

# **The Impact of Electronic Accounting Information Systems on Financial Performance of Jordanian Commercial Banks**

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## ***Abstract***

*This study aimed to identify The Impact of The Electronic Accounting Information Systems Quality on Financial Performance in Jordanian Commercial Banks. To achieve the objectives of this study, the researcher prepared a questionnaire to measure the impact of the independent variable on the dependent variable using the Analytical descriptive approach (simple & multiple linear regression), where the study population consisted of (13) banks, the sampling unit has included (60) respondents they are as follows; general managers, financial managers, IT employees. The results of the study showed that there are statistically significant differences in "trust and relevance" variables in financial performance. Moreover, there are statistically significant differences in principles of reliability as a whole on financial performance. There were many recommendations of the most important was pay more attention to the continuous process of testing and evaluating the quality of electronic accounting information systems during the financial times.*

**Keywords:** *Quality of Accounting Information Systems, Financial Performance, Jordanian Commercial Banks.*

## **Introduction**

When investigating the world of business and knowledge, we find that there are developments that accompanied the establishments represented in the tremendous development of communication and computer technology, and in light of this development, banks had to increase their interest in the computerized accounting information system used because of its importance in providing management and other parties with data and information appropriate for business analysis and economic decision-making. Where the accounting information system plays an important role in the success of the banking business because it provides methods of protection for the assets and of the bank through methods of internal control and effective control of all the activities of the bank through financial and accounting reports and records that enable its users to measure the result of the bank's work in terms of loss or profit and knowledge of the true financial position of the bank at any time. Banks aspiring for excellence seek to ensure the quality of the system they use, so that they make sure that the outputs of the system are accurate and objective, and they spend money on software and hardware to protect data from any hacking, and that the systems increase work efficiency and manage time. The success of these banks depends mainly on the quality of the information-accounting systems to provide banking service to customers with the least effort and the fastest time and with high quality, thus improving the competitiveness of the bank. On the other hand, financial performance is the backbone of all institutions because it is the basis of its continuity and development and it helps the institutions know the extent of its balance and growth and the extent of its ability to achieve its goals and achieve them as planned. As the financial performance helps the company's management to identify its current situation and to know the weaknesses and strengths in its work due to the severe competitive pressures it is exposed to. It is also an indication of what these companies aspiring to achieve in the future and the goals they achieve. Hence this study came to know the impact of the quality of these systems on the financial performance of Jordanian commercial banks

### **The Study Problem**

Accounting information systems are one of the most important basic pillars in companies because of their essential role in giving the necessary accounting information to management to know the result of the company's work in regard with the profit or loss and to take rational economic decisions. As a result of technological developments in the Jordanian economic environment, and to keep pace with these developments, the need arose to ensure the quality of the accounting information system. It must be accurate, realistic and timely because the company's ability to improve its financial position, increase its profits and create cash flow to cover its expenses depends on the success of accounting information systems in providing sufficient and accurate information on time.

### **The study problem was represented by the following questions:**

#### **The main question: What is the impact of the quality of electronic accounting information systems on financial performance in Jordanian commercial banks'?**

This main question is divided into two sub-questions: What is the impact of the “trust” variable in electronic accounting information systems on the financial performance in Jordanian commercial banks?, and what is the impact of the “relevance ” variable in electronic accounting information systems on the financial performance in Jordanian commercial banks?

#### **The Importance and Objectives of Study:**

Accounting information systems (AIS) are the main source that provides management with the information necessary to know the financial position of the company and take rational economic decisions. The more the information issued by the systems honestly expresses the financial position of the company, the greater the confidence of the investors and the beneficiaries, the greater their satisfaction and the higher the quality of the banking service provided, and thus affect the financial performance of the company. This study also tried to reach the impact of the quality of accounting information systems on improving the performance of these banks through its positive reflection on profitability, market share and ability to borrow.

Based on the foregoing, the study sought to determine the impact of the quality of electronic accounting information systems on the financial performance of Jordanian commercial banks? via the following sub-objectives: Understanding the impact of “trust and relevance” variables in electronic accounting information systems on the financial performance of Jordanian commercial banks.

