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Impact of Cloud Computing on Quality of Financial Reports with Jordanian Commercial Banks

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ABSTRACT

Current study aimed at examining the impact of cloud computing (On-demand self-service, broad network access, Resource pooling, rapid elasticity and Measured) on quality of financial reports characteristic (Understandability, Comparability, Relevance and Reliability). Using a quantitative methodology and the questionnaire as a tool, (96) persons from ten commercial banks answered to the questionnaire. Results of study indicated that cloud computing along with its characteristics play a role in defining and presenting high quality financial reports scoring a variance of 49.7% of the relationship. Among chosen characteristics, it appeared that measured service was the most influential characteristics of all scoring a variance of (43.5%) and influencing quality of financial reports. It was also revealed through study that all cloud computing characteristics had an influence on quality of financial reports elements mainly comparability of financial reports followed by reliability which increases benefits of cloud computing in accounting. Study recommended the necessity for organizations to make more efforts to prepare and provide training courses and media sessions for its members on topics of cloud computing.

INTRODUCTION

The term "cloud" was first used in network diagrams to refer to the Internet, where it was defined as an initial cloud diagram used to illustrate the transmission of data from data centers to their final position on the other side of the cloud (Stergiou et al, 2018). The concept of programs as services arose when "John McCarthy," a lecturer at Stanford University, stated, "we may structure computing to become a public utility one day." Indeed, this concept was popular in the late 1960s, but it faded in the mid-1970s as it became clear that modern information technology was incapable of supporting this model of future computing (Jindal, 2020). However, this concept has recently resurfaced as a prevalent term in today's technology circles and institutions (Varghese and Buyya, 2018).

Cloud computing, according to Li et al. (2018), is a natural evolution of hardware virtualization, service-oriented architecture, and involuntary and service computing. End users no longer need to know about or exert control over the "cloud" technical infrastructure that supports them since such specifics are abstracted.

1. PROBLEM STATEMENT

Since cloud computing has become increasingly popular, many organizations have made their applications available for use via the Internet as this technology has provided Internet users with additional advanced features represented in cost savings and making information services available to a larger segment of users (2015). Users and organizations may store, process, communicate and share information from any browser or operating system at any time without the need for a personal computer as a storage or processing tool, as well as without the requirement for a personal computer (Subramanian and Jeyaraj, 2018).

This shift has distinguished business owners by reducing their expenditures on electronic devices and reducing the cost of processing them. For example, by using a cloud computing service, the organization can reduce the use of paper, confusion, in addition to not needing to spend on systems that need to be downloaded and Update from time to time, which in most cases the organization may not need to use many of its tasks as according to Owolabi and Izang (2020). It is worth noting that cloud computing is suitable for non-accountants in organizations and owners of small, medium and medium enterprises in order to facilitate the process of classification and classification of financial data in an easy, organized and easy to retrieve (Yang et al, 2017).

1.1 Aim and Objective

Based on the preceding premise, the current study sought to investigate the impact of cloud computing on the quality of financial reports produced by Jordanian commercial banks.. This aim was realized through achieving following set of objectives:

- Identify meaning and benefits of cloud computing
- Highlight uses of cloud computing in accounting and its characteristics
- Refer to the concept of cloud accounting
- Highlight benefits of cloud computing for financial reports in terms of its reliability, comparability, relevance and understandability.

1.2 Model and Hypotheses

In order to vividly work with current study variables, researcher employed Damenu and Balakrishna (2015) and Owolabi and Izang (2020) in determining the relationship between variables through following model:

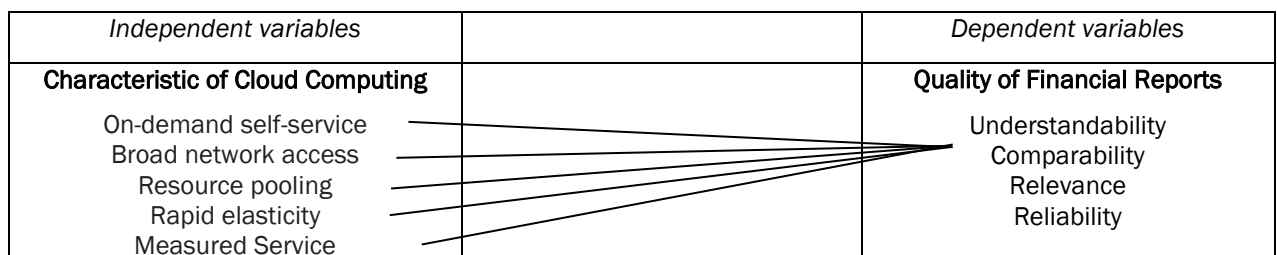


Figure 1. Study Model

Source: Damenu and Balakrishna, 2015; Owolabi and Izang, 2020.

