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The role of electronic disclosure in financial reputation: An analytical study of a sample of iraqi banks

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Abstract

This study examines the impact of electronic disclosure on the financial reputation of Iraqi private banks. The study takes a descriptive-analytical approach and is conducted with a sample of Iraqi private banks, including managers, accountants, and auditors. Data were collected through a structured questionnaire distributed via an online survey link, and electronic disclosure was tested as the independent variable. Financial reputation was then examined as the dependent variable, with Financial Performance and Stability, Governance and Transparency, and Honesty and Creditworthiness as the independent variables. The results show that Electronic Disclosure is positively and statistically significant for Financial Reputation. The three dimensions of Electronic Disclosure are also important for Financial Reputation, and we conclude that Comprehensiveness and Content Quality are the most important. This implies that stakeholders are very interested in having all the information about a bank's financials when forming their opinions of a bank's reputation.

Keywords: Electronic Disclosure, Financial Reputation, Financial Transparency, Iraqi Private Banks.

Abstrak

Penelitian ini mengkaji dampak pengungkapan elektronik terhadap reputasi keuangan bank swasta Irak. Studi ini menggunakan pendekatan deskriptif-analitis dan melibatkan sampel yang terdiri dari pihak-pihak di bank swasta Irak, termasuk manajer, akuntan, dan auditor. Data dikumpulkan melalui kuesioner terstruktur yang disebarkan lewat tautan survei daring, dengan pengungkapan elektronik diuji sebagai variabel independen. Reputasi keuangan kemudian dikaji sebagai variabel dependen, sementara Kinerja dan Stabilitas Keuangan, Tata Kelola dan Transparansi, serta Kejujuran dan Kelayakan Kredit menjadi variabel-variabel independennya. Hasil penelitian menunjukkan bahwa pengungkapan elektronik memiliki pengaruh positif dan signifikan secara statistik terhadap reputasi keuangan. Ketiga dimensi pengungkapan elektronik juga berperan penting bagi reputasi keuangan, dan kami menyimpulkan bahwa kelengkapan serta kualitas konten merupakan aspek yang paling krusial. Hal ini mengindikasikan bahwa para pemangku kepentingan sangat mementingkan ketersediaan informasi lengkap mengenai kondisi keuangan bank saat mereka membentuk penilaian terhadap reputasi bank tersebut.

Kata kunci: Pengungkapan Elektronik, Reputasi Keuangan, Transparansi Keuangan, Bank Swasta Irak.

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1. Introduction

Financial reputation has become an increasingly important intangible asset for banking institutions in digital and information-rich markets. It reflects the perception of the public with regard to banks' credibility, transparency and reliability and financial soundness. Not only financial performance but also how well and credibly financial information is communicated through digital channels play a role in the perception and confidence of public. Electronic disclosure has turned from a secondary reporting system to a strategy to communicate financial information, transparency and confidence in the organisation's clients.

Digitalization of financial reporting has advanced the accessibility, comparability and usability of corporate information. Digital reporting enables investors and other users to search, extract and compare financial information more efficiently (IFRS Foundation, 2024). Moreover, there is evidence that more information about companies can be disclosed on the Internet to reduce information asymmetry and to help investors understand the company (Gajewski & Li, 2015). Thus, the value of the electronic information is not just in terms of the availability of information but also the quality of the information itself, how it can be distributed, how reliable it is and its ease of use.

The relation between electronic disclosure and reputation can be explained by Signaling Theory and Agency Theory. Signaling Theory states that companies can communicate the quality of the company to external parties if there is information asymmetry (Spence, 1973). From this perspective, timely and reliable electronic disclosure can be a signal of managerial transparency and financial soundness. Agency Theory provides a complementary reason for this: transparency and continuous disclosure can reduce information asymmetry and monitoring problems between management and external stakeholders, which will help to build trust in the institution (Jensen & Meckling, 1976).

