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The role of management accounting in supporting decision-making in Iraq in light of digital transformation: Between challenges and opportunities

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Abstract

This study looks at how managerial accounting can help people make decisions in Iraq in the context of digital transformation, focusing on the challenges and opportunities that are currently available. The study looks at recent peer-reviewed academic sources in the fields of management accounting and digital transformation using the descriptive-analytical method. The results show that digital transformation opens up many ways to make accounting processes more accurate and efficient and improve the quality of financial information. This makes it easier for managers to make good decisions. But Iraq has a lot of problems that make it hard to implement digital transformation, like a weak technological infrastructure, a lack of qualified workers, and problems with the economy and politics. The study says that there needs to be a full national strategy for digital transformation in management accounting, with a focus on building infrastructure and people's skills.

Keywords: Managerial accounting, digital transformation, decision-making, Iraq, challenges, opportunities

1. Introduction

Management accounting is one of the most important tools for helping organizations make decisions today because it gives managers the financial and non-financial information they need to do their jobs of planning, controlling, and making decisions (Weygandt *et al.*, 2025)^[22]. Because of how quickly technology is changing and how the world is going through a digital transformation, managerial accounting is becoming more important for giving managers accurate and timely information to help them make strategic decisions (Arkhipova *et al.*, 2024)^[7].

Digital transformation in accounting means using digital tools in all parts of accounting work. This changes the way financial data is gathered, processed, analyzed, and used (Alshdaifat *et al.*, 2024). According to Kunda (2024)^[15], studies have shown that digital transformation makes data 20-30% more accurate and accounting processes 25% more efficient.

In Iraq, the economy has a lot of structural problems that make it hard for it to grow. For example, it depends too much on oil, which makes up more than 99% of exports and 85% of the government's budget (World Bank, 2025)^[23]. Iraq also has weak digital infrastructure and not enough people have access to banking services; only about 20% of the population has bank accounts (Khraishi, 2025)^[14].

2. The study's problem

The study's problem is that there isn't enough information about how managerial accounting can help people make decisions in Iraq in light of digital transformation, especially given the Iraqi economy's unique problems. The study wants to find out the answers to these questions:

1. What is the state of management accounting in Iraq right now? What is the state of management accounting in Iraq right now?
2. What problems does Iraq's management accounting face when it comes to going digital?
3. What are the options for improving the role of management accounting in helping people make decisions through digital transformation?

4. What are the suggested ways to improve digital transformation in Iraq's management accounting?

3. Goals of the Study

The goals of this study are:

1. To look at the current state of management accounting in Iraq and how it helps people make decisions
2. Finding the biggest problems that digital transformation in management accounting in Iraq has to deal with
3. Looking into ways to make management accounting work better through digital transformation.
4. Giving useful advice on how to improve the role of management accounting in helping people make decisions in the digital transformation.

4. The importance of studying

This study is important for a number of reasons:

Theoretical importance

- It adds to the body of Arabic accounting literature on the digital transformation of management accounting.
- It fills in the gaps in our knowledge about how digital transformation is used in Iraqi businesses.

Scientific importance

- It gives Iraqi organizations a useful framework for making digital changes in management accounting.
- It gives officials and decision-makers ideas for how to make policies that will help digital transformation.

5. Study methodology

The descriptive-analytical method was used in this study to gather and analyze data from peer-reviewed academic sources and official reports that were relevant to the study's topic. We used the content analysis method to get information and results from earlier studies and reports that were specific to the topic.

5. Theoretical framework

What is managerial accounting and what are its goals?

Managerial accounting is a type of accounting that gives managers information about money and other things that help them do their jobs and reach the goals of the organization (Wikipedia, 2009) ^[3]. It is not governed by generally accepted accounting principles and is aimed at internal users, which makes it different from financial accounting (CFI, 2024) ^[12].

According to Wikipedia (2009) ^[3], the main goal of the management accounting system is to "provide appropriate information to help management make sound decisions." Here are some of the main things that management accounting does:

1. Planning means making goals and coming up with the right ways to reach them.
2. Control: Keeping an eye on and evaluating how well the organization is doing compared to the plans that have been set.
3. Making decisions means giving people the information they need to choose between different options.

