The effect of creative accounting on the reliability of financial reports

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*ABSTRACT_* **The purpose of this research was to identify the most significant methods of manipulation used by management in financial statements, as well as the reasons and motivations for this manipulation, and to state the most important means that can be used to limit or minimize the effects of manipulation on financial statement beneficiaries. To accomplish this purpose, this paper created and delivered (68) questionnaires to the study's participants, who comprised auditors, accountants, and accountants from economic organizations. This paper used the Statistical Package for Social Sciences (SPSS) application to analyse the data. This research concluded that creative accounting impacts the reliability of financial statements and that its methods and intentions can be exposed by the auditor's dedication to professional ethics and professional competence in carrying out his responsibilities. It is also in charge of identifying the fraud and manipulations that management engages in.**

KEYWORDS: **Creative accounting, financial statements, professional ethics, professional competence, fraudulent practices.**

1. INTRODUCTION

The result of the conflict of interest between management and shareholders who benefit from the financial statements, versus the flexibility in applying accounting principles and rules, prompts management to think about using the methods and techniques available in accounting treatments to show a good financial position that differs from the actual position to serve the purposes of the management. This type of manipulation has been called creative accounting, despite the different concepts of creative accounting, as we distinguish two concepts, one of which is positive, represented in the development and finding innovative solutions that help provide correct and effective accounting information to serve users of the financial statements, and the other concept is the negative form that devotes to manipulating accounting numbers to hide the facts of various services for specific purposes in a manner that contradicts professional ethical values. Accounting practices provide flexibility that the accountant can use based on the management's desire to manipulate the financial statements to attribute the image reflected by the numbers in those statements to the company's business results and financial position, as the management often sets its perceptions of the profit figure that it wants to declare, driven by its motives to maximize rewards, due to the accountant's skill in this illegal creative field, as in most cases all these innovations fail, and the reasons for the collapse of major companies are attributed to the administrative and financial corruption of the management of those companies and their lack of sound practices and lack of transparency and disclosure. Therefore, we would like to point out that the creative accounting process is based on the management's intention and is difficult to detect, and this difficulty increases as long as the practices are usually carried out within the limits permitted by accounting rules and standards.
Based on the above, the following statement of the problem can be formulated:
To what extent does creative accounting affect the credibility of financial statements and methods to reduce them in Iraq's economic institutions?
To answer this question can be divided into the following sub-questions:

1- Does the use of creative accounting methods pose a threat to the reliability of accounting information?
2- To what extent does the auditor contribute to reducing creative accounting practices?
3- Does the effectiveness of governance mechanisms affect reducing creative accounting practices?

2. Objectives of the Study

Identify the most important methods and motivations for creative accounting. Review the most important means of reducing creative accounting practices. Learn about the internal auditor's responsibility in discovering fraudulent practices and shedding light on the topic of creative accounting.

3. Study hypotheses

To understand the details of the subject and try to answer the main problem, we used preliminary hypotheses that we tried to prove their validity or falsity, as follows:
1- Creative accounting methods affect the reliability of accounting information.
2- The auditor contributes in his performance to reducing creative accounting practices.
3- The effectiveness of governance mechanisms affects reducing creative accounting practices.

4. Importance of the study

The study's importance lies in defining the extent of the impact of creative accounting methods on financial statements, which is reflected in the decisions of financial statement users, and the extent to which the auditor contributes to uncovering these fraudulent methods used by management in accounting manipulations to the extent of their impact on the credibility of the financial statements.

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5. Theoretical of The Study

Creative accounting is associated with financial reporting since it is frequently practiced to disclose financial information in a way that makes it appear better than it would have if stated honestly (Qian et al.2015). Accurate, relevant, and trustworthy disclosures are considered a way of improving the image of a business, lowering the cost of financing, and increasing the marketability of shares. It also simplifies the purchase of long-term funds, allows management to properly account for the resources entrusted to them, and works as a catalyst for the expansion and development of the capital market. A previous study revealed four key variables of creative accounting: ethical considerations, disclosure quality, internal control, and ownership structure (Škoda et al. 2017). Whether or not these determinants apply to financial reporting remains to be confirmed. As a result, this research aims to assess creative accounting by measuring the degree to which creative accounting is entrenched in bank financial reporting.

