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: (SysTrust)
American Institute of Certified Public Accountants (AICPA)
Canadian Institute of Chartered Accountants (CICA)

:

(SysTrust)

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:

(E-Business)

(Paper-Based AIS)

(AICPA)

(CICA)

(Computer- Based AIS)

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2009/2/24

2009/11/22

/

(SysTrust)

:
(SysTrust)

“Remoteness Gap”

.(WebTrust)

(Quality Assurance Services)

(2007)

(SysTrust)

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" :
"

(2001)

خدمات توكيد الثقة

:"

(www.aicpa.org) :

:" (SysTrust)

(Shane, 2005)

(Computerized Systems)

:" (WebTrust)

(2008)

(Web Trust Criteria and

Principles)

(1)

(SysTrust)

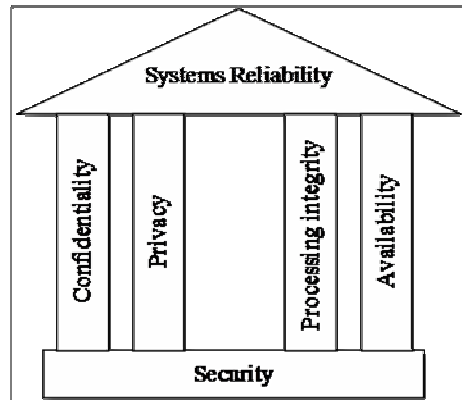
(SysTrust)

()

(WebTrust)

" "

1997



Romney & Steinbart, 2006, P.238 /

(WebTrust)

(SysTrust)

Information Privacy

of Customers

2003

(AICPA & CICA)

(2004)

(SysTrust)

(1)

Processing Integrity Principle

System Security Principle

(www.aicpa.org)

System Availability Principle

(AIS)

(FFIEC, 2003)

(Romney and Steinbart, 2006)

(Kalakota and

Whinston, 1999)

(Gupta, 2000)

Information

Confidentiality Principle

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(2007)

(Elliot, " (Computer-Based Accounting Information Systems) 1997)

(Systems : (Paper-Based AIS) (Web Trust) (Computer- Based AIS) Trust) (www.aicpa.org)

(Baily and : Andrew, 2000) (Committee of Sponsoring Organizations COSO, 1992)

: (COSO) (Control : (Control Activities) Environment) (Risk Assessment) (Monitoring) (Communication Systems) (COSO)

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(Lee, 1993) (COSO)

(2006)

" " : (Trust Gap)

: (Quality Assurance " Services) (Anthony and

Ronald, 2000)

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(2003)

(Hunton et al.,

2000)

)

(2005

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) :

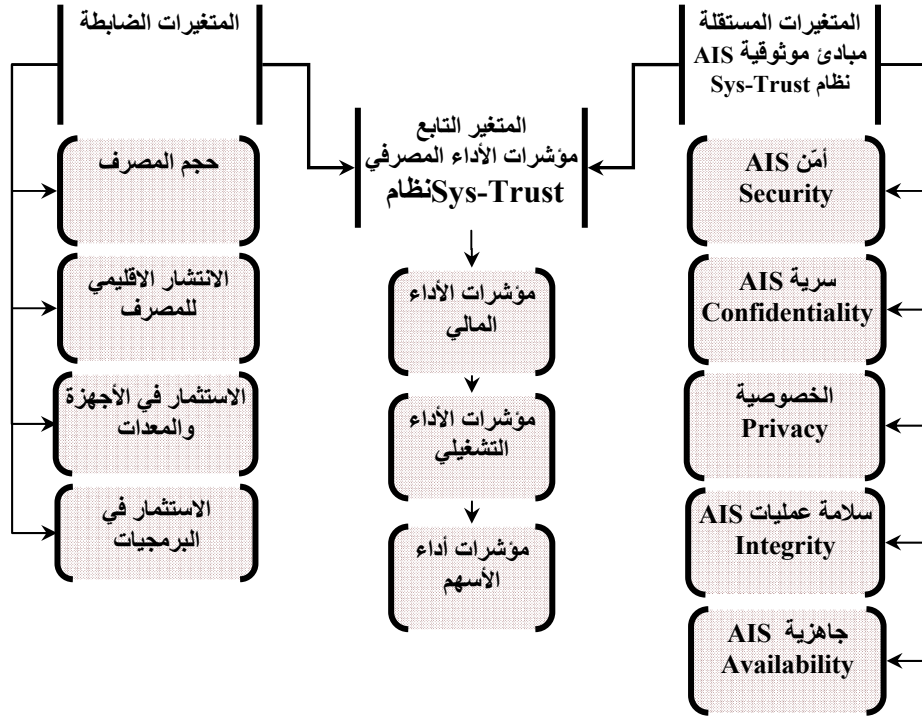
(2003)

.(

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(2)



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(2007)

(2007

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(2008

(SysTrust)

.(SysTrust V.1)

