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The Quality of Financial Reports in the Risks of Electronic Accounting Information Systems in The Jordanian Commercial Banks

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Abstract: The purpose of this research is to identify the impact of the risks of electronic accounting information systems on the quality of financial reporting in the Jordanian commercial banks; a questionnaire was distributed to a sample of a risk management staff about (95) responded.

The researcher used multiple regression analysis. The research found the presence of a statistically significant role for the risks of electronic accounting information systems related to (the risk of data entry, the risk of data managing, the risk of data outputs, internal and external environment risks) on the quality of financial reporting in the Jordanian commercial banks.

The research was presented a number of recommendations including: emphasis on Jordanian commercial banks need to interest on the risk management of electronic accounting information relating to date entering, data managing, the risks of data outputs, and the risk of internal and external environment. Because of those risks affect the quality of financial reports.

Key words: financial reports, electronic accounting, commercial banks, Jordan

INTRODUCTION

Accounting information electronic systems are considered part of the total of the information system in organizations, where these systems play a major role which is provide various levels of management by a ready and real data in a timely manner to assist them in making management decisions, and are providing this data via reports and lists, which make it from the realistic daily data as the information system collects such data, operating, managing, controlling and to ensure such data, and finally get the information, which

is done through the steps represent operating data cycle, which is transforming the data from multiple sources of information to multiple users.

The accounting system is closely linked to the various administrative processes, leading to his contribution to the decision-making and working to make the administrative process more effective by addressing the organization management needs, resulting in increased performance in order to achieve the desired goals, the accounting information system is important in the rationalization of administrative decisions in organizations, is working to help the Department to resolve problems also can provide information that could benefit the decision-makers and that have a positive role in supporting the continuity of organizations (Gl. 2010).

The quality of financial reports is made after the implementation of accounting operations. In this case Activity control starts at the implementation of the plan, and completeness of the results, by comparing ultimately actual results by established criteria to determine deviations, in this case the control process considers to be negative as it does not prevent the occurrence of error, nor utilized only when preparation of a new plan, and this type of control process is commonly used in routine business, where it is the error not a large weight (Khasawneh, 2010).

Commercial banks in Jordan are about 13 banks, all of them have branches in Aqaba, including eight banks with branches outside the Kingdom, and there are nine non- Jordanian commercial banks, the Islamic banks reached to three banks, and public sector banks reached to three banks too (central bank,2010), AL-Rawashdi, firas, (2014).

RESEARCH PROBLEM

The increasing use of accounting information e-banking systems is lead as a result to find a new responsibilities in order to avoid the risks that result from the use of such systems, which may arise from possible errors occur during the levels of dealing with these systems, and this may affect the quality of financial reports, resulting in eventually cause serious damage to the interests of those banks, as well as the interests of the users of those reports in making financial decisions.

Several studies such as the study of (Obeidi. 2012) has indicated to the importance of making a continuous assessment process for risk of accounting information electronic systems from time to time and attention to the impact of those risks on the financial reports and the need to anticipate before they occur and to find appropriate solutions to them.

So this research made to learn about the impact of the risks of electronic accounting information systems on the quality of financial reports in the Jordanian commercial banks. It can achieve the purpose of this research by answering the main question follows: Is there an impact to the risk of accounting information systems which are (data entry risk, operating data risk, the outputs data risk and internal and external environment risks), on the quality of financial reports in the Jordanian Commercial Banks?

RESEARCH AIMS

The research aims to identify the impact of the risks of electronic accounting information systems which are (data entry risk, operating data risk, the outputs data risk and internal and external environment risks), on the quality of financial reports in the Jordanian Commercial Banks.

RESEARCH IMPORTANCE

The importance of the research being looking at the accounting subject of a vital, contemporary and The great impact on the quality of financial reports, especially themes included the risk of accounting information electronic systems, as well as its impact on quality and what it represents as a source of improved performance in commercial banks in Jordan, where this search provides tool could help researchers to benefit from such a study that has relevant topic of current research and applied this studies in other environments.