Moreover, the causative factors that motivate banks to indulge in creative accounting are also assessed (Yaseen et al. 2018; Birdawod, 2022). Prevailing accounting procedures enable a certain leeway in the application of accounting principles (Kalbers 2009). Professional judgment is applied to define recognition standards, measuring procedures, and the accounting body's character. When making such decisions, executives may purposefully withhold important facts or mislead accounting data in order to reflect a favorable financial condition. Profits may be stated as higher in order to increase attractiveness, or lower in order to reduce tax burden. It has been reported that accountants use their domain expertise to falsify financial information and reporting for organizations, a practice known as creative accounting (Goel 2014). Financial reporting focuses on providing stakeholders with the reliable, accurate, and timely financial data that they require to make decisions regarding bank operations (Chang et al. 2019). The goal of financial reporting is to communicate financial data to users so that they can make informed and objective decisions. Nonetheless, contemporary accounting policy allows for a lot of flexibility in accounting procedures and the application of objective judgment to set measurement rules, recognition criteria, and, in some cases, the categorization of the accounting body. The ability to pick and choose which accounting components to use allows for deliberate data manipulation or concealing. Such manipulations can increase a company's perceived desirability by making the company appear more profitable and financially stable than it is. Such practices can mislead users and investors by using disinformation, which is a significant hindrance to corporate growth and investment mobilization (Campello et al. 2011; Jedi and Nayan 2018).

Widely considered the father of accounting, Luca Paciolo first introduced the concept of creative accounting more than five centuries ago. Summa de Arithmetica, in 1494, was the author's first accounting manual, in which he introduced the practices concerning creative accounting. Recently, accountants, auditors, academics, and other researchers have paid much attention to creative accounting. Such practices originated during the Industrial Revolution and have continued since then; however, creative accounting has significantly increased since the 1980s (Sanusi and Izedonmi 2014). It has been shown that creative accounting comprises manipulating how revenue is recognized and expenses are accounted for (Susmus and Demirhan 2013). Such practices lead to the company appearing better on paper than it truly is. Creative accounting does not violate the Generally Accepted Accounting Principles (GAAP). Along these lines, the work of (Goel 2014; Al-Delawi & Ramo, 2020) opined that the intention of creative accounting is to project more robust financials as one goal. On the other hand, these practices are also used to project a weaker financial position depending on how the management's desires. Creative accounting is a critical challenge that has been the cause of major financial crises (Mudel 2015; Zaidan et al, 2024). Furthermore, (Diana and Beatrice 2010) deemed that creative accounting was the set of actions used by managers to represent financial reports with the aim of misleading stakeholders about the company's financial performance or influencing contractual outcomes that are dependent on the number reported by the company. Thus, the fundamental question concerns the intent to influence contractual outcomes or mislead stakeholders. It is clear from the discussion that executives deliberately practice creative accounting to characterize their revenue, profits, assets, and other financials to suit vested interests rather than reflect the business's precise financial position. Such activities are typically conducted in two ways—showing higher or lower profits in the present period at the expense of previous or future accounting periods. Companies' earnings are significantly impacted by creative accounting; therefore, this subject is critical for regulators, auditors, researchers, and investors. Moreover, creative accounting comprises the manipulation of both performance indicator Moreover, creative accounting comprises the manipulation of both performance indicators and the financial position of the business. Some researchers did not reach an agreement on this view; they consider creative accounting a "deliberate intervention in the external financial reporting process" to benefit specific stakeholders (Shah et al. 2011; Massoudi & Birdawod, 2023). The information that is disclosed does not need to be fraudulent; however, the facts are twisted in a way that can be considered a violation of the "full disclosure" requirement defined by the International Financial Reporting Standard (IFRS). The manipulation of accounts is the deliberate change and falsification of financial data to meet the management's objectives (Massoudi & Fatah, 2024). Typically, the intention is to work as per the management's expectation or deceive stakeholders by projecting a healthy financial position to outsiders. The manipulation categories of accounts are classified into two different groups: creative accounting (accounting legitimacy is maintained) and accounting fraud (accounting policies and principles are violated) (Paolone and Magazzino 2014).

