

*

2003 ()
(48)

(54)

(%89)

(ATM)

:

:

.1

(Web Trust)

(1)

(2)

.2006/2/28

2004/11/9

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-

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:

.1

.2

(Effectiveness)

.3

(Efficiency)

:

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-

| | | | |
|----------------------------------|----|--------------------------|--------------|
| (C 2 B) | .3 | | |
| Customer to Business | | | |
| Customer to (C 2 C) | .4 | | |
| Customer | | | |
| (Ray and Jaworski, 2001) | | | |
| (B 2 G) | | | |
| (Business to Government) | | | |
| (Government to Customer) (G 2 C) | | (Wang and Strong, 1996) | |
| : | .1 | : | |
| | .2 | | .2 |
| | .3 | | |
| | .4 | 1996 | |
| :(2003) | | | |
|) : | .1 | | |
| .(| | | " |
| : | .2 | (Muir and Douglas, 2001) | (Best, 2000) |
| | .3 | (Kotler and Armstrong, | " |
| .() | | " | " 2001) |
| : | .4 | | " |
| | .5 | " | |
| | | | : |
| | | (Ray and Jaworski, 2001) | |
| .(Dunn, 2000) | | : | |
| : | | Business (B 2 B) | .1 |
| | .1 | .to Business | |
| | | (B 2 C) | .2 |
| | | .Business to Customer | |

.2

.(2003)

.3

:

)

:(2003

.(2004)

.1

.2

.3

.4

(2002)

:

.(2004)

.(ITC, 2001)

.(2003)

)

(

: (AICPA)

:Security

.1

(

)

:Assurance

.2

:Reliability .3

(Nearon, 2000)

AICPA

CICA

(2000)

(Yogen, 1998)

:

-

-

(2004)

-

()

-

-

(Web trust)

()
(2004)

.1

.2

)

(2003) ()

(Marcella,1998)

.3

(Smart Cards)

:

(Network Money)

(Digital Purse)

(Micro-Processor)

(2004)

()

(2002)

:

(Information Services)

(Communication Services)

(Transactional Services)

(499 :2004)

(500 :2004)

(2004)

:

•

•

(24)

()

•

(2004)

•

()

(E-Business)

E-)

(Virtual Office)

(Commerce

:

(Global Village)

:

.1

(Globalization)

2000 (28)

: .2

" : (92)

:

."

(13)

()

(Credit Card)

(ATM)

1952

(30)

)

(Debit Card)

2001 (37)

(Charge Card) (

" :

(Eft-pos Card)

:(Electronic Money)

.3

."

(Electronic Checks)

2001 (85)

(41)

:

: .1

:

.2

:

.3

(*)

:

(34-7)

1997 (23)

: (113)

(5 4 3)

"

:

- : (3)

."

.(528-477 :2004)

(*)

.4

-

:(4)

-(5)

2003

(54)

(%89)

(48)

.3

)

:
"

(

":

"

"

":

:

ATM

"

()

.()

.(1)

(1)

| | | |
|---------------------------------|--|--|
| | | |
| (1) (2) (3) (4) (5) | | |
| (12-6) | | |
| (23-13) | | |
| (35-24) | | |

:

:

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)

.(

T-Test

•

)

(t)

(

)

Reliability ()

Analysis

%73

.(106 :2005

(Amir and Sonderpandian, 2002) (%60)

.5

% 81 (2)

.(%79)

(%87.5)

)
(%56) (

(2)

.()

| | | | | |
|-------|----|-----|----|---|
| | | | | |
| %81.2 | 39 | | | 1 |
| %6.3 | 3 | | | |
| %8.3 | 4 | | | |
| %4.2 | 2 | | | |
| - | - | | | |
| %100 | 48 | | | |
| - | - | | | 2 |
| %52.1 | 25 | | | |
| %35.4 | 17 | | | |
| %4.2 | 2 | | | |
| %8.3 | 4 | () | | |
| %100 | 48 | | | |
| %14.6 | 7 | | | 3 |
| %12.5 | 6 | | | |
| %29.2 | 14 | | | |
| %43.7 | 21 | | | |
| - | - | | | |
| %100 | 48 | | | |
| %4.2 | 2 | 3 | | 4 |
| %8.3 | 4 | 6 | 3 | |
| %58.3 | 28 | 9 | 6 | |
| %18.8 | 9 | 12 | 9 | |
| %10.4 | 5 | | 12 | |
| %100 | 48 | | | |
| %33.3 | 16 | | | 5 |
| %45.8 | 22 | | | |
| %4.2 | 2 | | | |
| %16.7 | 8 | | | |
| - | - | | | |
| %100 | 48 | | | |

:Ho1

(3)