This is especially true in emerging banking environments like Iraq, where the banking industry is increasingly digitalised and electronic banking, financial reporting and regulation are in progress. Despite these developments, electronic disclosure has been almost exclusively studied from the perspective of transparency, information asymmetry and regulatory compliance, but its potential role in building financial reputation has been understudied, which is why this gap is so important. In this respect, it is an important research question asking whether and how certain characteristics of electronic disclosure can affect investors' perception about a bank's financial credibility and reputation. Therefore, this research sets up an integrated model on the influence of electronic disclosure on financial reputation in Iraqi banking.

The study focuses on the National Bank of Iraq as an empirical setting and contributes to the existing literature by positioning electronic disclosure in the context of credibility and information asymmetry and the building of sustainable financial reputation rather than a reporting requirement. This study contributes in both theoretical and empirical ways to explain digital disclosure and financial reputation and shows the empirical basis for this relation in the Iraqi banking sector. In practice, these results will help bankers to improve their electronic disclosure practices and will be useful to regulators for improving transparency and financial information quality in Iraq's rapidly evolving digital banking environment.

2. Literature Review

Electronic Disclosure

Electronic disclosure has become the backbone of digital governance in the modern banking environment that is changing the way financial and accounting information is written, communicated and accessed. It has gone beyond the traditional paper-based reports and brochures published in the banking industry to electronic platforms through which banks provide financial statements, periodic reports, strategic information, performance indicators and other relevant information through their official websites and regulatory sites (Alhumud et al., 2025). Electronic disclosure can be considered the use of information technology and Internet-based platforms to communicate financial and non-financial information to stakeholders in a timely and accessible manner, without restriction on geographical location (Alazzani et al, 2024).

It can also be viewed as a digital mechanism by which banks and other institutions communicate accounting reports, governance information and financial soundness indicators through interactive electronic platforms in the context of the increasing transparency requirements of the contemporary financial markets (Zheng, 2025). Electronic disclosure is also becoming critical in understanding the needs of investors, depositors, regulators and other players of the financial industry.

Digital platforms enable banks to obtain and communicate financial reports and material information to the public faster and eliminate the time-consuming and expensive processes of reporting and sharing information. They also enable quick access to financial information and allow the bank to assess its financial position and risks in less time and in an easier way for financial and business members. In financial markets, fast communication of the information is crucial to make information processing more efficient and reduce the uncertainty associated with incomplete and delayed information. Electronic information disclosure, in addition to financial information sharing, also reduces the cost of printing, distributing and communicating the financial report by way of flexible and cost-effective digital channels (Habib et al, 2025). Electronic disclosure can also contribute to the attraction of domestic and foreign investment by making financial information more widely available. The effectiveness of electronic disclosure is not just a matter of an electronic platform but also the information and the way it is presented. One of the key features is the speed and timeliness of information, allowing the bank to update and publish financial data as soon as it is approved or relevant to one or more parties in the business.

Frequently updated information is useful in decision making and reduces the potential for outdated information to influence decision making. Flexibility and interactivity are also important because a digital platform allows information to be presented in various ways: the data can be represented in graphic form, in interactive form, as a PDF (an instant digital document) or as a machine-readable format in XBRL.

Electronic disclosure is also globally available because the information can be accessed by stakeholders at any time and from any place in the world through the digital platform. Finally, comprehensiveness is the ability of electronic platforms to incorporate financial information and relevant non-financial information such as governance, sustainability, social responsibility, and risk-related information, which is used in the disclosure to make the financial information available to the public (Lodhia, S., 2025).

In this study, electronic disclosure is considered to have three different dimensions that are the key aspects of an effective banking disclosure system. The first is timeliness and regularity: the bank’s commitment to publishing periodic financial reports (quarterly and annual reports) as well as material and unexpected events on a timely basis and without delay. If information is disclosed regularly, uncertainty could arise, and rumors and speculation would lead to a lack of transparency regarding how the bank will make the information available (Lassoued & Bejaoui, 2024). The second dimension is comprehensiveness and quality of the information that is provided in the electronic disclosure platform. It is necessary to convey a level of accuracy and relevance to provide the public with information that is pertinent to governance, financial risks, cybersecurity, performance, and other matters relevant to those working with the bank. Easily accessible and high-quality information is also necessary for society to view the bank's financial status, activities, and future prospects (Ettredge, 2002). The third dimension is ease of use and accessibility: the ease of access to the bank’s electronic platform, financial information, reports, and data, with minimal time and effort. A good electronic disclosure system should allow access to information while being secure. Such characteristics increase the value of the information and the credibility of the data disclosed through the electronic platform and eliminate the possibility of manipulation or disruption (Bahreyni, 2026).

