

*

()

(82)

(90)

:

.1

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.2005/11/8

2005/4/6

:

)
(

.2

(Duncombe and Heeks,
(IT) 1999)

(Jones, 2001) (Avolio et al., 2001)

.(Kanunias, 2001)

:
(Greenstein and Vasarhelyi, 2002)

(92)
(2000 (28))

()

()

(2001)

:

(2000)

:

" : (1991)
"

:

:Ho1 (1990)

:Ho2

:Ho3 " (1997)
"

:Ho4

:Ho5

()

.3

" (1998)

:

"

)
(2002

(90)

(82)

(% 91)

.(1)

)

.(

)

(

Reliability ()

analysis

% 76

(Amir and Sonderpandian, 2002) (% 60)

(1)

(1)		
(2)		
(3)		
(4)		
(5)		
(12 - 6)		
(22 - 13)		
(32 - 23)		
(42 - 33)		
(42 - 6))	
	(

(FASB)		Financial Accounting Standards Board		International Accounting)		(Standards (IASs)		T-test	
2004	1990)		.(2004		- (Understandability)		:	
-	-	(3))		((2)		:(% 92)	
				(% 52.4)		(% 91)			
		4.460							
	3.540	(3)		(% 97)		6			
				6				. (% 41.4) 9	
		4.057		(% 57.3)		(% 94)			
		0.610						. (% 61)	
								:	

:Hol

(2)

% 61	50			- 1
%19.5	16			
%11	9			
%8.5	7			
-	-			
%100	82			
%6.1	5			- 2
%57.3	47			
%28.1	23			
%8.5	7			
-	-			
%100	82			
%6.1	5			- 3
%31.7	26			
%52.4	43			
%9.8	8			
-	-			
%100	82			
%1.2	1		3	- 4
%2.4	2	6	3	
%41.4	34	9	6	
%24.5	20	12	9	
%30.5	25		12	
%100	82			
%56.1	46			- 5
%35.4	29			
%6.1	5			
%2.4	2			
-	-			
%100	82			

(3)

t-value				
39.049	0.919	4.460		- 1
27.195	1.154	3.957		- 2
34.879	0.855	4.331	:	- 3
37.247	0.916	4.353	.	- 4
31.688	0.999	4.094	.	- 5
23.212	1.298	3.540		- 6
28.009	1.133	3.662		- 7
29.669	0.610	4.057	()	

(0.05 = α) % 95

t

(3)

0.05 sig.

t

t

t

t

(3)

T-test

:

(4)

(4)

T-test

	Sig. (*)	t	t	
81	0.000	29.669	1.96	

(Sig.)

(*)

:Ho2

(FASB)

Financial Accounting Standards Board

t

(4)

International Accounting Standards

(IASs)
)
(2004

3.799
(5)
-
4.079
0.956
t
(5)
4.504
(5)

t-value				
36.030	0.859	4.353		- 1
23.584	1.051	3.799		- 2
39.049	0.886	4.446	:	- 3
35.077	1.012	4.072		- 4
27.235	0.927	3.950		- 5
33.029	1.052	4.050		- 6
27.286	1.136	3.921		- 7
29.225	0.967	4.022		- 8
43.801	0.829	4.504		- 9
36.241	0.974	4.086		- 10
39.918	0.956	4.079	()	

:

:Ho3

Financial Accounting Standards Board (FASB)
 International Accounting Standards (IASs)
 1990)
 . (2004 2004
 - (Reliability)

(7)

(5)

4.353

(3)

T-test

(6)

3.987

(7)

(6)

T-test

0.907 4.273

	Sig. (*)	t	t	
81	0.000	39.918	1.96	

(Sig.)

(*)

t (6)
 (0.05 = α) % 95
 0.05 sig.

t

(7)

t-value				
37.247	0.900	4.353		- 1
35.077	0.968	4.072		- 2
34.747	0.895	4.180	(Representational)	- 3
34.740	0.984	4.245	(Objectivity)	- 4
34.011	0.967	4.187	(Verifiability)	- 5
35.214	0.939	4.043	(Neutrality)	- 6
28.397	0.985	3.987	(Completeness)	- 7
33.029	1.045	4.050	(Validity)	- 8
34.815	0.895	4.288	(Accuracy)	- 9
35.292	0.886	4.018		- 10
43.477	0.907	4.273	()	

(8)

T-test

	Sig. (*)	t	t	
81	0.000	43.477	1.96	

(Sig.) (*)

(7)

(3)

:Ho4

T-test

(8)

t (8)

(0.05 = α) % 95

t

0.05 sig.

(FASB)

Financial Accounting Standards Board

International Accounting

				Standards (IASs)
		2004	1990)
				.(2004
3.820		-	-	(Comparability)
	(9)			
		-		
	4.297			(9)
0.875		t		
				4.680

(9)

t-value				
34.740	0.797	4.240		- 1
29.676	0.969	4.000		- 2
38.588	0.631	4.360		- 3
38.967	0.733	4.440		- 4
27.788	0.795	3.980		- 5
38.819	0.673	4.420		- 6
34.845	0.735	4.300		- 7
23.983	0.941	3.820		- 8
28.397	0.725	3.985		- 9
55.227	0.471	4.680		- 10
39.165	0.875	4.297	()	

:

:Ho5

()

(11)

t

4.297

4.057

4.177

3

0.537

(9)

T-test

(12)

(11)

.(3)

T-test

(10)

(10)

t-value				
29.669	0.610	4.057		- 1
39.918	0.956	4.079		- 2
43.477	0.907	4.273		- 3
39.165	0.875	4.297		- 4
41.237	0.537	4.177		

(12)

T-test

	Sig (*)	t	t	
81	0.000	41.237	1.96	

(Sig.)

(*)

	Sig (*)	t	t	
81	0.000	39.165	1.96	

(Sig.)

(*)

t (10)

(0.05 = α) % 95

0.05

sig.

t

t (12)
(0.05 = α) % 95
0.05 sig. t

.(1998 1997)
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-4

(4.057)

.(0.610)

(4.297)

.(0.875)

2001

Greenstein and Vasarhelyi, 2002)

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(4.079)

-5

.(0.956)

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.(4.297)

(2

.(4.273)

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.(4.079)

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.(4.057)

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2004

2000 (28)

. 2000/8/1 (4448)

2001

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The Extent of Automatic Accounting Systems' Output Relevance for Decision-Makers' Requirements in Jordanian Commercial Banks

*Mohammad Y. Rahahleh and Walid Z. Siam**

ABSTRACT

This study aims at introducing the extent to which automatic accounting information systems contribute to the enhancement of the relevance of such systems' output for the requirements of decision-makers in Jordanian commercial banks in terms of providing information that carries the required features (i.e. understandability, relevance, reliability and comparability) in order to rely on it in making rational decisions.

In order to achieve the objectives of this study, a questionnaire was developed and circulated by hand to (90) director-generals, branch managers and heads of departments who work in different Jordanian commercial banks. (82) were accredited for the purposes of analysis and discussion.

The results of the study showed that the automatic accounting information systems contribute in producing outputs that meet the requirements of decision-makers in Jordanian commercial banks by providing them with outputs that are more understandable, relevant, reliable and comparable, since information is presented in logical sequence, simple and soft forms. The outputs are more suitable, since they are presented in appropriate time, and in high degree of relevance. The outputs are more reliable as they are presented in credible, objective and unbiased form. Moreover, these outputs are more comparable since they are brief, and similar in structure which facilitates outputs' comparison in accurate and good form.

KEYWORDS: Automatic Accounting Information Systems, Understandability, Relevance, Reliability, Comparability.

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