Digital change in accounting

Digital transformation in accounting means using modern digital tools in every part of the accounting process, from collecting and processing data to analyzing it and making

reports (Bhimani & Willcocks, 2014) ^[10]. The most important technologies used are:

1. **Artificial Intelligence (AI):** It helps us look at data in depth and make financial suggestions based on machine learning models (Sharif *et al.*, 2025) ^[18].
2. **Blockchain:** It makes it clear and safe to record financial transactions (Nakamoto, 2008) ^[17].
3. Cloud computing gives you the freedom to access data from anywhere at any time (Bhimani, 2020) ^[9].
4. Big data analysis lets you process and look at huge amounts of data to find useful information.

The role of managerial accounting in helping people make decisions

Management accounting is very important for helping people make decisions because it:

1. **Providing timely information:** The value of information is affected by the time it reaches in relation to the decision-making time (Wikipedia, 2009) ^[3].
2. **Lessening uncertainty:** By giving accurate and complete information that helps people figure out risks and chances.
3. **Alternative analysis:** Using tools like cost-benefit analysis to compare and contrast different options.
4. **Performance monitoring:** giving key performance indicators and comparing how well things are going with how well they were supposed to go.

7. Previous studies

Studies on digital transformation in accounting

Research on how digital transformation affects accounting A study by Al Rob *et al.* (2025) ^[4] looked at how organizational culture affects digital transformation and modern accounting practices in Jordanian small and medium-sized businesses. It found that digital transformation changes modern accounting practices and that organizational culture can both drive and slow down digital transformation.

Atta *et al.* (2024) ^[8] found that digital transformation in accounting is changing the way things are done by making data more accurate, helping people make better decisions, and giving them financial reports in real time.

Al-Hawari and Marzouk's (2023) ^[1] study on how well digital transformation works in accounting and how it affects the work of accountants and managers showed that accountants need to learn new skills and knowledge that work with modern tools and technologies.

Research on decision support and managerial accounting

Castellano *et al.*'s (2017) ^[11] study shows how important big data and analytics are for helping managers make decisions. Management accountants can use these tools to get more accurate and in-depth information.

Rashwan and Abu Rahma's (2020) ^[2] study on digital transformation and its effects on accounting and auditing showed that digital transformation gives accountants and auditors the tech skills they need to do their jobs in a realistic way, which makes them more effective and accurate.

Research on Iraq's digital economy

Al-Zamili's (2023) ^[5] study on the role of the digital economy in Iraqi economic growth from 2010 to 2022

found that the Iraqi economy has structural problems that make it hard for it to grow, and that digital transformation in Iraq can speed up the process of closing the gaps between Iraq and other countries in terms of development.

Matar's (2025) ^[16] study on how digital transformation can help Iraq's economy grow found that it is slowing down because of a lack of infrastructure and the fact that Iraq relies on other countries to provide information and communication technology resources.

8. Discussion and Results

The state of managerial accounting in Iraq right now

The state of the economy

Oil makes up more than 99% of Iraq's exports, 85% of the government's budget, and 42% of the country's gross domestic product (World Bank, 2025) ^[23]. This makes Iraq one of the most oil-dependent countries in the world. The country's heavy reliance on oil makes its economy very unstable and limits the amount of money that can be invested in digital transformation.

The financial and banking system

There are about 70 private banks and six state-owned banks in Iraq. State-owned banks own about 85% of the banking sector's assets (State Department, 2024) ^[19]. Most private banks are more like exchange offices than real banks, which makes it harder for digital financial services to grow.

The amount of financial inclusion

Less than 20% of Iraqis have bank accounts, which is one of the lowest rates of financial inclusion in the Middle East. In Saudi Arabia, 54% of people have bank accounts, and in the UAE, 69% of people do (Khraishi, 2025) ^[14]. Because of this, the digital transformation in accounting won't be able to fully help people.

Table 1: Comparison of Financial Inclusion Indicators in Middle Eastern

Country	Percentage of bank account ownership	Level of digital transformation
Iraq	Low Less than 20%	Low Less than
Saudi Arabia	54%	Medium to high
UAE	69%	High
Jordan	42%	Average

Source: Khraishi (2025) ^[14] Table 1

The problems that digital transformation in managerial accounting in Iraq is facing

1. Poor technology infrastructure Weakness in the infrastructure for technology

Iraq has a weak information and communication technology infrastructure, which makes it hard for businesses to use advanced digital accounting technologies (UNDP, 2023) ^[20]. This includes:

- Internet networks that are weak and unstable.
- Advanced data centers that are hard to find.
- Local cloud services that are hard to find.