Electronic disclosure also saves the money and effort of data acquisition, integrates financial reports, and ensures continuous communication between the institution and its stakeholders (Othman, 2022). Together, these dimensions position electronic disclosure as more than a technological means of publishing financial information. Electronic disclosure is more than just a technology platform to publish financial information - it is an integrated communication mechanism for financial information. It is a communication channel to increase the availability, timeliness, quality, and accessibility of information to investors through which banks can provide it. In fact, the effectiveness of electronic disclosure would be a factor in understanding the extent to which stakeholders perceive the bank as transparent, reliable, and financially credible, and as such, the effectiveness of electronic disclosure may determine how much banks are perceived to be transparent, reliable, and financially credible as a means of communicating with the public and how it affects the bank's financial reputation.

Financial Reputation

Financial reputation is one of the most valuable intangible assets of an economic institution, especially in the banking industry, where business activity is based on trust. It is more than simply financial earnings, but the perceived value and overall image created by the bank’s customers (depositors, investors, and regulators) about the bank’s integrity, transparency, financial soundness and ability to perform their obligations in a disciplined manner, as well as the ability to control risks (Putri et al, 2026). Financial reputation is thus based on the cumulative opinion of the bank on its financial performance, governance structure, transparency and the quality of information that is provided to the public. It is thus not static, but a dynamic intangible asset developed over time by the feedback of the various stakeholders.

The quality and accuracy of the accounting information provided by the bank is the key to the bank's financial reputation. Good reporting does not only alleviate the uncertainty of financial performance of the bank but also provides investors with a clear picture of its future. Uncertain, incomplete or delayed information leads to uncertainty, low confidence and negatively impacts the perception of the bank in the minds of the stakeholders. For banks in this context, a good management of financial reputation is of great importance for long-term sustainability and competitiveness (Lajili et al. 2025). Financial reputation is important because it determines whether depositors are willing to keep their money, investors are willing to invest, and other stakeholders are willing to keep their relationship with the bank. A good reputation might also help to lower the perceived risk and the cost of capital, which will boost the value of the market and attract investors while maintaining a competitive advantage that is tough for competitors to replicate (Abbar& Abdullah ,2022).

The academic definition of financial reputation shows these multiple dimensions. It has been defined as the general perception and cumulative evaluation formed by stakeholders on a bank’s historical financial performance (whether it can generate stable returns), its ability to meet future obligations compared with competing institutions (Oktavianus, 2024); as an intangible form of trust built through practices of transparency, disclosure of information and corporate governance by the bank which affects market value and competitive position (Thornton et al., 2025). All these perspectives show that financial reputation is an intangible asset which builds over time but can be lost quickly if financial irregularities occur, ambiguous information is given, disclosure is delayed, rumours are spread or security breaches occur on electronic platforms; stakeholder perceptions of the bank may change depending on economic conditions, financial crises, regulatory developments, changes in financial performance or competitive behaviour etc. Financial reputation therefore needs constant management and consistent communication with stakeholders (Nobanee & Ellili, 2022). For the purposes of this study financial reputation is represented by three complementary dimensions that capture the principal financial and governance-related perceptions formed by stakeholders.