From above model, researcher was able to develop following set of hypotheses:

Main Hypothesis:

H: Characteristic of Cloud Computing positively influence quality of financial reports within commercial banks in Jordan

Sub-Hypotheses:

H1: On-demand self-service positively influence quality of financial reports within commercial banks in Jordan

H2: Broad net-work access positively influence quality of financial reports within commercial banks in Jordan

H3: Resource pooling positively influence quality of financial reports within commercial banks in Jordan

H4: Rapid elasticity positively influence quality of financial reports within commercial banks in Jordan

H5: Measured service positively influence quality of financial reports within commercial banks in Jordan

1.3 HYPOTHESES DEVELOPMENT

Everything that involves offering Internet-based hosted services is considered "cloud computing," according to Damenu and Balakrishna (2015). There are three main kinds of these services: infrastructure as a service, platform as a service, and software as a service (Dincă et al. 2019). (SaaS). What we call "cloud computing" was coined by flowchart and diagram makers as a way of describing the Internet (Abdel-Basset et al, 2018).

For Schmidt and Gal (2020), cloud computing is the distribution of computer services and resources from all over the Internet using web-based interfaces. According to Owolabi and Izang (2020), cloud computing is the practice of providing on-demand IT resources through the internet with pay-as-you-go pricing for such resources. A cloud service provider like Amazon Web Services allows you to access computing resources like processing power, storage, and databases on-demand, eliminating the need for on-premises data centers (AWS).

As stated by Onyali (2016), cloud computing makes use of the convenience and flexibility provided by contemporary virtual server technologies, such as virtual machines, in order to increase or decrease the available resources as required. It is referred to as cloud computing since the web symbol is also a cloud symbol.

Dincă et al. (2019) state that in most cases, cloud computing services are provided by companies that charge per-use fees for the cloud computing service. This distinguishes cloud computing from data center services, in which computer resources are reserved and payment is made for these reserves, regardless of whether or not they are utilized..

According to Owolabi and Izang (2020), cloud computing has three distinct characteristics that distinguish it from traditional web hosting in that it is on demand and the user can request it at any time from any location, it is elastic in that the user can get the maximum capacity from the service or the least capacity from it, or the amount they require at any given time, and it is fully managed by the service provider. Based on these qualities, it can be stated that cloud computing has a favorable impact on managing and tackling financial reporting and presenting it with the highest quality possible..

As for Onyali (2016), author emphasized the impact of cloud computing in providing high-quality financial reports, given the nature of services provided by cloud computing, accounting processes are prepared through the latest applications without worrying about permanent updates, and they are capable of reducing capital costs and improving the predictability of expenses of continuous operational.

Coyle and Nguyen (2018) stated that cloud computing contributes to providing a quality financial reporting by enabling employees to work from anywhere and access data at any time and from anywhere by

all users authorized to access the database, this matter increases reliability and understandability of financial reports and their quality.

In addition, Yau-Yeung et al (2020) and Jindal (2020) and Owolabi and Izang (2020) indicated that relying on cloud computing, and through cloud accounting, it is easy to access the same class of technology that is present in the larger and more powerful competitors and thus increase the competitiveness of the organization, in addition to providing accounting connection in all branches without additional costs would increase the reliability and relevance of financial reports.

From the perspective of Khomonenko and Gindin (2016), it was stated that technological developments have brought about major changes in the field of accounting and the foundations of preparing financial reports and their quality. Accounting technology has affected the way accounting deals with financial data in terms of compilation, storage, processing and preparation of financial reports. And cloud computing appeared as a technology that contributed to raising the efficiency of accounting practices and raising the quality of financial reports as it contributed in principle to saving costs in both accounting hardware and software, in addition to its positive impact on the high quality of accounting reports in terms of ease of retrieval and handling in addition to its reliability. However, according to Khomonenko and Gindin (2016), cloud computing was referred to in the field of accounting for the idea of information security and reliability as its biggest defect.

On the other hand, Ionescu (2019) argued that organizations today use computerized AIS, which is one of the systems that rely on technology in accounting, which has effective countries in providing advanced solutions and easy programs in order to collect, deal with and process accounting information correctly and understandably. And cloud computing has proven its impact on the quality of financial reports by allowing direct access to users at anytime and anywhere, in addition to its effectiveness and low cost, saving time and efficient backup systems.

