

The role of the cash flow statement to provide accounting information for the financial decision-making process

(Case study International Islamic Bank of Kurdistan in the year 2018)

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ABSTRACT

This study aims to know the role of the cash flow statement in providing accounting information for the financial decision-making process in order to provide information on historical changes in cash for the institution by using cash flows that classify operation, investment, and financing flows.

In this research, we rely on the real data in the International Islamic Bank of Kurdistan in the year 2018 to reach concise results in the financial statements and the effect of decision-making to progress in this financial bank. The study results indicated that:

1- By preparing a list of cash flows, the unit can get an accurate view of its operating, financing, and investment operations.



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2- That within the list of flows there is information on the aspects of receipts and cash payments, and this is useful for knowing the financial position of the economic unit.

I. INTRODUCTION

A set of financial statements in economic units is prepared under the accounting principles of general acceptance and these lists have been designed to present the financial position of the enterprise on the specific date as well as the results of operations and cash flows for the period ending on that date and this includes information related to the facility's liquidity, and these lists are an important source To provide the information needed by external and internal parties, however, accountants generally use accounting concepts on an accrual basis as the best that can be used in presenting the financial position and business results (D Zhang, Z Tong, Y Li). Through accounting on an accrual basis, we try to match efforts with achievements and we know that the activities you perform may not produce About cash flows inside or outside the same period in which these activities were carried out, (Tassadaq & Malick, 2015).

1.1 Research problem:

The research problem arises from the failure to prepare a list of cash flows properly or was it not prepared within the basic financial statements and users of financial statements have what is important in preparing them, which negatively affects the provision of accounting information.

1.2 Research objective:

The most important objectives of the research are the following:

1- Clarify the importance of the statement of cash flows at the internal and external levels of the economic unit.

2- A statement of the current cash flow deficiency, its ineffectiveness, and the need to prepare it properly.

1.3 Research importance:

The cash flow statement is one of the financial statements that must be prepared properly because most economic decisions depend on the information contained in that list and must be prepared in a way that meets the needs of the user's information.

a. Research Hypothesis

Based on the research problem and the answer to the questions raised in this research, the following hypotheses have been prepared:

The main hypothesis of the research (there is a correlation relationship between the information in cash flow statement and financial decision-making).

- 1- There is a correlation between transparency in financial reports and financial decision-making in the International Islamic Bank of Kurdistan Region of Iraq.
- 2- There is a correlation between all information that provided in statements and financial decision-making in the International Islamic Bank of Kurdistan Region of Iraq.
- 3- There is a correlation between operating/ financing information that provided in cash flow statement and financial decision-making in the International Islamic Bank of Kurdistan Region of Iraq.

Literature Review

2.1 The concept of cash flow statement:

The cash flow statement is one of the basic financial statements that the entity limits and aims to attempt to clarify how to obtain and use cash during the period. This list is seen as a tool to assess the company's position and to judge the efficiency of management performance (Alsohagy, 2013; AJ Mohammad, 2015).

The statement of cash flows is the list to which we have cash receipts and cash payments that occurred during the period, that is, it shows us where the cash came from and where it was spent and explains to us the reasons for the change in the cash balance and this information cannot be reached using other financial statements (Jones, 2011; Sultan, et al., 2020).

2.2 The objectives of the cash flow statement:

The purpose of the Cash flow Statement is to shed light on the main activities that produced cash or that used cash during the period and indicate the effects on the total cash balance. This list is a powerful analytical tool used by management, investors, and lenders.

The statement of cash flows aims to achieve the following objectives:(Ismael, 2017; HA Abdullah, HG Awrahman)

- 1- Determine the amount of cash generated by the operation during the organized period to meet its obligations as they fall due, determine the value of the investment in a new plant, and determine the quality and extent of financing required to expand investment in long-term assets.
- 2- Predicting future cash flows, is cash, not accounting profit that is used to pay claims and distributions.
- 3- The management's decisions are evaluated, so if the managers make a good investment, then their business will flourish. As they make bad investment decisions, the facility management will suffer.
- 4- Determine the extent of the entity's ability to pay the dividends to the shareholders and pay the interest. The debt continued to the creditors. The shareholders are interested in obtaining dividends on their investments. Creditors are also interested in obtaining the benefits.

