

IMPACT ACCOUNTING QUALIFICATION ON ACCOUNTING PROFIT MANAGEMENT IN THE IRAQI BANKING ENVIRONMENT

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ABSTRACT

The study achieves various objectives, namely, to demonstrate the impact of accounting reservation on the management of accounting profits in Iraqi banks, and to study the relationship between them through accounting reservation and accounting profits management. In order to achieve the objectives of the study, a sample of Iraqi banks was selected: bank (Baghdad, Mosul, International Assyria, Iraqi Credit Investment) and sample from 2018-2022. The methodology and analytical approach were used. Concepts were presented for the study, relating to accounting qualification and profit management. The study hypothesis was suggested that Iraqi banks listed on the Iraqi securities market adopt conservative accounting practices when preparing financial statements. By showing which banks exercise accounting custody, the study found a higher level of propriety of the profit value, indicating the reservation's direct impact on the appropriateness of the profit value. It became clear that there was a practice not to manage the accounting profits in the Iraqi banking environment, which in the Baghdad Bank for the year 2022 was higher by a percentage (2.6571) and Mosul Bank at the highest rate in 2020 (1.04) and Ashur International Bank with the highest rate in 2020 at (1.95) and Iraqi Credit Bank at the highest rate in 2019 (4.69) The Iraqi Credit Bank (ICB) has the highest ratio in 2020 to (1.56). The study recommends that Iraqi banks adhere to the principles of adopting international financial reporting standards in order to reduce the burden of managing actual profits.

Keywords: accounting reservation - importance of accounting reservation - types of accounting reservation - profit management.

INTRODUCTION

The primary objective of accounting is to provide accurate and timely financial information, streamline how it is presented to facilitate its understanding, and communicate that information to all parties involved in the company. Through financial reports and statements, although financial reports and statements, They are prepared in accordance with international standards, for financial reporting, but these standards allow the use of alternative accounting methods and methods, When dealing with the same economic phenomena and events, giving management flexibility in using accounting methods, on the other hand, and may lead to flexibility in reporting or delaying recognition of expenses, or income as a result of use, accrual basis to inconsistent results in financial reports and statements, When measuring similar economic events as a result of one choice, of accounting alternatives which in turn are reflected in profits (Mohammed, 30:2010). According to Ray (Jamil, 2014:188) the essence of transparency is to follow guidelines, The principle of accounting conservation and timely

announcement of the company's results, In financial statements and statements, management's role can be seen in applying the principle of accounting qualification. By delaying the recognition of profits, taking into account expected losses, as well as by withholding information about the expected positive events of financial reports and inflating expenses, allotments and expendable assets to present the financial results of the company's operations in a conservative manner. While some oppose its adverse impact on the quality of the information contained in the published financial lists, the phenomenon of upgrading the principle of accounting qualification in financial reports has become a problem for the factual study in this study of contemporary accounting literature and the significant losses suffered by these companies' shareholders. The result of their administration's opportunistic actions, including the practice of managing profits, fundraising from non-budgetary sources, and other actions believed to be in flagrant contravention of the principle of accounting governance (Omar and Mamun, 2014:910).

The principle of accounting reservation can be seen in the high level of verification required to identify good news (Revenue and profits) and low level of verification required to recognize bad news (Expenses and losses) Bad news has been found to affect profits or business results more quickly than good news. For the purpose of achieving the study's objectives, it has been divided into three main parts, between the first molecule of which the hypothetical study methodology, and the second part of which is theoretical literature, and the third part of which is applied study (method and procedures).

Part I: Virtual study methodology

This theme presents the methodology of the study's procedural structure, the problem of the study including the study questions, the expected importance it will add to the study topics, at the theoretical and applied level, and the identification of the objectives in its mind. Finally, it reviews the most important previous research on the study subject:

1.1 Study Problem:

Executive departments want to different businesses, show the level of performance that is reflected in the profits, which are usually in the best form and are at the highest level, because this represents positive perceptions, to stakeholders about the reality of those banks, by changing the values of the financial statements, And take advantage of the flexibility of accounting principles, which shows that there are high, unreal profits, Perhaps international accountability efforts, to reduce this quest and improper practices have been constraints that can prevent such practices. One of the most important determinants is the reemergence of the role of the accounting reservation. Removed from the qualitative characteristics of the information in the common framework for 2010, in reducing the inflation of profits and revenues, and making it reflect the realism of banks' future performance as much as possible. From this point of view, the study suggests the following question "(Is opportunistic profit management practices reduced by gouging profits by adopting more conservative accounting principles?)

2. 1 The importance of the study:

The importance of the study stems from the need for accounting information to be impartial and transparent. To enhance the confidence of investors and users of financial statements, in

such information and study actual profit management practices, which are the most common, and learn how to reduce them through accounting qualification practices, It promotes public confidence in and management of companies, They will have access to more trustworthy data.

3. 1 Study Objectives:

The study achieves various objectives, namely, to demonstrate the impact of accounting qualification on the management of accounting profits in Iraqi banks, and to study their relationship through accounting qualification and accounting profit management.

4. 1 Study hypothesis
The study is based on the premise that Iraqi banks listed on the Iraqi Stock Exchange adopt conservative accounting practices when preparing financial statements.

1.5 Related studies

The study (Al-Khalidi Wabu Al-Jalil, 2021) found similar findings regarding the level of accounting reservation principle for companies listed on the Palestine Stock Exchange (PSE), showing the results of a model (Basu1997) The BTM model is characterized by the principle of accounting reservation, and the study showed that there is no statistically significant effect between the level of accounting reservation principle and profits. (represented by the rate of return on assets), in addition to a discrepancy in the impact of the principle of accounting reservation on the profits of the companies listed in the inch of Palestine, is due to the different economic sector to which the company belongs. The study recommends that acceptable levels of accounting reservation should be maintained in companies listed on the Palestine Stock Exchange, given the stalemates in the Palestinian arena's political and economic conditions.

