

**العوامل المؤثرة في حجم الإيجار التمويلي لشركات المقاولات  
والإنشاءات في الاردن "دراسة اختبارية"**

**Factors affecting Finance leases in construction  
companies in Jordan: Experimental study**

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**إشراف**

**الأستاذة الدكتورة رشا حمادة**

**قدمت هذه الرسالة استكمالاً لمتطلبات الحصول على درجة الماجستير في المحاسبة**

**قسم المحاسبة - كلية الأعمال**

**جامعة الشرق الأوسط**

**2013م**

## التفويض

أنا الطالب أحمد مصطفى موسى الهندي أفوض جامعة الشرق الأوسط بتزويد نسخ من رسالتي ورقياً وإلكترونياً للمكتبات، أو المنظمات، أو الهيئات والمؤسسات المعنية بالأبحاث والدراسات العلمية عند طلبها.

الاسم: أحمد مصطفى الهندي

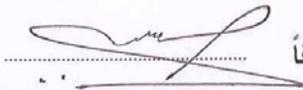
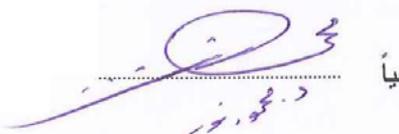
التاريخ: 2013 / 6 / 1

التوقيع: 

## قرار لجنة المناقشة

نوقشت هذه الرسالة وعنوانها: " العوامل المؤثرة في حجم الإيجار  
التمويلي لشركات المقاولات والإتشاءات في الاردن "دراسة اختبارية"

وقد أجزت بتاريخ 1 / 6 / 2013.

التوقيع	أعضاء لجنة المناقشة	الاسم
	رئيساً ومشرفاً	الأستاذة الدكتورة رشا محمد حماده
	عضواً	الدكتور اسامة عمر عبد الجبار
	ممتحناً خارجياً	الدكتور محمود ابراهيم نور



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# **Factors affecting Finance leases in construction companies in Jordan: experimental study**

Prepared by: Ahmad Al-hindi

Supervised By: Prof. Dr. Rasha Hammadah

## **Abstract**

This study aimed to identify the factors that affect the size of the lease, depending on the variables age of the company, the size of the company, and the multiplicity of actors hired for the company, Based on the approach inductive. the study population consisted of all construction and contracting companies registered Jordanian Contractors Association. The number of these construction companies (206) construction companies from different disciplines, the data has been adopted (54) companies from different disciplines.

The researcher also make a comparison between the standard leases by 17 IAS and leasing law in Jordan No. 16 for the year 2002 shows that the contract start date of the lease agreement or commitment of the parties to the main provisions of the lease agreement, whichever comes first. The results of the study showed the following:

- 1- The existence of a positive relationship between the factors affecting the size of the lease for the construction companies Jordanian depending on company size (Small, medium and large-sized).
- 2- The existence of a positive relationship between the factors affecting the size of the lease for construction companies variable depending on the age of the company (less than 5 years, 5-10 years, 10 years and over).
- 3- The existence of a positive relationship between the factors affecting the size of the lease for construction companies depending on the

number of actors leased to the company (less than 20 hand, 20-40, and more than 40 destinations),

In light of the findings the researcher presented a number of recommendations including:

- 1- Amendment of the Leasing Act No. 16 of 2002 in Jordan, so that it refers to the factors affecting the relationship to the success of leasing as one of the most important types of financing.
- 2- Work to amend the laws, regulations and accounting rules and financial force relating to actively leasing to become more flexible to meet the demands of change and renewal possible in line with the principles and rules of international accounting to be guided by the laws of the governing for Leasing in other countries.