The first is financial performance and stability, which is the bank's performance of sustainable and balanced profitability and the efficient use of its assets and the level of liquidity and capital that is sufficient to withstand financial pressures and crises. These indicators give the markets an indicator to see the bank’s financial state and future prospects through the information which it provides to the market (Alhumud et al., 2025). The second dimension of governance and transparency is the governance and transparency of the bank and how accountable, compliant, sound governance and transparent it is in terms of the way it acts in terms of its operation and financial communications is revealed to the market at large. Electronic disclosure is the mechanism to make such trends visible to the public and to those who believe in it. The better the information is accurate, reliable and transparent, the better the perception of a sound governance environment that would support the bank's financial reputation (Miklaszewska, 2022). The third dimension is honesty and creditworthiness of the bank, which reflects the bank's honesty and creditworthiness and its ability to fulfill its responsibilities to depositors, investors, creditors, and other stakeholders, as well as its ethical and professional commitment to its activities and the integrity of its business. Creditworthiness increases stakeholders' trust that the bank is responsible and able to honor its obligations and financial commitments.

So, reliability transforms disclosed financial information from being only qualitative data to a broader foundation for stakeholder trust and confidence in the bank (Cardoso & Cardoso, 2024). Together, all of these elements and factors make financial reputation a complex intangible asset, as it is in the context of financial performance and institutional transparency, governance quality, integrity, and creditworthiness. This notion is particularly relevant to the context of the present study because the quality of electronic disclosure might determine how transparent and credible these attributes become to the stakeholders and is therefore ideal to investigate the relationship between electronic disclosure and financial reputation in the banking sector. Based on the above theoretical discussion, we propose a conceptual model to link electronic disclosure with financial reputation in the banking sector (Figure 1). These relationships are used to develop the study hypotheses and can be seen in the following conceptual model.

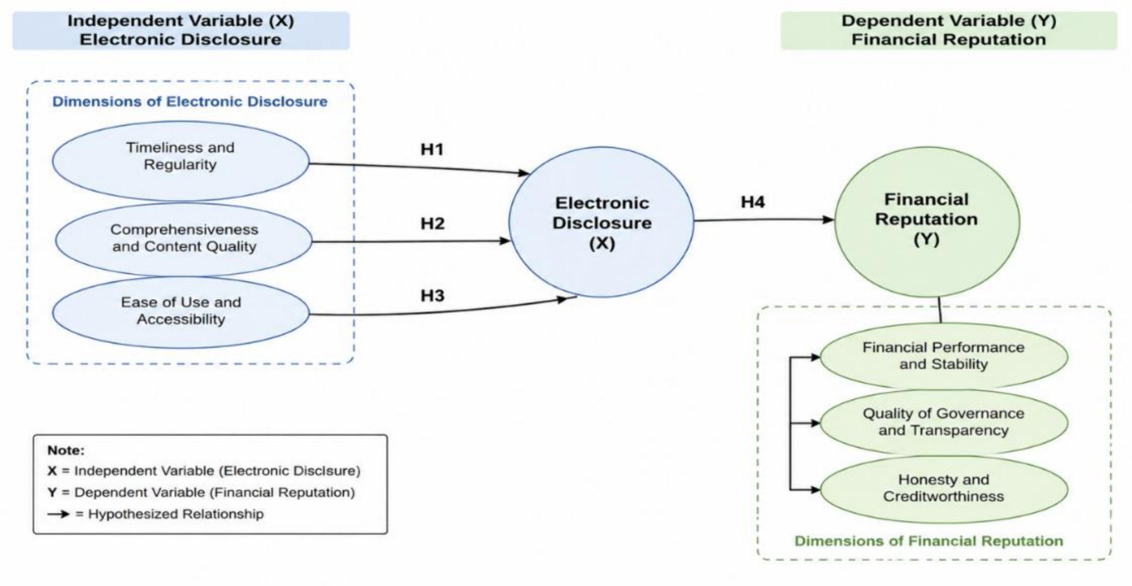

Figure 1. Conceptual Model

H1: Timeliness and Regularity have a statistically significant impact on financial reputation.
H2: Comprehensiveness and Content Quality have a statistically significant impact on financial reputation.
H3: Ease of Use and Accessibility have a statistically significant impact on financial reputation.
H4: Electronic disclosure has a statistically significant impact on financial reputation.