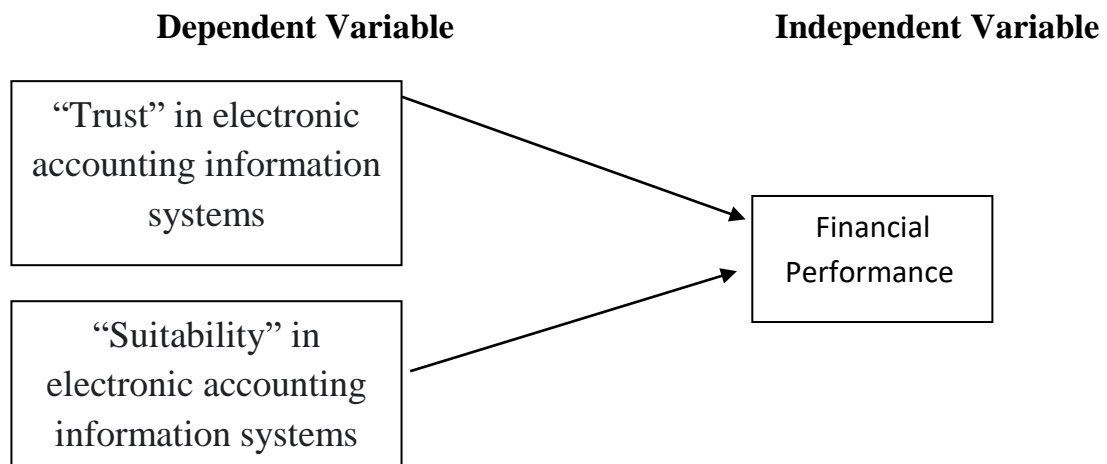
#### **Study Hypotheses**

According to the questions and objectives of the study, hypotheses were formulated to be consistent with the study questions, as follows:

The primary hypothesis (H0) is that the quality of electronic accounting information systems has no impact on the financial performance of Jordanian commercial banks. This hypothesis derived from the following hypotheses:

- There is no impact of “trust” variable in electronic accounting information systems on the financial performance of Jordanian commercial banks.
- There is no impact of “relevance” variable in electronic accounting information systems on the financial performance of Jordanian commercial banks.

