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Quality of financial reporting and its relationship to investor decisions

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***Abstract**: - The economic unit seeks funding from investors and creditors as well as attracting customers seeking the services or products of these units. The most attractive way for all beneficiaries of the information they serve in what they want to obtain is financial statements.*

The process of issuing financial statements is what we call financial reporting, as the economic units are interested in accessing quality in financial reporting, and this is what we will try to look for and discuss through this chapter, as well as adopt ing standards and applying how it will affect financial reporting, as financial reporting is the link between economic units and all beneficiaries, and we will also discuss the extent to which the adoption of financial standards affects quality and their reflection on investors' decisions, will it increase. Their dealings with these units, or vice versa, and the extent to which this reflects on the movement of financial markets.

The parties that may be affected by the quality of financial reporting are investors, as investors are always looking for what leads them to get benefits, so when they make the decision to invest or not there must be a side or event that affects the decision-making process of their own, so we will address in this research investors and their decisions in the light of the information provided by financial reports, which can be accessed through the financial markets, and are the reports Quality finance is the best choice.

Methodology of research and previous studies

Firstly: - Research methodology: -

1-1- The problem of research: - Economic units (banks) seek to achieve quality, through one of its most important pillars, namely the current investors and attracting the new investor, as it works to keep up with developments in its economic environment and provide the best services in order to facilitate the task of decision-making by investors, and the most important means of communication between banks and investors are financial reporting lists, and the preparation of financial reporting lists in accordance with international financial standards, contributes to reducing the gap between units operating in the same environment. And between the current and future investor, also contributes to the achievement of quality, and in order to help the beneficiaries of their financial reports to make the right decisions and the desired benefit, so it became necessary to apply the standards of financial reporting, and thus can express the problem of research with the following questions:
-1- Does the financial reporting of economic units (banks) that adopt the application of financial reporting standards affect investors' decisions?

2- To what extent the decisions of investors are affected by the quality of financial statements in light of the adoption of the financial reporting standard of financial states.

1-2- The importance of research: the importance of research stems from what comes

- The research dealt with an important topic which is the application of banks to financial reporting standards and keep up with developments in financial statements in the light of the adoption of these standards.

- Economic units seek to reach quality by applying financial reporting standards and improving the relationship between the economic unit and current and future investors.

1-3- Research hypothesis: Research is based on a basic hypothesis:

- Adopting the financial reporting standard enables economic units to report well on the outcome of their activity and financial position.

- The decisions of the excluded are affected

Secondly: Previous studies

1- Study (Saeed & AlIssa, 2008) entitled: - (Implications of the application of international financial reporting standards on the quality of accounting information contained in the financial statements of investment companies listed on the Amman Financial Market). The study aimed to refer to the most important rules and disclosures for fair value through the application of its accounting standards, and its expected effects on financial reporting in the Jordanian investment sector, as the study criticized some concepts of fair value and difficulty in applying them, as the study emphasized the usefulness of preparing financial statements for users on the basis of fair value. The study reached the following conclusions:

The beneficiaries promise that accounting information based on the application of international financial reporting standards is appropriate for economic resource allocation decisions. The beneficiaries are neutral towards the reliability and reliability of accounting information based on estimates contained in the requirements of international financial reporting standards and accounting standards.

2- Study (Thabet, 2018) entitled: - (The impact of adopting the development of international financial reporting standards on the quality of accounting information and its impact on the efficiency of investment decisions in the Iraqi environment)

This study addressed the criteria of financial reporting according to its development and its effects in economic units through the quality of information and the availability of useful and appropriate information characteristics when applying financial reporting standards, as the study showed the role of managers and opportunistic behavior in the management of the company and the presence of asymmetry in information between managers of economic units and stakeholders. The study found:

1- The adoption of international financial reporting standards (IFRS) quality in the accounting information contained in the financial reports in the economic units.

The quality of accounting information contributes to the efficiency of investment decisions in economic units when they adopt international financial reporting standards (IFRS).

The quality of financial reporting:

The American Society for Quality Control considers it to be the degree of product excellence and its compatibility with what is intended to be used and utilized (Samurai and others, 2012: 189). Quality has been shown as the sum total characteristics of the product or service when purchasing and during use (, 2012: Horngren & ET all.)