Numerous studies have assessed management's motivation to pursue creativity in accounting (Akpanuko and Umoren 2018). Nations with conservative accounting frameworks witness conspicuous income smoothing owing to the substantial value of their accumulated provisions. Big bath accounting is a bias that may be present where a lossmaking business reports higher than actual losses in a specific year in order to offset losses for subsequent years. It was shown that if there is a substantial difference between real business performance and analyst projections during capital market transactions, creative accounting may be pursued (Gupta and Kumar 2020). It is feasible to keep the stock price stable or inflated using creative accounting to show a reduction in apparent borrowing. Reduced borrowing projects healthier profits and reduced risk. Consequently, a company can

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borrow public money by issuing shares, use the stock for acquisitions, and hinder takeover by other companies. If a company's directors engage in 'insider dealing' concerning the business's shares, it is possible that they can defer information release using creative accounting; hence, insider trading may be misused for personal gain (Malik et al. 2011). It should be understood that fancy superficial accounting changes are unlikely to fool analysts in an efficient market. Creative accounting is easily spotted by careful analysts, who see through the income-boosting measures and flag them as potential weakness indicators. This section is split into four subsections highlighting the primary motivators to use creative accounting in financial reports.

Agency problems are among the key motives that promote creative accounting. Bankers seek profits at the expense of the stockholders. Agency problems lead the management to obstruct and change financial reports. Unfair and unethical accounting practices are frequently used to present a false perception about the business for personal benefit. This interference from a company's management in the disclosure of financial information negatively impacts the quality, content, validity, and reliability of these statements (Vladu et al. 2017). It was asserted that the incessant abuse of creative accounting has caused numerous banks to collapse due to improper and low-quality financial reporting (Arnold and De Lange 2004). The skepticism surrounding the finances and accounts of a company leads to reduced investor confidence; consequently, investors are cautious when investing in Arab or global capital markets because they perceive high risk. The link between agency problems and the use of creative accounting was presented by the authors of (Škoda et al. 2017), who indicated that managers are inclined to meet business targets that fetch lucrative bonuses. Some researchers indicated that reporting higher-than-actual profits is a significant driver of creative accounting by managers (Tunji et al. 2020). Furthermore, managers are attracted to creative accounting because financial rewards such as bonuses and salaries may be much higher if such practices are used. Although researchers have not assessed the effects and incidence of agency issues on creative accounting, there is a consensus regarding the correlation between personal benefits and agency issues, prompting managers to resort to creative accounting (Saleem 2019).

6. Methodology

The study used both primary and secondary data to evaluate its assumptions and accomplish its goals. This study used descriptive-analytical methodologies as primary data, analyzing past studies in literature and accounting theory, as well as scientific research and publications relevant to the study's topic, including those from foreign, regional, and domestic sources. The field knowledge was principally represented by investigating and analyzing the degree of the impact of creative accounting on financial statements, as this research contained.

A. Population and Sample Study

The study was conducted on a sample of accountants in Iraq. The study included (accounting experts, and accountants of economic institutions) as professionals and directly related to the subject of the study. The necessary data for the research were obtained by distributing a questionnaire form using a simple random sample of specialists in the field of accounting, where (75) questionnaires were distributed, and (68) of them were retrieved for analysis with a recovery rate of (89%). The Statistical Package for the Social Sciences (SPSS) was also used to analyze the study hypotheses and test and analyze the opinions of the study sample on trends.

7. Data Analysis and Discussion

This part includes the analysis and the hypotheses testing by answering the study questions and reviewing the questionnaire results. From here, the correlation coefficient statistical analysis of the data collected from the study questionnaire was carried out, as the SPSS was used, to obtain the study results that will be presented and analyzed in this part. Table I, the survey reliability as shown by Cronbach alpha 0.801 equivalent to 80% when Cronbach is more than 0.70, reliability is acceptable (Sekaran, 2003).

Table I
Reliability of research survey

Reliability statistics	
Cronbach's alpha	Number of items
0.801	19

Table II, it is evident from the below table that most of the sample members were male, as their percentage reached 61.3%. Table III shows that the majority of auditors are holders of bachelor's degrees as their percentage reached 55.8%, and Table III constitutes 61.7% of holders of years of experience. Table V indicates that most members of the specialized in accounting.