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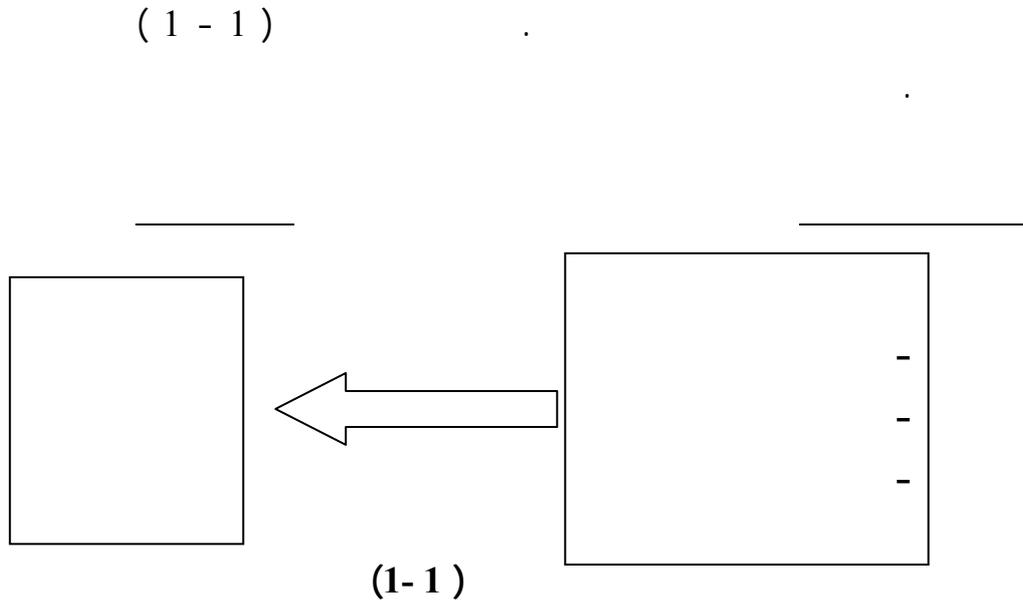
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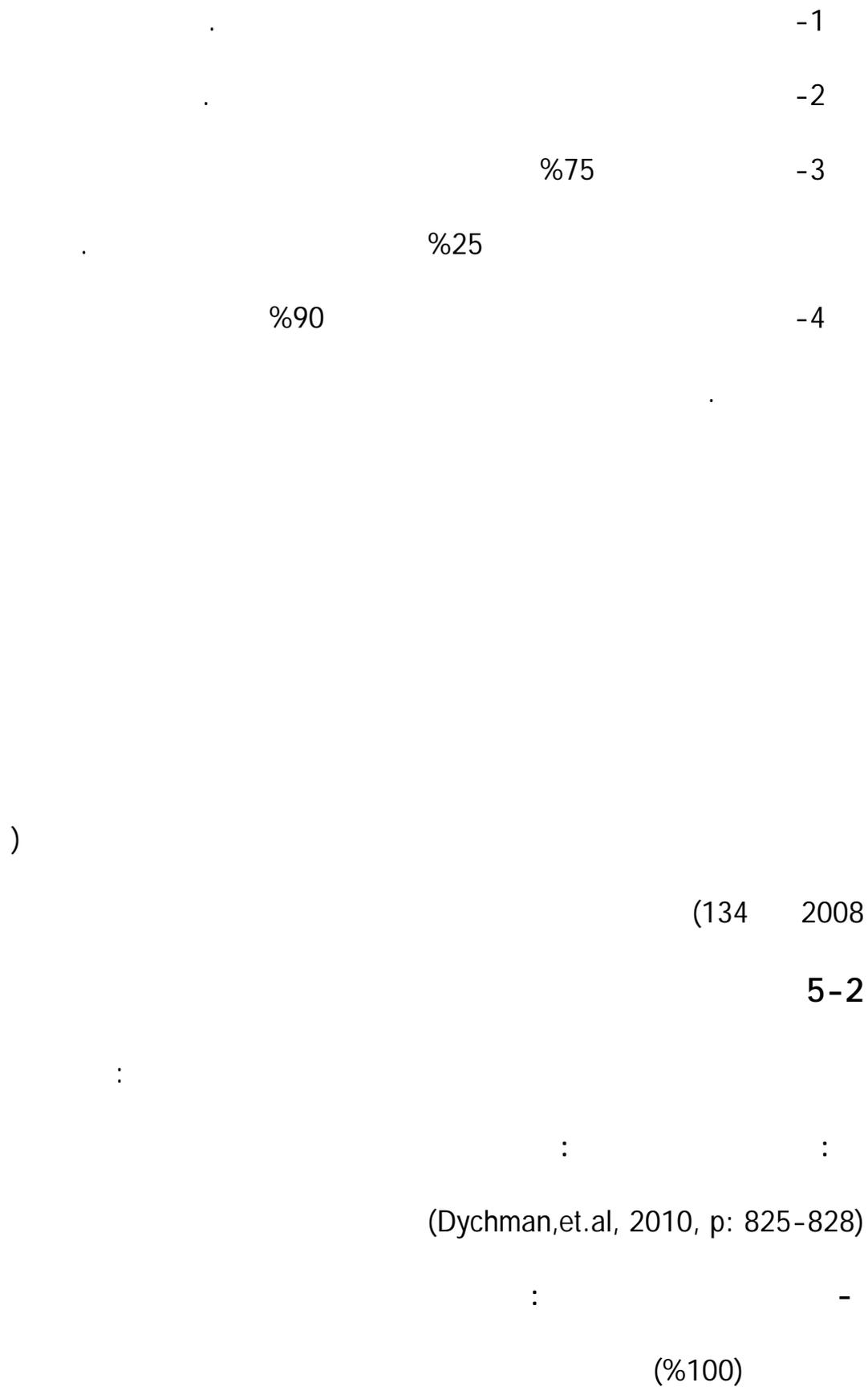
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يبين الجدول التالي رقم (1-2) مقارنة بين عقود الايجار حسب معيار 17 IAS وقانون  
التأجير التمويلي في الاردن رقم 16 لسنة 2002 وكما يلي:

الجدول رقم (1-2)

2002 16

IAS 17

2002 16	IAS 17	تاريخ بدء الاتفاقية

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Accounting in Turkey with Reference to the Particular Problems of  
Leas Transaction.