RESEARCH HYPOTHESIS

The formulation of the hypothesis main research are as follows: No effect is statistically significant at the level of ($\alpha \leq 0.05$) to the risks of electronic accounting information systems which are (data entry risk, operating data risk, the outputs data risk and internal and external environment risks), on the quality of financial reports in the Jordanian Commercial Banks.

The risks of electronic accounting information systems management

The quality of financial reports

Search Form

Independent variable

The dependent variable

- Data operating risk
- Data output risks
- Data entry risk
- Internal and external environment risks

The quality of financial reports in the Jordanian Commercial Banks

Shape: Prepared by the researcher.

RESEARCH METHODOLOGY

The research depended on a descriptive analytical method, in order to identify the impact of the risks of electronic accounting information systems on the quality of financial reports in the Jordanian commercial banks.

SOCIETY AND THE RESEARCH SAMPLE

The society of the research Consists of the Jordanian commercial banks, of (14) Bank, which are the Arab Bank, Arab Banking Corporation, Bank of Jordan, Cairo Amman Bank, Capital Bank of Jordan, Jordan Commercial Bank, Jordan Kuwait Bank, Jordan Ahli Bank, Arab Investment Bank Jordanian housing Bank, Arab Jordan investment Bank, the investment bank, Societe General Bank, Union Bank.

The questionnaire was distributed to the employees in risk management in these banks, the total number of about 130 employees. Questionnaires were distributed in a manner comprehensive survey,

which was distributed (130) questionnaires. It was recovery (96) questionnaires by (73.9%) of the total number of distributed questionnaires, and after sorting were excluded one of them for non-packaged apparent randomness is completed during filling, and thus the sample stabilized (95) employees working in banks covered by the research analyzed the rate of (73.1%) of the respondent society.

DATA COLLECTING TOOL

The researcher designed especially questionnaire to identify the current research, where the researcher designed it to cover the hypotheses that were based on them, and using Evaluative phrases to determine the answering on the questions that given by the Elements of research sample which specified in the questionnaire in two-part questions.

CREDIBILITY TOOL

To ensure the validity of the questionnaire as a tool to collect data, was presented to the specialist teachers with the knowledge of accounting and statistics to judge the extent of the virtual and logical sincerity and on their suitability as a tool to collect data, was then conduct proposed by the arbitrators amendments before the distribution to the research sample.

The Stability of the Tool: In order to measure the stability of the measuring instrument and to determine the reliability of the results researcher used a test which is (Cronbach- alpha) for internal consistency, it was extracted (Cronbach- alpha) for internal consistency coefficient procedure for all standards and paragraphs of the questionnaire, and the degree of reliability reached resolution as standard Cronbach alpha (84.0 %) which is relevant and high reliability of the results of current research ratio (Malhotra, 2013. p: 513).

METHOD OF DATA COLECTING

First, secondary data: the data used to create a theoretical framework for the study, which were consulted on the methodology specialized books and scientific journals in the science of accounting, references and sources relating to the risks of electronic accounting information and the quality of financial reporting systems.

Second, the initial data: It is that data collected through field research, using a questionnaire that was designed for the purpose of current research.

STATISTICAL DADA ANALYSIS METHODS

The researcher using statistical methods within the Statistical Package for Social Sciences program(SPSS) in data analysis, where the researcher used the arithmetic mean and standard deviation, was also used multiple linear regression analysis (Multiple Regression) in order to test the hypothesis of the study.

PREVIOUS STUDIES

The results of the study (Abu-Musa, 2004) that the most important risks that threaten the security of accounting information electronic systems in the Saudi Arabia firms are: the purposed and non- purposed

entering incorrect data by facilities employees, the entering of computer viruses to the accounting system, the participation of employees to use the same passwords, obliterate or destroy computer output .

