Perception of Jordanian Banks Employees on the Relationship between Accounting Information Quality (AIQ) and Documentary Credits

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Abstract: This study aimed to explore the respondents' perceptions on exploring the relationship between accounting information quality (i.e. relevance, Faithfull representation, timeliness, understandability, comparability, and verifiability) and documentary credits in Jordanian Banks, the data were analyzed through the SPSS, multiple regression analysis and correlation was used to find the relationship between accounting information quality and documentary credits in the Jordanian banks. The researcher had designed a 39-item questionnaire distributed to 136 respondents who are working in Jordanian banks, out of 136 questionnaires distributed only 113 were returned. Eight of these questionnaires were excluded because they were invalid, the remaining 105 questionnaires yielded 77.2% responses rate. The results show a positive significant relationship between AIQ and documentary credits (i.e. relevance, Faithfull representation, timeliness, understandability, comparability, and verifiability). This study recommends that the value of R^2 (0.333) as the independent variables explains 33% from variance in dependent variable, which means that there are 67% from variance not include in this study. So, that its recommended making more studies, and the banks recommended checking documentary credits well because in case there is any mistake bank will handle the whole value documentary credits.

Keywords: Jordanian Banks, Accounting Information Quality, Documentary Credits.

1. INTRODUCTION

Global markets became a small village where International consumers and clients can purchase products and services in all over the world without facing any problems, so it's easy to wear Swiss watch's and purchase Iranian carpets and French perfume, eat Jordanian olives oil and use Russian Gas and Arabian oil. Then the e- commerce through documentary credits helps customers and clients to be global markets small village.

Accounting Information quality is expected play an important role in electronic commerce in all over the world, this paper play a crucial role in banks through documentary credits section that help importer and exporter in e-commerce.

In 1989, the International Accounting Standards Committee (IASC) issued the framework of the preparation and presentation of financial statements, later on 2008 the International Accounting Standards Board (IASB) replaced the International Accounting Standards Committee by the conceptual framework for financial reporting, conceptual framework is considered the main reference for the International Accounting Standards Board. (IASB, 2008) IFRS, 2008.

The (IASB) identified the qualitative characteristics of accounting information that distinguish more useful information from less useful information for decision- making purposes. Qualitative characteristics are either fundamental or enhancing characteristics, depending on how they affect the decision- usefulness of information. (Kieso *et al.* 2014).

Fundamental characteristics includes

Relevance - accounting information must be capable of making a difference in a decision. Financial information is capable of making a difference when it has predictive value, confirmatory value, and materiality. (IFRS, 2008, p. 35). And Faithful Representation - Means that the numbers and descriptions match what really existed or happened. There are three characteristics of faithful representation: 1. Completeness 2. Neutrality and 3. Free from error. IAS (2008)

Enhancing Qualitative Characteristics includes

Comparability - Means that information that is measured and reported in a similar manner for different companies is considered comparable. Verifiability - Occurs when independent measurers, using same methods, obtain similar results. Timeliness - Means having information available to decision-makers before it loses its capacity to influence decisions. And Understandability - Is the quality of information that lets reasonably informed users see its significance. Understandability is enhanced when information is classified, characterized, and presented clearly and concisely. IAS (2008)

Documentary credits

Documentary credits are playing a basic role in international commerce. So D'Arcy *et al.* (2000) said Documentary credit have been described "as the lifeblood of international commerce". So that It's *provides legal recognition to electronic records, electronic contracts and digital signature for traders.* (Yetik, 2013) It is mostly used payment method for international commerce. Documentary credit is a procedure which protects both exporter and importer. Documentary credit is that the bank which importer works with it makes necessary conditions for a certain amount and a certain terms in accordance with instruction that importer gives it and payment will made in return of presentation of documents related to exportation of goods which are exported by exporter. Al-Okdeh *et al.* (2010). Documentary credit considered the main methods which help in made commerce common and made change operation between countries easy, since it property safe and loyalty by financial liabilities, and care of documentary credit has began in 20[th]century and many conferences had hold in purpose of rules and tradition unity for documentary credits. Bergami (2007) It is generally accepted that international trade transactions carry inherently more risk than domestic trade transactions, because of differences in culture, business processes, laws and regulations. It is therefore important for traders to ensure that payment is received for goods dispatched and that the goods received

and paid for comply with the contract of sale. One effective way of managing these risks has been for traders to rely on the letter of credit as a payment method

