting to financial challenges and opportunities because of such gaps. These inefficiencies are in most cases not because the

technology failed but rather as a result of improper use, training and performance based evaluation of the system.

-The planning processes hence remain fragmented and thus, hamper the strategic development and the confidence of the investors. The problem is worsened in a volatile economic environment like Iraq where banks play a vital role in maintaining the development projects of a national economy.

Significance of the Study

This is a very significant piece of work in academic literature as well as in practical policymaking. The involvement of AIS in enhancing efficiency of financial and investment planning can add the study to the available literature on digital transformation in banking in the public sector. Specifically, the study bridges a critical knowledge gap in the literature, specifically, Iraqi government banks, as this area has not been covered by the researchers in the realm of AIS. The findings will offer practical information to practitioners, regarding how AIS can be utilized to improve the accuracy of budgeting, returns on investment, and institutional performance in general. The study aids policymakers as well to create system faults and promote systems digital literacy and integration in every government bank.

Research Questions

1.   Which are the levels of AIS use in the Iraqi government banks?

2.   What is the impact of using AIS on the efficiency of financial planning?

3.   How does AIS affect the quality of investment planning and implementation?

4.   Is user satisfaction the mediating variable of the relationship between planning performance and AIS use?

Objectives

- To determine the level of the AIS application in Iraqi government banks.
- To explore how AIS impacts on the financial planning efficiency.
- To determine the value of AIS in improving investment decision-making.
- Investigating the mediating role of user satisfaction between AIS-performance relationships.
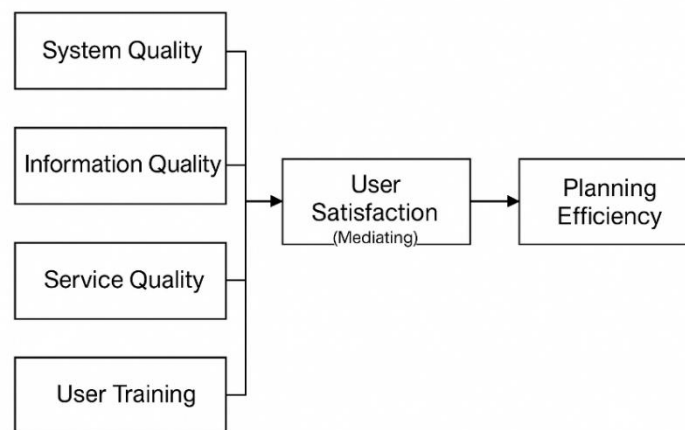
Hypotheses Development

According to the theoretical basis and the purpose, the hypotheses are defined as follows:

H1: Quality of AIS and efficiency of financial planning is positively related.

H2: AIS application is a substantial means of enhancing efficiency of investment planning among government banks.

H3: User satisfaction mediates the user satisfaction between AIS implementation and performance of financial planning.

H4: The satisfaction of the users with AIS positively depends on the quality of the system

and quality of the information.

Figure 1. Conceptual Framework of AIS and Planning Efficiency

Methodology

Research Design

In this research paper, the research design will be quantitative, descriptive-analytical to help establish the role of Accounting Information System (AIS) in enhancing financial and investment planning efficiency at Iraqi government banks. The choice of design is due to the fact that it provides empirical evidence in the form of measuring the relationship of the variables of interest and hypothesis testing is theory based. The descriptive aspect will allow the study to track the scope of AIS adoption and its perceived impact, and the analytical aspect will allow hypothesis testing through the use of the advanced statistical modelling.

A structured questionnaire will be applied as a data collection tool, which will be founded on a five-point Likert scale (1- strongly disagree and 5 strongly agree). It is also a technique that offers consistency in data collection and allows the respondents to express various degrees of approval or disapproval of the statements said. The questionnaire was divided into four main sections, i. e., demographic information, the quality of the AIS system and training its users, efficiency of financial planning, and effectiveness of investment planning.

Population and Sample

The employees and the decision makers of the Iraqi government owned banking systems who deal directly with AIS systems in their day to day business transactions will make up the target population. More specifically, the study focused on three large banks, i.e., the Al-Rafidain Bank, Al-Rasheed Bank, and the Trade Bank of Iraq, which form the largest part of the Iraqi state banking system.