5- The cash flow statement shows the relationship between the net income and the change in the cash available at the establishment. Usually, the cash and the net income move together. The high level of income leads to an increase in cash and vice versa, as the cash balance can decrease with the establishment achieving high profits.

2.3 The form of the content of the cash flow statement:

The cash flow statement is information for investors, creditors, and other users: (Andersson & Kosted, 2016)

1- Cash and external flows from the three main activities of the project, operating investment, and financing.

2 - Reasons for the difference between net profit and accounting (in the application of the accrual basis and generally accepted accounting principles) and between net cash flows.

3- The effect of the flows on the financial position of the project: American Accounting Standard No. 95 has defined the form and content of the statement of cash flows, which must show internal and external cash flows from the following activities:

A - Operational activities: The cash flows are resulting from the main operations of the project from buying and selling commodities and all the normal operations that represent the operational cycle of the project.

B - Investment activities: The cash flows are resulting from the investment activities carried out by the legislator from buying and selling fixed assets, as well as investments in debts and ownership (stocks and bonds) of other companies.

C- Financing activities: The cash flows are resulting from the financing activities suspended for obtaining financing materials for the assets, whether from loans or the issuance of shares. The following table shows the most important elements that the list contains from the three main activities of the project:

2.4 Prepare a list of cash flows:

To prepare a list of cash flows, you must obtain some information from the following sources: (Atrill, 2015)

1- Two consecutive general budgets:

Here we show the changes that occurred in the liabilities, assets, and property rights from the beginning of the period to the end of the period.

2- List of profits and losses:

From this list, we obtain whether the amount of cash flows from different activities during a specific period.

3- Some other information: -

It includes information on how to obtain cash and how to use it during a certain period.

The cash flow statement is prepared in two ways: (Elton, 2013)

First: Indirect Method

Under this method, the net cash flows of the operating activity are calculated by adjusting the net income (final product) of the income statement with other items.

The items that affected the net income extracted and did not affect the cash, so some call this Road and Methods of settlement, and include these items.

- Changes in items of current assets and liabilities that have a direct relationship with operational activities (such as the purchase and sale of goods and operating expenses).

Items of non-monetary nature in the income statement, such as depreciation on tangible fixed assets and amortization expenses on intangible assets.

- Gains and losses related to the financing and investment activities of the entity, such as gains and losses from the sale of assets.

Second: Direct Method

The seventh criterion recommended establishments to follow the direct method when preparing the cash flow list, as this information would be useful when deciding future cash flows, in addition to adopting the same approach in presenting cash flows for different activities by comparing the cash inflows and outflows of cash. This method is called (Income statement) where the adjustment from the accrual basis to the cash basis includes all items of the income statement related to the operational activity (sales, sales costs, operating expenses).

The trade-off between the direct and indirect method:

The direct and indirect methods are alternatives to reach the net cash flows from the operational activities and the two methods lead to the same result, but they differ in the input used to reach this result directly. The income statement that was prepared based on the accounting accrual is transferred directly to the cash basis, while the method is not directed to the same result by adjusting (making adjustments) to the final net income number in the income statement.

2.5 Uses of cash flow statement

The cash flow statement and the utilization of it can be used by both the project's internal and external parties: (Nicoline, 2013)

A-Uses of administration:

The cash flow statement provides important information on important decisions of the administration previously taken, such as issuing capital shares or selling long-term bonds, and other information that cannot be obtained by other financial statements

except in a simple way, and the list shows the cash flow from operating activities to finance all planned capital needs Internally, instead of the long-term external assumption of issuing stocks or bonds, and vice versa, if the list shows a cash deficit, the administration may use the list to determine the causes of occurrence such as splendor and by using the cash flow statement.