Results from a study (Rahahleh & Siam, 2007) that the electronic accounting information systems in the Jordanian commercial banks enjoy a high degree of flexibility, convenience and simplicity. The results also showed the existence of an agreement between the research sample to improve the quality of the internal audit function leads to a tightening of control over the facility and minimization of risks.

And reach Buhaisi and Sharif (2008) concluded that the risks of electronic accounting information systems, although they occur in operating in the Gaza Strip banks, repeated unexpectedly large. It was found that the risk of electronic accounting information systems occurred due to reasons related to the staff of the Bank, as a result of inexperience, lack of awareness and training.

Al- Shami, study (2009) indicates that respondents' perceptions of the dimensions of the qualitative characteristics of accounting information came highly, and their perceptions of the quality of financial reports also came highly. As it indicates that has the effect of the dimensions of the qualitative characteristics of accounting information in the quality of financial reports by the respondents in the commercial banks operating in Yemen.

The Hamada study (2010) indicates that there is a significant impact to the control regulations of public oversight of accounting information systems to increase the reliability of electronic accounting information in the companies

Hldni and Ghabban, study showed, (2010) that the need for effective internal control kept pace with developments in information technology environment and in a form which facilitates the integration with administrative and financial information systems capabilities, and either requires constantly look into the possibility of updated and developed to achieve their goals within the time, effort and cost criteria.

Also it reached Hanini study, (2011) that there are a realization among auditors in Jordan to the importance of using information technology to improve the quality of external audit services and the use of information technology also it is working to improve the quality of the planning grade of the audit process, and improve the auditor's analytical procedures, and improves the quality of the performance audit and documented work.

The Al-Mutairi, (2012) has reached his study that the accounting information-mail system in the bank made any adjustments to the place and the numerator by expected to total loans return and provide them to the credit management and the risk management in the bank, it is also provide the credit management and the risk management by a data that showing the correspondence level on the extent of existing safeguards agree with facilities granted to determine the level of benefits.

And conducted (Burton, 2014) study confirmed the results of the role of the systems and technology of accounting information in the protection of properties through presenting procedures and inspections of security and appropriate protection, and also stressed the importance of raising the level of efficiency of the systems and technology of accounting information, with maintenance operations and development for continuous equipment mechanism and application programs to achieve the best level of business and accomplish tasks.

What distinguishes the current search for previous studies?

Previous studies on topics measure the effectiveness of accounting information systems in banks and companies and highlighted the risk of accounting information systems in the banking banks and factors affecting the accounting information system and its role in decision-making, with regard to foreign studies have looked at the impact of accounting information systems to business administration , and the factors that influence the success and design of accounting information systems, and barriers to implementation. This research is an update of previous relevant studies on the impact and dangers of electronic accounting information systems on the quality of financial reports from the perspective of those who working in the risk management in the Jordanian commercial banks.

THEORETICAL FRAMEWORK

Electronic accounting information systems

Accounting electronic information system is based on modern technology and computers in the computerization of information to replace the save information guide systems, that means using computers to entering the information and dealing with information systems in various organizations and companies, in a way that these companies have access to the data, saving and transmutation by computer-assisted devices (Dalcı & Tanýs, 2009, p: 89)

Known accounting electronic information systems as “structure or the selection or the unit used in the implementation of the accounting work and the organizing the completion of the full accounting cycle, and includes a coherent set of documents, books , records , reports, accounting menus , working , procedures and arrangements which through it can compile, analyze , record , summarize and interpret data related with economic and financial status, which offers the banks during the accounting period (Romeny & Steinbert, 2008, p: 24).

The following is a brief about the risks of electronic accounting information systems that have been adopted as independent variables in the current research and the risks are:

First, the risk of data entry

Input devices that capture data and turn it into electronic form to be entered into the computer system, linked to these process input some risks, such as inserting false , untrue , improper, fake inputs and non-existent names on the payroll, or inserting bills are not real names of suppliers and fictitious, or adjust the benefits to some customers rates, or do to change the names and addresses of loan applicants, or work on the deletion of some of the correct data, or to enter the data more than once, such as payment orders or inventory delivery orders; to run it more than once to benefit of the operator of embezzlement or manipulation and misrepresentation of data on the actual number as an increase expense (Kurdish 0.2011, p. 132).