The study (Al-Tawil, 2016) showed the results of the study an increase in the appropriateness of the accounting profit value, The book values of shares in companies applying accounting qualification, conversely, the results showed that the appropriateness of accounting profits decreased significantly, In companies that do not apply accounting reservation, and the inappropriateness of the book values of these companies, These results demonstrate the importance of accounting qualification in increasing the appropriateness of the value of accounting information. This contradicts the exclusion of a reservation from the conceptual framework as an undesirable characteristic.

The study (Astui et al., 2019) referred to corporate governance and showed, has a greater indirect impact, on profit management through stronger conservation, than the direct impact of corporate governance on profit management, i.e. there is an indirect relationship between the two.

Part II: Theoretical Literature

1. 2 Concept of accounting reservation

The reservation was a controversial accounting concept at the beginning of the last century, and it remains so to this day, despite criticism of it. It plays an important role in accounting practices and describes the Basu1997 of accounting qualification as the most important valuation principle in accounting. It has influenced accounting practices for at least 500 years in the midst of uncertainty in financial reporting. Adherence to this principle has become essential to differentiate companies' transparency of their financial lists, and a criterion for classifying countries according to the degree of qualification of their accounting principles (planet and its validity: 2019 4). The definitions of the concept of accounting qualification were

many by accounting researchers and by international accounting bodies when preparing financial statements. The accountant has several values that represent alternatives to items that could be placed in the income or financial position list. In this case, the accountant must choose the alternative that does not increase the value of the income or increase the value of the asset component of the financial position list. This concept is an application of the rule of caution in the sense that potential losses and expenses are recognized and potential or expected revenues and gains are not recognized. One of the most important accounting applications is the formation of provisions for potential losses, contingent liabilities and inventory valuation at cost or net verifiable value whichever is lower (Kamaldin et al., 2020:3). The accounting qualification is defined as the unequal verification of accounting gains against losses (Dai & Ngo, 2013:3). So an accounting reservation is also a wise reaction to uncertainty since companies facing ambiguity are more likely to survive and succeed when their manager adequately follows prudent decision-making rules, this correlation between accounting conservatism and the caution advised in the face of ambiguity illustrates how closely these two concepts are related (Hsieh et al., 2019:4). It can serve as a deterrent to managers who are motivated to take on projects that serve the personal interests of management and do not increase shareholder value as well as a remedial mechanism for disputes between lender and borrower and agency debt costs (Salehi & Sehat, 2019:39).

On the basis of the foregoing, the accounting qualification is to anticipate all losses while neglecting profits, This means that it is an important and appropriate tool for addressing the uncertainties faced by accountants when preparing financial lists because it requires accountants to reserve for losses. This belief is the basis of modern accounting practices to calculate net assets and profits without overstating them in order to promote their personal goals and achieve personal interests that benefit them.

2. 2 Importance of an accounting reservation

The American Society of Accountants has demonstrated the importance of adopting accounting qualification policies to meet unethical accounting practices as well as profit management practices performed by corporate management in financial reporting of net assets and owners' rights. The American Society of Accountants stated that accounting reservation policies differ based on the variables of states' political, economic and social environments. The United States is one of the most high level of reservation policies. It emphasized that accounting reservation provides protection for investors and lenders. The practical application of accounting reservation policies has a positive impact on the accuracy and transparency of financial reporting in the term and limits management's unethical accounting practices and promotes short-term profitability. The importance of accounting conservatism is evident in times of occasional financial crises facing the global economy that have led many companies to face financial failure and increase agency costs which has led many of those companies' managers to manipulate or influence real profits by exploiting their own information about the companies they work for, Thus, information risk and agency risk increase, so a conservative accounting policy reduces information risk, and agency risk especially in periods of financial crisis (Ibrahim, 2018:172). Another important aspect is that the accounting qualification contributes to the provision of excellent accounting information that meets the needs of users of the financial statements (Jameel, 2014, 183).

3. 2 types of accounting reservation

The accounting reservation is classified into two categories: conditional accounting reservation and unconditional accounting reservation:

Conditional accounting reservation: The first type of reservation based on events refers to the idea that when atrocious things happen, net asset values decrease, and when good things happen, the values of the asset book are not identified until there is evidence that they have been achieved (Ball et al., 2013:756).

Unconditional accounting reservation: The second type of reservation, called pre-qualification, refers to management's earlier acknowledgement of the use of conservative methods and policies to address assets and liabilities. Therefore, the book value of net assets is less than its market value (Beaver & Rayan, 2005:271).

4. 2 Factors affecting the accounting reservation

There are a range of factors affecting the accounting reservation, including (Ali and Shakir, 2017:6)

Debt contracts: Lenders consider timely repayment of their loans in addition to preserving the value of the borrower's assets after the debt is contracted.

Size of the company: Some studies have suggested that large companies have resorted to accounting reservations to mitigate political costs because they are under political pressure, but some researchers have suggested that small companies are more conservative in order to avoid lawsuits because they are more problematic than large companies

Professional accounting organization; It means professional associations and organizations that establish conservative accounting standards as well as those responsible for monitoring the application of these standards, such as financial market regulators.

Corporate governance There is a positive correlation between accounting and corporate governance. The greater the level of governance application, the greater the demand for a high level of accounting qualification.

Financial Markets Efficiency: The more efficient and active financial markets are, the more companies move towards accounting conservative.

Judicial system: If the judicial system is strong, the Administration will respond to an increase in the level of accounting reservation in order to avoid judicial liability in the event of an increase in the value of the asset valuation.

5. 2 Accounting Profit Management

The topic of profit management in general has occupied the attention of accounting literature since the end of the 1960s as a result of the bankruptcy of many international companies and accounting scandals. Al-Baghdadi, (2022:12) So company managers have been seeking to gain the trust of owners since the separation of ownership from management by trying to maximize profits as well as stabilize income, they have at times resorted to what is known (With profit management practices) that can be based on the announcement of profits according to unequal ratios at the end of the financial period. This is done by increasing the rate of detention at the time of high profits to be distributed over the period at which profits decrease. This shows owners that the company continues to make profits even if it achieves net losses.

