

The Role of Integrated Reporting in the AIS-Financial Decision Quality Relationship: Evidence from Jordan

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Abstract. This study investigates the relationship between accounting information systems (AIS) and financial decision-making quality (FDMQ) in Jordanian companies, with integrated reporting as a moderator. Questionnaire data were collected from 156 financial managers. PLS-SEM analysis showed an insignificant relationship between AIS and FDMQ. However, integrated reporting positively moderated this link, demonstrating its importance in strengthening AIS outputs for decision-making. The findings contribute new empirical evidence on the roles of AIS and integrated reporting in financial decision quality. For practice, the study highlights the need for Jordanian companies to focus on enhancing AIS capabilities and integrated reporting to improve financial decision-making.

Keywords: Accounting Information System, Financial, Decision-Making, Quality, Jordanian Companies, Integrated Reports, and Moderator

1. Introduction

Top financial management in a firm often face the need to make significant and challenging decisions (Khassawneh, 2014). Marei et al. (2023) stated that financial managers have the duty of monitoring their customers' present financial assets and making decisions about the timing and amount of savings and loan acquisitions. The discipline of studying the dependability of financial choices is very new (Greenberg & Hershfield, 2018; Lutfi, 2021). In addition, as stated by Lutfi et al. (2023a), financial management include the activities of monitoring, coordinating, organising, and planning an organization's financial resources. In essence, the organization's operation and profitability depend on it (Bejanyan, 2021). Sharabati et al. (2023) and Lutfi et al. (2023b) define financial management as the systematic management of a company's funds and other resources. According to Nobanee (2021), the three essential decisions about money are investments, finance, and dividends.

The three types of financial decisions, namely investment, dividend, and funding, are mutually reliant on each other (Greco, 2020). When choosing investments, it is important to consider the potential risk, volume, and future cash flows. Additionally, financial resources should be allocated towards ventures that provide value for the organisation (Alshirah et al., 2021a). Conversely, as stated by Alshirah et al. (2021b) and Reyers (2019), an optimal capital structure for an organisation would have a strategic blend of long-term debt and capital used for operational financing. In order to maximise earnings, a corporation must determine the optimal method of integrating the three types of financial decisions (López Salazar et al., 2011). Ultimately, a financial manager bears the crucial duty of ensuring that financial choices meet a standard of excellence (Ahmad, 2023; Lutfi, 2021). The primary focus of a corporation should be to make educated decisions about the timing, location, and method of pursuing investments. Therefore, it is essential for firms to provide clients with precise financial information in order to facilitate informed decision-making (Lutfi et al., 2023c). Inadequate interdepartmental communication results in the duplication and inconsistency of data, so compromising the efficiency and accuracy of decision-making.

The presence of debt problems and liquidity issues indicates that Jordanian firms are suffering from inadequate financial decision-making. In their assessment dated February 16, 2022, the World Bank Group forecasted that Jordan would encounter a financial catastrophe. The report revealed that the COVID-19 pandemic swiftly transformed into the most substantial global economic crisis in more than a century. This crisis hindered economic progress, exacerbated poverty, and intensified inequality (Alsyouf et al., 2021; Daoud et al., 2021; Lutfi et al., 2022a; Mustafa et al., 2023; Qushtom et al., 2022).

According to study conducted by the World Bank Group, companies in Jordan are experiencing financial challenges due to a significant decrease of 50% in their revenue. The troubles may be attributed to a suboptimal investment decision, which should have been succeeded by a more prosperous investment strategy. The prudent investment approach produces outstanding outcomes with comparatively low levels of risk (Cardoso, 2019). Furthermore, a survey by the World Bank Group reveals that 45 percent of Jordanian firms have accumulated debt as a result of worries related to debt restructuring. Debt restructuring may be considered a significant factor in financial decision-making since it involves managing both internal and external sources of finance (Ahmad et al., 2023). Subsequently, it is feasible to delineate additional guidelines pertaining to the process of rendering financial decisions. Boafea et al. (2017) found that in this particular case, the choice of dividends had a negative impact on investment and finance decisions since all decision categories were interrelated.