Second, the risk of data running

The risk of data running related to entry of data to the computer in a way that manipulation or fraud or errors, as well as not to make sure that the data and information stored in the computer are identical to the

right ones and the means used in this area non-validity of programs that processes the raw data, and the lack of integrity of the computer e-performance design that using in the processes of raw data, not safety orders and instructions or operating from an accounting perspective orders using in the processes of raw data, and the lack of means of self-control in the programs that using in Possessing the raw data, and non-trustiness of the amendments to the computer programs used to address the raw data, and failure to do testing computer programs used to address the raw data in the company through empirical data input to the computer and operated again using manual methods, comparing the cases outputs (Abu Gaiah.2009 , p. 143).

Third, the risk of data outputs

The risks of Data outputs relating to remove data from a computer in a way that manipulation or fraud or errors, and the means used in this area: the accountant's interpretation of the data based on incorrect figures featured in the computer output and containing the results of the manipulation, cheating in the interpretation of such data and information, and exploitation lack of experience of managers in the field of computers, and reporting to them are not identical in substance on the information received from the computer outputs, and that their suggestions are not taken into account when data run in another session, and do not match the data and information in terms of design, and the lack of realism in actual outputs (Abu highly 2009, p. 143).

Fourth, internal and external environment risks

It can be highlighted the most important internal and external environment risks of electronic accounting information systems in the following points: (Lutfi, 2005, p. 363).

1. risks related to the disappearance of physical records: Under this risk data turned into a language that is not Read only through the computer, resulting in the inability of the auditor to provide accurate information on the internal control systems to determine their reliability, and loss may occur for some of these data as a result of weakness in the communication lines or malfunction of the main memory.
2. Risks related to a bond review: bond review means a group of operating references of logical data and document was able to trace the process from its source to the final results, or vice versa. the risk of bond review in the non-availability of original documents, where they are disposed of, and the unavailability of journals, where it is the entry for the ledgers directly.
3. risks related to committing fraud and ease of manipulation: increase the risk of committing fraud and manipulation because of the ease of implementation with not leave the role so it can be summarized some of the most important of these risks in making changes in the software used in the absence of documentation of a documentary for these changes, and make adjustments in input data - manipulation - without Leave a significant role.
4. risks related viruses Computing: virus is a program that has managed its designer to implement many of the acts of sabotage orders, these acts represents as risks for each of the auditor and the company which is under review, one of this risks is that the destruction of part or all of the program so that it can not be recovered, and the virus leads to destruction CDs with all its programs and data.

5. risks related to the of employees of accounting information electronic systems: These risks are presented in the a lack of working experience in the field of accounting electronic information systems and weak internal control over working methods, while most cases of manipulation of the accounts are from within the organization, where may one of the employees has committing cases manipulation or transfer of viruses, especially employees who have been excluded and are aware of the password for the system, or do some of the personnel system to deploy viruses.
6. manipulation, cheating Management: The cheat of the administration is the most important problems facing the auditor in the review of the accounting electronic information spically the advanced systems, it is could through the use of computer capabilities to modify databases and misrepresentation of documents for an fake operations, which increases the importance of this problem, the magnitude of the resulting losses because of the weakness of the internal control systems, by increasing complexity of electronic operating systems make it harder to control it, and thus increase the difficulty of review by the external auditor.