2. METHODS

In order to achieve the study's goal, the researcher used a quantitative approach by administering a questionnaire. The questionnaire was issued to management at Jordanian commercial banks. The questionnaire was designed on a 5-point Likert scale (1 strongly disagree, 2 disagree, 3 neutral, 4 agree, 5 strongly agree). The questionnaire also had two primary sections: one for demographic information of the sample, and another for statements relating to dependent and independent variables of the study.

The population of the study comprised of all managers and leaders within Jordan's (13) commercial banks; a sample of (130) individuals was chosen to represent the study, and (10) questionnaires were delivered to accounting department managers in each bank. Following the application process, the researcher was able to obtain (96) properly completed questionnaires, yielding a response ratio of (73.8 percent).

The Cronbach alpha test was used to assess the instrument's dependability; the alpha result (0.933) was good because it was greater than the acceptable ratio of 0.60. (Sekaran & Bougie, 2010).

2.1 Analysis and Discussion

Demographics

The demographic factors of respondents were examined in the following table (1). Males looked to make up the majority of the sample, making up 75% of it, while females made up only 25%, as seen in the table. The bulk of respondents (37.5 percent) were between the ages of 28 and 33, while 10.4 percent were over the age of 46, according to the data collected on age. The majority of respondents had an MA degree (62.5%) and had at least 8 years of experience (53.1%), according to the results of the survey.

Table 1. Demographic characteristics of the sample

<i>Gender</i>					
		Freq.	%	Valid %	Cumulative %
Valid	Male	72	75.0	75.0	75.0
	Female	24	25.0	25.0	100.0
	Total	96	100.0	100.0	
<i>Age</i>					
		Freq.	%	Valid %	Cumulative %
Valid	22-27	18	18.8	18.8	18.8
	28-33	36	37.5	37.5	56.3
	34-39	21	21.9	21.9	78.1
	40-45	11	11.5	11.5	89.6
	+46	10	10.4	10.4	100.0
Total	96	100.0	100.0		
<i>Education</i>					
		Freq.	%	Valid %	Cumulative %
Valid	BA	29	30.2	30.2	30.2
	MA	60	62.5	62.5	92.7
	PhD	7	7.3	7.3	100.0
	Total	96	100.0	100.0	
<i>Experience</i>					
		Freq.	%	Valid %	Cumulative %
Valid	2-4	16	16.7	16.7	16.7
	5-7	29	30.2	30.2	46.9
	+8	51	53.1	53.1	100.0
	Total	96	100.0	100.0	

2.2 Questionnaire Analysis

Respondents were shown to have a positive outlook on research findings based on their scores on a scale of 3.00, which is statistically significant evidence. It was found that " Cloud options cannot change the content of financial reports unless the user does so " got a mean of 4.36/5.00, while the least positively replied phrases proved to be "The cloud is able to contain all data, no matter how large" scoring 3.05/5.00.

Table 2. Questionnaire Analysis

	N	Minimum	Maximum	Mean	Std. Deviation
<i>Cloud Computing</i>					
<i>On-demand self-service</i>					
An individual can deal with the data on the cloud at any time they require it	96	1	5	3.53	1.066
Only the user can access the data on the cloud	96	1	5	3.43	1.336
The user can access the information without delay	96	1	5	3.91	.996
There is no need for IT administrators to monitor and manage computerized resources	96	1	5	3.84	.998
<i>Broad network access</i>					
Accountant can access financial data and reports from anywhere	96	2	5	4.24	.915
Accounting information can be retrieved from different number of warehouses at the same time	96	1	5	3.69	1.029
It is possible to access the stored data from any computer	96	1	5	3.93	.909
Easy and practical, and you do not need a very fast or expensive internet	96	1	5	4.08	.937
<i>Resource pooling</i>					
Responsive	96	1	5	4.08	.914
It does not freeze data or information	96	1	5	4.04	.983
It is present upon request by the user	96	1	5	4.04	.962
It is not based on the existence of special equipment, tools, or software	96	1	5	4.26	1.049
<i>Rapid elasticity</i>					