Many researchers, writers and specialists have tried to define the concept of profit management. Given the different orientations of these researchers and writers, many

definitions of this concept have emerged. Each of these definitions is based on a point of view of their development. We will present several definitions as follows: Their definition of profit management from an academic point of view is: "It is the transfer of financial accounting figures from what they actually are to what the authors wish by exploiting or benefiting from existing laws and or ignoring some or all of them" (Zuhair Walid, 2016:4). Defined by Michael et al., 2007:2 as "the planned time of income, expenses, profits and losses in order to achieve an increase in profits". According to (Lin & Hwang, 2010:28) earnings management occurs when managers control the results of financial reports either to deceive some stakeholders about the company's underlying economic performance or to manipulate contractual results based on reported accounting figures. While earnings management is defined as "deliberate action under generally accepted accounting principles (GAAP) to achieve the required level of reported profits" (Rahman et al., 2013:22)

Profit management is also defined as "profit manipulation with the aim of creating a positive impression of business performance, for example to meet the objectives set by the department or the forecasts made by analysts (Ghyasi, 2017:608). The Department of Profits also defined it as "meaningful interference in the external financial reporting process with a view to obtaining certain special gains" (Alzoubi et al., 2016:174)

In the view of the authors, earnings management "is a cosmetic process to best demonstrate the company in order to achieve the aforementioned objectives. Profit management can be real or unreal because of the discretionary powers given to managers in the preparation of financial reports. Profit management is real if the discretion is used within the limits of accounting policies and vice versa."

6. 2 Profit Management Methods

There are a lot of methods and practices used in this area, and in what comes we will review the most important practices and the aim of doing them (construction and grace: 2020 198-197.(Streamlining Income: is a method used by companies when they wish to show financial reports that are characterized by steady or relatively stable profit growth, and work to hide actual income changes in times of crisis, under accepted accounting principles and management principles and by making adjustments to reduce discrepancies in the outcome of the business and to attract shareholders.

Creative accounting: represents a key role in management's attempt to manipulate accounting profit figures by calculating the termination premium requiring an estimate of the productive life and scrap value of endangered assets; So managers use estimates of productive age and scrap value to influence profits towards or buyer, so as to reduce expenses to inflate profits.

GAAP generally accepted accounting principles give the company the method of "selective selection" from among permissible accounting policies and available legal alternatives. Management maximizes the value of declared profits, such as procedures for the timing of recognition of income or expenditure or the choice between the method of (FIFO) and the (LIFO) method of inventory valuation (assuming higher prices), as well as the fixed asset termination instalment method.

Smart earnings management and choosing the right timing to make transactions: Changing stock prices in the financial market does not represent profits, but the timing of the sale or

purchase should be chosen, and this timing brings profits (the difference between historical and sale price).

2.7 Drivers of Profit Management

Several studies in accounting literature have demonstrated management's motivation to adopt profit management practices that change the profit-making number ", since there are many motivations for these practices which, inter alia, cause management to reduce the profits earned to a certain level, Other motives raise these profits. One of the motives is for the Department to pave its income to prevent or reduce fluctuations and fluctuations in its annual profits, including the following (intransigence and reparation, 2022:176.(

Contractual motives: According to the agency's theory, there is a contractual relationship between the management of the company, namely the agent, and the person to whom certain options are delegated (company principle, owner or shareholder), resulting in the propensity of the agent (management) for opportunistic conduct and their desire to maximize opportunities in their favor by misusing company information and identifying options based on shareholder interests.

The motivations of the legislative body's structure: political and regulatory institutions are essential for both emerging and advanced economic development For the effective operation of business and economic prosperity, regulatory authorities develop and enforce a variety of regulatory laws ", listed companies are frequently checked to ensure that they comply with rules and regulations based on financial statements and ratios, Managers are under pressure as a result of profit manipulation to appear to be in compliance with the law.

Funding drivers: Long-term funding sources include companies with long-term equity and loans, companies may try to use profit management to negotiate the best possible conditions from lenders and investors for the capital they need for their operations.

Capital Market Motivations (Stock Exchange): Investors base their decisions to buy shares and bonds from companies on information contained in their financial reports, particularly the profit figure. As a result, the company's management manages its profits to influence its share prices and urges investors to buy those shares.

8. 2 The role of accounting reservation on profit management

The positive relationship between accounting reservation and profit management according to Tahoun's study a positive correlation between accounting and profit management, Because as reservations increase, so do opportunities to manage profits, This is particularly true at the beginning of the implementation of the Governorate Accounting Policy which means that doing so creates secret reserves because, In case the unrecognized profits that appear as secret reserves can be used in case of a change in the direction of investment growth which means that if investments fall, they will be used to increase profits rather than increasing investments accompanied by an increase of the same rate in recognized profits, In other words, a reservation in accounting makes profit management easier, As a result, the accounting qualification distorts the financial statements because it favours bad events over good ones. The distortion caused by management practices such as profit management is greater than that caused by the province (Saleh et al., 2017:135(.

His study (Zeng et al., 2022: 2-3). Focusing on the relationship between managing traditional profits (managing profits through benefits) and maintaining accounting, the reservation

measures the level of managing profits through discretionary benefits and explains that more active benefit-based profit manipulation behaviors as a mechanism for preparing financial statements, the level of portfolio has decreased, booking enhances investor protection and raises the level of corporate profits contained in financial accounts. In addition, the level of conservative accounting is positively associated with the degree of profit management through benefits, suggesting that executives may exploit conservative accounting gaps to provide an impression of manipulation, and the quality of accounting information is inevitably influenced by real profit management practices, such as manipulation of production activities, sales transactions and discretionary expenses. As real profit management reduces accounting qualification, the negative effects on accounting qualification are exacerbated by the real profit management level.