B- Uses of investors and creditors:

The cash flow statement helps investors, creditors and other entities determine the following:

- 1- The facility's ability to generate net positive cash flows.
- 2- The facility's ability to face its current obligations.
- 3- The facility's ability to pay dividends to shareholders.
- 4- Extent of the facility's need for external financing.
- 5- Reasons for the difference between net income, cash receipts, and accompanying cash payments.

2.6 The nature of accounting information, its characteristics, and users

The nature of accounting information:

One of the main characteristics of accounting information is that it is available to the public at a low cost - it is borne by those who want to obtain and use the information and the establishment bears the costs of producing and disseminating information. However, the publication of financial information with benefits and advantages achieved by the facilities and one of those advantages is to provide an opportunity for an organized capital market that can Enterprises during which from obtaining a capital increase, as it is in the interest of shareholders that there is a market for their shares and we find from the above that the establishments will be willing to bear the costs of publishing financial information as they did before the thirties, this will be

done even without the presence of regulation and the difficulty in the reports The financial was in many cases very brief, not repeated, and as a result, (Ross, 2002).

2.7 Characteristics of accounting information:

The terms data and information are used most of the time as synonyms, but a distinction must be made between each of them. Data is a group related to events that can be recognized and measured, and these facts are often independent of each other. As for the information, it can be defined as collecting the relevant parts of each of the data. It is the quantitative information about the values that are processed and presented by the information systems in the external financial statements and operating reporting plans (Belkaoui, 2000).

Accounting information must have a set of characteristics, which are appropriate timing, accuracy, suitability, and reliability so that the information can be used effectively and these characteristics can be explained as follows:

1- Timeliness

The appropriate timing is not something that can be used to express whether a portion of the information has reached the decision-maker before making a specific decision. As for the appropriate timing feature (synchronization), it is intended to provide information promptly, but for the timing to be evaluated appropriately, a degree of portability must be studied. Decisions or actions that are taken by the user of the information are transformed, and accordingly, the timing of the information is not a simple matter that determines whether the information reached a user at the appropriate time, but instead there is a so-called degree of timing.

2- Accuracy Precision

The degree of accuracy of accounting information increases with the use of a sound data-processing system where human errors are greatly transmitted. Determining the value of information requires a description of the accuracy of this information. Of course, wrong or inaccurate information can result in inappropriate decisions with

the possibility of improper distribution of costs, waste of time, and possibilities of growing losses (S Dhole, FA Gul, S Mishra, AM Pal).

3- Adaptability

Relevance is described as the original criterion for the value of the information. The information is appropriate if it satisfies the known or assumed needs of users.

4- Trust Reliability

The reliability of the information means the degree of objectivity contained therein which allows its users to reach the same results, in addition to an additional factor which is bias and the degree of trust can be increased by increasing the degree of objectivity reducing the degree of bias and then accountants must improve the degree of objectivity if bias does not increase at a faster rate than improvement in the degree of objectivity.

Therefore, the degree of trust = the degree of objectivity + bias

Bias can produce not only the rules and their improper selection and application, but also the people who apply these rules.

Chapter Three: Kurdistan International Islamic Bank

A summary of the bank

The bank was established on 13/3/2005 and with subscribed and paid capital (400) billion Iraqi dinars, it is an Iraqi private joint-stock firm that practices banking, investment, and privatization activities, under the supervision and control of the Central Bank of Iraq, and all its activities are subject to the provisions of banks No. (94) for the year 2004, and the Banking Law Islamic No. (43) for the year 2015, the Companies Law No. (21) for the year 1997 amended, and the Anti-Money Laundering Law No. (39) for the year 2015, and the regulations, guidelines, instructions, and orders issued by the Central Bank of Iraq. In all its activities and operations, the bank adheres to the provisions of Islamic banking.