2- The importance of quality financial reporting

The Importance of Quality of Financial Reporting

The importance of the quality of financial reporting and what this quality offers can be summarized through the following points (Benston, 2003:7):

1- The importance of the quality of financial reporting is achieved through obtaining accurate and reliable information that reflects the sincerity of its representation of the economic unit, and this is evident through the decisions of the investors.

2- The importance of the quality of financial reporting is realized when the data presented is in accordance with GAAP, and the financial statements have been prepared in accordance with international accounting standards, and thus gain the trust of owners and other users.

3- The quality of financial reporting is important when the accuracy in showing profits, future expectations, contracts and obligations is shown correctly reflecting the extent of the changes in the financial position of the unit.

4- The importance of the quality of financial reporting is realized when there are benefits from the result of the presentation of information, and the extent to which it contributes to the analysis of market trends that investors wish to obtain to contribute to the evaluation of their future forecasts.

5- The quality of financial reporting provides a measure of economic performance, which reflects the performance of its management, and the deliberate ness of managers in violating and manipulating this measure was the biggest problem for financial accounting.

Measuring the quality of financial reporting

One of the entry of measuring the quality of financial reporting through:

First: - The specific characteristics of accounting information: -

Qualitative Characteristics of Financial Information

One of the reasons that contributes to the importance of financial reporting is its delivery of the information required to contribute to decision-making, and therefore the characteristics of financial reporting are the characteristics of the accounting information itself, since the financial statements presented by financial reporting, contain information must be characterized by a set of characteristics and these characteristics have been classified to: -

1- Fundamental qualitative characteristics: - Two characteristics: ((Keiso & ET all, 2014:32-33) :

A- Relevance: - It is intended to have an impact on the decision on which it is made. In order for the information to be appropriate, it must be characterized by the following:

Predictive value information that helps investors decide about stocks and their purchases.

*Confirmatory value information in the sense that the information contained in the financial statements is linked to changes that have already occurred and thus serve the user for that information, to correct many of the previous expectations

Materiality is of relative importance, i.e. the importance of the information received is determined by whether it is deleted or misunderstood, and this has an impact on the decision-making process.

In this way, appropriateness makes accounting information useful in economic decision-making, and information should affect or make a difference in decision so that it is considered appropriate for economic decision-making, and it helps financial reporting users to predict the future by reading the results of past, present and future events, which means that this feature has predictive value as well as a feedback value (feedback), and therefore must be in the hands of users at the right time.

(b) Honest representation means that the information corresponds to what actually happened, as many users do not have the experience or time to evaluate the actual content of the information contained in the financial statements. It should also be characterized by the following:

*Completeness integration i.e. it provides actual and unshaded information.

*Neutrality's neutrality, i.e. free from bias to one party at the expense of the other, as in lawsuits, must be credible.

Free from Error that free of mistakes gives it the impression that it is more accurate

Here it can be said that honest representation occurs when the information is reliable and that it honestly represents financial transactions and other events that are supposed to represent them or are expected to be reasonably expressed, and therefore, for example, the balance sheet must honestly represent all financial transactions and other events that result in assets, obligations and property rights of the project on the date of the establishment of financial reporting in accordance with the criteria of recognition.

2 - Enhancing qualitative characteristics means secondary qualitative characteristics: - (Abu Nassar and Hamid at, 2018: 7-11):

A. Comparability: - Information must be comparable between the alternatives offered to stakeholders to choose the best among them.

Comparability can also be expressed as providing the possibility for users of financial statements to compare economic unit reports with previous years to determine deviation skewers as to whether or not they are preferred, and thus to evaluate the performance of the economic unit.

B. Verifiability: - The information provided in the financial reports gives the same result to look at who prepared it and is thus a strong sign on its credibility.

A. Timeliness: Timeliness: Providing timely information to make decisions is beneficial and, as a result, increases the quality of decisions made on the basis of them. The information provided is also changing rapidly as a result of the circumstances, so delaying it loses its value and is useless.

D. Understandability: - The smooth presentation of information in financial reports makes it understandable regardless of the level of users of that information. Understandability was previously one of the basic characteristics of the information presented by financial reporting is its vulnerability to understanding by users, and to achieve this assumption, it is assumed that users have some knowledge of business, economic activities and accounting, and that they are willing to study the information with reasonable care.

