

(Experimental Study)

(132)

Wilcoxon Chi-Square

.Kruskal-Wallis

Porter,1993; Gomez-Guillamon, )

(2008

2003

(Elder *et al*, 2010)

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(Miller *et al.*,1993; Lin et al.,

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2003; Gomez-Guillamon, 2003; Guiral and Gonzalo,  
.2007; Schneidr, and Church, 2008).

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.(Porter,1993)

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(Libby, 1979a; Houghton, 1983; Porter,1993;  
Gómez-Guillamón, 2003; Guiral-Contreras *et al.*, 2007;  
(Schneider and Church, 2008; Rodriguez *et al.*,2009  
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.(2003            2001            2001            1992

1992            )

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1977

(Estes and Reimer, 1977; Libby,1979a; Libby1979b; Schultz,1979; Firth,1979; Houghton, 1983; Gul,1987; Bamber and Stratton, 1997; LaSalle and anandarajan,1997;Miller and Smith, 2002; Lin *et al.*, 2003; Gomez-Guillamon, 2003; Guiral-Contreras *et al.*, 2007; Schneider and Church, 2008; Rodregez *et al*,2008).

(Estes and Reimer, 1977)

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(Libby, 1979a)

(Firth, 1979)  
(Libby, 1979a; Libby, 1979b) ( )

Estes and Reimer, 1977; ) (1977  
(Libby, 1979b)

(Houghton, 1983)

(Libby, 1979b)

(Estes and Reimer, 1977; Libby, 1979b) (Experimental Study)  
(Houghton, 1983) (Firth, 1979) (Estes and Reimer, 1977)

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1988

( ) (SAS58)

(Gul, 1987)

.(Miller *et al.*, 1993; Geiger, 1994)

(Miller *et al.*, 1993)

(Experimental Study)

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.(Firth, 1979)

(1992 )

(Geiger, 1994)

1988

(Miller

*et al.*, 1993)

(Experimental Study)

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(Lin *et al.*, 2003)

(Anandarajan and Jacnike, 1995)

(Experimental Study)

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(Bamber and Stratton, 1997)

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(Gomez-Guillamon, 2003)

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Miller and )

.(Smith,2002

(Rodregez *et*

*al*, 2008)

(Guiral-Contreras *et al.*, 2007)

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.(Gomez-Guillamon, 2003)

(Schneider and Church, 2008)

(2001 )

(Experimental Study)

(Estes and Reimer, 1977; Libby, 1979a; Libby, 1979b; Firth, 1979; Houghton, 1983; Miller *et al.*,1993; Anandarajan and Jaenicke, 1995; LaSalle and Anandarajan, 1997; Gómez-Guillamón, 2003; Schneider (and Church, 2008

1992 )

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(Experimental Study)

(Estes and Reimer, 1977; Libby,1979a; Libby1979b; Schultz,1979; Firth,1979; Houghton, 1983; Gul,1987; Bamber and Stratton, 1997; Anandarajan, 1997; Lin *et al.*, 2003; Guiral-Contreras *et al.*, 2007; Schneider and Church, .(2008

(Libby1979b; Firth,1979; Houghton, 1983; Gul,1987; Bamber and Stratton, 1997; Lin *et al.*, 2003; Guiral-Contreras *et al.*, 2007; Schneider and Church, .2008)

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2008

.(Brazel, et al., 2009)

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(2004 2001 1992 )

(2004 1992 )

(2010 )

(Rodregez *et al*,

2008)

(Elder, et al., 2010)

(Hendriksen, 1992)

(La Porta, et

.al., 2002)

(Spathis, 2003)

(Libby, 1979b)

(Ruth, 1998)

(Estes and

Reimer, 1977; Libby1979b; Houghton, 1983; Pany and .Johnson, 1985; Rodregez *et al*,2008)

: (Libby1979a; Firth,1979;  
:H<sub>01</sub> Gul,1987; Bamber and Stratton, 1997; LaSalle and  
:H<sub>02</sub> anandarajan,1997; Lin *et al.*, 2003; Guiral-Contreras *et*  
( *al.*, 2007; Schneider and Church, 2008