" (Efficiency) :

"

" (Effectiveness)

(SysTrust)

(SysTrust V.1)

(2)

:

(1)

(SysTrust)

18	%25		(AIS)
11	%15	(AIS)	
9	%14		
18	%25		(AIS)
15	%21		(AIS)
71	%100		

(SysTrust)

(SysTrust)

(SysTrust)

(AIS)

(Likert Scale)

:

(Interval

Return on Investment (ROI)

(Ratio Scale)

Scale)

:(2007)

Net Profit Margin (NPM)

()

Operating Return On Assets

(ROA)

1-20 21-40 41-60 61-80 81-100

10.5 30.5 50.5 70.5 90.5

. 90.50 = 2 / (100 + 81)

*

Profitability of Employee (PE)

Earning Per Share (EPS)

(
2007

:(Mays and Shank, 2001)

(Besley and

.Brigham, 2005)

Market Value Added (MVA)

()

()

)

.(2007

:H01

.(SysTrust)

(1)

(Dummy Variable)

(0)

:

:H01₁

:H01₂

:H01₃

(2007)

:H01₄

:H01₅

:H02

:

:H02₁

:

:H02₂

(SysTrust)

:H02₃

:H02₄

:H02₅

:

:H03

:H02₆

.(SysTrust)

(2)

Jarque-Bera Test	
Sig.	J-B
0.570	1.123
0.195	3.266
0.444	1.624
0.481	1.464
0.251	2.763
0.171	5.133
0.000	141.134
0.000	181.216
0.000	207.952
0.714	0.674
0.000	121.542
0.000	38.070
0.000	158.186
0.000	121.013

(15)

(6)

(2007)

(3)

						1
				1	0.981	-0.074
			1	0.422	0.403	-0.073
		1	0.808	0.287	0.298	0.128
	1	0.522	0.419	0.066	0.078	0.243
1	0.225	0.145	0.295	0.102	0.107	-0.281
0.349	0.494	0.301	0.421	0.265	0.238	-0.034
						0.167

(4)

(Variance Inflation Factor)

Collinearity Statistics	
VIF	Tolerance
2.055	0.487
28.247	0.035
29.673	0.034
4.128	0.242
4.182	0.193
3.217	0.311
1.239	0.807
2.258	0.443

:

(J-B)) %5 (Sig.)

:

Normal-Distribution Test

(

(J-B) (Ln) (Jarque-Bera) %5 (2) (Jarque-Bera Test)

()	Multicollinearity Test	.
	(10)	(VIF)	(General Linear Model:	GLM)
			(Independency)	
			(2003)	
Autocorrelation Test			(Pearson Correlation)	
				%60
			(Collinearity Diagnostics)	
	(Durbin Watson Test)		(Tolerance)	
			(Variance Inflation Factor VIF)	
)	(4 0)			
(2.5 - 1.5)		(2003		
		(VIF)	(Gujarati, 2003)	
	D-W		(10)	
D-W		(.5)		
		(N=21)		:
D-W		(K=7)		
(.d _L = 0.547)		(d _U = 2.460)		
(4-d _U =	(d _U = 2.46)	(D-W)	(3)	
		1.54)	(Pearson-Correlation)	
	(Gujarati, 2003)			
	(.2.5 - 1.5)			
	(5)			
	Durbin Watson		(0.60)	
D-W				
1.734	:			
1.986	:			
2.426	:			
2.000	:	(Collinearity Diagnostics)		
1.906	:	(4)		
2.409	:	(Variance Inflation Factor: VIF)		
		(10)		

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.(SysTrust)

:
(7) (AIS) %82.4 (7)
%80.5
%10.7
%77
%73.8
%89.3 %80 (7)
%34.3 %76 (SysTrust)
%72.2
:
%59
:
(7)
%70.1
(21)
(Cross Sectional Data) %72
E-Views (Multiple Regression)
(Ordinary Least Squares OLS)

(8)

OLS - Multiple Regression		
Prob.	t-Statistic	Coefficient
0.001	4.084	0.661
0.004	2.433	0.830
0.000	4.814	0.414

p	n	n - p - 1)	%5	t
			.1.740	(17 = 1-3-21
				β

(9)

Adj. R ²	
%88.1	8
%60.5	3

t-test

%5

:

(β)

(2007)

.(Adjusted R-square)

(Adjusted R-square)

(Adjusted R-square)

(9) (Thomas, 1996)

(Stepwise Regression)

(9) .(Adj. R²) (Adj. R²) .(2005)

(8)

%60.5

:

%88.1 (Adj. R²)

(8)

(SysTrust)

(10)

(SysTrust)				(AIS)
One Sample t-test				
Prob.	t-test	Mean		
0.000	7.751	0.800	AIS	
0.000	3.463	0.711		
0.002	2.859	0.706		
0.000	5.594	0.795	AIS	
0.000	4.742	0.777	AIS	
1.725 : n-1 %95 t				