Based on the vision of the pioneering bank and the established business strategies, the bank’s administration has endeavored, through progressive goals and approved banking policies, to provide various banking services and products in response to customer requirements and their needs in terms of excellence, quality and quality while maintaining efficient performance and rationalizing expenditures according to a clear vision to finance the economic sectors and various activities with The link with basic goods and services and keeping abreast of technical developments and modern technologies to contribute to achieving economic development in the region in particular and Iraq in general as a strategic goal guided by the core values adopted as a guide for its work (trust - credibility, integrity and justice - transparency - continuous development - professional - customer service first) in addition to the regulations and decisions issued From specialized global bodies and bodies.

Data Collection

Kurdistan International Islamic Bank for Investment and Development

Consolidated Statement of Financial Position as of Dec.31, 2018

Table (1) (Balance sheet)

	Notes	31/12/2018 IQD 1000	31/12/2017 IQD 1000
Assets			
Cash and Balances with central Bank of Iraq	4	576,807,014	558,126,218
Balances with other Banks	5	635,435,086	447,063,067
Islamic Financing Assets (net)	6	1,861,424	2,841,178
Investments (net)	7	2,732,511	11,681,096
Other Assets (net)	8	3,730,026	2,591,229
Intangibles	9	3,229,951	1,645,394
Property, plants and Equipment (net)	10	37,659,376	40,645,625
Project in Progress	11	1,504,446	3,018,299
Total Assets		1,262,959,834	1,067,612,834
Liabilities & Owners Equity			
Liabilities			
Bank’ Deposits	12	396,072	525,959
Customers’ Deposits	13	549,227,848	310,260,370
Deposits on Banking & Financial Operations	14	25,307,409	64,654,619

Other Liabilities	15	2,764,536	15,377,412
CBI Financing	16	2,100,000	1,500,000
Charity Account	17		1,682
Provisions	18	64,936,548	63,672,649
Insurance Contracts Liabilities	19	1,744,742	1,648,771
Total Liabilities		646,477,155	457,641,462
Equity			
Capital		400,000,000	400,000,000
Reserve		132,312,226	129,438,134
Retained earnings		73,005,660	69,449,875
Minority Interests		11,164,793	11,082,635
Total Equity		616,482,679	609,970,644
Total Liabilities & Equity		1,262,959,834	1,067,612,106

**Kurdistan International Islamic Bank for Investment and Development
Consolidated Statement of Profit or Loss and Other Comprehensive
Income for the financial year ended Dec. 31/2018**

Table (2): (Income Statement)

	Notes	2018 IQD 1000	2017 IQD 1000
Operating Income			
Islamic Finance Income	20	762,373	2,457,615
Fees & Commission Income (net)	22	11,038,196	29,585,191
Insurance Operations Income (net)	23	(435,246)	82,182
Investment Income	21	232,454	186,078
Income from Trade of Foreign Exchange	24	15,299,706	29,737,230
Misc. Income	25	11,184,865	21,005,947
Total Operating Income		38,082,348	83,054,243
Salaries and Related Charges	26	9,050,413	9,760,106
Administrative & General Expenses	27	7,986,798	11,308,252
Depreciation & Amortization	9/10	4,286,491	3,844,008
Taxes & duties	28	98,628	160,301
Allowance on Foreign ex. Fluctuations	18	0	433,247
Other Expenses	29	4,061,740	3,827,615
Total Expenses		25,484,070	29,333,529
Profit (Loss) before distribution to deposits		12,598,278	53,720,714
Minus. Distribution to Deposits		(4,219,560)	4,757,026
Profit (Loss) Before Tax		8,378,718	48,963,688
Minus. Income Tax	18	(1,261,336)	(7,356,098)

Profit (Loss) After Tax		7,117,382	41,607,590
Other Comprehensive Income			
Comprehensive Income for the Year		7,117,382	41,607,590

Comprehensive Income Distributed as Follows:

	2018	2017
	IQD 1000	IQD 1000
Expansion Reserve	3,459,585	20,747,590
Capital Reserve	345,959	4,149,518
General Reserve	31,991	9,469
Retained Earnings	3,195,785	16,649,543
Minority Interests	82,159	51,470
Total	7,117,382	41,607,590

