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Digital Transformation of Financial Accounting Transactions: A TAM-Guided Mixed-Methods Analysis with Python and NVivo

Khalid Hasan Al Jasimee[1], Maytham Badr Alsfan[2], Bushra Hamid Alosami[3] and Hasan Talib Hashim[4]

[1]*College of Biotechnology, University of Al-Qadisiyah, Al-Qadisiyah, Iraq*
[2]*College of Economics and Administration, University of Al-Qadisiyah, Al-Qadisiyah, Iraq;*
[3]*College of Scienc, University of Al-Qadisiyah, Al-Qadisiyah, Iraq*
[4]*Thi-Qar Technical College, Southern Technical University, Iraq*

Abstract

This study critically evaluates key institutional, infrastructural, and perceptual features of the digitalisation of financial accounting transactions, employing the TAM as a guiding model. The study used a parallel mixed-methods approach, integrating Python-assisted statistical analysis of 2021–2023 panel data from eight Iraqi government ministries with NVivo-supported thematic analysis of 16 semi-structured participant consultations.

Our quantitative results reveal a significant correlation between internet coverage, increasing e-payment use, and the adoption rates of digitalisation of financial accounting transactions. Conversely, cybersecurity threats pose a challenge, undermining user trust and reducing transaction magnitudes.

Qualitative findings demonstrate that vital digital infrastructure enthusiasm, perceived service benefits, trust-building initiatives, and capacity-building (user training and skill growth) are essential for user approval of new systems.

The study significantly fosters the TAM model by revealing the significance of trust, infrastructure readiness, and user training as essential determinants of technology acceptance. This growth of TAM delivers a more comprehensive exposition of adopting modest digital financial accounting in Iraq.

The study briefly highlights key policy implications. It underscores the need for substantial investment in digital infrastructure, stronger cybersecurity measures, and expanded digital literacy programs. These initiatives are essential and should be prioritised by policymakers to enforce the digital transformation of financial accounting transactions.

Keywords: Cybersecurity; Digital Governance; Institutional Trust; Technology Adoption