The quality of financial reports

The international standards talked about the quality of financial reports, through the particularities standards, which include private characters for the companies and individuals who perform the audit work qualities, In Standard No. 1100 indicated that the audit activity must be independent, and internal auditors should be objectivity (impartiality) while doing their job , also standard in 1110 pointed out that the auditor should contact with a highly level of the managerial staff within the company allowed to audit activity to fulfill its responsibilities, and pointed 1210 standard which holds dexterity name that the auditor possessing knowledge, required skills and competence to perform his duties (AL-Qthe, 2008, p. 116)

The quality of financial reports present in the characteristics that must be characterized by the accounting information or rules to be adopted in order to assess the quality of financial reports level, so Selecting inter characteristics of accounting information to help those in charge of accounting standards, and help officials in the preparation of financial statements in evaluating accounting information. Focus on the importance of financial statements as lead, primarily as a source to obtain the necessary accounting information to decision-making, to help external users (shareholders, investors) to take the appropriate decisions with respect to the employment of funds. To achieve this, accounting information must be characterized by a set of Characteristics which represent the criteria that determine which degree of quality. Several specialized companies have attempted to identify and clarify these characteristics, it has been defined by American Financial Accounting Standards Board (FASB), through the issuance of the concept of accounting “qualitative characteristics of accounting information” (Lutfi, 2005, p. 86).

Accounting profession mainly depends on the quality of financial reports and public confidence and for its success in providing services to all parties that have an interest in the output of this profession, despite of the fact that there are many inconsistencies between the interests of different parties ,the workers in this profession have to take into account the diverse interests for those parties that use accounting information to make appropriate economic decisions, and the role of system Electronic accounting information has emerged to achieve the quality of financial reports as essential and highly required in terms of coverage of these reports for the sufficient information and appropriate to prevent mislead users of their society (al-Jaafari, 2006, p. 39).

The quality of financial reports is characteristics that must be provided in the accounting information that provided in the financial statements, to become useful to decision-makers or to become a good quality of accounting information, so that the most important quality characteristics of accounting information are as follows:

First: Relevance: it is know as the ability of accounting information to change the user of the information and influence on them or it is the ability the of information to find a difference in the decision-making (Almjhli 0.2009).

Second: Reliability: it is the ability to adopt the accounting and financial information by users of the least possible degree of fear as the accounting information user can not take advantage of the accounting and financial information if it dos not have a clear and well-understood and reliable (hiloy, 2013, p. 167).

Data analysis and hypothesis testing

First, averages, standard deviations, and the materiality importance for the paragraphs of variable data entry risks

Table 1
Averages, standard deviations, and the importance of materiality for the paragraphs of variable data entry risks

<i>T</i>	<i>paragraphs</i>	<i>Average</i>	<i>standard deviations</i>	<i>importance of materiality</i>	<i>rank</i>
1	to do an inventory and classification for the documents where the data had taken and not doing the review	3.79	0.71	high	3
2	to enter faked names and numbers into payroll	3.53	0.69	Medium	7
3	to activate the payment orders for more than one time	3.79	0.61	high	4
4	to change the existing data such as increasing the number actual expense	3.69	0.82	high	6
5	compare between the total accounting information systems and the detailed one	3.98	0.59	high	1
6	to enter a faked bill on behalf of a customer	3.74	0.67	high	5
7	input data agree with the recorded data	3.89	0.61	high	2
	risk of data entry	3.78		high	

Illustrated by reading the data in the table above number (1), the arithmetic average of the variable risk of data entry management was high and it was at (3.78), and this shows the convergence of the answers, also there is no significant dispersion in the answers arithmetic average, and they ranged between (3.53-3.98) and the Sentence No. (5) Which states that “the comparison between the total electronic accounting information systems and detailed ones” is the highest between the averages of the answers, and an arithmetic average was (3.97), as will as the importance of materiality was high? The results also indicate that the sentience No. (2) Which states that “to enter faked names and numbers into payroll” are the lowest of the averages of the answers, and an arithmetic average was (3.45) the importance of materiality of this paragraph was medium.