However, important and appropriate information should not be excluded for the needs of economic decision makers, which must be included in financial reporting, depending on the fact that it is very difficult to understand from ordinary users, as it contains some complexity and since the conceptual framework is the guide and guide for the development of accounting standards, achieving the understanding of accounting information is a prerequisite or a challenge for the standard-setters, to ensure that the standards they have developed address sensitive and complex topics.

For the purpose of determining the effects on the quality of financial reporting and its measures, Herath has classified the characteristics of the quality of financial reporting, based on the common conceptual framework for financial reporting for fasb and IASB as follows (Herath, 2017: 4-5):

1- Relevance.

2- Reliability.

3- Comparability.

4- Understandability.

5-Timeliness.

6- Honest representation.

We note from previous characteristics that it differed with the previous classification between reliability excluded from the previous characteristics of verifiability verification.

From the above we note that these characteristics did not stray in their content from what is required of them in order to serve the decision makers, except whether they are internal or external entities.

Second: - Adoption of financial reporting standards: - contributes to reaching several needs and access to them we reach the quality in financial reporting and from these needs reached by the economic units through their adoption of financial reporting standards and these needs (Karthikeyan , 2016 : 347)

1- The accounting standards help in preparing and submitting accounts in a unified manner by different economic units.

Accounting standards can create a general sense of confidence by providing a "structural framework" through which reliable financial statements can be issued. The framework includes a system of measurement and financial disclosure.

3- Accounting standards are necessary to ensure that financial statements provide a real and fair picture of the financial position and the result of the actions of economic units, as well as necessary to achieve "comparability" to view financial statements with data of other similar economic units.

4-There is a need for "accounting standards" to draw "limits" in which both conduct and practices are acceptable.

Ibrahim added the following reasons (Ali, 2017: 362):

5- Globalization of the economy, growth, expansion, liberalization of international trade, international investment and the trend towards a market economy.

Encouraging investment in all fields and increasing the number of joint stock companies and attracting shareholders.

7- The increased integration of companies and joint ventures, as many companies have become dealing with companies outside their regional borders, which contributed to the creation of a common language for the consolidation of accounts.

8- Access to financial lists of income, financial position and cash flows clearly, helping in the decision-making process by those familiar with these lists.

9- The ease of conducting financial analysis and comparisons between companies.

The researcher supports that the need for international accounting standards appeared when the environment and accounting practices developed and helped to develop the standards of acceleration in the business world, the unit of competition between countries to attract investments and the emergence of companies with branches, and that the adoption of economic units of financial reporting standards contributes to reducing many gaps in the business world, and contributes to the access of these economic units to the quality of financial reporting, which is reflected on their financial lists that economic units seek to deliver to beneficiaries. Clearly and understandably, which is reliable and appropriate to contribute to the appropriate decisions by them.

Investor decisions and their impact on the quality of financial reporting

Investors are among the parties that can be affected by the quality of financial reporting, as investors are always looking for everything that leads them to get benefits, so when they decide to invest or not there must be a side or event that affects their decision-making process, so we will address in this research investors and their decisions in the light of the information provided by financial reports, which can be viewed through the financial markets.

1-3 Investment and investor and investor behaviour and decisions

Investment and Investor

Investing in language is derived from the word fruit, i.e. generating something from something else, and investing in money i.e. making it pass (Abu al-Khair, 2015: 53)

Investment investment in general is the use of available funds, which are abandoned in order to obtain future cash flows, and this process is characterized by uncertainty (Al Shabib, 2009:15), but investing from a financial point of view is sacrificing money in exchange for financial assets such as stocks, bonds and foreign currencies in order to obtain profits through the difference between buying and selling, but the economic point of investment is to invest money for the purpose of contributing to the production process or adding benefit or creation. Value, which is often in the form of goods and services, but the administrative point of view is the process of employing money in order to acquire financial assets such as securities and financial instruments (Abboud and Said, 2014: 28-29).

Investor is the one who is willing to give up the money, which is considered surplus to him in order to achieve the desire to obtain the benefits represented by compensation for the amount, which has been abandoned in order to obtain the return, and this is achieved by choosing the investment instruments that achieve the highest return with the lowest risk (Al Shabib, 2009:15). The investor can be described as a person affected by the environment surrounding him and influence, so the decision that the investor wishes to make and the extent of the success of this decision depends on a range of influences including psychological and financial, and therefore the investor's decision reflects the amount of willingness to take the risk of not being, and that the performance of the market is related to the relationship of the expulsion with the investor and his confidence and his decision, and the investor is the person who buys shares in a certain economic unit, after being informed of its performance and the size of its services, through the knowledge of its financial lists, It is also able to compare its performance with other competing economic units (Baker & Wurgler, 2003: 5-8).