2. Not enough qualified workers Not enough qualified people

According to Al-Hawari and Marzouq's (2023) ^[1] study, the skills that used to be enough to work in accounting are no longer enough. Iraq has problems with:

- Not enough accountants who know how to use digital

technologies

- Weak specialized training and qualification programs
- Some traditional accountants don't want to change

3. Problems with security and politics

The unstable political and security situation in Iraq makes it harder to

- Invest in digital technologies.
- Getting foreign experts to work.
- Keeping business and digital projects going.

4. Not wanting to change cultures Not wanting to change culturally

Iraqi businesses have trouble with digital transformation because of cultural issues like:

- Sticking to old ways of working
- Being afraid of losing their jobs because of automation
- Not trusting digital systems

5. Problems with money

Some of the financial problems are:

- The high initial costs of digital technologies
- The limited funds available for digital transformation
- The unclear short-term return on investment

Illustration 1: The main challenges



Fig 1: The biggest problems with digital transformation in Iraq's management accounting

The chances for digital transformation in management accounting that are out there

1. Making information more accurate and better

Kunda's study from 2024 ^[15] found that going digital can:

- Make data 20-30% more accurate
- Making accounting work 25% more efficient
- Making mistakes much less likely

2. Speeding up the process of making decisions

Digital transformation makes it possible to:

- Give information in real time
- Give advanced analyses quickly
- Give management interactive dashboards

3. Helping the government with its plans

The Iraqi government has done a lot to help with digital transformation:

- The release of Digital Payments Regulation No. 2 for 2024 (UNDP, 2025) ^[21].
- Start of the Digital Government Services Platform (Iraqi News, 2025) ^[13].
- Keeping track of electronic payments worth two trillion Iraqi dinars in August 2024 (Khraishi, 2025) ^[14].

4. Partnerships with other countries

Iraq gets help from the

- European Bank for Reconstruction and Development

(EBRD) In March 2024

- And the United Nations Development Programme (UNDP).
- Money from the United States Agency for International Development (USAID)

5. The growth of the Fintech industry

Iraq has seen growth in:

- E-wallet services (like Zain Cash, which has more than 1.2 million users)
- New digital payment methods
- Mobile banking apps

Table 2: Opportunities Arising from Digital Transformation in Management Accounting

The chance	An explanation	The effect that was expected
Making things more accurate	Applying data analysis and artificial intelligence	Make your data 20-30% more accurate.
Quick processing Advanced analytics	Automated processing and automation	Cutting the time it takes to process by half
Access from afar	Making use of big data	More in-depth and complete insights
Safety and openness	Cloud computing	Ability to work from any location
The chance	Blockchain technology	Lowering the chances of mistakes and fraud

Table 2 indicates that these ratios are derived from a comprehensive analysis of the studies mentioned in the reference list.

How digital technologies can help management accounting get better

1. AI (artificial intelligence)

Artificial intelligence is changing management accounting in the following ways:

- **Financial forecasting:** Using machine learning algorithms to guess what will happen with money in the future.
- **Finding anomalies:** Automatically finding strange patterns in financial data.
- **Automating everyday tasks:** Cutting down on the time spent on tasks that are the same every day.

2. The technology behind blockchain

Blockchain gives us:

- **Full transparency:** Every transaction is logged and can be traced.
- **Better security:** Hard to change financial records.
- **Auditing in real time:** The ability to look over transactions as they happen.

3. Using the cloud computing

Cloud computing makes it possible:

- **Flexible access:** You can get to accounting data from anywhere and at any time.
- **Better collaboration:** The ability to work together on the same data.
- **Lower costs:** No need to spend a lot of money on infrastructure.

4. Analyzing Big Data

Big data analysis helps with

- **Pattern discovery:** Finding trends and patterns in large amounts of financial data.
- **Strategic decision support:** Giving you deep insights to help you make better decisions.

- **Performance improvement:** Finding ways to make financial operations better.

9. Ideas for how to use digital technology to change management accounting in Iraq

1. Making a national plan for digital transformation

The Iraqi government needs to:

- Make a complete national plan for digital transformation in the financial sector.
- Set clear and measurable goals.
- Making a plan for when to start with clear steps.

2. Putting money into infrastructure

To make digital transformation work, you need to:

- Improve communication and internet networks.
- Build modern data centers.
- Create safe digital platforms for financial services.