Amidst the COVID-19 pandemic, Jordanian enterprises registered on the Amman Stock Exchange began experiencing financial losses. The many challenges faced by these firms and their reluctance to address the pandemic have been well documented in several articles (Lutfi & Alqudah, 2023). These organisations face the potential of experiencing subpar sales performance and lacking sufficient liquidity to meet their financial obligations in a timely manner (Lutfi et al., 2022b). Consequently, these concerns raise a crucial inquiry: how can proficient financial administration make judicious decisions

to mitigate the consequences of these issues? (Aboaqrab and Ahmad, 2024e). The current analysis focuses on the elements that contribute to poor decision-making quality, as stated by Ahmad et al. The financial decision-making predicament in Jordan poses a threat to the nation's economy, and this research aims to address it.

Haddad and Atmeh (2007) and Kalbona et al. (2011) have shown no statistically significant correlation between FDMQ and AIS outputs. Indeed, the outputs generated by AIS have a crucial role in facilitating the decision-making process related to financial matters, as shown by the research conducted by Elvisa Buljubai (2015) and Roska & Bubic (2008). Previous studies examining the relationship between accounting information systems and financial decision-making have shown inconsistent results, as noted by both Nasir (2020) and Khan (2018). The recent proliferation of new technologies has significantly reinforced this statement (Ahmad et al., Lutfi et al., 2022). This inquiry aims to address the deficiency in previous investigations.

The current study investigates the relationship between AIS and FDMQ. This relationship is studied moderating by integrated reports between AIS and FDMQ. Reviewing the literature shows that integrated reports have not been studied yet as a moderator variable between AIS and FDMQ. Specifically, the study sought to:

1. Examine the effect of accounting information system and financial decision-making quality on Jordanian financial managers
2. Investigate how integrated reports moderate the relationship between accounting information system and the financial decision-making quality of Jordanian financial managers.

Hence, this study aims to fill a gap in the existing body of knowledge by examining the influence of the integrated report as a moderator on the connection between the accounting information system and the quality of financial decision-making. This research aims to address a knowledge gap in existing literature by examining the impact of accounting information systems in Jordanian organisations on the quality of financial decision-making. Additionally, it will provide significant recommendations to these firms.

2. Literature Review and Hypothesis Development

AIS generates the necessary information for its customers by using a variety of data and processing methodologies (Lutfi et al., 2022; Saad et al., 2022). The system generates actionable insights for decision-makers via the collection, documentation, storage, and analysis of data. Decision-makers can assess the impact of information systems using five distinct parameters. The criteria include high system utilization, user satisfaction, favorable user perception, achievement of objectives, and financial profitability (Fitriati et al., 2020; Sumaryati et al., 2020).

An accounting information system (AIS) integrates information technology components into accounting procedures to manage the financial and economic activities of organizations (Alrfai et al., 2023; Idris & Mohamad, 2016). Accounting refers to the administration of financial and economic activities inside organizations. The accounting information system functions as a comprehensive entity that converts unprocessed data into valuable financial information, aiding policymakers in making effective decisions. This is in contrast to conventional accounting practices that solely involve collecting, recording, and distributing data on the organization's financial transactions (Almubaideen, 2021; Lutfi, 2022b).

According to the findings of Kalbona et al. (2011), their investigation indicates that there is no correlation between AIS outputs and financial decision-making that has an impact on financial performance. The study provided a rationale for these findings, attributing them to a flaw in the outputs of the AIS in Jordanian enterprises. In addition, Jordanian organizations continue to face several challenges in implementing computerized systems, including limited technical proficiency among system users, underutilization of AIS, and insufficient awareness among top management in these

companies about the significance of adoption. In 2007, Atmeh conducted a study to examine the impact of the AIS on decision-making in the industrial sector of Jordan.

Elvisa Buljubašić (2015) and Roska & Bubic (2008) found that AIS outputs have a crucial impact on financial decision-making. Organizations achieve this by utilizing the system outputs as input information for the decision-making process. The findings indicate a favorable correlation between AIS and FDMQ. Huns, Nasir (2020), and Khan (2018) concur that prior research examining the correlation between AIS and FDMQ has shown incongruous findings, particularly at the present moment, since technology is rapidly advancing and generating novel concepts.

Similarly, agency theory supports the notion that AIS serves as a means for businesses to address the agency problem. AIS provides valuable data for financial decision-making and helps reduce agency costs, ultimately impacting overall company performance (Marei, 2022; Shatnawi et al., 2021; Lutfi et al., 2022f; Muhunyo & O., 2018). An accounting information system enhances the transmission of fresh information to the principal (shareholder) about the activities of the agents (managers) (Alshirah et al., 2021c). It also reduces information asymmetry, mitigates investment risk, and boosts revenue.