The negative correlation between accounting reservation and profit management occurs with profit management. (EM) When managers participate in the overall process of preparing financial statements to influence contracts that rely on financial statements or to provide stakeholders with a positive impression of the company's performance, when there is a chance that the company will not be able to pay its debts, the person informs the management of the company's current income at a higher level. The study (Mughal et al., 2016: 197-198) showed the need to use appropriate accounting standards in order to prevent inconsistency of information and the possibility of opportunistic behaviour from management due to concern about recording losses faster than gains by doing so, reduces opportunistic reporting behaviour and benefits consumers of financial statements. By preventing managers from accessing distorted income it also reduces the ethical risk and the issue of reverse selection that arises between management, investors or management and lenders, This prevents investors and lenders from misleading and making unfavourable investment decisions A conservative policy can also reduce the risk of litigation and opportunistic behaviour of a manager who reveals optimistic results. More conservative companies have fewer opportunities to participate in emerging markets because they limit accounting manipulation and reduce the detrimental consequences of information inconsistency. The practice of managing profits through receivables is effectively limited by withholding, a governance mechanism that increases the efficiency and effectiveness of a company's control. This improves the quality of financial statements. As a result, conditional accounting qualifications reduce the cost of capital and reduce the risk of damaging creditors because managers find it difficult to make them. Consider conservatism as a tool for controlling management's choice of accounting procedures in order to increase profits to achieve opportunistic goals by reducing the likelihood of successful management of profits through benefits. As a result, conditional reservation restricts profit management by adding additional costs to companies that manage profits (et al., 2014:1831 Taban).

The existence of a negative and positive relationship, depending on the type of accounting reservation, according to research conducted by Krismiaji & Astui, 2020:115). This unconditional accounting reservation will positively affect the management of real profits, while the conditional accounting reservation has a negative impact on the management of profits through real activities.

Part III: Applied study (method and procedures)

1. 3 Study Curriculum

The study is based on two approaches:

Extraordinary curriculum: It relied on previous studies on the topic of study, particularly on the theoretical aspect, through scientific research, university letters and articles, as well as research from foreign and Arab websites.

Applied curriculum: Banks were relied on as a field of applied study procedure, by relying on financial reports disclosed by those banks, sample study, and listed on the Iraq Securities Market for a period of (5) consecutive years from 2022-2018.

2. 3 Limits of study

The limits of the presidency are limited to the time and spatial boundaries as follows:

□-Time limits: Relied on financial years' statements from 2022-2018.

□-Spatial limits: applied to banks listed on Iraq's securities market

3. 3 Society and Sample Study

The banking sector represents the field of study and the study society is limited to (5 banks only as the time series was adopted from 2018 to the end of 2022, the requirement of sample selection was the availability of the necessary data for the purpose of sample measurement, as well as the sample study of banks continues to disclose their reports without any interruption, during the time period of the sample study, and table (1) shows the banks representing the sample of the selected study.

Table 1. Sample banks

sequence	Bank Name	Bank Code
1	Baghdad Bank	BBOB
2	Mosul Bank	BMFI
3	Ashur International	BASH
4	Iraqi Credit	BROI
5	Investment Bank	BIBI

3. 4 Measuring variables

The study included two types of variables as follows:

First variable: independent variable (accounting reservation) measured according to the following method:

According to the gross benefit model based on a study (Shehata, 2020) where the benefit model is used to measure a reservation, Being focused on measuring the impact of the accounting reservation on the income list, For a long time, meaning that the accounting reservation reduces the profits declared, accumulated over a long period of time, Hence the amount of accrued benefits and their negative impact on profits, Over time an appropriate measure of accounting qualification, especially since the depreciation of benefits, From time to time is a good indication of a low reservation (Moses, 2020:24). The gross benefit model can be explained by the following formula:

$$TACCit = TACCit / Nlit \%$$

) TACCit (: Ratio of the company's total net receivables (i) for the year (t).

Nlit: Net operating income of the company (i) for the year (t).

TACCit's total net receivables per year will be calculated by the following formula and by study (Mahmood et al., 2018:2673):

$$TACCit = Nlit - OCFit$$

OCFit: Net cash flows from the company's operating activities (i) for the year (t).

The level of the accounting reservation can be determined according to:

- The level of the reservation is acceptable or low: if the ratio of the total receivables is satisfactory.
- The level of reservation is high: if the proportion of total receivables negative, i.e. cash flows is more than recognized profits.

Table (2) Results of the analysis of the level of Baghdad Bank's accounting reservation amounting to thousands of dinars

Details	2018	2019	2020	2021	2022
Net income	4,152,102	7298604	20,200,071	29,980,363	53,154,485
Operating cash flows	73,170,765	49755556-	420,263,814	230,124,174	51,913,122
Total benefits	69,018,663-	42,456,952-	400,063,743-	-200,143,811	1,241,363
Net income	4,152,102	7,298,604	20,200,071	29,980,363	53,154,485
Total net benefit ratio	-16.6	5.8-	19.8-	6.67-	0.02

From the above table it is clear that the largest value of the total benefit ratio is in 2019, which was 5.8- The year 2021 was 6.67, followed by 2018. (16.6-) and then the year 2020, which reached its value (19.8 -) Negatively, cash flows are more than recognized profits, meaning that the level of accounting reservation is high. In 2022, the total benefit ratio was 0.02, which means that the level of reservation is acceptable.

Table (3) Results of the analysis of the level of the accounting reservation of Mosul Bank amounting to thousands of dinars

Details	2018	2019	2020	2021	2022
Net income	2,584,497	3,418,816	1,452,467	371,424,048	548,247,257
Operating cash flows	70,082,563	19,734,103	11,129,688	374,257,382	416,558,073
Total benefits	67,498,066	16,315,287	9,677,221-	2,833,334	131689184
Net income	2,584,497	3,418,816	1,452,467	371,424,048	548,247,257
Total net benefit ratio	26.11-	4.77-	6.66-	0.01-	0.24

From the above table, the largest value in the total benefit ratio is 2021, which was 0.01. Followed by 2019, which reached 4.77, followed by 2020, which reached 6.66. This is followed by 2018, which was valued at 26.11. Negatively, cash flows are more than recognized profits and this means that the level of accounting reservation is high. In 2022, the total benefit ratio was 0.24, which means that the level of reservation is acceptable.