2. PROBLEM OF THE STUDY

Low quality will lead to risky decision; hence there is a central role in the relationship between Accounting information quality and documentary credits. This study will answer the following questions:-

1. What is the relationship between Relevance and Documentary Credits at Jordanian Banks.?

2. What is the relationship between Faithful Representation and Documentary Credits at Jordanian Banks.?

3. What is relationship between Timeliness and Documentary Credits at Jordanian Banks?

4. What is the relationship between Understandability and Documentary Credits at Jordanian Banks?

5. What is the relationship between Comparability and Documentary Credits at Jordanian Banks?

6. What is the relationship between Verifiability and Documentary Credits at Jordanian Banks?

3. OBJECTIVES OF THE STUDY

The study aims to explain how the accounting information quality can help documentary credits in Jordanian banks to achieve the following objectives:

1. To determine the relationship between Relevance and Documentary Credits at Jordanian Banks.

2. To determine the relationship between Faithful Representation and Documentary Credits at Jordanian Banks.

3. To determine the relationship between Timeliness and Documentary Credits at Jordanian Banks.

4. To determine the relationship between Understandability and Documentary Credits at Jordanian Banks.

5. To determine the relationship between Comparability and Documentary Credits at Jordanian Banks.

6. To determine the relationship between Verifiability and Documentary Credits at Jordanian Banks.

4. LITERATURE REVIEW

This section provides in-depth discussion on prior studies to highlight the important variables and relationships, for instance, Saad (2015) explored the impact of accounting information quality on granting credit decisions to clients in the Jordanian commercial banks, he used descriptive and analytical method, the sample of study consisted of 130 accountants at Jordanian commercial banks, the data were analyzed through the SPSS, multiple regression analysis was used in order to find the impact of accounting information quality on grant credit decisions to clients in the Jordanian commercial banks, The results had shown that accounting information quality (relevance, faithful representation, comparability, verifiability, timeliness, understandability) has found positively correlate on Grant Credit Decisions to Clients in the Jordanian Commercial Banks, the researcher recommended to increase the attention of accounting information for commercial banks to predict the future cash flows of the customers.

Ahmad, Zawaideh, and Bisher (2014), This study aimed to explore the respondents' perceptions in the Relation between E-Commerce and AIS in Medium Scale Organizations, the study sample was 170 medium organizations. The researchers were designed a questionnaire which were distributed on information technology managers, auditors, managers, and executive managers, and the study the electronic commerce had significantly improved efficiency Accounting information system in organizations. And the application of e-commerce through accounting information systems has a significant effect on the organizations capability to reduce costs and improve performance.

Moqbel (2014), This study aimed to explore the respondents' perceptions in the Impact of Accounting Information Systems (AIS) on E-Commerce Analytical Study-Service Sector-Jordan ASE, the study population consists of insurance companies belonging to service sector, the data were analyzed through the SPSS, correlation, and the researcher has been distributed 75 questionnaires on accounting, management, computer and information technology, and financial managers, out of 75 questionnaires distributed only 70 were returned. Five of these questionnaires not return, the remaining 70 questionnaires yielded 93% responses rate, and this study found the effects on accounting information systems under the E-commerce will change the resources of the physical and human resources companies.

Suryawanshi and Mueedh (2014). This study aimed to explore the respondents' perceptions on Impact of E-Commerce on Accounting Information System in State Bank of India in Nanded City. To achieve this purpose the researcher used primary and secondary data, Population of the study include 24 branches, and the sample design involves 30 employees including Accountants and Auditors. The study found that application of Electronic Accounting in State Bank of India help on development of work and makes it easier.

Qatawneh (2012) This study aimed to explore the relationship between Electronic commerce and Accounting information systems at Jordanian Banks through cost, reliability, development, and customer services on Jordanian banks, the data were analyzed through the SPSS, correlation was used to find the relationship between variables, the researcher had designed a questionnaire which was distributed for financial managers working at banks, the results show a positive significant relationship between Electronic commerce and Accounting information systems at Jordanian banks, and this study recommended to increase training course to financial managers and accountants at Jordanian banks.