Table II
Distribution Of Study Sample Individuals According to the gender distribution

Variables	Number	Percentage
Male	42	61.3%
Female	26	38.7%
Total	68	100%

Table III
Distribution Of The Study Sample According to The Educational Qualification Variable

Variables	Number	Percentage
Institute degree	16	23.5%
Bachelor's degree	38	55.8%
Master's degree	9	13.6%
Doctorate degree	5	7.3%
Total	68	100%

Table IV
Distribution of the study sample according to years of experience

Variables	Number	Percentage
Less than 5 years	42	61.7%
From 5 to 10 years	18	26.4%
More than 10 years	8	11.7%
Total	68	100%

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Table V
Distribution of the study sample according to job title

Variables	Number	Percentage
Accountant	36	52.9%
Senior Accountant	21	30.8%
Accounting Manager	6	8.8%
Chief Financial Officer	5	7.3%
Total	68	100%

Table VI
The Arithmetic Averages and Standard Deviations of The Axis of the impact of creative accounting on the credibility of financial statements

No	Question	Standard deviation	Mean
1	Creative accounting practices change objective accounting values to subjective values.	0.679	2.87
2	The flexibility of account policies and methods provides opportunities for manipulation and presenting a false picture of the institution's condition.	0.383	3.17
3	Tax evasion is a motive for tax accounting.	0.679	2.53
4	Palaces provide honest, neutral, and unbiased information is an indicator of creative accounting.	1.087	2.41
5	The review process can reduce creative accounting practices.	0.756	2.83
6	Creative accounting methods and procedures affect the credibility of financial statements issued by companies.	0.383	3.18

Table VII
The Arithmetic Averages and Standard Deviations of The Axis of the auditor contribute to his performance in reducing creative accounting practices.

No	Question	Standard deviation	Mean
1	The independence and objectivity of the auditor can limit creative accounting practices.	0.704	2.97
2	The auditor expresses an opinion about the existence of distortions in the financial statements by management with the aim of fraud.	0.924	2.6
3	The auditor has sufficient knowledge of the accounting principles and financial techniques necessary to perform his work.	0.603	3.1
4	The auditor provides sufficient knowledge and identification of indicators that indicate fraud and deception.	0.747	2.87
5	The auditor follows clear and sound professional standards that are consistent with international auditing standards.	0.902	2.9
6	The auditor's commitment to ensuring the application of international standards leads to raising the level of disclosure and transparency of the financial statements of institutions.	0.603	3.1
7	The auditor contributes to promoting an ethical culture.	0.546	3.07

Table VIII
The Arithmetic Averages and Standard Deviations of The Axis of the effectiveness of governance mechanisms affect reducing creative accounting practices.

No	Question	Standard deviation	Mean
1	The Board of Directors ensures the implementation of relevant laws in companies.	0.579	3.03
2	The laws that prevent employees, managers, and board members from exploiting their positions.	0.383	3.17
3	The management of companies seeks to combat creative accounting methods and procedures when preparing the financial statements issued by these companies.	0.679	1.87
4	Dedicating sufficient time to exercise the Board of Directors' responsibility to apply accounting principles that achieve disclosure and transparency.	0.63	2.97
5	There is an impact on the level of awareness of users of financial statements on the level of discovery of creative accounting practices thus reducing their effects.	0.69	2.83
6	The director seeks to combat creative accounting methods to regulate rewards when preparing financial statements.	0.891	2.47

The results related to the study questions, which stipulated that of the impact of creative accounting on the credibility of financial statements, the auditor contributes in his performance to reducing creative accounting practices, and the effectiveness of governance mechanisms affects reducing creative accounting practices. Arithmetic averages, standard deviations, and percentages of the field of study were extracted, and the following tables illustrate this:
It is evident from the results of Table VI that the paragraph that states (Creative accounting methods and procedures affect the credibility of financial statements issued by companies.) has obtained the highest arithmetic averages at a

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rate of (3.18). In contrast, the paragraphs that state that (the review process can reduce creative accounting practices.) at the lowest arithmetic average, which was equal to (2.41), and from this, the flexibility of accounting policies and methods increases the amount of manipulation and affects the credibility of financial statements. The auditor's familiarity with accounting principles and legal loopholes, along with his commitment to applying international standards, leads to raising the level of disclosure and transparency of financial statements and limits fraudulent practices.

It is evident from the results of Table VII that the paragraph that states (The auditor contributes to promoting an ethical culture.) has obtained the highest arithmetic averages at a rate of 3.07. In contrast, the paragraphs that state (The auditor expresses an opinion about the existence of distortions in the financial statements by management with the aim of fraud.) on the lowest arithmetic average, which is equal to 2.6, and from this, the Board of Directors' keenness to apply laws and adhere to international standards in preparing financial statements; Board members not exploiting their positions increases the credibility of financial statements.