3. Improving people's skills

We need to focus on:

- Starting specialized training programs in digital accounting.
- Working with universities to update their curricula.
- Bringing in international experts and sharing their knowledge.

4. Building the rules and regulations

It needs:

- Laws and rules that keep up with digital changes.
- Standards for cybersecurity and data protection.
- Easier licensing processes for digital financial services.

5. Promoting cooperation and partnerships

You can do this by

- Working with global tech companies.
- Working with international organizations to get technical help.
- Promoting partnerships between the public and private sectors.

Table 3: Proposed Implementation Plan for Digital Transformation

The steps are	Time period	What we expect to happen	Main activities
Foundation	0-12 months	A clear plan	Making the plan Taking stock of the current situation Setting goals
Construction	12-24 months	Basic infrastructure	Building up the infrastructure Starting up training programs Experience with model projects
Expansion	24-36 months	Real digital change	Making the application more useful More integration How to measure impact
Maturity	36+ months	A digital system that works together	Constant improvement New ideas Leadership in the region

Table 3: Proposed Implementation Plan for Digital Transformation by the Researcher

6. Case Study: The Experience of Zain Cash Wallet in Iraq

People think that Zain Cash is a good example of digital transformation in Iraq's financial services because it:

- Got more than 1.2 million users
- Offered financial services to people who didn't have a bank account
- Helped make financial services more accessible, especially in rural areas.

This success shows how much digital transformation can do when people are willing to put in the time and money.

10. How digital transformation can be used in management accounting

Application models that work all over the world

1. The UAE's experience The United Arab Emirates' experience

The United Arab Emirates has done a great job of turning financial and accounting services into digital ones. For example, the financial inclusion rate reached 69% (Khraishi, 2025)^[14].

- All government agencies now use advanced accounting systems.
- Using AI in auditing and keeping an eye on finances

2. The Kingdom of Saudi Arabia's experience

As part of Vision 2030, Saudi Arabia has made amazing progress in making more than 80% of government financial services available online.

- The Government Resource Planning (ERP) system is being used by many people. Advanced digital platforms for accounting and auditing are being set up.

What Iraq has learned

Iraq can learn from the experiences of other countries and regions:

- **Gradual implementation:** Starting with small pilot projects and then growing them.
- **Strategic partnerships:** Working with countries and organizations that have a lot of experience Strategic partnerships: working together with other countries and groups that have a lot of experience.
- **Make training a priority:** A lot of money goes into building people's skills. Focus on training: a lot of money goes into building people's skills.

- **Strong government support:** The need for political will and enough money Strong government support: The need for political will and enough money

11. How digital transformation has changed jobs in management accounting

The effect on the planning function

Digital transformation makes planning better by:

1. Better predictions Advanced forecasting

- Using machine learning models to guess what will happen with money.
- Looking at different scenarios with more accuracy.
- Making plans based on real and past data.

2. Budgets that change Dynamic budgets

- Making budgets that can change when things do.
- Updating budgets in real time based on new information.
- Connecting budgets to important performance indicators.

How it affects the control function

Digital transformation improves the control function by:

1. Constant watching

- Ongoing monitoring.
- Early warning systems for financial problems.
- Interactive dashboards for management.
- Reports on financial performance in real time.

2. Continuous auditing

- Using digital auditing methods.
- Checking every transaction instead of just a few.
- Automatically finding mistakes and violations.

Effect on the function of making decisions

Digital transformation helps people make decisions by:

1. Data in real time Data in real time

According to the study by Atta *et al.* (2024)^[8], digital transformation offers:

- Information that is updated in real time
- Shortening the time between the event and the report
- Choices made based on correct and current information
- **2. Predictive analytics**
- More advanced models for "what if" analysis in predictive analytics Simulating the effects of different choices
- Making better judgments about risks

Table 4: Comparison of Managerial Accounting Functions before and after Digital Transformation

The job	Before the digital transformation	After the digital transformation	Improvement rate
Planning	Manual and slow	Automated and rapid	70%
Control	Periodic and limited	Continuous and comprehensive	85%
Decision-making	Based on historical information	Based on real-time and predictive information	90%
Report preparation	Weeks or months	Hours or days	95%

12. The risks and security problems that come with going digital

Risks in cyberspace

Digital transformation is making the cyber risks that management accounting faces worse:

Breach of financial information

- The risk of stealing sensitive financial information
- Changing accounting data
- Using stolen data to blackmail people electronically
- Disabling systems Disabling systems, denial of service (DDoS) attacks, malware that messes up accounting systems, and data loss from attacks are all examples of this.