AL-Refaee (2012) Tested the Effect of E-Commerce on the Development of the Accounting Information Systems in the Jordanian Islamic Banks. (Islamic bank, the Arab Islamic, Islamic bank of Dubai). The data were analyzed through the SPSS; One Sample t- test was used to find the Effect of E-Commerce on the Development of the Accounting Information Systems in the Jordanian Islamic Banks. By a questionnaire was designed and distributed to interior auditors, heads of accounting departments, financial chiefs in Islamic banks. The researcher had designed a questionnaire distributed to 32 respondents who are working in Jordanian Islamic banks, out of 32 questionnaires distributed only 26 were returned. The remaining 26 questionnaires yielded 81.25% responses rate. The results show a positive influence between electronic commerce and accounting information systems at Jordanian Islamic Banks. And the Jordanian Islamic Banks recommended develop employees about accounting information systems.

Chanawongse, *et al.* (2011). This study aimed to explore the respondents' perceptions on the effect of e-commerce competence on accounting information quality for e-commerce companies in Thailand. the

data were analyzed through the SPSS, ordinary least squares (regression analysis) and correlation was used to find the effect of e-commerce competence on accounting information quality at companies Thailand, The researcher had designed a questionnaire, and questionnaires distributed on chief accounting officers. And the results show positive influences between e-commerce companies and accounting information quality in Thailand. Finally, and this study recommended for more searching in same topic.

Alsharayri (2011). Aims to determine the effect of the electronic commerce on accounting information system development in Jordan. The study importance arises from the urgent need for more systematic and empirical efforts to investigate the role of accounting information system development among E-commerce. The variables that will be affected by E-commerce are: technology, security and reliability, upgrade, and controls. To achieve the objective of the study a questionnaire was designed and distributed to random sample in a society of accountants and employees that work in relevance field in hotels. The data analysis found out that accountants in Jordanian hotels have positive attitudes towards information technology, and use internet in accounting works, they agree that hotels depend on E-Commerce and customers get orders by using website. They have positive attitudes towards security and reliability; ability to upgrade; and ability to controls. The study sample agrees that hotels can adjust and improve accounting information system any time; they agree that upgrade accounting information system don't need to change the current system.

Thaher and Abdul – Jalil (2006). Identified problems of export Documentary credits from the perceptions of Jordanian exporters, the data were analyzed through the SPSS, t-test and the correlation among the different groups of problems was tested. Was used to find the problems of export Documentary credits from the perceptions of Jordanian exporters, the researchers had designed a 30-item questionnaire distributed to 180 exporters who are working in Jordanian exporters, out of 180 questionnaires distributed only 142 were returned. 38 of these questionnaires were excluded because they were invalid; the remaining 142 questionnaires yielded 78.9% responses rate, the results show that exporters face 27 problems out of the 30 problems that were studied, the results showed significant differences, in five problems only, among different types of exporters as well as significant differences, in other five problems among exporters of different experience. Finally, the results indicated the existence of positive correlations among most categories of studied problems. Al rawashdeh(2013) has found that many factors as customer borrowers, credit policies, central administration also affected the information.

5. DATA AND METHODOLOGY

Hypotheses of the study

This study has four hypotheses were developed to test the relationship between AIQ and documentary credits as follows:

1. There is a positive relationship between Relevance and Documentary Credits at Jordanian Banks.

2. There is a positive relationship between Faithful Representation and Documentary Credits at Jordanian Banks.

3. There is a positive relationship between Timeliness and Documentary Credits at Jordanian Banks.

4. There is a positive relationship between Understandability and Documentary Credits at Jordanian Banks.

5. There is a positive relationship between Comparability and Documentary Credits at Jordanian Banks.

6. There is a positive relationship between Verifiability and Documentary Credits at Jordanian Banks.

Population and sample selection

Sekaran and Bougie (2013) refer to population as the entire group, events, or things of interest that the researcher wishes to investigate, and the sample is a subset of the population. In this study, the population is Jordanian banks. Since the objectives of this study are to explore the employees' perception in ''The Relationship between AIQ and Documentary Credits at Jordanian Banks'', we distributed the questionnaire to the heads of departments and Documentary Credits employees in these banks. Out of 105 questionnaires distributed. Table below highlights the demographic profile of the respondents