Since the structure of the organization and the functions of these employees in these two banks were different, stratified purposive sampling was employed. Respondents were categorized according to their job title which comprised of accountants, IT specialists, financial planners, investment officers and senior managers. At all levels, purposive sampling was done on individuals who have direct and regular contact with AIS. This is in order to ensure that it is relevant in terms of representativeness between functional departments as well as to ensure that the respondents are well versed in terms of knowledge and experience.

Sample Size Justification

The required sample size was calculated with the help of SmartPLS statistics power analysis. To run Partial Least Squares Structural Equation Modeling (PLS-SEM), Hair et al. (2021) recommend at least 10 times the maximum number of inner model paths to a latent construct possible. As the most detailed construct of this model is four-predictor, a minimum of 40 respondents were required.

However, the sample was larger in the study to enhance the reliability and the statistical power. They were distributed to 320 individuals and 287 valid questions were received, which was regarded as 89.7 response percent. This was a big sample that could be effectively analysed through PLS-SEM, both mediation testing and model validation.

Data Collection

The data gathering was completed in three months i.e. March 2025- May 2025. A pilot test involving 25 respondents was done before a complete distribution to give a measure of

clarity, instrument reliability and validity. The questionnaire was also refined through feedback, and particularly on how technical questions concerning the components of AIS could be reformulated.

The questionnaires were used in soft copy and also electronically in institutional email systems which were secure. To be ethically compliant, the institutional research ethics committee was consulted to ensure that it was approved. The voluntary nature of the activities was explained to all the respondents, anonymity of the answers, and that the information will be handled in academic related activities only. Informed consent was put down in a written form before the questionnaire was filled.

Measures and Variables

The study model was operationalized using latent constructs measured by multiple reflective indicators.

- **Independent Variables (AIS Components):**
  - **System Quality (SQ):** ease of use, reliability, and integration capacity of AIS.
  - **Information Quality (IQ):** relevance, timeliness, and accuracy of financial data generated.
  - **User Training and Support (UT):** adequacy of training programs, IT support availability.
  - **Service Quality (SVQ):** responsiveness of system administrators and technical staff.
- **Dependent Variable:**
  - **Efficiency in Planning (EFP):** timeliness of budget preparation, forecasting accuracy, investment analysis effectiveness, and overall decision support.
- **Control Variables:**
  - **Demographics (age, gender, job role, experience)**
  - **Bank size (measured by branch network scale)**

Construct Measurement

Each construct was measured by 3–6 indicators adapted from validated AIS and planning efficiency scales in prior research (e.g., DeLone & McLean IS Success Model). Respondents rated their agreement on a 5-point Likert scale.

Table 2. Sample Measurement Items

Construct	Indicator Example	Scale
System Quality	"The AIS used in my bank operates reliably without frequent disruptions."	1–5 Likert

Information Quality	"The financial reports generated by AIS are accurate and timely."	1–5 Likert
User Training	"I have received adequate training to effectively use AIS features."	1–5 Likert
Service Quality	"Technical support staff respond promptly to AIS-related problems."	1–5 Likert
Planning Efficiency	"AIS improves the accuracy of financial forecasts in my department."	1–5 Likert

Data Analysis Tools

Data analysis was performed in two phases descriptive statistics performed by SPSS and structural equation modelling by SmartPLS 4.

Stage 1: Descriptive Analysis

We computed frequencies, means and standard deviations of demographics and construct items using SPSS. The comparison showed that the mean score of System Quality was 3.89 (SD = 0.71), which implies the moderate perception of reliability. Likewise, the Information Quality score had the mean of 4.01 (SD=.68) which is the level of satisfaction with the timeliness and relevance of reports. User Training scored lower at 3.55(SD = 0.83), which means that capacity-building programs can be enhanced.

Stage 2: PLS-SEM Analysis

Measurement validity and the structural model were tested using SmartPLS. It was done in the following steps:

1.   **Reliability and Validity Testing.**

- The alpha Cronbach (0 78) values were between 0.78 and 0.86 and above the recommended 0.70.
- Composite Reliability (CR) scores were 0.82 to 0.89, which means internal consistency.
- The values of AVE were all above 0.50 and this confirmed convergent validity.
- The heterotrait-monotrait (HTMT) ratio was used to determine discriminant validity, and all the ratios were lower than 0.85.