## Study Model



**Model (1-1) the relationship between the independent variable and the dependent variable.**

**Source: Prepared by the two researchers based on a study (Baltzan, 2012), (Bukenya, 2014)**

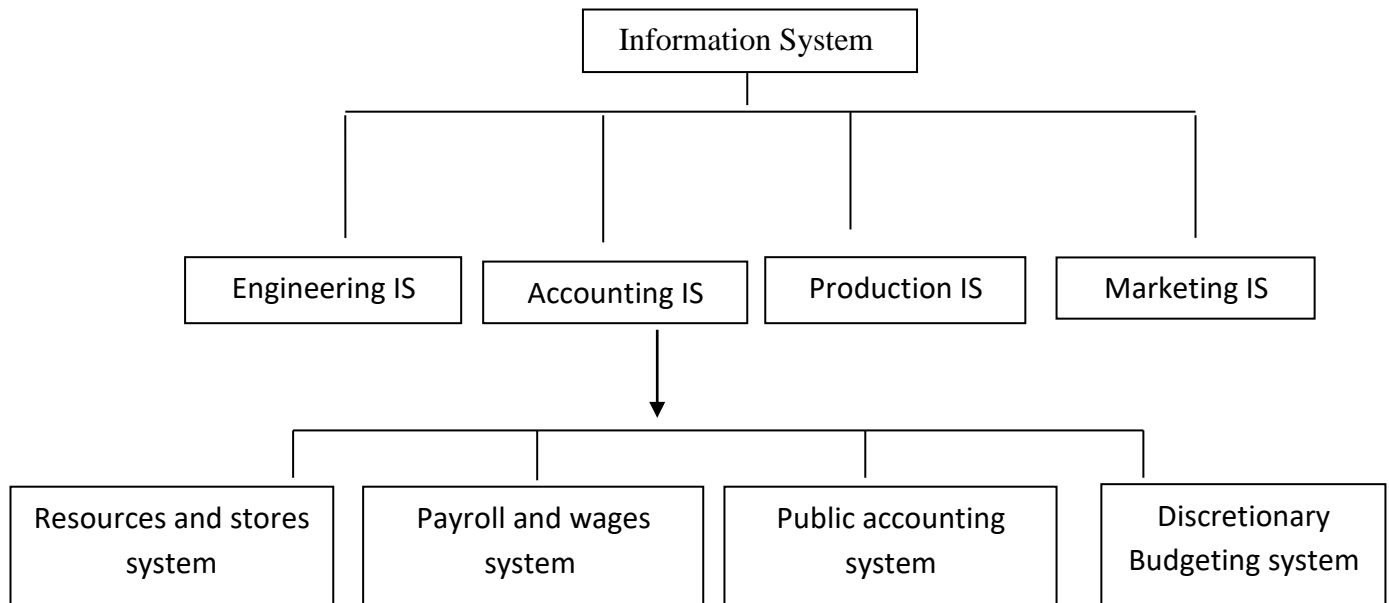
### First, Theoretical Side

#### Computerized Accounting Information Systems and Their Quality

Accounting information has become an important element for the management of business organizations, in addition to being the main reason for the existence of accounting and its continuous development, which is to provide appropriate information to all parties that have a relationship with the organization, whether they are internal or external parties. Accounting information system is one of the most important information systems that contribute to the improvement of economic decisions, whether operational, investment, or financing, and which have an impact on societal resources and individual well-being (Abu Mhadi, 2017).

In light of the accelerating technological revolution, reliance has become heavily on computers to process data within organizations, which has affected the nature and method of data entry and processing to obtain information (Jacob, 2012).

Accounting information system is an integral part of management information systems (MIS), and it can be said that accounting information systems are one of the components of management information systems, which are concerned with providing data that affect the overall performance of the company, as well as all appropriate and objective information in order to make correct decisions that achieve the company's goals, and the figure below shows the relationship.



### **Model (1-2) Accounting Information System in Institution (Qasim, 2003)**

(Qaratim and others, 2022) see that accounting information systems are one of the sub-systems of the total information system in the enterprise, which collects and transforms its inputs in the form of accounting data into outputs in an accounting information form used by all internal and external parties for multiple purposes, including decision-making.

Ali (2021) summarized the definition of accounting information systems as that system used by the economic unit to collect, classify and process financial events within the economic unit and communicate it with the incoming and outgoing information to rationalize and take appropriate decisions at the right time.

Mahmoud (2022) stated that accounting information systems are the methods of data collection and processing for the purpose of providing the necessary information to users and decision makers in the institution, and they are the main tool for providing information on administrative processes and economic events in the organization and their delivery to all parties in a traditional or electronic way.

The concept of the quality of accounting information systems is the presence of a strong infrastructure and a strong security system to ensure access to financial and accounting data away from external hackings and viruses that lead to the loss of important accounting data and information (Sari, 2016).

### **Financial Performance**

Financial performance is of great importance as it is one of the most important indicators that are relied upon to judge the extent of the institution's ability to survive and compete in the market. It also contributes to measuring the extent of the institution's ability to make optimal use of its available resources in addition to comparing its performance with similar

institutions operating in the same sector, and contributes to making many decisions by parties inside and outside the facility (Bayo and others, 2020). Performance is also defined as the bank's ability to achieve activities efficiently and effectively by using available resources in order to achieve goals with high quality and at the lowest costs (Al-Rawashdah, 2022).

The financial performance is a means through which the strategy adopted by the institution is determined and a measure of each of the assets, liabilities, and property rights, in addition to revenues and expenses. This enables the institution to achieve its main objectives and enhance its continuity and provides information about profits and available liquidity, which gives an accurate picture of the institution's ability to manage its investments efficiently (Lee, 2020)

Financial performance is a means by which the strategy adopted by the institution is determined and it is a measure of assets, liabilities and equity, in addition to revenues and expenses. This enables the institution to achieve its main objectives and enhance its continuity and provides information about profits and available liquidity, which gives an accurate picture of the institution's ability to manage its investments efficiently (Lee,2020).

Abu Aqrab and Ahmed (2022) indicated that financial performance is an organized process and includes the institution based on a number of financial indicators that are compared with historical or pre-defined criteria that help in evaluating the financial position of the institution.

Ahmed and Suleiman (2022) added that the financial performance is the mirror that reflects the reality of the financial position of the institution because it shows a clear picture of financial resources and identifies investment opportunities that will achieve the objectives of stakeholders.

### **Financial Performance Assessment**

The banking performance assessment process is based on a set of main steps that show the results achieved by the bank through a set of financial and non-financial indicators, and how to effectively invest the available resources to achieve the planned goals based on those criteria and indicators that measure the bank's performance. Furthermore, the banking performance assessment process is considered a tool that reveals the bank's strengths and enhances these strengths, and to address and eliminate weaknesses, thus identifying and strengthening positive deviations and negative deviations, identifying their causes and trying to address them to move towards the right path (Al-Hassani and Al-Jabri, 2021).