Table 1
Demographic profile of the respondents

Category	*Frequency*	*Percentage (%)*
Gender		
Male	90	85.7%
Female	15	14.3%
Total	105	100%
Years of Experience		
Less than 5	21	20.0%
5 to 10	51	48.6%
11 to 15	21	20.0%
More than 15	12	11.4%
Total	105	100%
Specialization		
Accounting	54	51.4%
Management	15	14.3%
Finance	35	33.3%
Other	1	1.0%
Position		
Head of Department	12	11.4%
DC Employee	93	88.6%

Table 1 shows that 85.7% of the respondent's male, and the remaining to female 14.3%. Regarding to the Years of Experience of the respondents, Table 1 shows that 20.0% of the respondents had less than five years of work experience, and 48.6% had experience between five and ten years, and the others had eleven to fifteen years of experience (20.0%), or more than fifteen years of experience (11.4%). In relation

to respondents specialization, the majority of the respondents majored in accounting (51.4%), 14.3% were management, 33.3% specialized in finance, while only 1.0% majored in other fields. Regarding to the respondents' Position, most of them were DC employee (88.6%), while 11.4% were head of department.

Linearity, normality, and homoscedasticity

Linearity, normality, and homoscedasticity are other important assumptions that should be checked before regression test is performed. The need for normally distributed data is because the correlation represents a linear association between the variables while the nonlinear association is not represented. So the scatter plots should express the normal line for the independent and dependent variables. According to Hair et al. (2013), testing the normality of the data can be done by exploring skewness and kurtosis ratio. Normality is assumed when the skewness and the kurtosis are between ± 1.96 at alpha value .05 and ± 2.58 at alpha .01, respectively. The results of skewness and kurtosis showed that the data of the current study is normally distributed.

6. DESCRIPTIVE ANALYSIS

After reviewing the respondents' profile, this section presents the descriptive results of the variables under study, where appropriate. Table 2 shows the result.

Table 2
Skewness and kurtosis test

	N	Skewness		Kurtosis	
	Statistic	*Statistic*	*Std. Error*	*Statistic*	*Std. Error*
Relevance	105	-.507	.236	-.254	.467
Faithful representation	105	-.131	.236	-.976	.467
Timeliness	105	-1.408	.236	1.069	.467
Understandability	105	-.789	.236	-.222	.467
Comparability	105	-1.807	.236	2.498	.467
Verifiability	105	-.967	.236	-.047	.467
Documentary Credits	105	-.777	.236	-.757	.467
Valid N (list wise)	105				

Table 3
Colinearity Statistics

Model		Tolerance	VIF
1	(Constant)		
	Relevance	.470	2.128
	Faithful Representation	.439	2.280
	Timeliness	.894	1.118
	Understandability	.850	1.176
	Comparability	.911	1.098
	Verifiability	.894	1.118

a. Dependent Variable: DC

The above table shows Tolerance values are between 0.439 - 0.911 and VIF values are between 1.098 and 2.280, which is an accepted indicators and show there is no multi co linearity among studies variables, where Tolerance value considered accepted if it is between (0.05) and VIF value considered if it is less of (10).

Multiple regression analysis was used to test the relationship between AIQ and documentary credits in Jordanian banks, the results are presented in table 4.

Table 4
Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.383[a]	.333	.325	.31932

(a) Predictors: (Constant), Verifiability, Comparability, Timeliness, relevance, Understandability, faithful
(b) Dependent Variable: DC

The previous table shows value of R which is (0.383), and it represent the strength of the relationship between AIQ and documentary credits in Jordanian banks, and the value of R^2 (0.333) as the independent variables explains 33% from variance in dependent variable, a large proportion and it's indicate a high degree influence for independent variables on the dependent variable.

9. FINDINGS AND DISCUSSIONS

Hypotheses Testing

This section presents the findings of the relationship between the independent variables and dependent variable. In doing so, this study used multiple regressions to test the aforementioned relationships. These relationships are hypothesized as follows.

Table 5
Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	T	Sig.
1	(Constant)	4.041	2.268		1.782	.008
	Relevance	.426	.242	.428	1.192	.001
	Faithfull	.355	.182	.455	1.304	.007
	Timeliness	.133	.252	.155	2.528	.006
	Understandability	.175	.118	.160	1.489	.040
	Comparability	.158	.262	.063	1.604	.047
	Verifiability	.059	.233	.026	.252	.080

H1: There is a positive relationship between relevance and documentary credits at Jordanian Banks.