According to the prior debate, this study argues that a company's AIS is a crucial element in improving its performance and achieving its goals. Furthermore, accounting information systems are inclined to provide superior financial decision quality by promptly supplying information on internal operations to financial managers, enabling them to make prudent judgments. Hence, this study developed the following hypothesis: **H1**: “*There is positive significant effect between accounting information system and financial decision-making quality of Jordanian financial managers*”.

In recent years, there has been a growing worry that annual reports have grown congested, convoluted, and less beneficial to shareholders (Financial Reporting Council 2011). Despite the increasing provision of non-financial information by businesses, such as sustainability and CSR reports, it appears that businesses are not effectively integrating financial and non-financial information to enhance shareholders' comprehension of the business (Alhawamdeh et al., 2023; Shatnawi et al., 2022; Lee & Yeo, 2016; Marei, 2023). Integrated reporting, a new development in reporting, seeks to effectively communicate a company's value by presenting a holistic view that incorporates both financial and non-financial information (Burke & Clark, 2016; Lutfi et al., 2022). Companies use integrated reports as a means to showcase their heightened attention towards stakeholders, as per institutional theory. These reports serve as a comprehensive amalgamation of various facts pertaining to the company. Moreover, corporations operating in nations with robust regulatory frameworks are more inclined to use integrated reports as an additional instrument for making financial choices that facilitate the attainment of their objectives (Landau et al., 2020; Khan et al., 2022g).

According to the research conducted by Burke & Clark (2016), integrated reports provide several advantages to a corporation. Gaining a more profound comprehension of value production results in making more knowledgeable decisions (wang et al., 2023; Li et al., 2023; Daoud, et al., 2023), which is the primary and perhaps most significant advantage. Based on a poll conducted by KPMG, companies primarily choose to participate in non-financial reporting due to the potential advantages it offers in terms of reputation, branding, innovation, and learning. Furthermore, Ahmad et al. (2023) found a positive correlation between the extent of ESG disclosures and the level of disclosure in integrated reports. They concluded that integrated reports enhance analysts' evaluations of a company's worth and performance by improving the quality of financial decision-making. In addition, Hoque (2017) said in his research that the use of integrated reports as a means to assist integrated thinking and decision-making may facilitate the enhancement of business models and strategies. Furthermore, the study conducted by García Sánchez & Noguera Gámez (2017) reveals that companies who publish integrated reports have a tendency to exhibit reduced capital expenditures. This finding underscores the significance of such reports in aiding investors in their decision-making process.

As a result, the practice of combining non-financial information with financial information in the

annual report, known as integrated reporting (IR), is gaining wider acceptance. Advocates argue that integrated reporting provides a more comprehensive understanding of how a company generates value (Landau et al., 2020).

This research examines the correlation between AIS (Adolescent Internet Addiction Syndrome) and FDMQ (Fear of Missing Out Questionnaire). The link between the AIS and FDMQ is examined via the moderation of integrated reports. Hence, this study developed the following hypothesis: **H1a: An integrated reports moderates the relationship between accounting information system AIS and financial decision-making quality of Jordanian financial managers.**

3. Data and Methodology

In order to achieve the study's objectives, a survey design was recommended. A survey can be used to collect self-reporting data on the population's assertiveness, ideas, attitudes, behavior, and other characteristics (Belfagira, 2015; Shaheen et al., 2023). This study will be conducted by the creation and dissemination of a questionnaire using a survey methodology. The population of this study is 243 financial managers (CFO) that holds the top financial position in Jordanian companies that listed on the Amman Stock Exchange (ASE). Researcher select to study the whole population except financial sector rather than taking a sample for the study when the sample units are limited. However, this study will exclude the financial sector, because the nature of financial decisions in this type of sector is different from other companies.

In addition, when planning the sampling procedures, a researcher should attempt to acquire the maximum information from the respondents by considering factors like cost, personnel, and resources (Cooper & Schindler, 2006). Thus, due to the relatively small population, the study opted for the whole population except financial sector rather than selecting a sample and distributing the questionnaire to the entire population. In addition, due to the expected low nonresponse rate, the sample of this study will be the whole population except financial sector (Alkhazaleh and Marei 2021; Zikmund, Babin, Carr & Griffin, 2013).