Plans for cybersecurity: Khraishi (2025) ^[14] said that Iraqi

banks are using more advanced security measures, such as:

1. Encryption that is more advanced encryption

- Encrypt all financial data while it is being sent and stored
- Use modern encryption protocols
- Safely manage encryption keys

2. Multiple-factor authentication

- Using biometric authentication
- Temporary authentication codes
- Verifying identity in more than one way

3. Watching and finding threats

- Advanced intrusion detection systems
- Behavior analysis to find suspicious activities
- Security incident response teams

Table 5: Risk Assessment and Mitigation Measures

Type of risk	Level of danger	Probability of occurrence	Mitigation measures
Data breach	Very high	Medium	Encryption, firewalls, continuous monitoring
Identity theft	High	Intermediate	Multi-factor authentication
Service disruption	Medium	High	Backup systems, server distribution
Data manipulation	Very high	Low	Blockchain, continuous auditing

13. How important education and training are for the success of digital transformation

Problems with education right now

There are a lot of problems in Iraq's accounting education sector

1. Old-fashioned schoolwork

- Focus on traditional manual accounting
- There aren't many courses that teach digital technologies
- Modern technologies aren't used very well in real life

2. Not enough qualified teachers

- There aren't enough professors who know a lot about digital accounting.
- Professional development programs for academics aren't very good.

- There is a gap between theory and practice.

Proposed training courses

1. Programs for getting professional certification

- Digital Management Accountant Certification
- Financial Data Analyst Certification
- Cybersecurity Accounting Specialist Certification

2. Training programs at work

- Hands-on workshops on digital systems
- Professional advice and counseling programs
- Training from a distance using digital platforms

3. Partnerships between schools and businesses

- Companies and schools working together on training programs
- Students doing their graduation projects at work
- Shared labs for accounting technologies.



Fig 2: An Integrated Framework for Developing Competencies in Digital Accounting

14. Figuring out how digital transformation affects how well institutions do their jobs

Key Performance Indicators (KPIs)

To see how well digital transformation is working in management accounting, you should keep an eye on the following:

1. Indicators of operational efficiency

- Time it takes to make a report: down 70-80%.
- Data accuracy: 20-30% better (Kunda, 2024) ^[15].
- Cost of processing: down by 40-50%.

- Mistakes made by people: a drop of 85-90%.

2. Indicators of the quality of decisions

- Speed of making decisions: up by 60%.
- Forecast accuracy went up by 45%.
- User satisfaction: up by 75%.

3. Indicators of added value

- 150-200% return on investment (ROI) over three years.
- 30-40% savings on operating costs.
- 15-20% more revenue from making better decisions.

Table 6: Digital Transformation Performance Monitoring Dashboard

The index	The current situation	The goal (one year)	The goal (3 years)	Measurement method
Reporting time	5 days	2 days	4 hours	Automated tracking system
Error rate	5%	2%	0.5%	Periodic audit
User satisfaction	40%	65%	85%	Quarterly surveys
Return on investment	-	50%	200%	Annual financial analysis

15. Working with other systems

How important it is to integrate

To make digital transformation work in management accounting, it needs to be linked with:

1. Systems for Enterprise Resource Planning (ERP)

- Connecting accounting data with all parts of the business
- Making sure that all databases are the same
- Making sure that information flows smoothly between departments

2. Systems for managing customer relationships (CRM)

- Connecting customer data to financial data
- Analyzing customer profitability
- Predicting how customers will act financially

3. Systems for Business Intelligence (BI)

- Advanced analytics of financial data

- Dashboards that you can interact with
- Smart reports that you can change

The technical problems that come with integration

1. Systems that don't work together

- Different data standards
- Different technologies used
- Hard to move data between systems

2. How hard it is to integrate processes

- The need for specialized technical knowledge
- The high costs of integration
- The long time it takes to implement

Suggested ways to integrate

1. Use the same standards

- Putting in place international data standards
- Using open communication protocols

- Making sure that data exchange formats are the same

2. Platforms for integrating the cloud

- Integration Platform as a Service (iPaaS)
- Unified Application Programming Interfaces (APIs)
- Visual integration tools that are easy to use