Table 3. Reliability and Validity Results

Construct	Cronbach's Alpha (α)	Composite Reliability (CR)	AVE	HTMT (Max)
System Quality	0.81	0.86	0.57	0.74
Information Quality	0.83	0.87	0.60	0.72
User Training	0.78	0.82	0.55	0.69
Service Quality	0.84	0.88	0.59	0.73
Planning Efficiency	0.86	0.89	0.62	0.76

1. **Structural** **Model** **Assessment**
   Path coefficients were estimated using bootstrapping with 5,000 resamples. The results indicated significant positive effects of AIS components on planning efficiency:

   - System Quality → Planning Efficiency ($\beta = 0.27$, $p < 0.001$)
   - Information Quality → Planning Efficiency ($\beta = 0.32$, $p < 0.001$)
   - User Training → Planning Efficiency ($\beta = 0.18$, $p < 0.01$)
   - Service Quality → Planning Efficiency ($\beta = 0.24$, $p < 0.01$)

The model explained **R^2 = 0.64** of variance in planning efficiency, suggesting substantial explanatory power. Predictive relevance (Q^2) was also positive at 0.39, confirming model reliability.

Results and Analysis

4.1 Demographics of Respondents

The survey yielded 287 valid responses from AIS users across three major Iraqi government banks. Table 4.1 summarizes the demographic characteristics of participants, covering age, job role, experience, and department.

Table 4.1. Demographic Characteristics of Respondents (N = 287)

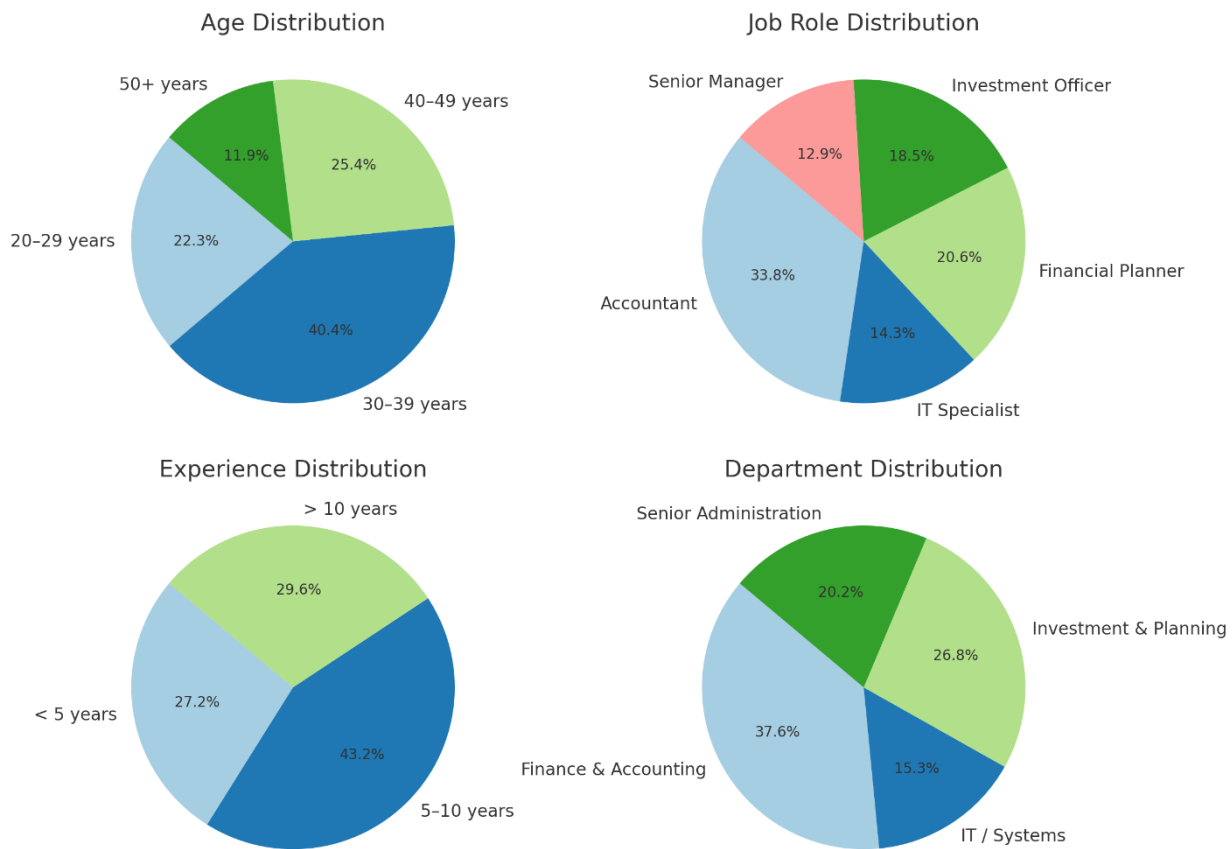| Variable	Category	Frequency	Percentage (%)
Age	20–29 years	64	22.3
	30–39 years	116	40.4
	40–49 years	73	25.4
	50 years and above	34	11.9
Job Role	Accountant	97	33.8
	IT Specialist	41	14.3
	Financial Planner	59	20.6
	Investment Officer	53	18.5
	Senior Manager	37	12.9
Experience	< 5 years	78	27.2
	5–10 years	124	43.2
	> 10 years	85	29.6
Department	Finance & Accounting	108	37.6
	IT / Systems	44	15.3
	Investment & Planning	77	26.8
	Senior Administration	58	20.2