This section provided measurement of dependent variables, mediator variable and independent variables. The measurements of variables for the study are as follows:

Table 1: Resume of Variables Measurement

Variables	Variables Measurement	Developed based on
Financial decision-making quality (FDMQ)	1. Return and risk must be balanced while making financial decisions.	Adapted from: (Abdulshakour, 2021), (Monteiro et al., 2021), (Al-Kinani, 2008), (Almshhadany, 2014) and (Gacheru, 2017).
	2. The success of the firm is based on the decisions made within it.	
	3. Financial decisions are made to increase a company's market value.	
	4. The accuracy of the best alternative decision identifies the significance of a decision.	
	5. The companies make an investment decision on current assets.	
	6. Businesses decide which fixed assets to invest in.	
	7. Prior to choosing which companies, to invest in, all accounting and financial data pertaining to current and fixed assets is studied and categorised to determine future cash flows.	
	8. The predicted future sales covering the fixed asset's life have an impact on the investment decisions.	
	9. The company's strategy and associated capital expenditures have an impact on its investment decisions for fixed assets.	

Variables	Variables Measurement	Developed based on
	<ol style="list-style-type: none"> 10. The options for financing decisions are dependent on the companies. 11. The business depends on selecting the best combination of finance from various sources. 12. Choosing the best financial structure is a key component of financial decisions. 13. Internal funding is a key source for the organisation and provides the foundation for financial decisions. 14. As a key source for the business, external finance is a factor in financial decisions. 15. The business follows a fixed rate policy. 16. The business adopts the rate of additional distributions policy. 17. The business is dependent on the dividend options offered. 	
Integrated Reports (IR)	<ol style="list-style-type: none"> 1. The company excels at accurately meeting users' requests for financial information. 2. Accurate financial knowledge is helpful in making financial decisions. 3. Careful preparation is taken to ensure the accuracy of financial data. 4. The financial data made available is suitable for the users' needs during various financial periods each year. 5. The user can understand financial facts with ease. 6. Financial data includes all the elements of finance that users need to make financial decisions. 7. The right time is chosen to convey financial facts. allowing the decision-maker to think about it prior to it being too late. 8. Financial data accurately portrays the message you want to convey. 9. Non-financial information's dependability aids in making sound financial decisions. 10. Non-financial information is carefully crafted to guarantee the calibre of financial decisions. 11. People who make financial decisions may readily comprehend nonfinancial data. 12. All the data required to make financial decisions is included in non-financial information. 	<p>Adapted from: (Monteiro et al., 2021), (Al-htaybat et al., 2011), (Al-Okaily et al., 2020) and (Naveed et al., 2020)</p>
Accounting Information System (AIS)	<ol style="list-style-type: none"> 1. The reliability of the information extracted from the AIS improves financial decision. 2. The flexibility of the information extracted from the AIS improves financial decision. 3. The simplicity of the information extracted from the AIS improves financial decision. 4. The simplicity of the information extracted from the AIS improves financial decision. 	<p>Adapted from: (Monteiro et al., 2021), (Nguyen & Nguyen, 2020), (Al-Okaily et al., 2020) and (Al-Kinani, 2008)</p>

Variables	Variables Measurement	Developed based on
	5. The AIS provides information in an acceptable response time that improves financial decision	
	6. The system used by the organisation for accounting information is efficient and effective.	
	7. The quality of financial judgements has improved as a result of data processing.	
	8. The accounting information system has contributed to preserving the reporting process' accuracy for non-financial data.	
	9. The non-financial reporting is now of higher quality thanks to the existing AIS.	

4. Results

The chief financial officers (CFOs) who occupy the top financial positions in Jordanian companies that are listed on the Amman Stock Exchange (ASE) filled out a questionnaire to provide the study's data. Out of a total of 207 survey questionnaires that were handed out during real visits to participants' locations, 174 questionnaires were answered and received by the respondents. As a result, 207 respondents filled out and returned the survey instruments, yielding an 84% response rate.

Only 156 questionnaires were used for the current study, and the response rate was 75%, which is higher than average for survey research. The current study's response rate of 75% is higher than the acceptable proposal of Fraihat, (2003), who stated that a response rate of 30% is acceptable for a survey questionnaire. Less questionnaires were discarded because of the 174 incomplete questionnaires, which represents 8% of the total questionnaires. Response rate is not a concern for the current study.

The demographic data from the current study includes information about the respondents' gender, age, educational background, professional experience, academic major, number of years of service, and company type. This, based on 156 surveys in the current study, comprise the respondents' fundamental information. Detailing the findings from the respondents' information is shown in Table 2.