Second, averages, standard deviations, and the materiality importance for the paragraphs of variable data running risks

Table 2
Averages, standard deviations, and the materiality importance for the paragraph variable data running risks

<i>T</i>	<i>paragraphs</i>	<i>Average</i>	<i>standard deviations</i>	<i>importance of materiality</i>	<i>rank</i>
1	to prove the events and financial transactions in the journals	3.79	0.76	high	4
2	can post data to the accounts in the ledger and extracting the trial balances	3.84	0.69	high	3
3	adequacy of treatment designed for IT applications	3.73	0.69	high	8
4	checking the software that using fore processes raw data	3.58	0.84	Medium	9
5	the safety of orders and instructions or the operating orders from an accounting perspective that use to processes raw data	3.54	0.69	Medium	10
6	having the means of self-control within the software that using to process raw	3.79	0.61	high	5
7	the Health of entered amendments to computer programs that using in processes raw data	3.69	0.82	high	7
8	to ensure that the update process has been fully elevated	3.97	0.59	high	1
9	Ensure the update errors are exist	3.75	0.68	high	6
10	to make sure the information and instructions are correct to be followed when doing running	3.89	0.61	high	2
	The risks management of data operating	3.75		High	

It is evident from the data in Table No. (2) the arithmetic average fore the variable data running risk was high, at (3.75), and this shows the convergence of the answers, and that there is no significant dispersion in the answers about the arithmetic average fore it , the arithmetic averages ranged between (3.54- 3.97) and the phrase No. 8, which states that “to ensure that the update process has been fully” is the highest among the averages of the answers, and an arithmetic average was (3.97),also the average importance of materiality saw high. The results also indicate that the phrase number (5), which states that “the safety of orders and instructions or operating orders from the perspective of accounting that using in possessing raw data” are the lowest of averages of the answers , the arithmetic average was (3.54)its importance of materiality was medium.

Third, , averages, standard deviations, and the materiality importance for the paragraphs of the variable data output risks

Table 3
Averages, standard deviations, and the relative importance of the variable data output risks

<i>T</i>	<i>paragraphs</i>	<i>Average</i>	<i>standard deviations</i>	<i>importance of materiality</i>	<i>rank</i>
1	safety of performance of the computer that using to processes raw data	3.78	0.76	high	3
2	to hide some of the items from the output	3.73	0.69	high	7
3	do find a valid outputst	3.74	0.70	high	6
4	to make an authorized copies of the output, for example, (CD)	3.78	0.68	high	4
5	data that is displayed on the display screens should be authorized	3.75	0.69	high	5
6	to prepare and raise an identical and objectively reports make it from the information received from the computer outputs	3.80	0.61	high	2
	The risks management of data output	3.76		High	

Illustrated by reading the data in the above table No. (3) The arithmetic average of the variable of risks management of data output was high and was (3.76), and this shows that the convergence of the answers, also there is no significant dispersion in the answers on the arithmetic average, the averages ranged between (3.73 - 3.80) and the phrase No. (6), which states that “to prepare and rise an identical and objectively reports make it from the information received from the computer outputs

“Is the highest among the averages of the answers, the arithmetic average was (3.80), the importance of materiality Was High. The results also indicate that the phrase (2) Which states that “to hide some of the items from the outputs” are the lowest of the averages of the answers, and an arithmetic average was (3.73), the importance of materiality of this paragraph was high.

Fourth, averages, standard deviations, and importance of materiality fore the paragraphs of variable internal and external environment risks

Table 4
Averages, standard deviations, and the importance of materiality of a variable internal and external environment risks

<i>T</i>	<i>paragraphs</i>	<i>Average</i>	<i>standard deviations</i>	<i>importance of materiality</i>	<i>rank</i>
1	distribution of duties by administrative	3.76	0.83	high	6
2	availability of journals, where it is input directly into ledgers	4.01	0.51	high	1
3	risks resulting from the subjugation of electronic programs for ongoing modernization and development	3.81	0.67	high	4
4	workers enjoy the ability to apply the system for the scientific and practical qualifications in the field of accounting information electronic systems	3.89	0.63	high	2
5	update and develop the electronic software	3.80	0.78	high	5
6	the efficient of the computers and the software that using to apply the system	3.83	0.71	high	3
	The risks management of Internal and external environment	3.85		High	