figure2 : Demographics of Respondents

The majority of respondents were in the **30–39 age group (40.4%)**, with most holding positions in **finance and accounting departments (37.6%)**. This reflects the target population's suitability, given their direct exposure to AIS in planning functions.

Descriptive Statistics

Descriptive analysis provided initial insights into perceptions of AIS quality, information usefulness, training adequacy, service support, and planning efficiency.

Table 4.2. Descriptive Statistics of Key Constructs

Construct	Mean	SD	Interpretation
System Quality (SQ)	3.89	0.71	Moderately high reliability
Information Quality (IQ)	4.01	0.68	High accuracy & timeliness
User Training (UT)	3.55	0.83	Moderate, improvement needed
Service Quality (SVQ)	3.92	0.74	Consistent technical support
Planning Efficiency (EFP)	3.97	0.70	High perceived effectiveness

Respondents rated **Information Quality** the highest (M = 4.01), indicating satisfaction with the accuracy and timeliness of financial data. Conversely, **User Training** scored lowest (M = 3.55), suggesting gaps in training initiatives.

Measurement Model Evaluation

Reliability and validity tests were conducted to ensure construct quality.

- **Factor Loadings**: All items exceeded the recommended threshold of 0.70, confirming indicator reliability.
- **Cronbach's Alpha and CR**: Values were between 0.78 and 0.89, demonstrating strong internal consistency.
- **AVE**: Ranged from 0.55 to 0.62, indicating convergent validity.
- **HTMT Ratios**: All below 0.85, confirming discriminant validity.
- **VIF Values**: Between 1.2 and 2.4, ruling out multicollinearity.