Table 1: Respondent's information

Demography	Frequency (n=156)	Percentage (%)
Gender		
Male	140	89.8%
Female	16	10.2%
Total	156	100%
Age (years)		
23 – 28 years	0	0%
29 – 33 years	23	14.7%
34 – 38 years	53	34%
39 and above	80	51.3%
Total	156	100%
Qualification		
Diploma	0	0%
Bachelor	146	93.5%
Master	10	6.5%
Doctorate	0	0%
Total	156	100%

Professional qualifications		
CPA	0	0%
CFA	86	55%
JCPA	0	0%
CMA	28	18%
others	42	27%
Total	156	100%
Academic certificate		
Accounting	117	75%
Management	0	0%
Finance	39	25%
Others	0	0%
Total	156	100%
Years of service (experience)		
1 – 5 years	23	14.7%
6 – 10 years	50	32%
11 – 15 years	65	41.3%
16 years and above	18	12%
Total	156	100%
Scope of company		
Small	73	46.8%
Medium	65	41.7%
Large	18	11.5%
Total	156	100%

According to the previous table, 89.8% of the respondents were men and 10.2% were women. This is so because Jordanian culture discourages women from working. The descriptive data also reveals that 51.3% of respondents, who make up the age group starting at 25, are 39 years of age or older, as that is the age in Jordan at which the CFO starts working as a manager. When a prospective financial manager becomes 23 and completes their bachelor's degree, they must wait two years before applying for their CFA license. The lowest percentage goes to those who were 29–33 years old 14.7%, maybe because they need some years to get experience after finishing their bachelor's degree and CFA license to be a financial manager.

Additionally, the descriptive statistic of education level in the analysis shows that the majority of managers had bachelor's degrees (93.5%), while the second score went to those who had master's degrees (6.5%), since masters and doctorate degrees are academic certificates rather than professional certificates. A descriptive statistic also reveals that professional certification (CFA) is required for 55% of respondents in order to become a financial manager.

Furthermore, a descriptive statistic shows that most of the respondents have an academic certificate (Accounting) with a percentage of 75% and 25% have a finance certificate. According to the length experience, the majority of the respondents have 11 – 15 years with 41.3% maybe because they go to work outside Jordan such as Saudi Arabia and Qatar to get more salary.

The last descriptive statistic was the size of the company; Table 2 revealed that 88.5% of respondents worked in small and medium companies. On the other hand, the smallest percentage works for large companies, and the reason behind this is the lack of large companies in Jordan.

In order to evaluate convergent validity, factor loading and AVE are utilised, as suggested by Joseph F Hair, Hult, & Ringle, (2017). Additionally, it was suggested by Joseph F Hair, Hult, & Ringle, (2017) that composite reliability is utilized to assess the veracity of data. As a result, Table 3 below displays

the indicator loading, composite dependability, and AVE of the reflecting structures. Except for eight items from 37 items in the table, which imply convergent validity at the indicator level (Bagozzi & Yi, 1988), all of the indicator loadings are above 0.60.

With the exception of AIS and FDMQ, all of the variables' average variance extracted (AVE) values are greater than 0.5, which also suggests convergent validity at the concept level. The current study will accept this finding because Fornell & Larcker (1981) stated that the construct's convergent validity is still sufficient if AVE is less than 0.5 but composite reliability is better than 0.6. Additionally, every composite reliability value is higher than 0.70, proving that it satisfies the quality criteria's need for convergent validity of data.

Table 3: Convergent validity and reliability analysis

Construct	Items	Loadings	Composite Reliability	AVE
<i>FDMQ</i>	FDMQ1	0.722	0.898	0.411
	FDMQ2	0.761		
	FDMQ3	0.762		
	FDMQ4	0.692		
	FDMQ5	0.759		
	FDMQ6	0.804		
	FDMQ7	0.699		
	FDMQ8	0.738		
	FDMQ9	-0.047		
	FDMQ10	-0.135		
	FDMQ11	0.634		
	FDMQ12	0.656		
	FDMQ13	0.023		
	FDMQ14	0.065		
	FDMQ15	0.722		
	FDMQ16	0.847		
	FDMQ17	0.715		
<i>IR</i>	IR1	0.792	0.935	0.533
	IR2	0.777		
	IR3	0.734		
	IR4	0.793		
	IR5	0.771		
	IR6	0.452		
	IR7	0.652		
	IR8	0.657		
	IR9	0.894		
	IR10	0.855		
	IR11	0.840		
	IR12	0.591		
<i>AIS</i>	AIS1	0.849	0.857	0.479
	AIS2	0.730		
	AIS3	-0.119		
	AIS4	0.563		
	AIS5	0.669		

AIS6	0.690
AIS7	0.862
AIS8	0.762

This study obtained the results of hypothesis screening from PLS; H1 predicted that AIS has an effect on the quality of financial decision-making. The judgement that hypothesis H1 is not accepted is made because a result of the Std. Beta for this variable being -0.013 and the related T-statistic is 0.261 also P-value for this hypothesis is 0.794.

