

()

*

()

(142)

(27)

%95

(180)

.%78.9

(30)

()

(2)

(ICC, 1993) 500

"

(1999

)

()

"

:

()

(2002

)

-

-

.2005/4/5

2004/11/10

*

1994 (1) .2003

2003 1994 (1) ()
()

(%)	(/)		
		793.9	19 94
26.5	210.6	1004. 5	19 95
3.5	35.3	1039. 8	19 96
2.6	27.3	1067. 1	19 97
1.9 -	20.7 -	1046. 4	19 98
0.5	5	1051. 4	19 99
2.8	29.4	1080. 8	20 00
25.2	271.9	1352. 7	20 01
15.1	204	1556. 7	20 02
7.6	118.4	1675. 1	20 03

38

68 2002

6

.(2001 1994)

2003

2002

) 2004

.(2003

(1994)

(1)
% 111 2003 1994

(1997)
()

2002 %15.1 2003 %7.6

:)
.48 2003

()

(1999)
()

) (1984)
(
:

(1985)

(2002) Bills (2003) Walden

%70 - %60

) (1989)
(

(2003) Lookwood and Richard

%89

.2001

(2005) Mehta

()

(2)

(2)

(2)

(180)

()

(1600)

.%78.9

(142)

(Likert Scale)

5)

()

()

.2003

*

.(2)

5

.(2)

.

5

(2)

.1		1
		2
	()	3
.2		4
		5
		6
		7
		8
		9
		10
.3		11
	FOB Destination	12
		13
		14
		15
.4		16
		17
		18
	CI2000	19
	20	
.5		21
	()	22
		23
		24
		25
.6		26
		27
.7		28
		29
		30

(%95)

%5 (p)) .1

((.2

.(2000) .() .3

30 142 -)

(t) (t) .4

Berenson and Levine,) - .5

.(1999: 351

(t) - .6

(Robust) .(2000) .7

.1

:

(t)

(142)

30

(180)

(McClave and Benson, 2003

1985: 307 and Berenson and Levine,1999: 35) (%78.9) (142)

) (3)

(

(t)

(3) %75.12

%60

:(10) (4.54) .(Sekaran, 2003)

(%75.12)

(0.73)

-)

(t) (141) (t) .()

%5 (1.645)

...

(30)

(27)

:(16)

(1)

(2)

.%95

:(4)

(3)

(t)

(t)			
0.803	1.15	3.08	1
*8.732	1.11	3.82	2
*4.200	0.92	3.32	3
0.935 -	1.26	2.90	4
*9.423	1.16	3.92	5
*4.007	1.17	3.39	6
*5.941	1.10	3.55	7
*7.774	1.11	3.73	8
*6.570	1.07	3.59	9
*25.030	0.73	4.54	10
*6.487	1.06	3.58	11
*12.158	0.86	3.88	12
*7.223	0.98	3.59	13
*7.028	1.06	3.63	14
*14.525	0.95	4.15	15
1.587 -	1.11	2.85	16
*2.371	1.27	3.25	17
*2.803	1.17	3.27	18
*7.341	0.88	3.54	19
*7.612	0.96	3.61	20
*10.713	0.94	3.85	21
*8.822	0.97	3.72	22
*6.282	1.02	3.54	23
*9.304	0.99	3.77	24
*3.284	1.20	3.33	25
*3.546	1.02	3.30	26
*3.709	1.06	3.33	27
*2.557	1.18	3.25	28
*8.815	1.12	3.83	29
*6.089	1.24	3.63	30

.%95

*

.2

: (18)
)
 (4) (96.30) ((-)
 ()
 ()
 (K-W)
 (84) :
 (50)
 : (29) (25)
 (4)
 (4)
 (4) %95
 (120) (117.17) :

	16
	18
	25
	28
	29

: (28)
 (4)
 (96.50)
)
 ((16)
 (4)
 (115)

%95

-

(4)

(4)

-

0.447	81.90	77.33	71.18	70.86	1
7.009	101.50	56.50	78.77	65.92	2
0.576	65.20	86.33	71.66	71.25	3
2.053	55.70	95.50	73.29	70.52	4
3.502	84	41.33	76.45	68.89	5
2.877	66.50	103.83	74.94	68.60	6
1.269	77.50	49.50	73.76	70.58	7
3.492	87.10	94.50	75.95	67.10	8
2.670	97.60	61.33	69.14	71.71	9
5.874	97.50	97.50	74.14	67.45	10
2.769	84.80	47.17	75.75	69.05	11
3.307	75.70	92	77.56	66.91	12
2.558	72.30	76.83	78.30	67.21	13
5.991	86.80	98.67	78.76	65.30	14
6.637	92.80	55	80.20	65.64	15
*13.117	92.20	115	82.24	62.32	16
0.513	81.10	61	71.91	71.06	17
*7.809	96.30	50	81	65.14	18
2.843	51.70	89.83	75.80	69.46	19
1.416	62.50	71	67.23	74.60	20
2.315	81.70	58	76.76	68.24	21
1.786	90.50	65.50	73.94	69.13	22
6.013	105.10	75.67	76.66	66.28	23
5.669	106.70	46	72.30	69.84	24
*9.123	97	117.17	77.03	65.06	25
2.134	76	86.17	76.63	67.65	26
2.385	67.50	42.67	75.92	70.14	27
*13.960	96.50	74.17	85.95	61.32	28
*12.481	88.80	120	81.08	63.04	29
4.696	66.80	87.50	80.37	65.93	30
5.467	94.50	70.00	77.23	66.77	