Evident from the data presented in the above table No. (4) the arithmetic average of the variable internal and external environment, the risk was high at (3.85), the standard deviation was (0.25), this shows the convergence of the answers, and that there is no significant dispersion in the answers on the arithmetic average, arithmetic averages ranged between (3.76 - 4.01) and the phrase (2) which states that “availability of journals, where it is input directly into ledgers” is the highest among the averages of the answers, and an arithmetic average was (4.01), importance of materiality was High. The results also indicate that the phrase No. (1), which states that “the distribution of duties by administrative levels” are the lowest of the averages of the answers, and an arithmetic average was (3.76) the importance of materiality of this paragraph was medium.

Fifth, averages, standard deviations, and the importance of materiality For the paragraphs of the quality of financial reports variable

Table 5
Averages, standard deviations, and the importance of materiality fore the quality of financial reports variable

<i>T</i>	<i>paragraphs</i>	<i>Average</i>	<i>standard deviations</i>	<i>importance of materiality</i>	<i>rank</i>
1	the information that available to the decision-maker should be error-free	3.51	0.66	Medium	8
2	provide each director according to what he needs from the real information	3.89	0.61	high	2
3	to delivery the information to decision makers at the right time	3.82	0.72	high	6
4	to Make the information appropriate to the needs of decision-makers and users of accounting data	4.11	0.46	high	1
5	improve and develop the quality of information provided to decision makers	3.61	0.68	Medium	7
6	The ability to verify the information that is reliable	3.85	0.55	high	4
7	to increase the efficiency of financial reports in the service of its users	3.88	0.70	high	3
8	contain information has the honesty characteristic in expressing about the phenomena that wish to report about.	3.83	0.68	high	5
	The quality of financial reports (convenience)	3.81	0.30	High	

Illustrated by reading the data in the table above No (5) the arithmetic average of the variable quality of financial reporting (convenience) was high at (3.81), and a standard deviation (0.30), and this shows the convergence of the answers, and that there is no significant dispersion in the answers, averages ranged between (3.51 - 4.11) and the phrase No. (4), which states that “to make the information appropriate to the needs of decision-makers and users of accounting data” is the highest between the averages of the answers, the average was (4.11), the importance of materiality was high. The results also indicate that the phrase NO (1) which states that “provide important information for decision-making” is the lowest among the averages of the answers, an arithmetic average was (3.51) and the importance of this paragraph was medium.

Testing Research Hypothesis

There is no effect of a statistically significant at the level of ($\alpha = 0.05$) to the risks of electronic accounting information systems that illustrated by (data entry risk, the risk of operating data, the risk of data outputs, internal and external environment risks) on the quality of financial reports in the Jordanian commercial banks. To check the validity of the main hypothesis was applied multiple regression equation, and Table (6) shows that.

Table 6
Results of the application of the multiple regression equation fore the impact of the electronic accounting information systems risks on the quality of financial reports in the Jordanian commercial banks

<i>Dimension</i>	β	<i>T</i>	<i>statistical significance</i>	R	R ²	<i>Adjusted R Square</i>	<i>F</i>	<i>statistical significance</i>
The risk of data entry	0.35	2.48	0.00	0.47	0.22	0.15	3.68	0.00
The risk of data running	0.42	3.08	0.00					
The risk of data outputs	0.59	3.58	0.00					
Internal and external environment risk	0.52	2.90	0.00					