The results show that the r value is 0.383 (F = 8.564, Sig. < 0.001), as shown in Table 5. This means that relevance is significantly and positively related to the documentary credits. Table 5 shows that relevance predicts significantly the dependent variable (Documentary Credits), in which for one unit increase in the independent variable, the dependent variable will increase by 0.428.

H2: There is a positive relationship between faithful representation and documentary credits at Jordanian Banks.

The results show that the r value is 0.383 (F = 8.564, Sig. < 0.007), as shown in Table 5. This means that faithful representation is significantly and positively related to the documentary credits. Table 5 shows that faithful representation predicts significantly the dependent variable (Documentary Credits), in which for one unit increase in the independent variable, the dependent variable will increase by 0.455.

H3: There is a positive relationship between timeliness and documentary credits at Jordanian Banks.

The results show that the r value is 0.383 (F = 8.564, Sig. < 0.006), as shown in Table 5. This means that timeliness is significantly and positively related to the documentary credits. Table 5 shows that timeliness predicts significantly the dependent variable (Documentary Credits), in which for one unit increase in the independent variable, the dependent variable will increase by 0.155.

H4: There is a positive relationship between understandability and documentary credits at Jordanian Banks.

The results show that the r value is 0.383 (F = 8.564, Sig. < 0.040), as shown in Table 5. This means that understandability is significantly and positively related to the documentary credits. Table 5 shows that understandability predicts significantly the dependent variable (Documentary Credits), in which for one unit increase in the independent variable, the dependent variable will increase by 0.160.

H5: There is a positive relationship between comparability and documentary credits at Jordanian Banks.

The results show that the r value is 0.383 (F = 8.564, Sig. < 0.047), as shown in Table 5. This means that comparability is significantly and positively related to the documentary credits. Table 5 shows that comparability predicts significantly the dependent variable (Documentary Credits), in which for one unit increase in the independent variable, the dependent variable will increase by 0.063.

H6: There is a positive relationship between verifiability and documentary credits at Jordanian Banks.

The results show that the r value is 0.383 (F = 8.564, Sig. < 0.080), as shown in Table 5. This means that verifiability is significantly and positively related to the documentary credits. Table 5 shows that verifiability predicts significantly the dependent variable (Documentary Credits), in which for one unit increase in the independent variable, the dependent variable will increase by 0.026.

10. CONCLUSIONS SUMMARY AND RECOMMENDED

Due to the lack of prior studies on this issue there is a difficulty to compare the results of current study with prior studies. The results show that there is a positive relationship between relevance and documentary credits at Jordanian Banks were (t) is (1.192) and statistically significant at the level of (0.001) and the value of (B) (0.428). This means that whenever the relevance increased by one unit and documentary credits will increase by (0.428). Also, a positive relationship between faithful representation and documentary credits at Jordanian Banks where (t) is (1.304) and statistically significant at the level of (0.007) and the value of (B) (0.455). This means that whenever the faithful representation increased by one unit and documentary

credits will increase by (0.455). On the other hand, a positive relationship between timeliness and documentary credits at Jordanian Banks where (t) is (2.528) and statistically significant at the level of (0.006) and the value of (B) (0.155). This means that whenever the timeliness increased by one unit and documentary credits will increase by (0.155). and a positive relationship between understandability and documentary credits at Jordanian Banks where (t) is (1.489) and statistically significant at the level of (0.040) and the value of (B) (0.160). This means that whenever the understandability increased by one unit and documentary credits will increase by (0.160). Also a positive relationship between comparability and documentary credits at Jordanian Banks where (t) is (1.604) and statistically significant at the level of (0.047) and the value of (B) (0.063). This means that whenever the comparability increased by one unit and documentary credits will increase by (0.063). On other hand a positive relationship between verifiability and documentary credits at Jordanian Banks where (t) is (0.252) and statistically significant at the level of (0.080) and the value of (B) (0.026). This means that whenever the verifiability increased by one unit and documentary credits will increase by (0.080). and recommended the value of R2 (0.333) as the independent variables explains 33% from variance in dependent variable, which means that there are 67% from variance not include in this study. So, it is recommended to conduct more studies on this issue to support the results of the current study and to expand literature on these relationships, and the banks recommended checking documentary credits well because in case there is any mistake bank will handle the whole value documentary credits.

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