There is no need to add additional accounting hardware and software all in the cloud	96	1	5	3.84	1.234
There is no need for new extenders to complete the financial reports	96	1	5	3.93	1.117
The cloud is able to contain all data, no matter how large	96	1	5	3.05	1.146
It is possible to deal with financial reports from any device, be it a personal computer, desktop or even a smartphone	96	1	5	3.75	.929
<i>Measured Service</i>					
Cloud computing offers data of high standards and efficiency	96	2	5	3.94	.868
There is speed in dealing with financial reports on the cloud due to the modernity of the sites in it	96	2	5	3.84	.850
There is an ease in retrieving accounting data anytime and anywhere	96	2	5	4.11	.806
Internet connection efficiency is the only determinant of the utility of cloud computing	96	1	5	4.17	.816
<i>Quality of Financial Reports</i>					
<i>Understandability</i>					
Cloud computing reports understandable by input method	96	1	5	3.96	.917
Cloud computing does not affect the visibility of existing financial reports	96	2	5	4.09	.834
The input method and its validity are the only influencing	96	2	5	4.16	.812
Financial reports can be retrieved easily and at any time	96	1	5	4.01	.989
<i>Comparability</i>					
Big data can be stored for reports in all years	96	1	5	4.14	.734
It is possible to compare the financial reports in the cloud with previous years	96	2	5	4.21	.664
Cloud computing provides options for instant comparison between reports of past fiscal years	96	1	5	3.84	.944
An immediate comparison report can be provided between previous financial reports and those within the cloud	96	1	5	4.18	.781
<i>Relevance</i>					
Delivery options vary according to demand, and they are all related	96	1	5	3.71	1.015
Financial reports in the cloud are compatible with the financial reality of the organization	96	2	5	4.18	.795
The cloud serves the financial reports in the ability to request them at the appropriate time	96	1	5	3.88	1.069
Cloud options cannot change the content of financial reports unless the user does so	96	2	5	4.36	.809
<i>Reliability</i>					
Organizations can fully rely on financial reports stored in the cloud	96	2	5	4.25	.795
No one can access the cloud and change its content except for someone who has the authority to do so	96	2	5	4.24	.764
The organization can rely on the financial reporting data as it is protected from unauthorized interference	96	2	5	3.96	.893
All financial reports in the cloud are identical to the financial reality of the organization	96	2	5	4.24	.764

2.2 Descriptive statics

Table (3) below presented statistical descriptive results of study variables in terms of means and standard deviation, it appeared through results that respondents had positive attitude regarding variables of study as all of them scored higher than mean of scale 3.00.

Table 3. Variables' mean and standard deviation

	N	Minimum	Maximum	Mean	Std. Deviation
On demand self service	96	1.00	5.00	3.6771	.76168
Broad net working	96	1.75	5.00	3.9844	.70693
Resource pooling	96	1.00	5.00	4.0556	.86878
Rapid elasticity	96	1.75	5.00	3.7708	.74663
Measured Service	96	2.50	5.00	3.9115	.66884
Quality of financial reports	96	2.88	5.00	4.0827	.52632
Understandability	96	2.50	5.00	4.0937	.64303
Comparability	96	2.25	5.00	4.0495	.61732
Relevance	96	2.25	5.00	3.9844	.61859
Reliability	96	2.50	5.00	4.2031	.61378

2.3 Hypotheses Testing

H: Characteristic of Cloud Computing positively influence quality of financial reports within commercial banks in Jordan

Table 4. Main hypothesis testing

Model Summary						
Model	R	R Square	F	Sig.		
1	.705 ^a	.497	17.814	.000		
Coefficients						
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	1.708	.259		6.597	.000
	On_demand	.080	.071	.116	1.121	.265
	Broad	.070	.105	.094	.666	.507
	pooling	-.116	.077	-.191	-1.507	.135
	elasticity	.206	.083	.292	2.482	.015
	Service	.382	.084	.485	4.521	.000

The hypothesis was tested using multiple regression, and the F value was determined to be significant. Hence, Characteristic of Cloud Computing positively influence quality of financial reports within commercial banks in Jordan with high correlation (R)= 0.705 and the independent variables explain 49.7% of the variance in the quality of financial reports.

Sub-Hypotheses:

H1: On-demand self-service positively influence quality of financial reports within commercial banks in Jordan

Table 5. 1st hypothesis testing

Model Summary						
Model	R	R Square	F	Sig.		
1	.484 ^a	.234	28.715	.000		
Coefficients						
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	2.854	.234		12.185	.000
	On_demand	.334	.062	.484	5.359	.000

The aforementioned hypothesis was tested using linear regression, and the F value was significant, indicating that On-demand self-service positively influence quality of financial reports within commercial banks in Jordan, with a medium correlation (R)= 0.484. The independent variable, on the other hand, accounts for 23.4 percent of variance in the quality of financial reports.