Table (4) Results of the analysis of the level of accounting reservation by Ashur International Bank of thousands of dinars

Details	2018	2019	2020	2021	2022
Net income	4,735,286	4,658,816	14,827,792	7,620,058	11,223,925
Operating cash flows	98,873,748	-38,295,664	25,940,395	32,118,029	29,029,212
Total benefits	94,138,462-	33,636,848-	11,112,603-	-24,497,971	17,805,287-
Net income	4,735,286	4,658,816	14,827,792	7,620,058	11,223,925
Total net benefit ratio	-19.88	7.22-	0.74-	3.21-	1.58-

From the above table, the largest value of the total benefit ratio is 2020, which was 0.74. followed by 2022, which reached 1.58) -, followed by 2021, which reached 3.21) This was followed by 2019, which amounted to 7.22 in 2018. (-19.88) is negative, i.e. cash flows are more than recognized profits, which means that the level of qualification is high.

Table (5) Results of the analysis of the level of the accounting reservation of Mosul Bank amounting to thousands of dinars

Details	2018	2019	2020	2021	2022
Net income	5,597,616	5,121,655-	-3,427,205	4,906,771-	10,721,638
Operating cash flows	28,967,983	37,283,724	5,733,628	58,341,827-	59,330,303-
Total benefits	23,370,367-	32,162,069-	-2,306,423	53,435,056-	48,608,665-
Net income	5,597,616	5,121,655-	-3,427,205	4,906,771-	10,721,638
Total net benefit ratio	-4.17	6.27	0.67	10.89	4.53-

The above table shows that the largest total benefit ratio is 2018, which was 4.17, followed by 2022, which was 4.53, in other words, more cash flows than recognized profits. This means that the level of qualification is high. In 2021, the total benefit ratio was 10.89. This means that the level of accounting qualification is low; in 2019 and 2020, the total benefit ratio was 6.27 and 0.67, which indicates the level of accounting qualification is acceptable.

Table (6) Results of the analysis of the level of the investment bank's accounting qualification in thousands of dinars

Details	2018	2019	2020	2021	2022
Net income	338,964,573	17,216,290	4,673,583	922,599	2,798,091
Operating cash flows	28,832,567-	-74,614,857	37,149,108	62,850,166	49,999,637
Total benefits	310,132,006	57,398,567	32,475,525-	61,927,567-	47,201,546-
Net income	338,964,573	17,216,290	4,673,583	922,599	2,798,091
Total net benefit ratio	0.91	3.33-	6.94-	67.12-	16.86-

The above table shows that the largest total benefit ratio is 2019, which was 3.33, followed by 2020, which was 6.94, followed by 2022, which was 16.86, followed by 2021, which was 67.12, i.e., cash flows are higher than recognized profits. The year 2018, which amounted to 0.91 gross benefits, indicating the level of accounting qualification, is acceptable.

Second Variable: Dependent Variable (Profit Management):

After the sample was selected the required data was unloaded, from the annual reports of banks listed on the Iraq Securities Market, the study has adopted, the Miller measurement model to measure profit management practices, performed by the sample banks of the study, and the model can be expressed in the following wording (Mille, 2009:84):

$$\text{Miller Ratio) = } \Delta(\Delta\text{WC/CFO))$$

:Where

AWC: Change in net working capital

CFO: Net operating cash flows, if this means that banks do not exercise their profits

Whether this means banks do not practice their profits

$$\text{) AWC/CFO)t - (AWC/CFO)t-1 = 0}$$

Either if it is.

$$0 \neq 1 - \text{AWC/CFO)t - (AWC/CFO)t}$$

It means its practices, not its dividend

Table (7) Results of the analysis of the profit management measurement of Baghdad Bank for the years 2018-2022 Amounts in thousands

Statement	2018	2019	2020	2021	2022
Current Assets Last Year Current	107,057,009	792,936,905	1,203,923,921	891,322,745	872,113,014
Current orders are subject to the end of the year.	841,931,475	832,351,804	1,071,119,908	1,188,372,735	1,344,154,899
Working Capital Last period for the current year	-734,874,466	39,414,899-	132,804,013	297,049,990	472,041,885-
Current assets or period for the current year	939,879,339	107,057,009	792,936,905	1,203,923,921	891,322,745
Current orders are the first period of the current year.	818,605,893	841,931,475	832,351,804	1,071,119,908	1,188,372,735
Working Capital First Period of the Current Year	121,273,446	-734,874,466	39,414,899-	132,804,013	297,049,990
Change in working capital for the current year	856,147,912-	695,459,567	172,218,912	164,245,977	174,991,895
Current year's operating cash flows	731,707,650	497,555,560-	430,263,814	230,124,174	51,913,122
Miller's indicator for the current year	1.1701-	1.3977	0.4002	0.7137	3.3708
Assets in circulation Last period of the previous year	939,879,339	107,057,009	792,936,905	1,203,923,921	891,322,745
Current liabilities are subject to the last period of the previous year	818,605,893	841,931,475	832,351,804	1,071,119,908	1,188,372,735
Working Capital Last period for previous year	121,273,446	-734,874,466	39,414,899-	132,804,013	297,049,990
Assets in circulation The first period of the previous year	1,042,904,322	939,879,339	107,057,009	792,936,905	1,203,923,921
Traded liabilities are the first period of the previous year	834,482,602	818,605,893	841,931,475	832,351,804	1,071,119,908
Ras Mall Worker First term of the previous year	208,421,720	121,273,446	-734,874,466	39,414,899-	132,804,013
Change in previous year's working capital	-87,148,274	856,147,912-	695,459,567	93,389,114	164,245,977
Prior year's operating cash flows	262,095,710-	731,707,650	497,555,560-	430,263,814	230,124,174
Previous year's Miller Index	0.3325	1.1701-	1.3977	0.2171	0.7137
Miller Profit Management Index (difference between the two indicators)	1.5032-	2.5678	0.9975-	0.4966	2.6571
Result	negative	positive	negative	positive	positive

From the above table it is clear that by comparing the Miller Index in 2018 we note the Miller Index was (1.1701) and was in 2017 (0.3325) when comparing them with the Miller Index was (1.5032). This indicates that profit management practices negatively. Either by comparing the Miller Index in 2019 we note the Miller Index was (1.3977) In 2018 (1.1701), when compared, the Miller Index was (0.2813) This indicates that the profit management practices are positive for a company, and by comparing the Miller Index in 2020 we note the Miller Index was (0.4002) It was in 2019 (1.3977) when comparing them, the Miller index was (0.9975) This indicates that the profit management practices are passive for a company. By comparing in a year in 2021 we note the Miller Index was (0.7137) and in 2020 it was (0.4002) and when comparing the Miller Index found (0.4966) positive and this indicates the company's positive profit management practices.