(Al-Dunoon 2022) defines the assessment of the financial performance of the bank as the processes that compare the actual situation of the financial activity with the objectives set to find out the consistency of the results with the objectives and thus assess the levels of performance and compare the elements of the activity's inputs and outputs to verify that the banking activity has been carried out with a high degree of efficiency.

## Previous Studies

Shafaqa (2020) conducted a study aimed to measure the role of electronic accounting information systems in improving the quality of financial statements in Palestinian public institutions. The researcher found that the financial statements issued by these systems are neutral and represent actual events within the controls and help the decision maker to compare alternatives and make the appropriate decision. The study recommended developing these systems, increasing the efficiency and speed of accounting processing, forcing public institutions to obtain financial statements in accordance with legal controls, and providing a stable legal and administrative environment compatible with these systems.

As for the study of Sayed Ahmed and Abdel Nour (2018), it aimed to know the role of the computerized accounting information system in improving the financial performance of insurance companies in Algeria with the aim of studying the financial position of the institution and discovering weaknesses and strengths and working to improve them. The most important results of the study were that the computerized accounting information system contributes in improving financial performance through its outputs and impact on the quality of the financial reports to be prepared and therefore it requires caution due to its significant impact on the future of the institution.

Abu Mhadi (2017) conducted a study aimed to measure the principles of reliability of electronic accounting information systems and know their impact on the banking performance indicators of local banks operating in Palestine, which include indicators of financial and operational performance and stock performance. The study reached the commitment of Palestinian banks to apply the principles of reliability for electronic accounting information systems and to provide the requirements of these principles. The study recommended strengthening the Palestinian bank management's interest in applying the principles of reliability and forcing the Palestine Exchange to oblige the companies listed in it to apply these principles and to keep the system ready to work under any circumstance, especially in the Gaza Strip, due to the multiple wars it was exposed to.

(Al-Aifa, 2017) conducted a study aimed to know the role of accounting information systems in making financial decisions in Algerian institutions. The most important finding is that the information issued by the systems, especially (financial statements), is the mainstay for making financial decisions. The higher the information quality characteristics are, the higher the quality of the financial statements is. The most important recommendations of the study is to give as much attention as possible when designing the accounting information system and work to develop it continuously, and the institution must calculate all the necessary financial ratios from the financial statements to make more accurate financing decisions.

Jovan (2022) conducted a study aimed at identifying the impact of the accounting information system on the financial performance of companies. The study found that the biggest influence of information technology on accounting is the ability of companies to use and develop computerized systems that record financial transactions and facilitate administrative decision-making, internal controls and business quality. The researcher

recommended the need to use accounting information systems to continue effectiveness performance that maintains productivity.

Big (2018) conducted a study aimed at identifying the impact of the accounting information system on the financial performance of a selected group of companies in India. The researcher designed a questionnaire according to the five point Likert scale. The results showed after using simple linear regression that there is a statistically significant Impact between the two variables.

Al-Dhaleen and Al-Dhaleen (2018) conducted a study aimed at identifying the impact of the accounting information system on profitability in Jordanian banks. The study data was collected through a questionnaire prepared by the researchers and distributed to 206 employees, and the data was analyzed using linear regression. The results showed that there is a statistically significant impact between the two variables.

This study was distinguished from previous studies that the study community, which is the Jordanian commercial banks, is different from its predecessors from other countries, and also some independent and dependent variables are different from their counterparts from previous studies, where recent variables were taken according to the accounting science of modifying and developing these variables.

## **Second: practical aspect**

### **Study Methodology**

This study is considered one of the field studies, where the researcher dealt with the descriptive analytical approach, with the aim of identifying the impact of the quality of computerized accounting information systems on financial performance, from the point of view of workers in Jordanian commercial banks.

### **Study Population and Sample**

The study population consisted of all (13) Jordanian commercial banks listed in the Jordan Securities Commission (JSC) for the year 2021, and the sampling unit included two general managers, two financial managers and information technology employees working in those banks. 93 questionnaires were distributed, and (82) questionnaires were retrieved from the total number of distributed questionnaires at a rate of (88.2%). After the questionnaires were examined, 22 questionnaires were excluded because they were not suitable for analysis or were incomplete. Thus, the sample settled on (60) respondents, at a rate of (73.2%) of the total distributed questionnaires, and Table 2 shows this.