It have Seen from Table 6 there is a significant statistically impact at the significance level ($\alpha \leq 0.05$) fore The risk of information systems as a whole on the quality of financial reports, as the overall value of the correlation coefficient (R) (0.47) which is the value of statistically significant and indicate the degree of function correlation statistically between the independent variables and the dependent variable, the value (R-square) was at (0.22) and the value of the coefficient limitation rate (Adjusted R Square) was at (0.15), which are a statistically significant values explain the risks of information systems in influencing on the quality of financial reports it is mean that the information systems risk explain what value (22%) of the change on the quality of financial reports, and the test value (F)was at (3.68) by a significant statistical (0.00), it is a statistically significant value at the significance level ($\alpha \leq 0.05$) which indicate the presence of variation in the independent variables ability to affect the of the dependent variable, and therefore rejects the main hypothesis, which reads, “No effect is statistically significant at the level of ($\alpha = 0.05$) to the risk of accounting information e of B systems (data entry risk, the risk of data run, the risk of data outputs, internal and external environment risks) to the quality of financial reports in the Jordanian commercial banks.

RESULTS

The research results indicate that there is an existence of a statistically significant effect for the risks of accounting information systems which are (data entry risk, the risk of data running , the risk of data outputs, internal and external environment risks)on the quality of financial reports in the Jordanian commercial banks, it turns out that the risks of accounting information systems contribute to mak the appropriate information to the needs of users and decision-makers of accounting data and it work to increase the efficiency of financial reports in the service of its users and improve their abilities and competencies.

1. It is obviously that the arithmetic averages of the paragraphs relating to the risks of data entry came high level, showing that the main risks of data entry is the lack of comparability between the total electronic accounting information systems and the detailed ones, and the non agree between input data with the recorded data, as well as the risks those associated with not doing an inventory and classification fore the documents which the was taken from and not to review them, as well as to run the payment orders or inventory delivery for orders more than once.
2. It is obviously that the arithmetic averages of the paragraphs relating to the risks of data running came in a high level, showing that the main risks of running data is not sure that the update process has been full, and uncertainty about the validity of the information to be followed when you do run the data and instructions, as well as those associated with not deport the data to the accounts in the professor's books and extraction trial balances, as well as failure to do to prove events and financial transactions in the journals.
3. It is obviously that the arithmetic averages of the paragraphs relating to the risks of data output came in a high level, showing that the main risks of data outputs is stealing data and information from the bank, and posting reports non-identical in Objectively way about the information received from the computer outputs, as well as the risk that associated with the non-safety performance of the computer using in possessing raw data, in addition to the failure to take unauthorized copies of its output, for example, (CD)
4. It is obviously that the arithmetic averages of the paragraphs relating to the risks of internal and external environment came in a high level, showing that the the main risks of internal and external environment is non-availability of journals, where it entered to the ledgers directly, and the existence of programs that scan (CD)s with all its programs and data, as well as the risks those associated with the electronic software non-update and non- develop it also risks arising from the failure to subject electronic programs for the ongoing modernization and development.

RECOMMENDATIONS

Based on the results of the analysis can propose the following recommendations:

1. emphasis on Jordanian commercial banks need to take in account the risks management of electronic accounting information relating to the interrering data systems, running data, the risks of data outputs, and the risk of internal and external environment of the fact that these risks affect the quality of financial reports.
2. necessity that each bank have to work on the development of specific indicators of the risks of electronic accounting information systems, and indicators of performance and any quantity or quality indicators help to identify and measure the size of the Bank's exposure for each type of these risks.
3. have to take steps to find a banking culture emphasizes the importance of effectively risks management of electronic accounting information systems and what it is containing of developments fore the financial reports systems and accounting disclosure systems.

4. the Jordanian commercial banks need to work on the establishment of a specialized department to manage the risks of electronic accounting information systems, such a department contributes to improving the quality of financial reports.
5. emphasize the Jordanian commercial banks to open fast and direct communication channels help employees direct disclose and without any hesitation for any risk of electronic accounting information systems.
6. the need for internal audit departments to work on the development of audit programs and including a comprehensive assessment of all aspects of risks management of electronic accounting information systems.

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