Table (8) Results of the Profit Management Measurement Analysis of Mosul Bank for the years 2018-2020 Amounts in Thousands

Statement	2018	2019	2020	2021	2022
Current Assets Last Year Current	356,982,147	489,266,289	533,912,241	637,632,825	650,705,906
Current orders are subject to the end of the year.	143,965,901	269,203,027	306,205,725	487,460,874	497,123,321
Working Capital Last period for the current year	213,016,246	220,063,262	227,706,516	150,171,951	153,582,585
Current assets or period for the current year	404,916,762	356,982,147	489,266,289	533,912,241	637,632,825
Current orders are the first period of the current year.	138,764,308	143,965,901	269,203,027	306,205,725	487,460,874
Working Capital First Period of the Current Year	266,152,454	213,016,246	220,063,262	227,706,516	150,171,951
Change in working capital for the current year	53,136,208-	7,047,016	7,643,254	77,534,565-	3,410,634
Current year's operating cash flows	700,825,634	-19,734,103	11,129,688	374,257,382	4,165,580
Miller's indicator for the current year	0.07-	0.35-	0.68	0.21-	0.81

Assets in circulation Last period of the previous year	404,916,762	356,982,147	489,266,289	533,912,241	637,632,825
Current liabilities are subject to the last period of the previous year	138,764,308	143,965,901	269,203,027	306,205,725	487,460,874
Working Capital Last period for previous year	266,152,454	213,016,246	220,063,262	227,706,516	150,171,951
Assets in circulation The first period of the previous year	405,640,969	404,916,762	356,982,147	489,266,289	533,912,241
Traded liabilities are the first period of the previous year	143,854,217	138,764,308	143,965,901	269,203,027	306,205,725
Ras Mall Worker First term of the previous year	261,786,752	266,152,454	213,016,246	220,063,262	227,706,516
Change in previous year's working capital	94,053,136-	53,136,208-	7,047,016	7,643,254	77,534,565-
Prior year's operating cash flows	131,789,493	700,825.634	-19,734,103	11,129,688	374,257,382
Previous year's Miller Index	0.71-	0.07-	0.35-	0.68	0.21-
Miller Profit Management Index (difference between the two indicators)	0.63	0.28-	1.04	0.47-	0.61
Result	positive	positive	positive	negative	positive

From the above table it is clear that the comparison of the Miller Index in 2018 we note the Miller Index was (0.07) In the year 2017 (0.71) when comparing them, the Miller Index was (0.63). This indicates that the profit management practices are positive for a company. By comparing the Miller Index in 2019, we note the Miller Cann Index (0.28). In 2018 (0.07), when compared, the Miller Index was (0.28). This shows that earnings management practices negatively for a company, and by comparing the Miller Index in 2020 we note the Miller Index was (0.68) and was in 2019 (0.28) When compared, the Miller Index was (1.04). This indicates that the profit management practices are positive for a company. In 2021 (0.21) it was in a year in (0.68) 2019at the time of their comparison, the Miller Index was (0.47). This indicates that the profit management practices are negative for a company. In 2022, the Miller Index was (0.81) and in 2021 the profit management practices were (0.61).

Table (9) Results of the profit management measurement analysis of Ashur International Investment Bank for the years 2018-2022 Amounts in thousands

Statement	2018	2019	2020	2021	2022
Current Assets Last Year Current	437,910,540	388,540,289	446,509,122	582,648,480	514,578,801
Current orders are subject to the end of the year.	194,558,527	148,489,370	193,861,640	326,021,886	259,941,763
Working Capital Last period for the current year	243,352,013	204,050,919	252,647,482	256,626,594	254,637,038
Current assets or period for the current year	346,847,005	437,910,540	388,540,289	446,509,122	582,648,480
Current orders are the first period of the current year.	105,659,291	194,558,527	148,489,370	193,861,640	326,021,886
Working Capital First Period of the Current Year	241,187,714	243,352,013	204,050,919	252,647,482	256,626,594
Change in working capital for the current year	2,164,299	3,301,094-	48,596,563	3,979,112	1,989,556-
Current year's operating cash flows	98,873,748	38,334,664-	25,940,395	32,118,029	29,029,212
Miller's indicator for the current year	0.02	0.08-	1.87	0.12	0.06-
Assets in circulation Last period of the previous year	346,847,005	437,910,540	388,540,289	446,509,122	582,648,480
Current liabilities are subject to the last period of the previous year	105,659,291	194,558,527	148,489,370	193,861,640	326,021,886
Working Capital Last period for previous year	241,187,714	243,352,013	204,050,919	252,647,482	256,626,594
Assets in circulation The first period of the previous year	358,823,362	346,847,005	437,910,540	388,540,289	446,509,122
Traded liabilities are the first period of the previous year	117,614,394	105,659,291	194,558,527	148,489,370	193,861,640
Ras Mall Worker First term of the previous year	241,208,968	241,187,714	243,352,013	204,050,919	252,647,482
Change in previous year's working capital	21,254-	2,164,299	3,301,094-	48,596,563	3,979,122
Prior year's operating cash flows	13,286,399	98,873,748	38,334,664-	25,940,395	32,118,029
Previous year's Miller Index	0.0015	0.02	0.08-	1.87	0.12
Miller Profit Management Index (difference between the two indicators)	0.02	-0.10	1.95	1.75-	0.06-
Result	positive	negative	positive	negative	negative