Table (3): Kurdistan International Islamic Bank for Investment and Development Consolidated Statement of Cash Flows for the Year ended Dec. 31/2018

Table (4)

	Notes	2018	2017
		IQD 1000	IQD 1000
Cash Flows for the year			
Profit (Loss) for the year		7,117,382	41,607,590
Adjustment for :			
Depreciation & Amortization for the year	9 / 10	4,286,491	3,844,008
Minus: Depreciation of Disposals	10	(1,476,620)	(116,245)
Net impairment of credit facilities	6	(12,169,420)	(16,893,179)
Income Tax Provision	18	1,261,336	7,356,098
Other Provisions	18	9,278	(2,044,329)
Sub-Total		(971,553)	33,753,943
Change in operating assets & Liabilities			
Islamic Financing	6	13,149,174	33,921,124
Other Assets	8	(1,139,095)	1,134,271
Bank's Deposits	12	(129,887)	61,268
Customer's Deposits	13	238,967,478	37,673,125
Deposits on Banking & Financial Operations	14	(39,347,210)	(1,322,745)
Other Liabilities	15	(12,619,592)	10,587,835
Charity	17	(1,682)	(1,109,979)
Insurance Contracts Liabilities	19	95,971	0
Sub-Total		198,975,157	80,944,899
Net Cash Flows from Operating Activities		198,003,604	114,698,842

Cash Flows from Investing Activities			
Acquisition / Disposal of Fixed Assets	10	1,209,586	(4,608,648)
Acquisition / Sale of Investments	7	8,948,585	(8,383,242)
Intangibles	9	(2,617,765)	(1,647,056)
Projects in Progress	11	1,513,853	2,612,753
Net Cash Flow from Investing Activities		9,054,259	(12,026,193)
Cash Flows from Financing Activities			
Finance Received from CBI	16	600,000	(350,000)
Reserves		(509,375)	
Net Cash Flow from Financing Activities		(5,346)	(350,000)
Net Cash Flows		207,052,517	102,322,649
Cash and its Equivalent at Jan. 1	4 / 5	1,005,189,583	902,866,636
Cash and its Equivalent at Dec. 31	4 / 5	1,212,242,100	1,005,189,285

Discussion:

An effort was focused in this field to ensure compliance with the requirements set out in the IFRS 10 standard for financial data standardization, as standardization under this standard requires the investor to have control over the investor, and the standard sets three basic conditions for achieving control, namely: authority over the investor With him, the investor is exposed to or has rights to variable returns through his relationship with the investor, and the investor's ability to use his authority over the investor to influence the value of the returns. A cash account with external banks whose balance as of 12/31/2018 represents about (203) billion dinars’ balances of accounts exchanged with external correspondent banks and financial institutions that the bank has dealings with. The risk to these accounts comes from not completing the matches and adjustments on time, which leads to the bank’s rights being involved in the bank is charged with wrong entries. An effort has been made to verify the completion of matches and to address the accumulated arrears from previous years. Although the bank has made remarkable progress in this area, it still requires extensive efforts to liquidate the arrears. Operating risks come from potential losses as a result of the failure of the bank's internal operations, systems, or management, or as a result of internal and external events and cases of fraud and fraud, that the Basel A / first pillar standards and the CBI instructions require the bank to establish a framework that ensures oversight of these risks and their management to what Write

down the appetite for the risks involved, as well as monitor, record, and address related events. It also requires that the bank measure these risks (the approved method is the basic indicator method which means taking 15% of the profit rate of operations for the previous three years) and adding it to the denominator of the capital adequacy ratio.

Conclusion:

The financial statements are based on the inputs of the accounting system, which consist of various data concerning accounting that can be obtained from the accounting records and books used in any economic unit. That is why the cash flow statement was considered one of the basic lists, due to the importance of the information provided by making decisions. By preparing a list of cash flows, the unit can accurately view its operational, financing, and investment operations. Inside the list of flows has information on the aspects of cash receipts and payments, and this is useful for learning about the financial position of the economic unit. The preparation of the statement of cash flows by the accounting standards and rules is done in two ways: the direct method. The indirect method the direct method is easy to prepare and its concept more than the indirect method, especially for users who do not know accounting knowledge.