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: ( 2000 Simon Gao ) -

Leasing and Accounting for Leases: A Study of Three European  
Countries

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: ( 2001 Thomson & Beattie, Goodacer ) -

Lease accounting reform and economic consequences: the views of preparers and users"

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: ( 2003 Bradbury & Bennett ) -

Capitalization Non-cancellable leases

%3

: (2008 Al- Shiab, and Bawnih) -

Determinants of Financial Leasing Development in Jordan .

(OLS)

: ( 2009 Duke ) -

Operating and synthetic leases: Exploiting financial benefits in the post-Enron era

S &amp; P500 2003

450 (	11)	582
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: ( 2010 Knubley ) -

**Proposed changes to lease accounting**

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: (Kraemer-Eis, Helmut, and Lang, Frank (2012) -

The importance of leasing, for SME finance

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The economic & socialism effects for the rental with reference to gulf  
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Coefficient Of (<sup>2</sup>R) .%5 (.Sig)

Determination

(Malhotra, 2003, p.513)

: Regression Multiple

$$Y = a + bx_1 + bx_2 + \dots + b_k x_k + e$$

$$\begin{aligned}
 & \text{Partial regression Coefficients} : b_1 \\
 & \text{residual} : e = Y - \hat{Y} \\
 & \text{degrees of freedom} : (P - K + 1)
 \end{aligned}$$

#### 1-4 التحليل الوصفي

تم تحليل بيانات المقاولات والإنشاءات المشمولة بالدراسة باستخدام أسلوب الإحصاء الوصفي، وذلك باستخدام المقاييس الإحصائية المناسبة، والنتائج الواردة في الجداول التالية تبين ذلك:

( ) :

#### جدول رقم ( 4 - 1 )

عينة الدراسة موزعة حسب

النسبة المئوية	التكرار	الفئة
%3.7	2	
%24.1	17	
%72.2	39	
%100	54	المجموع

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جدول رقم ( 4 - 2 )

عينة الدراسة موزعة حسب

النسبة المئوية	التكرار	الفئة
%9.2	5	5
%29.7	16	10-5
%61.1	33	10
%100	54	المجموع

يشير الجدول أعلاه إلى أن النسبة الأكبر من المقاولات والإنشاءات المشمولة بالدراسة تزيد أعمارها عن 10 سنوات فأكثر إذ بلغت نسبة هذه الشركات (61.1%)، ثم الشركات التي عمرها ما بين 5-10 وشكلت ما نسبته 29.7%، وأخيراً جاءت الشركات التي عمرها 5 وبنسبة (9.2%).

ثالثاً: ) 20 40-20 40 (.

#### جدول رقم ( 4 - 3 )

عينة الدراسة موزعة حسب

النسبة المئوية	التكرار	الفئة
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%16.7	9	40-20
%7.4	4	40
%100	54	المجموع

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0.888	0.784		0.000	2010
0.554	0.307		0.006	2011
0.554	0.307		0.000	2011-2009

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0.121	0.0147	رفض	0.004	0.141	2010
0.256	0.066	قبول	0.061	0.035	2011
0.270	0.073	رفض	0.000	0.0619	2011-2009

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(Simple Regression)

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0.314	0.099		0.022	0.042	<b>2009</b>
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0.311	0.097		0.023	0.064	<b>2011</b>
0.417	0.219		0.000	0.024	<b>-2009</b> <b>2011</b>

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20-40		53		9
20	8	56		10
20	16	4		11
20	11	61		12
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20-40	11	57		14
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20	19	69		17
20	9	4		18
20-40	18	61		19
20	24	25		20
20	8	58		21

20	22	59	22
20	16	26	23
20	3	52	24
20	18	50	25
20	8	27	26
20-40	12	55	27
20	7	59	28
40	17	67	29
20	9	61	30
20	20	53	31
20-40	15	60	32
	13	28	33
40	9	71	34
20	12	39	35
20	4	64	36
20	25	51	37
20	17	50	38
20	13	52	39
20-40	6	62	40
20	16	31	41
20	4	56	42
20	18	59	43
20	19	61	44
20	6	46	45
20	8	54	46
20	21	69	47
20-40	7	66	48
20	13	59	49

20	12	17		50
20	9	58		51
20	20	21		52
20	11	71		53
20	6	57		54

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