From the above table it is clear that the comparison of the Miller Index in 2018 we note the Miller Index was ((0.02) It was in 2017 (0.0015) when comparing them. The Miller Index was (0.02). This indicates that the profit management practices are positive for a company. By comparing the Miller Index in 2019, we note the Miller Index was (0.08). It was in 2018 (0.02 at the time of their comparison, the Miller Index was (0.10-) and this indicates that the profit management practices are passive for a company. By comparing the Miller Index in 2020 we note the Miller Index was (1.87) and in 2019 was (0.08) when comparing them, the Miller Index was (1.95) and this indicates that the profit management practices are positive for a company. By comparing the Miller Index in 2021, we note the Miller Index was (0.12) and in 2020 it was (1.87) when comparing them, the Miller Index was (1.75), which indicates that profit management practices are negative for a company. By comparing the Miller Index in 2022 we note the Miller Index was (0.06) and in 2020 it was (0.12) when comparing them, the Miller Index was (-0.06) and this indicates that the profit management practices are passive for a company.

Table (10) Results of the Analysis of Profit Management Measurement of the Iraqi Credit Bank for the Years 2018 - 2022 Amounts in Thousands

Statement	2018	2019	2020	2021	2022
Current Assets Last Year Current	493,396,726	511,448,662	513,061,225	454,363,225	394,381,695
Current orders are subject to the end of the year.	184,196,061	31,542,717	228,286,466	168,984,572	100,557,041
Working Capital Last period for the current year	309,200,665	479,905,945	284,774,759	185,378,653	293,824,654
Current assets or period for the current year	473,714,493	493,396,726	511,448,662	513,061,225	454,363,225
Current orders are the first period of the current year.	161,181,272	184,196,061	31,542,717	228,286,466	168,984,572
Working Capital First Period of the Current Year	312,533,221	309,200,665	479,905,945	284,774,759	185,378,653
Change in working capital for the current year	3,332,556-	170,705,280	4,868,814	99,396,106-	108,446,001
Current year's operating cash flows	28,967,983	37,283,724	5,733,628	58,341,827-	59,330,303-
Miller's indicator for the current year	0.11-	4.57	0.84	1.71	1.82
Assets in circulation Last period of the previous year	473,714,493	493,396,726	511,448,662	513,061,225	454,363,225
Current liabilities are subject to the last period of the previous year	161,181,272	184,196,061	31,542,717	228,286,466	168,984,572
Working Capital Last period for previous year	312,533,221	309,200,665	479,905,945	284,774,759	185,378,653
Assets in circulation The first period of the previous year	504,857,986	473,714,493	493,396,726	511,448,662	513,061,225
Traded liabilities are the first period of the previous year	200,800,949	161,181,272	184,196,061	31,542,717	228,286,466
Ras Mall Worker First term of the previous year	304,057,037	312,533,221	309,200,665	479,905,945	284,774,759
Change in previous year's working capital	8,476,184	3,332,556-	170,705,280	195,131,186-	99,396,106-
Prior year's operating cash flows	29,632,353-	28,967,983	37,283,724	5,733,628	58,341,827-
Previous year's Miller Index	0.28-	0.11-	4.57	34.03-	1.71
Miller Profit Management Index (difference between the two indicators)	0.17	4.69	3.72-		0.12
Result	positive	positive	negative	negative	negative

From the above table it is clear that the comparison of the Miller Index in the 2018 year we note the Miller Index was (0 .11) and in the 2017 year was (0 .28) when comparing them, the Miller Index was (0.17) and this indicates that the profit management practices are positive for the company. By comparing the Miller Index in 2019 year we note the Miller Index was (4.57) and was in 2018 (0 .11) when comparing them, the Miller Index was (4.69) and this indicates that the profit management practices are positive for a company. By comparing the Miller Index in 2020, we note the Miller Index was (1.66) and in 2019 it was (4.57) when comparing them.

The Miller Index was (3.72). This indicates that the profit management practices are passive for a company. By comparing the Miller Index in 2021, we note the Miller Index was (1.71) and in 2020 it was (0.84) when comparing them. The Miller Index was (32.32). This indicates that profit management practices are passive for a company. By comparing the Miller Index in 2022, we note the Miller Index was (1.82) and in 2021 it was (1.71) when comparing them, the Miller Index was (0.12), which indicates that profit management practices are positive on the company.

Table (11) Results of the analysis of the profit management measurement of the Iraqi Investment Bank for the years 2018-2022 Amounts in thousands

From the above table it is clear that by comparing the Miller Index in 2018 we note the

Statement	2018	2019	2020	2021	2022
Current Assets Last Year Current	587,579,113	489,266,289	533,911,413	636,519,064	585,215,238
Current orders are subject to the end of the year.	323,983,243	268,740,804	268,740,804	386,953,844	327,847,324
Working Capital Last period for the current year	263,595,870	220,525,485	265,170,609	249,565,220	257,367,914
Current assets or period for the current year	552,916,777	587,579,113	489,266,289	533,911,413	636,519,064
Current orders are the first period of the current year.	290,623,880	323,983,243	268,740,804	268,740,804	386,953,844
Working Capital First Period of the Current Year	262,292,897	263,595,870	220,525,485	265,170,609	249,565,220
Change in working capital for the current year	1,302,973	43,070,385-	44,645,124	15,605,389-	7,802,694
Current year's operating cash flows	288,325,678	22,066,672	-114, 761,788	62,850,166-	177,611,954
Miller's indicator for the current year	0.01	1.95-	0.38-	0.24	0.04
Assets in circulation Last period of the previous year	552,916,777	587,579,113	489,266,289	533,911,413	636,519,064
Current liabilities are subject to the last period of the previous year	290,623,880	323,983,243	268,740,804	268,740,804	386,953,844
Working Capital Last period for previous year	262,292,897	263,595,870	220,525,485	265,170,609	249,565,220
Assets in circulation The first period of the previous year	562,401,667	552,916,777	587,579,113	489,266,289	533,911,413
Traded liabilities are the first period of the previous year	288,077,511	290,623,880	323,983,243	268,740,804	268,740,804
Ras Mall Worker First term of the previous year	274,324,156	262,292,897	263,595,870	220,525,485	265,170,609
Change in previous year's working capital	12,031,259-	1,302,973	43,070,385-	44,645,124	15,605,389-
Prior year's operating cash flows	18,071,152-	288,325,678	22,066,672	-114, 761,788	62,850,166-
Previous year's Miller Index	0.66	0.01	1.95-	0.38-	0.24
Miller Profit Management Index (difference between the two indicators)	0.66-	1.95-	1.56	0.14-	0.2-
Result	negative	negative	positive	negative	negative