The researcher believes that the investor is an inseparable part of the business environment, the investor is the person who owns the securities, and may be aware of the movement of securities, and often the investor to benefit from the experiences of others in the trading of securities, as it is not reasonable to make the process of investing his money without even a simple knowledge in this regard.

Second: - Investor Behavior

The behavior of the investor depends on the simple investor who is not informed, and this investor often follows what the market is, as it follows rumours and conversations and whether these investments are popular or that their purchase does not cause losses, as follows the preferences of the majority (i.e. walk behind the herd), but the investor is informed or experienced, is influenced by other things as a result of his experience and knowledge of the movement of securities as well as the view of financial reports, which are reported by the economic units and which are Presented on the stock market, but there are some things that affect the investor (Matar and Tim, 2005:20), and therefore on his decisions which he explained (Ady & at all, 2013:14) acting as follows:

1- The history of the investor: - Is it new in the field of investment, did he make the process of buying and selling for investment, does he have professional academic experience, does he work in an economic unit, or a business professional, and if he has a history in this field, did he make profits or did he conduct the analysis of the market.

2- The investor's own behavior: - The investor's buying, buying and making profits may create a kind of overconfidence in many decisions, and therefore relying on market movement and investor experience often creates a kind of threat.

The researcher also believes that the age and gender of the investor and his personality and ability to predict, and the extent of his scientific achievement and competence and experience in this field certainly have to do with the decisions he can make, and that his ability to read and understand financial reports must have a positive role in the process of making investment decisions.

Third: Types of investor

In general, there are three types of investors that can find them in the market and treat them in securities (Matar and Tim, 2005:21):

1- The conservative investor: - an investor whose element of safety is among his priorities in the investment process, as he is conservative in the direction of risk and this pattern is usually among the large age groups and people with limited income.

2- Speculative Investor: - This pattern is considered to be the opposite of the first pattern, which is among its for-profit priorities regardless of the risks surrounding, and this pattern is among the young age groups or the middle age group.

3- Balanced Investor: - A rational investor who represents the moderation between the two previous patterns, balancing the element of risk and profitability returns achieved, and falls within this category the majority of investors.

Fourth: - Investor goals: -

The investor aims to invest the money available to him to improve its level, and achieve economic ambitions in light of the information he has for the investment opportunity, as this process depends on his personal abilities, so he focuses towards achieving his goals on the following (Najm, 2006: 43):

Obtaining funds to finance his investment.

Saving money to benefit from it in the future.

- Maintaining the money and assets obtained and avoiding the risks affecting it.

- Seeking to extract cash flow.

- According to the above, he plans to increase his incomes, satisfy his ambitions and raise his standard of living, by increasing the size of his investment portfolio.

Fifth: - Types of investment decisions for the investor

The investment decision-making process is based on the investor's experience, and the decision in language is stability, in the sense of reaching an alternative choice of alternatives and stability on it, the investor al-Beset does a small deal without adequate study, and thus he has a paper that can deal with it in the capital markets, as the investor can use those who help him in the decision-making process, as the investor may use professional speculators and those who have experience and benefit from the volatility of the financial market to achieve returns (Moumni, 2008:207), In any case, the investor has three types of investment decisions, and he has to make one of them (Matar and Tim, 2005:18):

1. Buying decision: The investor's feeling of the presence of cash flows is expected from the acquisition of the financial instrument makes him think about making the decision to buy, and the process of comparing the market price of the financial instrument with its value achieved if it leads to gains, the decision to buy contributes to future gains, in the sense that the market price is currently below its expected value, and this is a psychological incentive to make gains from the decision-making process.

2. The decision not to trade: This decision depends on the nature of the market and a lot of expectations, and the decision not to trade is made when the price of the financial instrument is equal to its value, this case entails a lot of pressures and risk, if there are expectations of a lower price for value generates an incentive to sell, or buy if the opposite and this certainly depends on the stability of the market and the circumstances surrounding, so it is wise to have a decision not to trade.

