

*

2003 ()
(48)

(54)

(%89)

(ATM)

.1

(Web Trust)

(1)

.(2)
.2006/2/28

2004/11/9

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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
 .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)
 :
 .1 Business (B 2 B) .1
 .to Business
 .2 (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)

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(2004)

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-

(Web trust)

()
(2004)

.1

.2

)

()
(2003)

.3

(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)

(Globalization)

.1

2000 (28)

.2

" :

(92)

:"

(Credit Card)

(13) () (ATM)

1952 (30) (Debit Card)

2001 (37) (Charge Card) (

" : (Eft-pos Card)

:(Electronic Money) .3

:"

(Electronic Checks)

2001 (85)

(41)

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: .1

:

.2

:

.3 (*)

:

(34-7)

1997 (23)

:(113)

"

(5 4 3)

:(3)

:"

(528-477 :2004) (*)

.4

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:(4)

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:(5)

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2003

(54)

(%89)

(48)

.3

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ATM

"

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.()

(1)

(1)

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

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:
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)
.(

T-Test •

) Reliability () Analysis
(t) (%73
) (Amir and Sonderpandian, 2002) (%60)
.106 :2005

.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 | () | | 3 |
| %100 | 48 | | | |
| %14.6 | 7 | | | |
| %12.5 | 6 | | | |
| %29.2 | 14 | | | |
| %43.7 | 21 | | | 4 |
| - | - | | | |
| %100 | 48 | | | |
| %4.2 | 2 | 3 | | |
| %8.3 | 4 | 6 | 3 | |
| %58.3 | 28 | 9 | 6 | 5 |
| %18.8 | 9 | 12 | 9 | |
| %10.4 | 5 | | 12 | |
| %100 | 48 | | | |
| %33.3 | 16 | | | |
| %45.8 | 22 | | | 5 |
| %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.)

(*)

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(3.752)

(t)

.(0.05= α) %95

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2001 (37)
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(14)
.325-291

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(23)
(85)
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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.

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