

*

2003 ()
(48)

(54)

(%89)

(ATM)

:

:

.1

(Web Trust)

(1)

(2)

.2006/2/28

2004/11/9

*

-

-

-

-

:

.1

.2

(Effectiveness)

.3

(Efficiency)

:

-

-

(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
)		
()		.3
(2003)	(Marcella,1998)	
(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)		

:

:

•

)

.(

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)

(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)

)

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

- Muir, L. and Douglas, A. 2001. Advent of E-Business Concept in Legal Services and its Impact on the Quality of Services, *Managing Services Quality*, 11(3). 2004
- Nearon, Bruce H. 2000. Auditing E-business, *The CPA Journal*, 23: 1. :
- Nicolaou, A. 2000. A Contingency Model of Perceived Effectiveness in Accounting Information Systems: Organizational Coordination and Control Effects, *International Journal of Accounting Information Systems*, 1, Issue 2: 91-105.
- Raupelien, A. and Stabingis, L. 2003. Development of A Model for Evaluating the Effectiveness of Accounting Information Systems, *EFITA 2003 Conference*, 5-9 July 2003, 339-345, www.date.hu/efita.
- Ray Port, J., and Jaworski, J. 2001. Electronic Commerce, 2nd Edition, Mc-Graw Hill.
- Wang, Richard Y., and Strong, Dianne M. 1996. Beyond Accuracy: What Data Quality Means to Data Consumers, *Journal of Management Information System*, 12(4): 5-34.
- Yogen, A. 1998. Accountant Chip in to Build Trust in E-Commerce, *Computing Canada*, 24, Issue 44: 28-34, www.ebscohost.com.
- Amir, D., and Sonderpandian, J. 2002. Complete Business Statistics, 5th Edition, McGraw-Hill, New York, USA.
- Best, R. 2000. Market-Based Management: Strategies for Growing Customer Value and Profitability, 2nd Edition, Prentice-Hall, Inc., New Jersey.
- Dunn, R. 2000. Development an E-Commerce Strategy, *Plant Engineering*, 54, Issue 11.
- International Trade Center and Jordan Export Development and Commercial Center Corporation, (ITC). 2001. Secrets of Electronic Commerce, Amman, Jordan.
- Kotler, P. and Armstrong, G. 2001. Principle of Marketing, 9th Edition, Prentice-Hall, Inc., New Jersey.
- Marcella, Albert. 1998. Electronic Commerce, IT Audit, 1, Issue Sep., <https://theija.org>.

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.