3. Research Method

3.1 Research Design

This overview adopted a descriptive analytical approach using a pass-sectional study design to examine the effectiveness of numerical disclosures on the monetary reputation assessed in Iraqi private banks Data have been analyzed using IBM SPSS using descriptive statistics, Cronbach's correlation coefficient, and Pearson's linear correlation regression.

The population for this study was employees in eight selected Iraqi private banks, mainly managers, accountants and auditors. The total population was 849 employees. A purposive sampling method was used to choose those respondents who know about financial reputation and electronic disclosure. 179 valid answers were obtained and proportionally distributed amongst the banks as shown in Table 1.

Table 1. Distribution of the Study Population and Sample

No.	Bank Name	Number of Employees	Sample Size
1	National bank of Iraq	178	38
2	International Development Bank	156	33
3	Iraqi Commercial Bank	78	17
4	Bank of Baghdad	113	24
5	Gulf Commercial Bank	70	15
6	National Islamic Bank	75	15
7	Ashur Bank	81	17
8	Mansour Bank	98	20
	Total	849	179

Data were collected through a digital questionnaire that became available online for one month and distributed to the target respondents through respected communication channels of the participating banks. Respondents were informed that the data can only be used for educational purposes and should be handled confidentially.

The study variables were measured using a 24-item structured questionnaire. Electronic Disclosure had three dimensions: Timeliness and Regularity, Comprehensiveness and Content Quality, and Ease of Use and Accessibility. Financial Reputation had three dimensions: Financial Performance and Stability, Quality of Governance and Transparency, and Honesty and Creditworthiness. Each dimension was measured with four items on a five-point Likert scale, from 1 (Strongly Disagree) to 5 (Strongly Agree).

The collected data were analyzed using (SPSS). Descriptive statistics, including frequencies, means, and standard deviations, were used to describe the study variables. Pearson correlation analysis was employed to examine the relationships between Electronic Disclosure and Financial Reputation, while simple linear regression analysis was used to test the effect of Electronic Disclosure on Financial Reputation. The statistical significance level was set at $p \leq 0$.

4. Results and Discussion

4.1 Results

Reliability and Validity Assessment

Table 2 shows that the internal consistency of all dimensions in the study is satisfactory. Cronbach's alpha values were 0.81 to 0.90 and are beyond the acceptable value of 0.70. The highest value was for Governance and Transparency (0.90) in this area while the lowest was Electronic Disclosure (0.81). The rest of the dimensions were 0.84 to 0.89 and we achieved very good reliability. The Reliability Coefficients (RCC) were also 0.900 to 0.948 and also confirm the consistency of the measurement. All in all, the results indicate the instrument is reliable and suitable for analysis in the future and hypothesis testing.

Table 2. Reliability and Validity

Items	Cronbach's Alpha	Reliability Coefficient
Financial performance and stability	0.89	0.943
Governance and transparency	0.90	0.948
Honesty and creditworthiness	0.87	0.932
Electronic disclosure(x)	0.81	0.90
Timeliness and Regularity	0.86	0.927
Comprehensiveness and Content Quality	0.88	0.938
Ease of Use and Accessibility	0.87	0.932
Financial Reputation(y)	0.84	0.91

Descriptive Statistics

Table 3 shows the descriptive statistics and distributional characteristics of the variables, with means, standard deviations.

Table 3. Descriptive Statistics

Categories	mean	Std. Deviation
Financial performance and stability	3.56	0.774
Governance and transparency	3.46	0.842
Honesty and creditworthiness	3.39	0.772
Electronic disclosure(x)	3.74	0.461
Timeliness and Regularity	3.16	0.817
Comprehensiveness and Content Quality	3.53	0.778
Ease of Use and Accessibility	3.41	0.612
Financial Reputation(y)	3.36	0.487

The descriptive statistics in Table 3 suggest that the mean values are generally moderate to relatively high for the study variables. Electronic Disclosure (X) had the highest overall mean (3.74) indicating relatively good electronic disclosure. Of these dimensions, Comprehensiveness and Content Quality had the highest mean (3.53), followed by Ease of Use and Accessibility (3.41), and Timeliness and Regularity had the lowest mean (3.16). The Financial Reputation (Y) had the highest mean (3.56), followed by Governance and Transparency (3.46) and Honesty and Creditworthiness (3.39). The overall mean of Financial Reputation (Y) was 3.36. The standard deviations of 0.461 to 0.842 indicate a reasonable level of variation in respondents' perceptions.