This result means that there is a negative relationship that does not have a significant impact on the accounting information system and financial decision-making quality during Jordanian financial managers' work. This result was expected because there were inconsistent results between AIS and FDMQ in previous studies, so this result agrees with Kalbona et al.,

Similarly, Haddad and Atmeh (2007) reported that information technology, the environment, and accounting information systems have beneficial relationships, but they did not discover a relationship between accounting information systems and financial decision-making. Mustafa, (2023) noted that just a good accounting information system can increase and improving financial decision-making. Thus, ineffectiveness of output for accounting information system will lose their usefulness in improving the financial decision-making. Therefore, finding of this study is agree with Mulyani (2021).

On the other hand, H1a predicted that the integrated reports would moderate the relationship between AIS and FDMQ. The Std. Beta for moderator variable was 0.121 and the corresponding T-statistic was 1.563 The P-value for this hypothesis is 0.011, which leads to the decision that hypothesis H1a is accepted. This result means that there is significant effect between AIS and FDMQ by having an integrated report as a moderating factor during Jordanian financial managers' work.

This study concluded that there is insignificant relationship between AIS and FDMQ in Jordanian companies. This study added a new research contribution by introducing integrated reports as a moderator variable for the relationship between accounting information systems and the quality of financial decision-making. The results of the study found that there is an important effect when using the integrated reports as a moderator for the relationship. This opens new horizons for future studies in order to increase understanding in this field.

The results of this study have various real-world applications for the quality of financial decision-making, particularly in the context of Jordan. The results, in particular, help the Companies Control Department (CCD) develop measures for encouraging and motivating Jordanian financial managers at work.

The present study contributed by providing a wider perspective concerning the phenomenon in the financial decision-making environment. Based on the results detected, the current study contributed to the literature by highlighting the requirement for more empirical research in the same area, specifically in Arab countries and Jordan that are experiencing the same issue.

On the other hand, the Companies Control Department CCD must impose a law that encourages an increase in using the ESG reports to increase and improve ESG reports in financial decision-making, which refer to specific areas for evaluating Jordanian corporations' sustainable impacts according to their policies and strategies and can provide multiple metrics that help in assessing risks and impacts, further supporting investments and growth by improving financial decision-making quality.

In light of the aforementioned, it is recommended that future research utilize a long-term strategy to evaluate the relationship between internal control system and financial decision-making quality such as accounting information system in a related field of research or a distinct one. Future researches must introduce the financial sector to the sample to include all financial managers in Jordanian companies to see whether the result may change and re-evaluate the moderating effect (integrated reports) between

AIS and FDMQ in Jordan or in the same environment. As a result, investigating the efficiency of the accounting information system and the impact of the finance manager's choice is an interesting future study path.

5. Conclusion

This study makes important theoretical and practical contributions by demonstrating the value of integrated reporting in strengthening AIS-financial decision quality relationships. The results provide empirical evidence that integrated reporting positively moderates the link between AIS and financial decision-making quality. This highlights the need for Jordanian companies to leverage integrated reporting along with AIS to support financial decision-making. The research points to opportunities for future studies to examine the mechanisms and boundary conditions of these effects further. Additionally, investigating the impact on organizational performance would provide greater insight. Overall, this study advances understanding of how integrated reporting can enhance the effectiveness of AIS in financial decision contexts.

Taken together, this research offered the proof needed to advance our understanding of the quality of financial decision-making. All of the answers to the queries were effectively supplied by the current study. The results of this study demonstrated that (AIS) influences the quality of financial decision-making in Jordan settings, with integrated reports acting as a moderator and accounting information system (AIS) as one of the independent variables. Based on ideas and prior empirical data, two hypotheses were developed that significantly contribute to the literature. This research offered implications for the Companies Control Department CCD and financial managers. Limitation and future research also discussed.

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