3. The decision to sell: The state of market stability and the balance of prices and the value of financial instruments, a non-continuous state, as the process of market dynamics begins to create the desires of other parties for the purchase, as it offers a new price, may generate an incentive for the investor's selling process.

The decision to buy with a particular investor represents a decision to sell to another investor, depending on the gains or sacrifices of the investor, and the decision not to trade is based on market balance and circumstances.

Here the researcher must show that the decision-making process is not easy and not direct, as it is affected by a number of factors, including:

- A mental process subject to the intellectual dimensions of the investor.

- The expectations of the investor himself and emanating from his environment.

- The range of alternatives available to the investor.

- The collection and amount of information available for the decision-making process.

- It is a process linked to the future and its effects are future.

- It is influenced by the environment surrounding the investor and the sector in which he wishes to invest and the extent of its stability.

3-2 Investor's need for accounting information in investment decisions

There is a lot of accounting information that the investor needs and influential in the investment decision-making process, as these are varied and occupied in terms of their importance, so the most important types of information related to the investment decision will be indicated.

First: Types of information required: -

The information required for decision-making varies from the investor's point of view and can be divided into the following types (Nashench, 2005: 10):

1- General information external environment: - information related to events surrounding economic unity, such as political, economic and social events, inflation rates and interest rates, i.e. information that includes the general economic reality of the country, and these commitments reflect the interest and awareness of the investor.

2- Information specific to the sector: When the investor wants to invest in a particular sector alone, he needs more detailed information about the economic units, which work in this sector to choose from, and this information is represented by the profitability of the economic unit and its growth rates and productivity.

3- Information specific to the company internal environmental: - information that expresses the reality of the economic unit alone, which is represented (the status of the economic unit and its financial position in the market, the nature of its services or products, its management and objectives, profitability, capital, rate of return, and property rights.

4- Securities information: Information about their prices in the market closing prices and opening prices, return on the stock, profitability rates and stability.

Second: - Standards of information quality from the investor's point of view: -

There are a sum of parameters that can be considered criteria from the investor's point of view to give the quality status of the information, which the investor needs when making investment decisions: - (Bouqndura, 2017: 14):-

1- Legal standards: Many countries seek to develop standards of quality of financial standards and adhere to these standards, by enacting laws and legislation and providing a regulatory structure for them that conforms to the laws and instructions of economic units in order to improve their performance.

2- Regulatory standards: The element of control is an important and effective element to give the status of commitment and credibility, financial and administrative control is based on the founders and related parties to make sure that the institutions and procedures of the economic unit are moving in the right direction, as supervision is one of the foundations of the evaluation of performance, which reflects the efficiency of the economic unit and therefore the existence of effective control exuded the confidence of the beneficiaries of financial reports.

3- Professional standards: Many accounting bodies and councils are interested in the issue of management by the owners, for a number of reasons, including the reassurance of their investments, and that this concept is consistent with the method of corporate governance, because of the continuous cooperation required between the owners and management for the success of the economic unit, through the emergence of financial reports characterized by integrity and honesty.

4- Technical standards: - In order to reach the quality of the reports and thus increase the confidence of shareholders and investors related to the beneficiaries, the accounting standards boards, especially the American Financial Accounting Standards Board, sought to issue many criteria that contribute to the provision of a set of qualitative characteristics that provide rules and foundations for controlling these qualitative characteristics of information. (Boucandura, 2017: 14)

5- Accuracy: - Accounting information is considered accurate as it expresses the past, present and future, and the more accurate the note expresses the future expectations

6- Benefit: - The information is useful if it is correct and can be used and accessible easily and the benefit is the benefits of formalia, i.e. it correctly expresses the content of the information requested, and the easy access to information such as computer doubles the spatial and temporal benefit.

7- Predictive ability: - The possibility of relying on past and present information to reach future expectations for planning and decision-making purposes.

8- Effectiveness: - The more information helps to turn limited resources into benefits to achieve goals, the more quality they are. (Ali, 2011: 102)

As Michael and others add that the financial statements are historical in any case, and whenever these data are audited, proven and documented by the economic units correctly, they are reliable data by analysts, so that analysts and beneficiaries of the data can give their opinions and forecasts about the economic units and movement of shares and profits of the unit (Michael atall, 2018:15)

Third: - The most important accounting information for the investor in securities: -

There is a lot of information that can affect the investment decision-making process, but most investors seek to access certain information to take advantage of it, so the most important accounting information from the investor's point of view:

1- Accounting profit: - Profit is from the indicators that give an indication of the efficiency of the economic unit in exploiting the resources available to it during the past period, as the accounting profit gives an idea of the size of the operational cash flows of the economic unit, and that the change in profits has to do with the change in the price of the shares, and therefore has an impact on the decisions of investors (Nashenh, 2005:11).