(3)

| | | | |
|--------------|--------------|---------|----|
| | | | |
| 1.012 | 4.260 | : | 6 |
| 0.974 | 3.809 | | 7 |
| 0.801 | 4.432 | .(ATM) | 8 |
| 0.769 | 4.376 | .() | 9 |
| 1.007 | 3.871 |) | 10 |
| 1.134 | 4.108 | .(... | 11 |
| 0.965 | 3.518 |) | 12 |
| 0.748 | 4.053 | .(... | |

(3)

)

(ATM
(4.432)
()
(4.376)

(

(3.518)

(ATM)

(2004

)

(4.298)

(0.916)

(3)

-

(16)

(4.053)

(0.748)

-

T-Test

(t)

(4)

(4)

(Wang and Strong,

1996)

(5)

(t)

(4.053)

(.3)

(0.05= α) %95

(.0.819)

(3.927)

T-Test

:Ho2

(t)

(6)

(6)

(5)

(3)

(3.927)

(t)

(0.05= α) %95

(5)

(4)

T-Test

| Sig. (*) | t | | | |
|----------|------|-------|-------|--|
| 0.000 | 3.85 | 0.748 | 4.053 | |

Sig. (*)

(5)

| | | | |
|--------------|--------------|-------|----|
| | | | |
| 0.681 | 4.005 | _____ | 13 |
| 0.978 | 4.018 | | 14 |
| 1.004 | 3.984 | | 15 |
| 1.011 | 3.096 | | 16 |
| 0.793 | 4.190 | | 17 |
| 0.862 | 4.103 | | 18 |
| 0.916 | 4.298 | | 19 |
| 1.103 | 3.875 | | 20 |
| 0.821 | 4.011 | | 21 |
| 0.984 | 3.809 | | 22 |
| 1.216 | 3.812 | | 23 |
| 0.819 | 3.927 | | |

(6)

T-Test

| | | | | |
|-----------------|----------|-------|-------|--|
| Sig. (*) | t | | | |
| 0.000 | 2.89 | 0.819 | 3.927 | |

(Sig.) (*)

(7)

| | | | |
|--------------|--------------|-------|----|
| | | | |
| 0.891 | 4.195 | _____ | 24 |
| 1.127 | 3.274 | _____ | 25 |
| 1.009 | 3.710 | _____ | 26 |
| 0.761 | 4.090 | _____ | 27 |
| 0.692 | 4.213 | _____ | 28 |
| 0.701 | 4.301 | _____ | 29 |
| 0.826 | 4.127 | _____ | 30 |
| 1.210 | 3.720 | _____ | 31 |
| 1.237 | 3.028 | _____ | 32 |
| 1.195 | 3.107 | _____ | 33 |
| 0.910 | 3.679 | _____ | 34 |
| 1.301 | 3.580 | _____ | 35 |
| 0.798 | 3.752 | _____ | |

(7)

:Ho3

(7)

- (29)

- (4.301)
 (3.752) (28) .(0.701)
 .(0.798)

T-Test

(t) (Wang and Strong, 1996 2004 2000)
 (8) (7)

(8)

T-Test

| Sig. (*) | t | | | |
|----------|------|-------|-------|--|
| 0.000 | 2.69 | 0.798 | 3.752 | |

(Sig) (*)

((8)

-2

(3)

(3.752)

(t)

(0.05= α) %95

.6

-3

-1

(ATM)

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2003
2002
2004
(14)
.325-291
2004
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2000
(19)
2004
2004
(23)
1997
2000 (28)
2002
1952 (30)
2001 (37)
(85)
2001
2005
2003
2003
2002
()
2004
2004

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The Contribution of E-Commerce and Modern Communications in Developing Accounting Information Systems in the Jordanian Commercial Banks

*Waleed Z. Siam and Muhammad A. Al-Mohannadi**

ABSTRACT

This study aims at identifying the contribution of E-commerce and modern communications in developing accounting information systems in the Jordanian commercial banks and at identifying the new banking services provided by the Jordanian commercial banks via E-commerce and modern communications, and the extent to which they contribute to increase the effectiveness and the efficiency of accounting information systems in these banks.

For achieving the objectives of this study, a questionnaire has been designed and distributed by hand to the financial managers and staff of the financial departments and accounting departments of the head offices of the Jordanian commercial banks listed in Amman Stock Market for the year 2003, being nine banks. 54 questionnaires were distributed, 48 of which were adopted for analysis and study purposes, representing approx. 89% of the distributed questionnaires.

Study results indicated that E-commerce and modern communications have contributed to the spreading of several modern banking services, such as: issuing of credit cards and on-line marketing cards, providing ATM services, the payment services through cards for purchased goods, and several banking services via internet, stationary telephone and mobile telephone. It also indicates that E-commerce and modern communications have contributed to increase the effectiveness of accounting information systems in the Jordanian commercial banks and to increase their efficiency.

Keywords: E-commerce, Modern Communications, Accounting Information Systems.

* Department of Accounting, Hashemite University, Zarqa, Jordan; and Department of Accounting, Sana'a University, Yemen. Received on 9/11/2004 and Accepted for Publication on 28/2/2006.