H2: Broad net-work access positively influence quality of financial reports within commercial banks in Jordan

Table 6. 2nd hypothesis testing

Model Summary						
Model	R	R Square	F	Sig.		
1	.569	.324	44.977	.000		
Coefficients						
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	2.395	.256		9.374	.000
	Broad	.424	.063	.569	6.707	.000

The aforementioned hypothesis was tested using linear regression, and the F value was significant, indicating that Broad net-work access positively influences quality of financial reports within commercial banks in Jordan, with a medium correlation (R)= 0.484. The independent variable, on the other hand, accounts for 23.4 percent of variance in the dependent variable.

H3: Resource pooling positively influence quality of financial reports within commercial banks in Jordan

Table 7. 3rd hypothesis testing

Model Summary						
Model	R	R Square	F	Sig.		
1	.421a	.177	20.250	.000		
Coefficients						
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	3.048	.235		12.970	.000
	pooling	.255	.057	.421	4.500	.000

The aforementioned hypothesis was tested using linear regression, and the F value was significant, indicating that Resource pooling positively influence quality of financial reports within commercial banks in Jordan, with a medium correlation (R)= 0.484. The independent variable, on the other hand, accounts for 23.4 percent of variance in the dependent variable.

H4: Rapid elasticity positively influence quality of financial reports within commercial banks in Jordan

Table 8. 4th hypothesis testing

Model Summary						
Model	R	R Square	F	Sig.		
1	.508a	.258	32.672	.000		
Coefficients						
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	2.733	.241		11.352	.000
	elasticity	.358	.063	.508	5.716	.000

The aforementioned hypothesis was tested using linear regression, and the F value was significant, indicating that Rapid elasticity positively influence quality of financial reports within commercial banks in Jordan, with a medium correlation (R)= 0.484. The independent variable, on the other hand, accounts for 23.4 percent of variance in the dependent variable.

H5: Measured service positively influence quality of financial reports within commercial banks in Jordan

Table 9. 5th hypothesis testing

Model Summary						
Model	R	R Square	F		Sig.	
1	.659a	.435	72.255		.000	
ANOVA						
Coefficients						
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	2.054	.242		8.481	.000
	Service	.519	.061	.659	8.500	.000

The aforementioned hypothesis was tested using linear regression, and the F value was significant, indicating that Measured service positively influence quality of financial reports within commercial banks in Jordan, with a medium correlation (R)= 0.484. The independent variable, on the other hand, accounts for 23.4 percent of variance in the dependent variable.

Table 10. Correlations

		Understandability	Comparability	Relevance	Reliability
On-demand self-service	r	.390**	.467**	.375**	.404**
	Sig.	.000	.000	.000	.000
	N	96	96	96	96
Broad network access	r	.477**	.505**	.481**	.459**
	Sig.	.000	.000	.000	.000
	N	96	96	96	96
Resource pooling	r	.330**	.378**	.375**	.341**
	Sig.	.001	.000	.000	.001
	N	96	96	96	96
Rapid elasticity	r	.414**	.516**	.368**	.418**
	Sig.	.000	.000	.000	.000
	N	96	96	96	96
Measured Service	r	.589**	.616**	.486**	.535**
	Sig.	.000	.000	.000	.000
	N	96	96	96	96

Pearson correlation – table (10) - was used to test relationship between above variables, it is found that:

- On-demand self-service has the highest relationship with Comparability variable.
- Broad network access has the highest relationship with Comparability variable.
- Resource pooling has the highest relationship with Comparability variable.
- Rapid elasticity has the highest relationship with Comparability variable.
- Measured Service has the highest relationship with Comparability variable.