:H<sub>03</sub>

:H<sub>04</sub>

:H<sub>05</sub>

: -1

:H<sub>06</sub>

( )

:H<sub>07</sub>

:H<sub>08</sub>

: -2

) - (450)

- (

(15)

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:(Berenson et al.,2006)

$((^2 / ^2 ) + (( / ))/ =$

(12-5) (8) - :  
 (Likert Scale) %25 :  
 .( ) :  
 - :  
 (8-3) :  
 = (%95) ) :  
 .(1.96 :  
 . :  
 (% 25) (% 95) :  
 : (% 0.10)  
 $((3.8416/0.01) + (450/0.25)) / 0.25 =$   
 $80 \approx$   
 ) (132)  
 ( :  
 (84) :  
 (%64)  
 . (80)

.(Cronbach's Alpha)

(Lin *et al.*, 2003; Guiral-Contreras *et al.*,  
 2007; Schneider and Church, 2008; Rodregez *et al.*,  
 : (2008)

(%60) :  
 %70 %60 Alpha :  
 %80 %70 Alpha :  
 Sekaran, ) (%80) Alpha :  
 .(2003 :  
 (%79) :  
 -2) :  
 : (8)

(21) ( (%98.75) (1) :  
 .(1.25) (%72.5) (58)  
 )

(1)

(%)		
1.25	1	
72.5	58	
1.25	1	
23.75	19	
1.25	1	
100	80	

(2) :

(56) (%70)

(2)

(%)		
42.5	34	
13.8	11	
27.5	22	
16.2	13	
100	80	

(Kolmogorov-Smirnov)

(Sig)

(0.05)  
 (0.05)  
 (2005 )  
 (%90)  
 (%99)  
 (0.05) (0.000)  
 : (3)

(3)  
 Chi-Square

	Chi-Square			
0.000	39.9	0.75	4.11	-1
0.000	55.7	0.67	4.25	-2
0.000	33.7	0.62	4.51	-3
0.000	43.1	0.68	4.29	
				-4
				: (1 - 5)
0.000	46.375	0.86	4.04	-
0.000	59	0.79	4.20	-
0.000	31	0.90	4.03	-
0.000	78.375	0.92	4.33	-
0.000	50.5	0.88	4.31	-

(3) (4.29) (3-1) (0.68)  
 (3) (4.51)

Chi-Square (0.000)      Chi-Square (3) (43.1) (3-1)      Chi-Square (4) (46.375) (0.05)      Chi-Square (0.000) (0.05)

" (4.20)      " (4.04)      "

: (4)

(4)

0.76	4.11	-1
0.80	4.01	-2
0.77	4.04	-3
0.78	3.95	-4
0.77	4.03	

0.78	3.89	-5
0.74	3.74	-6
0.89	3.36	-7
0.82	3.94	-8
0.81	3.73	

(4.01)

(3.74)

(4)

(4.04)

(4-1)

(4.03)

(0.77)

(3.36)

(3.94)

(8-5)

(3.73)

(3.95)

(0.81)

(3.89)

Chi-Square

(5)

(4)

(5)

Chi-Square

	Chi-Square	
0.000	37.3	-1
0.000	32.7	-2
0.000	23.3	-3
0.000	33	-4

...

0.000	34.5		-5
0.000	40.4		-6
0.001	16.7		-7
0.000	66.4		-8
0.000	35.53		

Chi- (0.000) (5) (35.53) Square (0.05)

(8-4)

(6)

(7-4)

(6)

(%)		
98.8	79	-
1.2	1	( )
0	0	-
0	0	-
100	80	

(79) (6)

(%98.8)

(%1.2)

( )

(7)

(%)		(%)		
5	4	98.8	79	-
15	12	1.2	1	( )
61.2	49	0	0	-
18.8	15	0	0	-
100	80	100	80	

(7)

(%98.8)

(%61.2) (49)

(%18.8) (15)

(12)

(9) ( ) (%15)

(4)

(%5)

(%98.8)

(39) (%48.8) (8) Wilcoxon

(17) ( ) (8)

(%16.2) (%21.2) Wilcoxon

(13)

	<b>Z</b>
0.000	-7.807

(%13.8) (11)

(-7.807) Z (8)

(0.05) (0.000)

(9)

(%)		(%)		
21.2	17	98.8	79	-
48.8	39	1.2	1	( )
16.2	13	0	0	-
13.8	11	0	0	-
100	80	100	80	

(10)

Wilcoxon	
	Z
0.000	-7.076

(11) (10) Wilcoxon  
 (7.076) z (10)  
 (0.05) (0.000)

(%98.8)

(33)

(%41.2)

...