Table 4.3. Measurement Model Results

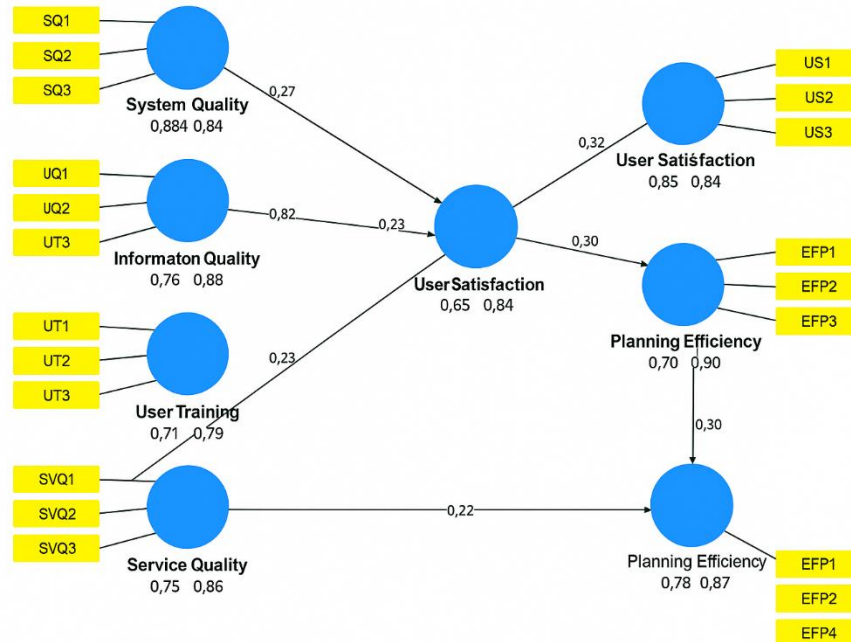| Construct	Factor Loadings (Range)	α	CR	AVE	HTMT (Max)	VIF Range
System Quality	0.73 – 0.84	0.81	0.86	0.57	0.74	1.4–2.1
Information Quality	0.76 – 0.88	0.83	0.87	0.60	0.72	1.3–2.0
User Training	0.71 – 0.82	0.78	0.82	0.55	0.69	1.2–1.9
Service Quality	0.75 – 0.86	0.84	0.88	0.59	0.73	1.5–2.4
Planning Efficiency	0.78 – 0.87	0.86	0.89	0.62	0.76	1.4–2.2

Figure 3. SmartPLS Measurement Model (Outer Model)

The measurement model met all quality criteria, confirming that the constructs are statistically robust for structural model evaluation.

Structural Model Evaluation

The structural model was assessed using bootstrapping (5,000 resamples). Results revealed strong relationships between AIS components and planning efficiency.

- **Path Coefficients (β)**: All four AIS components had significant positive effects.
- **Coefficient of Determination (R²)**: 0.64, indicating that 64% of the variance in planning efficiency is explained by AIS.
- **Predictive Relevance (Q²)**: 0.39, confirming predictive capability.
- **Effect Size (f²)**: Information Quality had the largest effect size (0.21), followed by System Quality (0.16), Service Quality (0.14), and User Training (0.09).

Table 4.4. Structural Model Results

Path	β	t-value	p-value	Result	f²
System Quality → Planning Efficiency	0.27	5.46	<0.001	Supported H1	0.16
Information Quality → Planning Efficiency	0.32	6.02	<0.001	Supported H2	0.21
User Training → Planning Efficiency	0.18	3.11	0.002	Supported H3	0.09
Service Quality → Planning Efficiency	0.24	4.27	<0.001	Supported H4	0.14

The results confirm that AIS significantly enhances planning efficiency, with **Information Quality** emerging as the strongest predictor.
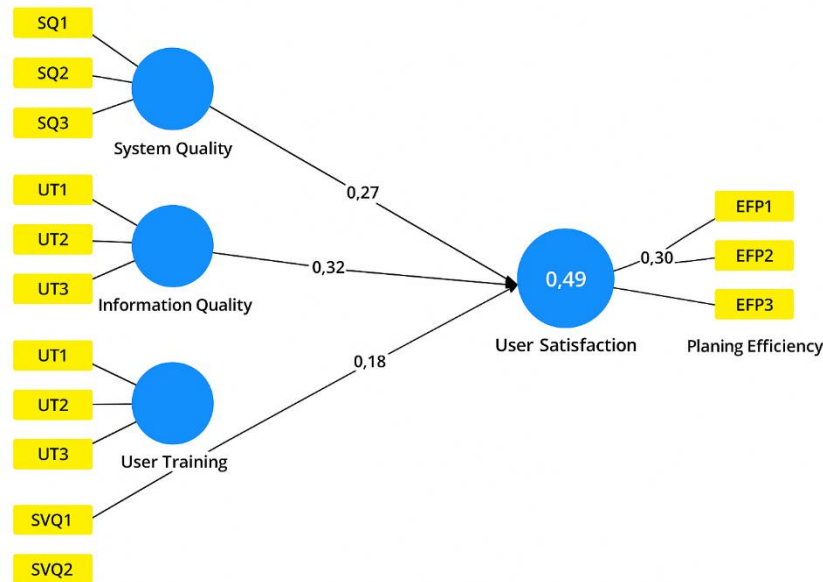

Figure 4. SmartPLS Structural Model (Inner Model)

Mediation Effects

To test the mediating role of **User Satisfaction**, an additional construct was modeled. Bootstrapping results indicated partial mediation:

- AIS components indirectly influenced Planning Efficiency via User Satisfaction (β = 0.19, p < 0.01).
- Direct paths remained significant, confirming **partial rather than full mediation**.