Recommendation:

The necessity of preparing economic units for all basic financial statements. The need to prepare a list of cash flows because it provides useful information, especially on operational, financing, and investment matters. It must be taken into consideration that the financial statements in general and the cash flow statements, in particular, are prepared and relied upon by external parties. The accounting information provided by the accounting system must contain a set of characteristics (major and minor) of accounting information. The necessity of relying on the information provided by the cash flow statement in taking many decisions and evaluating the efficiency of the economic unit in the field of future cash flows and providing liquidity the direct method is preferred, and this is because it provides full, detailed and clear

information about cash inflows (received from customers) and outflows (cash payments on the cost of goods sold).

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رۆلی لیستی گوژمهی پارهی نهختینهیی (قائمه التدفقات النقدیه) به به مه بهستی به دهست هیئانی زانیاری ژمیریاری تایبته به برپاردان

پوخته:

مه بهستی سهرهکی لهم توژیژینه وه به بریتیه له زانیاری رۆلی گوژمهی پارهی نهختینهیی بۆ به دهست هیئانی زانیاری ژمیریاری بۆ بهرچاوپوونی زیاتر له بابته برپاردانی دارایی، ئه مهش له ئه نجامی به دهست هیئانی زانیاری سه بارته به و گۆرانکاریانهی به سهر پارهی دامه زراوه که دا هاتوو له سالانی پیشوو دا به به کارهینانی گوژمهی پارهی نهختینهیی.

لهم توژیژینه وه به دا پشتمان به ستوه به زانیاری و داتا راست و دروسته کانی بانکی کوردستانی اسلامی نیوده و لهتی له سالی 2018 بۆ گه یشتن به زانیاریه داراییه کان و کاریگه ری برپاردان له سهر پیشه و تنی ئه م بانکه .

دهرئه نجامه کانی توژیژینه وه که دوو خالی گرنگمان بۆ روون ده کاته وه :

1- له رپگه ی ئاماده کردنی لیستی گوژمهی پارهی نهختینهیی یه وه، بانک ده توانیته بگات به بهرچا و روونیه کی ته وا و له سهر کاروچالاکیه کانی به گه رخستن و پاره دارکردن و وه به رهینان.

2- ههر له رپگه ی لیستی گوژمهی پارهی نهختینهیی یه وه ده توانین زانیاری ته وا و به دهست بهینین له سهر بری پارهی وه رگیراو و بری پارهی خه رج کرا و، که ئه مهش گرنگیه کی زۆری هه یه بۆ زانیاری دۆخی دارایی بانکه که .

دور قائمة التدفقات النقدية لتوفير المعلومات المحاسبية لعملية اتخاذ القرار (اين المدة الزمنية للبحث وكذلك الجهة التي طلق الجانب العلمي للبحث فيها)

المخلص:

الهدف من هذه الدراسة هو معرفة دور التدفقات النقدية في توفير المعلومات المحاسبية لعملية اتخاذ القرار المالي من أجل توفير معلومات عن التغيرات التاريخية للمؤسسة باستخدام التدفقات النقدية التي تصنف العمليات والاستثمارات والتمويل لهذه المؤسسة.

ففي هذا للبحث نعتد على البيانات الحقيقية للبنك الإسلامي الدولي الكرديستاني لعام 2018 للوصول إلى النتائج الموجزة في البيانات المالية وأثر اتخاذ القرار على التقدم في هذا البنك المالي. ووضح نتائج البحث ما يلي:

1- من خلال إعداد قائمة بالتدفقات النقدية ، يمكن للوحدة الحصول على رؤية دقيقة لعمليات التشغيل والتمويل والاستثمار.

2- يوجد ضمن قائمة التدفقات معلومات عن جوانب الإيصالات والمدفوعات النقدية ، وهذا مفيد لمعرفة الوضع المالي للوحدة الاقتصادية.