(19) ( )  
(%23.8)

(17) (%21.2)

(%13.8) (11)

(11)

(%)		(%)		
21.2	17	98.8	79	-
41.2	33	1.2	1	( )
23.8	19	0	0	-
13.8	11	0	0	-
100	80	100	80	

(7.005) z (12)  
(0.05)

(0.000)

(12)

**Wilcoxon**

	<b>Z</b>
0.000	-7.005

(12)

Wilcoxon

(8) (%10)

(7) .(%8.8) (13)

(%98.8)

( )

(14) Wilcoxon (49) (%61.2)

(16) ( ) (%20)

(13)

(%)		(%)		
8.8	7	98.8	79	-
61.2	49	1.2	1	( ) -
20	16	0	0	-
10	8	0	0	-
100	80	100	80	

(14)

Wilcoxon

	Z
0.000	-7.688

(-7.688) z (14)  
(0.05) (0.000)

( )

( )

( )

(15)

( )

( )	( )			
(%)		(%)		
0	0	98.8	79	-
0	0	1.2	1	( ) -
7.5	6	0	0	-
92.5	74	0	0	-
100	80	100	80	

(%98.8)

(15)

( )

( )

(%92.5) (74)  
 (6)  
 (%7.5)

.( )

( )

(16) Wilcoxon

(16)

( )		Wilcoxon	
		Z	
0.000		-8.599	

(-8.599) Z (16)  
 (0.05) (0.000)

( )

( )

( )

( )

Kruskal-Wallis (18)

.Kruskal-Wallis  
 (17)

(17)

4.56	( )
3.34	
2.38	
2.36	
2.35	

(18)

Kruskal-Wallis

		<b>Chi-Square</b>
0.000	4	148.820

Chi-Square (18)

(0.000)

(148.820)

(0.05)

(2001 )

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(Guiral-

Contreras *et al.*, 2007)

(1992 )

(Lin *et al.*, 2003)

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(Anandarajan and Jacnike, 1995)

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( )

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( )

Schneider and Church, )

( )

(2008

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 2008 2005 " "  
 (1 ) SPSS  
 2001  
 700  
 .42-25 (3)4  
 2001 2004  
 .406-395 (2)28  
 1992  
 ( ) 2003  
 (1)30  
 .127-108  
 2010

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## The Effect of External Auditor's Report on the Credit Decision for Jordanian Commercial Banks

*Rami Al-Zebdieh and Ali Al-Thuneibat*

### ABSTRACT

The purpose of this study was to examine the effect of external auditor's report on credit decision in Jordanian commercial banks to identify if the type of audit report affects credit decision. To achieve the objective of study, a questionnaire was distributed to credit officers in Jordanian commercial banks, and a virtual financial data attached with the different types of auditor's reports. "Chi-square" test, "Wilcoxon" test, and "Kruskal-Wallis" test were used to analyze the data of the study. The results of the study showed that auditor's report is considered as one of the important sources for credit officers in making their credit decision. The study also showed that qualified auditor's report, compared to clean reports, influences the credit officer's decision. Finally the study concludes that there are significant statistical differences between the various types of qualified auditor's reports in affecting the credit decision. Based on the conclusions of the study, the researchers recommend that the banks should increase their reliance on the various types of audit reports in making credit decisions, and pay more attention to disclosure and accounting policies qualifications. The researchers also recommend that the Jordan Association of the Certified Public Accountants should encourage the auditors to be very careful when expressing their opinions about the financial statements in order to avoid misleading decision makers.

**Keywords:** External Auditor, Auditor's Report, Credit Decision, Commercial Banks.