2- Earnings: Profitability of shares is important to shareholders, and it is also an important figure in the areas of comparison being the percentage of return, and is one of the most acceptable things for comparison (Elliott and Elliott, 2006: 446). The investor sought the profitability of the shares to know the profits they could get in the event of a decision to invest in an economic unit and compare it to another unit.

3- Dividends: - Many investors view the distribution of profits as one of the indicators of the efficiency of performance of the economic unit and the management of the unit for its resources, as the higher the percentage of dividends distributed per share from one year to another, generated a positive impression among those interested in the stock market, but there is controversy about this indicator, some see that the distribution of profits results in a decrease in the opportunity for growth of the economic unit (Zalum and Al-Shaar, 2015 : 33-34) .

The accounting profit ability and dividends are the result of the operating activity of the accounting unit, as the correct policy of managing the economic unit here will show its efficiency in managing the unit to reach the balance that achieves profit and lead to the holding of part of the profits for expansion and future growth, and to take the appropriate plan for the profit distribution policy, which reflects on the value of the economic plate, the value of its shares, and its time in the market of the financial.

Fourth: - Investors' assessment of the quality of financial reporting

The concepts of the quality of information determine the characteristics of useful accounting information or the basic rules to be used to assess the quality of accounting information, and identifying these characteristics helps users of this information from investors in the investment decision-making process, the most prominent of which are the following:

1- Appropriateness: - The appropriateness is one of the main pillars on which the investor is based in the currency of the investment decision, i.e. the information is appropriate for his inclinations and the investment area in which the individual investor or institutional investor wishes to enter, and to achieve the element of exchange between return and risk (Matar and Tim, 2005:25).

The appropriateness of the ability of the information to influence the investment decision, which will affect the behavior of the investor, i.e. make a difference in the decisions, in the sense that it served the purpose for which I returned, and the topic of appropriateness was addressed in the first topic of this chapter.

2- The right time: - The investor is looking for the right time which is one of the components of the appropriate, which is the process of providing information in a timely manner to those who need it in order to benefit from it in the decision-making process.

3- Reliability: Reliability, if the decision-maker exists, can be relied upon, especially if it is free of error and bias and verifiable, as it is an honest piece of information that the investor can use in the decision-making process (Qadem, 2014:125).

Conclusions and recommendations

Conclusions

1- The existence of financial reporting standards in general and the ifrs9 financial reporting standard have been found to achieve the public interest through the standardization, issuance and development of high-quality international accounting standards, which are understandable and able to help compare financial statements and other reports at the international level to their beneficiaries, and help them make economic decisions.

2- The process of adopting financial reporting standards by economic units contributed to the creation of a consensus between the financial reports of the economic units, and that the decision-making process by the individual investor, whether a person or an economic unit, needs to obtain information in order to reach the appropriate decision in the light of the existence of alternatives and the best choice for him for investment, and that the issue of decision-making is related to the ability to obtain information, and therefore the more quality information that the decision has been made It is based on making the right decision, and therefore the possibility of reducing the risk associated with investment, while ensuring that the required returns from that investment are achieved.

3- The investor needs to see a lot of information, which contributes to the investment decision-making process, including historical information, analytical information, internal and external information about the sector in which he wishes to invest, and that the stock market provides historical information, and some information about the news of the companies in which its shares are traded, and that this information may not be sufficient for the majority of investors, and therefore the investor needs more space that contributes to the investment decision-making process.

Recommendations

1- The researcher recommends the relevant authorities and interested in this field to pay attention to the issue of accounting standards, not only by issuing instructions but to follow up their application periodically.

2- The investor needs more information from the economic units, as the financial reporting process has become limited to the announcement of financial statements only, there is no real information about the nature of the bank's business, its linkages, its investment aspirations and the contracts that are linked to it.

3- The researcher recommends that the increase disputing ideas by banks in order to encourage investors to invest, in order to rotate the movement of the economy in the country, and to raise awareness of the role of banks in creating a good and secure environment for investment.

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