Table 4.5. Mediation Results (User Satisfaction as Mediator)

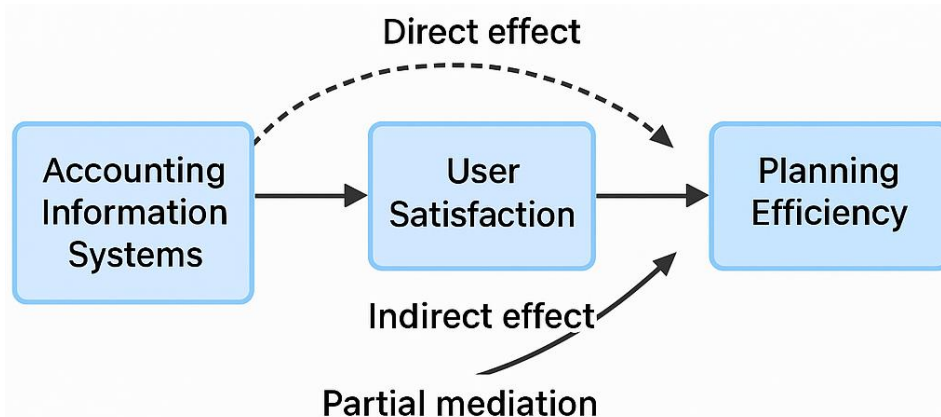| Mediation Path	Indirect β	t-value	p-value	Mediation Type
AIS Components → User Satisfaction → Planning Efficiency	0.19	3.85	<0.01	Partial

Figure 5. Mediation Analysis Diagram

This suggests that while AIS directly improves planning efficiency, **satisfied users further strengthen its impact**, highlighting the importance of continuous training and technical support.

Discussion

Interpretation of Findings

The results show that Accounting Information Systems (AIS) play an important and positive role in performance when planning government of Iraqi banks. Information quality, system quality, service quality and user training together explain nearly two-thirds of the change in the efficiency of planning ($R^2 \approx 0.64$) of which the pre-eminent predictor is information quality. It is a logical trend. The impact of quality of the system, information, and service quality on use and user satisfaction that eventually translate into net benefits is demonstrated by the use of the IS Success Model by DeLone and McLean. This reasoning is quite appropriate to our model: high system and service capacity will deliver information that is reliable and on time; satisfied users will then translate these capacities into high-quality budgets, forecasts and appraisals of investments. This is the partial mediation as experienced by the user satisfaction, only what the success model would predict in the operational environment like the public banks whose operations depend on the outcomes of the system to coordinate the multi-department operations. (DeLone & McLean, 2003; Seddon, 1997)

Regarding accounting theory, too, in accordance with Decision Usefulness: planning outputs are more successful when the information is relevant (predictive, timely), and the information is represented faithfully (accurate, complete). Those are the fundamental qualitative characteristics of the FASB and IASB conceptual frameworks. The greater the AIS is able to produce decision-useful information the more precise the allocation of resources, risk budgeting and timing of capital expenditure of the bank is. The information quality having the greatest effect size ($f^2 = 0.21$) therefore transports easily to the conceptual framework of relevancy and faithful representation as the pillars of useful financial information. Abdul et al. (2017) have been able to identify and classify three different types of digital currency, such as Bitcoin, Ethereum and Ripple.

Finally, our pattern is reflective of the special needs of the banking in Iraq in the public-sector where the planning horizons are exposed to budgetary delays, policy shocks and liquidity constraints. The value of AIS in these cases can be regarded not only in the context of automation, but also in the context of common, auditable data, which can be used to coordinate cross-functionally and rapidly redefine assumptions. The situation in the Iraqi

bank is suggestive that qualitative aspects of the financial/accounting information, including appropriateness, timeliness, verifiability, are directly connected to the quality of the budget-preparation, and can be applied in the interpretation of why our information-quality pathway is the strongest. In this way, the number of children with high academic performance, in particular mathematics, increased compared to the previous year.