Miller Index was (0.01) and was in 2017 (0.66) when comparing them, the Miller Index was (-0.66) This indicates that the profit management practices are negative for a company. By comparing the Miller index in 2019 we note the Miller index was -1.95) It was in 2018 (0.01) when compared, the Miller index was (1.95) This indicates that the profit management practices are passive for a company. By comparing the Miller Index in 2020 year we note the Miller Index was (0.38) and was in 2019 -1.95) when comparing them, the Miller Index was (1.56) and this indicates that the profit management practices are positive for the company. By comparing the Miller Index in 2021 year, we note that the Miller Index was (0.24) and was in 2020 1.95) when compared to the Miller Index was (0.38). This indicates that the profit management practices are passive for a company. By comparing the Miller Index in 2022 year we note the Miller Kahn Index ((0.04 and 2021 0.24)) when comparing them, the Miller Kahn Index (0.24) indicates that the profit management practices are positive for a company.

Banks exercising accounting custody show a higher level of convenience of profit value, indicating the direct impact of the reservation on the appropriateness of profit value. Accounting profits in the Iraqi banking environment were not managed by the Bank of Baghdad

for the year 2022, followed by 2.6571, Mosul Bank for the highest in 2020, 1.04, Ashur International Bank for the highest in 2020, 1.95, Iraqi Credit Bank for the highest in 2019, 4.69 and Iraqi Credit Bank for the highest in 2020, 1.56. We thus demonstrate the study's hypothesis that Iraqi banks listed on the Iraqi stock exchange adopt conservative accounting practices when preparing financial statements.

CONCLUSIONS

Adopting an accounting reservation strategy, reduces the risk of litigation and opportunistic behaviour of a manager, by reducing accounting manipulation and reducing the negative effects of information asymmetry. In addition, more conservative companies play a less active role in managing their revenues.

The accounting qualification is used as a tool to support and improve the transparency of financial reporting, a prerequisite for ensuring the beneficiary's confidence in the accounting information provided, as well as to reduce the risk of corporate failure by raising the level of information suitability.

There is a negative correlation between accounting reservation and profit management in the sense that the higher the levels of accounting qualification will be accompanied by lower profit management.

Banks exercising accounting custody show a higher level of convenience of profit value, indicating the direct impact of the reservation on the appropriateness of profit value. Accounting profits in the Iraqi banking environment were not managed by the Bank of Baghdad for the year 2022, followed by 2.6571, Mosul Bank for the highest in 2020, 1.04, Ashur International Bank for the highest in 2020, 1.95, Iraqi Credit Bank for the highest in 2019, 4.69 and Iraqi Credit Bank for the highest in 2020, 1.56.

The analysis results show that the largest value of the total benefit ratio is in 2019, which was 5.8 - 2021 was 6.67, followed by 2018. (16.6) Then 2020, which amounted to (19.8 -) negatively, cash flows are more than recognized profits, meaning the level of accounting booking is high. In 2022, the total interest ratio was 0.02, which means that the booking level is acceptable.

RECOMMENDATIONS

To understand more about the details of real profit management techniques and the importance of accounting reservations in limiting their practices, it is necessary to pay attention to building educational and training courses on the Iraqi banking system.

Iraqi banks must pay attention and adhere to the principles of adopting international financial reporting standards in order to reduce the burden of managing actual profits.

Enhanced ability of financial statement users to assess the risks arising from profit management techniques to inform them of the impact of profit management on financial statements.

Work to persuade the senior management of banks to focus on consistent adoption of IFRS due to their wide impact on financial statements.

A scientific symposium entitled "Negative consequences of profit management practices" should be held to alert the management of companies that practice profit management practices to the

negative effects of such practices, such as the future deterioration in companies' performance of economic unity and the deterioration of their competitive position.

CONCLUSION

The importance of the study stems from the need for accounting information to be impartial and transparent. To enhance the confidence of investors and users of financial statements, in such information and study actual profit management practices, which are the most common, and learn how to reduce them through accounting qualification practices, It promotes public confidence in and management of companies, They will have access to more trustworthy data. The study achieves various objectives, namely, to demonstrate the impact of the accounting reservation on the management of accounting profits in Iraqi banks, and to study their relationship through accounting reservation and accounting profits management. In order to achieve the objectives of the study, a sample of Iraqi banks (Baghdad, Mosul, Ashour International, Iraqi Credit and Investment) was selected and a sample extended from 2018-2022. The methodology and analytical approach were used. Concepts were presented for the study, relating to accounting qualification and profit management. The study hypothesis was suggested that Iraqi banks listed on the Iraqi securities market adopt conservative accounting practices when preparing financial statements. By showing which banks exercise accounting custody, the study found a higher level of propriety of the profit value, indicating the reservation's direct impact on the appropriateness of the profit value. It became clear that there was a practice not to manage the accounting profits in the Iraqi banking environment, which in the Baghdad Bank for the year 2022 was higher by a percentage (2.6571) and Mosul Bank at the highest rate in 2020 (1.04) and Ashur International Bank with the highest rate in 2020 at (1.95) and Iraqi Credit Bank at the highest rate in 2019 (4.69) The Iraqi Credit Bank (ICB) has the highest ratio in 2020 to (1.56). The study recommends that Iraqi banks adhere to the principles of adopting international financial reporting standards in order to reduce the burden of managing actual profits.

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