.%95

*

.3

*)
 (15) (()
 (31 * 55.08) 1707.50
 (111 * 76.09) 8445.50 -
 .(5)
 (5)
 : (16)
 5
 (5) (31) ()
 (87.32) 5
 .(111) ()
 .(67.08) (5))
 %95

: (17)

(5)

.(65.35)

(93.52)

	15
	16
	17
	21
	23

:(15)

(5)

(76.09)

(55.08)

(5)

1556.5	8100.50	2052.50	72.98	66.21	1
1454	8203	1950	73.90	62.90	2
1711	7927	2226	71.41	71.81	3
1591	7807	2346	70.33	75.68	4
1573.5	8083.50	2069.50	72.82	66.76	5
1656.5	7872.50	2280.50	70.92	73.56	6
1719.5	7935.50	2217.50	71.49	71.53	7
1531	7747	2406	69.79	77.61	8
1427.5	8229.5	1923.50	74.14	62.05	9
1646	7862	2291	70.83	73.90	10
1617	7833	2320	70.57	74.84	11
1654.5	8002.50	2150.50	72.09	69.37	12
1564.5	7780.50	2372.50	70.09	76.53	13
1646.5	7862.50	2290.50	70.83	73.89	14
*1211.5	8445.50	1707.50	76.09	55.08	15
*1230	7446	2707	67.08	87.32	16
*1038	7254	2899	65.35	93.52	17
1507	7723	2430	69.58	78.39	18
1632.5	7848.50	2304.50	70.71	74.34	19
1693	7909	2244	71.25	72.39	20
*1337	7553	2600	68.05	83.87	21
1396	7612	2541	68.58	81.97	22
*1339.5	7555.50	2597.50	68.07	83.79	23
1656	8001	2152	72.08	69.42	24
1480.5	7696.50	2456.50	69.34	79.24	25
1388	7604	2549	68.50	82.23	26
1450	7666	2487	69.06	80.23	27
1410.5	7626.50	2526.50	68.71	81.50	28
1596.5	7812.50	2340.50	70.38	75.50	29
1474.5	7690.50	2462.50	69.28	79.44	30
1448.5	7664.50	2488.50	69.05	80.27	

.%95

*

(6) : (21)

(6) %95
(83.87)
(1)
(3) .(5) (68.05)
(6)

(0.450) : (23)
(4)
(6)

(83.79)
(6) .(5) (68.07)
%95
(2) (0.166)

(6) (5)
%95

.4

.%95

(2)

: (6)

.1

.(2)

(6)

7	6	5	4	3	2	1	
						1	1
					1	*0.320	2
				1	*0.386	*0.361	3
			1	*0.344	*0.366	*0.234	4
		1	*0.449	*0.336	*0.435	*0.185	5
	1	*0.379	*0.450	0.130	*0.166	0.115	6
1	*0.394	*0.382	*0.344	*0.221	*0.303	*0.261	7

. %95

*

	2000		1989	
(SPSS)				
Berenson, Mark and David Levine. 1999. <i>Basic Business Statistics</i> , 7 th ed., Prentice Hall Inc. (UK) Bills S, New Rules on Letters of Credit, <i>American Banker</i> , Oct. 2002, 167 (207).			2004	2003
International Chamber of Commerce. 1993. <i>ICC Uniform Customs and Practice for Documentary Credits</i> , ICC Publishing S.A, Paris.			2002	38
Lookwood and Richard, B. 2003. Letters of Credit Remove the Risk of International Payment, <i>U.S. Bankers</i> , 113 (11).		(4)	1984	.267 - 237
McClave, James T. and P. George Benson. 1985. <i>Statistics for Business and Economics</i> , 3 rd ed., Dellen Publishing Co., San Francisco.		(12)	1997	
Mehta Ravi. 2005. Expert Outliers Checklist of Remedies for Common Letters of Credit Discrepancies, <i>Managing Export</i> , 2005 (2).			1999	
Sekaran, Uma. 2003. <i>Research Methods for Business: A Skill Building Approach</i> , 5 th edition, John Wiley and Sons, New York.		.111-91	(4)	(15)
Walden Jon. 2003. Letters of Credit – International Standard Banking Practice, <i>Credit Management</i> .		1999	1	1985
		.30 - 26	(57)	(5)
		500	2002	-
			1994	

Problems of Export Letters (LCs) from the Point of View of Jordanian Exporters

*Ahmad H. Thaher and Tawfiq H. Abdul - Jalil**

ABSTRACT

The main objective of this study is to identify problems of export letters of credit (L/C) from the point of view of Jordanian exporters. Other minor objectives include testing significant differences in the responses of Jordanian exporters related to business type and business experience. Also, the correlation among the different groups of problems was tested.

To achieve the above-mentioned objectives, a questionnaire was designed and distributed to (180) exporters, and (142) were returned valid for statistical analysis, i.e., percentage of return for questionnaires was (78.9%). The necessary statistical tests were performed with (95%) confidence level. The results of the study indicated that exporters face 27 problems out of the 30 problems that were studied. Among these problems were: the negative effect of the unstable political conditions in the area as well as the jam in the Aqaba seaport, which leads not to issue bills of loading on time. Moreover, the results showed significant differences, in five problems only, among different types of exporters as well as significant differences, in other five problems among exporters of different experience. Finally, the results indicated the existence of positive correlations among most categories of studied problems.

* Department of Accounting, Faculty of Business Administration, University of Jordan. Received on 10/11/2004 and Accepted for Publication on 25/10/2005.