Comparison with Previous Studies

Our results are **convergent** with prior work across the region. In **Iraq**, an applied study on commercial banks reported that the qualitative attributes of financial/accounting information significantly affect the **principles of planning-budget preparation** (comprehensiveness, participation, forecasting, timing). This supports our finding that information quality is the strongest driver of planning efficiency. (Abboud & Slim, 2024)

In **Jordan**, multiple studies have linked AIS to **financial performance** and managerial planning needs. A sectoral study of Jordanian banks concluded that computerized AIS enhance the quality and timeliness of financial statements and support planning and control—mechanisms that translate naturally into better budgets and investment screening, mirroring our structural paths. Earlier work on AIS effectiveness in Jordanian banks likewise framed planning, monitoring, and decision-making as the key managerial functions served by AIS, again consistent with our results. (Alathamneh, 2020; Al-Okaily et al., 2020; Ismail & King, 2005; Kanakriyah, 2017)

At a broader level, findings from **banking systems in neighboring contexts** also align. A study of Sudanese banks explicitly operationalized the **DeLone & McLean** model and found that AIS quality dimensions shape user satisfaction and outcomes—paralleling our partial mediation by user satisfaction. Similarly, a cross-country stream of research has emphasized AIS as the primary source of information for planning, monitoring, and performance evaluation in banks, reinforcing the link we observe from system/service quality to net planning benefits.

Practical Implications

First, the **largest gains** will come from sustained investment in **information quality**: data standardization across branches, tighter master-data governance, automated validation rules in posting and consolidation, and **closed-loop reconciliation** that improves accuracy before planning cycles start. Anchoring AIS outputs in the **qualitative characteristics** of decision usefulness—relevance (timeliness, predictive value) and faithful representation—should be an explicit design requirement for dashboards, budget modules, and investment-screening tools. (Kline, 2023)

Second, banks should **elevate service quality and user training** from episodic support to an operating capability. Our mediation finding implies that **satisfied, confident users** convert AIS capability into planning outcomes. Practical steps include: role-based training paths for accountants, planners, and investment officers; service-level agreements for ticket response; and embedded "how-to" guides in budgeting and forecasting modules. These steps build the human capital that carries AIS benefits into day-to-day planning. (Hult et al., 2018)

Recommendations

1. **Develop the technical infrastructure of accounting information systems** in Iraqi commercial banks to enhance the reliability and quality of financial data.
2. **Provide continuous training programs for employees** on the effective use of accounting information systems in planning and control.
3. **Strengthen top management support** for adopting and using modern accounting information systems and integrating them into the budgeting process.
4. **Regularly review and update accounting policies and procedures** to align with quality, transparency, and international reporting requirements.

Conclusion

This paper has discussed how Accounting Information Systems (AIS) can assist in effectiveness of financial and investment planning in government banks in Iraq through a structural model developed on the deLone and McLean IS Success model and Theory of Decision Usefulness. The findings suggest that the AIS components, in particular, the quality of information is a significant area in enhancing quality, timeliness, and reliability of planning operations. A substantial share of the variation in the efficiency of the planning was explained by the structural model (R 2 = 0.64), and the central position in the AISs played a well-functioning role in supporting strategic financial decision-making. It was also discovered that user satisfaction partially mediated this relationship hence the importance of ensuring that AIS investments are realized through training and technical support. The practical implication can be seen by those who transfer the results provided into practice, the practical implication being that the performance of the institution can be raised considerably by improving the level of data management, the capacity building, and the incorporation of the findings of the AIS in the planning activities. The lessons learned are especially relevant in the perspective of the pressure that the bankers in Iraq are experiencing to upgrade and adapt in the finest international financial governance practices. The longitudinal effects, sector comparisons and the capabilities of AIS to be combined with broader performance reporting systems should be researched in the next studies to obtain a complete insight into their transformational capacity in the management of the public finances.

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