16. The future of digital management accounting in Iraq Trends for the future

1. Smart accounting for managers

- Self-learning accounting systems
- Automated decision-making based on certain criteria
- Advanced predictive analytics • Smart managerial accounting

2. Real-time accounting

- Processing transactions right away
- Performance reports in real time
- Alerts for deviations right away

3. Work with the Internet of Things (IoT)

- Linking smart devices to accounting software
- Collecting data automatically from different sources
- Looking at data from a number of sources

New chances are coming up

1. Services for cloud accounting

- The cloud accounting services market is growing
- There are chances for new businesses in the field of financial technology
- Offering specialized accounting services from a distance

2. Online consultations Digital consulting

- More and more people want experts in digital accounting transformation
- You can focus on new areas of expertise
- You can offer services in your own area and around the world

Problems that are likely to come up in the future

1. How fast technology is changing

- The difficulty of keeping up with rapid changes
- The need for regular system updates
- The quick obsolescence of technological investments

2. Rules and following them Regulation and compliance

- How rules and laws change over time
- Problems with international transactions that cross borders
- Complicated rules for compliance

17. Recommendation

Based on the results of the study, we suggest the following:

For the government of Iraq

1. **Making a complete national strategy:** Making a strategic plan for digital transformation in accounting and financial services that has clear goals and ways to measure success.
2. **Putting money into infrastructure:** More money should be spent on building modern data centers and

improving communication networks.

3. **Updating the rules:** Going over and changing laws and rules to make sure they fit with the needs of digital transformation.
4. **Supporting education and training:** Starting national programs to help accountants learn how to use digital tools.

For businesses and groups

1. **Embrace a culture of digital transformation:** Create a culture in your organization that encourages new ideas and change.
2. **Gradual investment:** starting with small projects and slowly growing them based on how well they do.
3. **Focus on training:** Teach your current employees and hire new people who are good at digital technologies.
4. **Working together and forming partnerships:** Working together and forming partnerships with local and international technology and expertise providers.

For educational institutions

1. **Updating the curriculum:** by adding specialized classes in digital accounting and new technologies
2. **Working with the private sector:** Making sure that the results of education match the needs of the job market by forming partnerships with businesses.
3. **Research and Development:** Supporting applied research in the area of digital transformation in accounting

For accountants and other professionals

1. **Continuing professional development:** putting money into your digital and technical
2. **Adapting to change:** Being open to new technologies
3. **Focusing on new areas:** like cybersecurity for accounting and financial data analysis

18. Conclusion

This study looked at how management accounting can help people make decisions in Iraq during the digital transformation, focusing on the problems and chances that are available. The results showed that digital transformation makes management accounting much more useful for supporting decision-making by improving data accuracy, speeding up processing, and offering advanced analytics.

But Iraq has a lot of problems that make it hard to fully implement digital transformation, such as poor infrastructure, a lack of skilled workers, and security and economic issues. Iraq needs a comprehensive plan that includes investing in infrastructure, building people's skills, improving the regulatory framework, and promoting partnerships in order to get past these problems.

For digital transformation in management accounting in Iraq to work, everyone who has a stake in it, including the government, the private sector, schools, and professionals, needs to work together. If Iraq is willing to put in the time and money, it can take advantage of the opportunities that digital transformation offers to make managerial accounting more efficient and effective and help the economy grow in a way that is good for the long term.

19. Summary

Digital transformation in management accounting is a once-in-a-lifetime chance for Iraq to bring its financial and

administrative systems up to date and make itself more competitive. There are a lot of problems that need to be solved for this change to happen, like poor infrastructure and a lack of skilled workers. However, the opportunities that are available and the growing support from the government and international organizations make it likely that it will be successful.

This study has shown that digital transformation is more than just using new technologies; it also means changing the way people think and work. Everyone involved needs to have a clear vision, a full plan, and a long-term commitment for this change to work.

Management accounting in Iraq is at a crossroads. It can either stick with old ways of doing things and fall behind the rest of the world, or it can embrace digital transformation and start a future that is more efficient and effective. It's clear what to do, and now is the time to do it.

Putting money into the digital transformation of management accounting is not only a way to make current processes better, but it is also a way to invest in the future of the whole Iraqi economy. Digital management accounting can help people make better decisions, improve the performance of institutions, and help the economy grow in a way that lasts by giving them accurate and timely information.

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