3. DISCUSSION

Cloud computing is being studied as a means of improving the quality of financial reports. The quantitative method was used to collect numerical data from (10) Jordanian bank customers who completed a self-administered questionnaire. Researchers were able to obtain (96) correctly completed questionnaires after the application process. Screening and analysis of the collected data were carried out using SPSS, with the following outcomes:

- Respondents showed high awareness of cloud computing uses within accounting as they presented positive attitudes towards questionnaire and its statements
- With a variance of 49.7% it appeared that characteristic of *cloud computing* positively influences quality of financial reports within commercial banks in Jordan.
- Scoring a variance of 43.5% it appeared that *measured service* positively influences quality of financial reports within commercial banks in Jordan as it came with the highest variance of all variables.
- In the 2nd rank, it appeared that *broad net-work access* positively influence quality of financial reports within commercial banks in Jordan scoring a variance of 32.4% of the relationship and came 2nd in influence.
- 3rd rank was for the benefit of *rapid elasticity* positively influence quality of financial reports within commercial banks in Jordan, scoring a variance relationship of 25.8%.
- In the 4th and 5th rank and scoring a variance of 23.4% and 17.7%, it appeared that *on-demand self-service and resource pooling* positively influence quality of financial reports within commercial banks in Jordan respectively.

Using an accounting program hosted by a third party on the internet, researchers discovered that cloud computing is the process of setting up accounts. It is because of this jump in information and technology that cloud computing has been able to store and deliver high quality financial reports in a way that was previously unheard of for account preparation.

Researchers found that cloud computing had an impact on financial reporting quality because it necessitates fewer resources and is less expensive than using an internal financial system that operates in a closed loop and incurs higher costs. However, companies that have made the switch to using cloud computing have found that they are still having issues with software and financial systems that they have purchased after making the switch. Most small and medium-sized businesses don't need a complex financial system that is difficult to use and understand.

In addition, a study found that all of the cloud computing properties were incorporated (On-demand self-service, Broad network access, Resource pooling, Rapid elasticity and Measured). All cloud computing characteristics play a part in the presentation of high-quality financial reports, which may be linked to the following factors:

On-demand Service means Quality Financial Reports

Study indicated that principle of cloud computing has effectively contributed to facilitating access to the required service through self-service, where the user can request the service and access it at any time without interference or any technical support from any party to complete the task or complete the work which was agreed on by Ionescu (2019) and Khomonenko and Gindin (2016).

The study proved that there is an impact of cloud computing on the quality of financial reports in terms of accuracy of data recording, processing time, completeness of records and data consistency. The study also indicated that cloud computing is important in relation to accounting practices in general, represented in saving costs in hardware, software, and operational costs. However, information security and information reliability were in doubt, and this is in line with the study of Owolabi and Izang (2020).

Broad Net-Work Accessibility Develops Quality to Financial Reports

Through this feature, the user can access the service or task to be accomplished without the need for any dedicated tools or equipment, and all that is required is the availability of the Internet and nothing

more, and despite the growth of existing Internet speeds, the cloud computing service needs a service. And the speed of the Internet is relatively normal compared to other applications and will not be affected by internal networks, and therefore the user is not required to have a high speed internet.

Resilience and Elasticity

The idea of flexibility is one of the most important features of cloud computing, as it has been evident that it has an impact on the quality of financial reports by placing all data in the cloud and expanding it easily - depending on the efficiency of the cloud used - and that depends on the necessary and scalable infrastructure with the expansion of the work performed and thus it has the capacity to store large and huge data. Also, the idea of flexibility appears through the possibility of accessing data from anywhere in the world, and it is easy to use for junior accountants and non-accountants also who are forced to practice accounting work such as secretarial and others.

Cloud Computing Presents Best Accounting services

Cloud computing is characterized by the idea that all the resources, information and data are present and saved in the cloud, and the individual does not need a hard disk that is exposed to loss or other storage units as the entrance to access this information and data is the same and it is the Internet and the individual can access this data and Information from anywhere in the world.

CONCLUSION AND RECOMMENDATIONS

The rapid development of technology has become noteworthy in accounting practices in all its forms; and organizations are looking for the latest, fastest and easiest ways to do all the accounting work in them at low cost, high accuracy and great ease. The idea of cloud computing is proven in storing and supervising information on virtual servers so that applications, people and associations around the world can interact with information and register assets anywhere, anytime.

Cloud computing has also demonstrated its ability to elevate the level of quality of financial reports that organizations complete through the accuracy and ease of retrieval that organizations can do in addition to the positive impact of cloud computing with all its characteristics on the quality of financial reports by influencing the comparability of these reports so that it is possible for individuals to retrieve the information and compare it to other years.

Based on reached results and presented conclusion; current study recommended the following:

- The necessity for organizations to provide professional training to employees on technology in addition to collectively integrating this technology in order to benefit from its benefits and reduce its disadvantages.
- The need to expand the scope of training within organizations to include information technology in general and cloud computing in particular.
- The necessity for organizations to make more efforts to prepare and provide training courses and media sessions for its members on topics of cloud computing.

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