It is evident from the results of the previous Table VIII that the paragraph that states (The laws that prevent employees, managers and board members from exploiting their positions.) had the highest average and had an average of (3.17). In contrast, the paragraphs that stated (The management of companies seeks to combat creative accounting methods and procedures when preparing the financial statements issued by these companies.) on the lowest arithmetic average, which was equal to (1.87), and from this, the Board of Directors ensures the application of laws and procedures during the preparation of financial statements. The auditor follows clear and sound professional standards that are consistent with international auditing standards;

Table IX Hypotheses tests: Correlations Coefficient

		H2	H2	H3
H 1	Pearson correlation Sig. (2-tailed) N	1 68	0.776** 0.000 68	0.606** 0.000 68
H 2	Pearson correlation Sig. (2-tailed) N	0.776** 0.000 68	1 68	−0.856** 0.000 68
H 3	Pearson correlation Sig. (2-tailed) N	0.606** 0.830 68	0.856** 0.001 68	1 68

Based on the analysis test, the first hypothesis rejects the null hypothesis that there are no statistically significant at the level of 0.05. the impact of creative accounting on the credibility of financial statements. Accept the alternative hypothesis that there are statistically significant at 0.05. the impact of creative accounting on the credibility of financial statements. Likewise, based on the Analysis Test, whose value is 0.776, which is a substantial value at the same time, which confirms the validity of the hypothesis, the value of the significance level, which amounted to 0.000, is a statistically significant one, which means that there are statistically significant at the level of 0.05, in which the impact of creative accounting on the credibility of financial statements.

In the second hypothesis, they reject the null hypothesis that there are no statistically significant at the level of 0.05 for the auditor contributes in his performance to reducing creative accounting practices and accept the alternative hypothesis that there are statistically significant at the level of 0.05 for the auditor contributes in his performance to reducing creative accounting practices. Similarly, the value is 0.606, which is a substantial value at the same time, which confirms the validity of the hypothesis, the value of the significance level, which amounted to 0.000, is statistically significant, which means that there is statistically significant at the level of 0.05 for the auditors. The auditor contributes in his performance to reducing creative accounting practices.

Finally, the third hypothesis, therefore, rejects the null hypothesis that there are no statistically significant differences at the level of 0.05 due to the effectiveness of governance mechanisms affecting reducing creative accounting practices and accepts the alternative hypothesis that there are statistically significant at the level of 0.05 for the effectiveness of governance mechanisms affect reducing creative accounting practices. Likewise, based on the Pearson Correlation Coefficient Analysis Test, which has a value of 0.856, it is a substantial value. Simultaneously, which confirms the validity of the hypothesis, the significance level's value amounted to 0.000, which is statistically significant, and fair for reliability property.

8. Conclusion

This study sought to identify the impact of creative accounting on the credibility of financial statements prepared by companies and to know the fraudulent methods and policies adopted by some departments and companies to appear in a different way than they are. It is noted from the above that the study was represented in a questionnaire, distributed to a sample of a community that includes accountants, auditors, and accounting experts with specialization. This study concluded that the flexibility of accounting policies and methods increases the amount of manipulation and affects the credibility of financial statements. The auditor's familiarity with accounting principles and legal loopholes, along with his commitment to applying international standards, leads to raising the level of disclosure and transparency of financial statements and limits fraudulent practices. - The Board of Directors' keenness to apply laws and adhere to international standards in preparing financial statements; The Board of Directors failure to exploit their positions increases the credibility of financial statements; - The Board of Directors ensures the application of laws and procedures during the preparation of financial statements. The auditor follows clear and sound professional standards that are consistent with international auditing standards; - Showing an unreal image of the institution's condition.

9. Recommendations

Work on increasing awareness and understanding of the harms of creative accounting practices. We recommend that professional organizations conduct an in-depth study of fraud and previous errors to identify the party and the methods used in this, and then set the standards and procedures that the auditor must follow in addressing these issues. Focus on and

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work on developing and training accountants on an ongoing basis, especially since the auditing profession requires people with special specifications so that they have professional awareness, culture, and sufficient understanding of various activities; Work on spreading sufficient awareness about creative accounting to clarify its harms and then reduce and combat them by the correct means; Not linking management incentives to the size of the profits achieved because it may push management to inflate profits while there are other losses. Study prospects and our desire to have an impact on this research, we propose the following topics: - The role of internal audit in reducing creative accounting practices; The role of international accounting principles and standards in reducing the use of creative accounting methods; The role of internal audit in discovering accounting irregularities.

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