(11)

(SysTrust)

R ²	Sig.	F	
0.846	0.001	8.250	MVA
0.354	0.010	8.002	ROI
0.623	0.002	5.504	NPM
0.595	0.005	4.205	ROA
0.189	0.000	10.349	PE
0.728	0.000	19.475	EPS

*

n-p-1) (8 = β p p) %5 F *

.328 (21-8-1=12

:H02

(Multiple

(OLS Regression)
(11)

:H02₁

(SysTrust)

$$\left[\begin{array}{l} MVA_i = \alpha + \beta_1 prol. + \beta_2 Size + \beta_3 Soft. + \\ \beta_4 Security + \beta_5 Conf. + \beta_6 Pr ivity + \\ \beta_7 Integ. + \beta_8 Avail. + \ell_i \end{array} \right]$$

(10)

(One Sample t-test)

:MVA

: α

: $\beta_{1..8}$

(SysTrust)

:

:Prol.

1)

(SysTrust)

.(0

$[H_0 : \mu_{1..5} < 0.6]$:

:

:Size

:

:Soft.

:

(SysTrust)

. $[H_a : \mu_{1..5} > 0.6]$

.(AIS) :

:Security

%60

(SysTrust)

:

:Conf.

t-test

.(AIS)

t-test

:

:Privacy

%5

.(AIS)

.(AIS) :

:Intrg.

: (SysTrust)

.(AIS) :

:Avail.

R²

(11)

%84.6

...

:PE

R² (11)

. %18.9

:H0₆

10.349

F

3.280

%5

(12)

(SysTrust)

Prob.	t-test	(SysTrust)	
0.136	-1.556	0.107	0.824
		0.131	0.738
0.013	-2.751	0.133	0.760
		0.114	0.590
0.824	0.226	0.194	0.701
		0.104	0.720
0.662	-0.444	0.173	0.805
		0.129	0.770
0.360	-0.938	0.185	0.800
		0.130	0.722
		.1.729	19
			%95
			T

19.475

F
3.280

%5

$$[EPS_i = \alpha + \beta_1 prol. + \beta_2 Size + \beta_3 Soft. + \beta_4 Security + \beta_5 Conf. + \beta_6 Privacy + \beta_7 Integ. + \beta_8 Avail. + \ell_i]$$

:H03

:EPS

R² (11)

.(SysTrust)

. %72.8

$$[H_0 : \mu_1 - \mu_2 = Zero]$$

$$[H_a : \mu_1 - \mu_2 \neq Zero]$$

(12) :

%70.1

0.194

%72

0.104 (Independent Samples Test)

0.226 t-test (12)

0.824 t

0.05 : (SysTrust)

%82.4

0.107

0.131 %73.8

(AIS)

0.173 %80.5 t 1.556 t-test

0.129 %77 0.05

t-

t 0.444 test

0.05 0.662 :

%76

0.133

0.114 %59

0.185 (12)

t 2.751 t-test

%80 0.05

.(SysTrust)

(AICPA)

(SysTrust)

2007

2008

2004

2001

2003

2008

SPSS

()

1998 IFAC

.742 - 702

SPSS

2003

2004

2006

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**The Reliability of Accounting Information Systems and their Impact on
Upgrading Banking Performance Indicators**

**Comparative Study of Jordanian and Palestinian Banks Listed at
Amman and Nablus Stock Exchanges**

*Sabri M. Mushtaha, Allam M. Hamdan and Talal H. Shokor**

ABSTRACT

This study aims to measure the reliability of electronic accounting information system at both Jordanian and Palestinian banks, through out testing the availability of system trust principles (Sys Trust) set by American Institute of Certified Public "AICPA" and Canadian Institute of Chartered Accountants "CICA".

The five set principles is to ensure the trustability and reliability of electronic accounting system were tested on Palestinian and Jordanian banks financial, operational and stocks performance indicators.

This study tested the variances of including the (SysTrust) between Jordanian and Palestinian banks accounting information system, and by using appropriate data collection and data analysis tools findings are as following:

- Computerized accounting systems of Jordanian and Palestinian banks give a statistical indication of the (SysTrust) principles but at different levels. Moreover, the study found that there is statistical indication that accounting information systems make (SysTrust) principles available in financial and operational performance of the banks. But the study didn't find any difference of statistical significance between Jordanian and Palestinian banks concerning the availability of credibility principle (SysTrust) in their (AIS).

Accordingly, the study recommends the following: internal auditor should supervise the credibility of computerized systems, and that regulating and supervisory authorities of banks in Jordan and Palestine adopt the credibility as a controlling factor in the banking industry in both countries.

Keywords: Control, Reliability, Accounting Information Systems, Performance Indicators, Banks.

* Al Quds Open University, Palestine; Ahlia University, Bahrain and Arab Academy, Jordan. Received on 24/2/2009 and Accepted for Publication on 22/11/2009.