Hypotheses Test

Table 4. Hypotheses Test

Model	Coefficients	Std. Error	Beta	t	Sig.
Constant	0.842	0.214		3.93	0.001
X1: Timeliness and Regularity	0.284	0.072	0.301	3.49	0.001
X2: Comprehensiveness and Content Qualit	0.317	0.081	0.336	3.91	0.001
X3: Ease of Use and Accessibility	0.251	0.078	0.274	3.22	0.002
X4: Electronic disclosure	0.462	0.061	0.587	7.57	0.001
R Square	0.587				
F stat	82.41				

Note: Dependent Variable: Financial Reputation (Y)

Based on the regression results in Table 4 that show the impact of the dimensions of Electronic Disclosure on Financial Reputation, we propose hypotheses. The hypotheses are tested according to the β coefficient, t-value, and Sig. value. We use $p \leq 0.05$ to ensure statistical significance level.

1. The regression results show a positive and statistically significant effect of Timeliness and Regularity on Financial Reputation ($\beta = 0.301$, $t = 3.49$, $p = 0.001$). Accordingly, H1 is supported.
2. The results demonstrate a positive and statistically significant effect of Comprehensiveness and Content Quality on Financial Reputation ($\beta = 0.336$, $t = 3.91$, $p = 0.001$). Accordingly, H2 is supported.
3. The results indicate a positive and statistically significant effect of Ease of Use and Accessibility on Financial Reputation ($\beta = 0.274$, $t = 3.22$, $p = 0.002$). Accordingly, H3 is supported.
4. The overall regression model indicates that Electronic Disclosure significantly explains variations in Financial Reputation ($R^2 = 0.442$, $F = 57.00$, $p < 0.001$). Therefore, the main hypothesis (H4) is supported.

4.2 Discussion

The regression results support a positive and statistically significant relationship between Electronic Disclosure and Financial Reputation. The three dimensions of Electronic Disclosure are able to explain differences in Financial Reputation, and the overall model confirms Electronic Disclosure as a significant explanatory variable. Timeliness and Regularity positively influence Financial Reputation (i.e. timely and regular disclosure leads to better financial reputation). Comprehensiveness and Content Quality have the strongest influence among the three dimensions (i.e. availability of complete, relevant and high-quality information is important for stakeholders' perception of banks).

Ease of Use and Accessibility also have a positive and significant effect on Financial Reputation (i.e., accessible and user-friendly disclosure increases perceived legitimacy of financial information). Taken together these results show that Electronic Disclosure is not only publishing financial information but also communication of transparent, accountable and credible financial information.

Fast disclosure can reduce information uncertainty; comprehensive disclosure increases users' confidence in the quality of financial information; ease of access helps financial stakeholders get and evaluate financial information more efficiently. All these factors together make Electronic Disclosure have positive effect on Financial Reputation in general (H4). Electronic Disclosure is an important factor explaining Financial Reputation. Higher quality, timeliness and accessibility of electronic disclosure are related to higher financial reputation among banks studied.

5. Conclusion

Based on empirical findings the study concludes that electronic disclosure is an important determinant of financial reputation (higher levels of electronic disclosure among banks studied = stronger financial reputation). Timeliness and regularity positively influence financial reputation (timely and regular information provision about bank increases stakeholders' confidence in bank). Among dimensions of Electronic Disclosure comprehensiveness and content quality have strongest effect (complete, relevant high-quality financial information provided). Ease of use and accessibility also contribute strongly to financial reputation (made disclosed information easily accessible and understandable stakeholders' perceptions of bank are strengthened). Thus, effective electronic disclosure goes beyond publication of financial information and is an important mechanism for transparency, credibility and financial reputation.

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