### DATA COLLECTION TOOL, VALIDITY AND RELIABILITY:

To test the validity and reliability of the tool, a five-point Likert scale was used to determine the degree of relative importance of each item of the questionnaire. The questionnaire consisted of two main parts. The **Part One** aimed at collecting personal data about the study sample members, which included (job title, educational qualification, and number of years of experience, and **Part Two** : Included three axes devoted to measuring the quality of computerized accounting information systems and their impact on financial performance, and it consisted of (22) items , and the following is the distribution of these axes: The first axis: It relates to measuring the “trust” variable in computerized accounting information systems and it consists of (5) paragraphs. The second axis: relates to measuring the “relevance ” in computerized accounting information systems and it consists of (6) paragraphs. The third axis: relates to measuring financial performance and consists of (11) paragraphs.

**The reliability of the tool:** The degree of reliability of this questionnaire according to Cronbach's alpha test reached (86.8%), which is an acceptable percentage for the purposes of analysis and with a high reliability for the results of the current study, as the acceptable percentage for generalizing the results of such studies is 70% (Sekaran, 2003). Table 1 shows the reliability coefficients for all study variables.

**Table. 1**

INTERNAL CONSISTENCY / CRONBACH'S ALPHA	
Variables	Internal Consistency
trust	0.87
relevance	0.83
financial performance	0.96
the tool as a whole	0.868

### THE CHARACTERISTICS OF THE STUDY SAMPLE:

A set of personal and occupational fields were selected for the respondents including (job title, educational qualification, and number of experience years) in order to clarify some facts related to this category of respondents. Table. 2 shows the results that were reached about the characteristics of the study sample members.

**Table. 2**

Frequencies and percentages according to variables		
Categories	Repetition	Percentage
Frequencies and Percentages according to “job title” variable		
Director General	13	21.70%
Financial Manager	13	21.70%
IT staff	34	56.60%
the total	60	100

<b>Frequencies and percentages according to the “educational qualification” variable</b>		
<b>Diploma</b>	<b>5</b>	<b>8.3</b>
<b>BA</b>	<b>25</b>	<b>41.7</b>
<b>Master's</b>	<b>19</b>	<b>31.7</b>
<b>PhD</b>	<b>11</b>	<b>18.3</b>
<b>the total</b>	<b>60</b>	<b>100</b>
<b>Frequencies and percentages according to the variable “number of experience years”</b>		
<b>less than 3 years</b>	<b>11</b>	<b>18.3</b>
<b>from 3 less than 6</b>	<b>9</b>	<b>15</b>
<b>from 6 less than 9</b>	<b>9</b>	<b>15</b>
<b>From 9 years and over</b>	<b>31</b>	<b>51.7</b>
<b>the total</b>	<b>60</b>	<b>100</b>

**Table. 2** shows that in regard with the variable “job title”, it shows that the majority which constitutes the percentage of (56.6%) of the sample respondents are positioned in information technology. Then the recurring category for the position of financial manager with the percentage (21.7%), then the respondents came with the position of general manager with the percentage (21.7%). The “educational qualification” variable shows that the majority are holders of a bachelor's degree, with the percentage (41.7%). As for the percentage of those who hold master's degrees, it was (31.7%) of the study sample. As for the percentage of those who hold a PhD is (18.3%), while those with a diploma was (8,3%) of the sample. As for the variable of "number of experience years", those with less than 3 years of experience, their percentage was (18.3%), which is a low percentage. As for those whose experiences ranged from three years to less than six years, their percentage was (15%). As for those with experience ranging from six to less than (9) years, their percentage was (15%). As for those with experience ranging from (9) years or more, their percentage was (51.7%), which is the largest percentage. These high experiences have the ability to identify the impact of the quality of computerized accounting information systems on the financial performance of Jordanian banks.

**The first axis: the “trust” variable in computerized accounting information systems in Jordanian commercial banks and its impact on financial performance:**

**Arithmetic means and standard deviations related to “trust” variable in the computerized accounting information systems in Jordanian commercial banks and their impact on financial performance, arranged in descending order according to the arithmetic averages.**

Item	Arithmetic means	standard deviation
The information extracted from computerized accounting information systems is characterized by neutrality and impartiality.	4.75	0.474
Reports and information provided by computerized accounting information systems express financial operations correctly and honestly.	4.7	0.53
The possibility of verifying the information provided by the computerized accounting information systems.	4.68	0.504
Computerized accounting information systems provide comprehensive information for all aspects of the activity they describe	4.63	0.61
Computerized accounting information systems use fixed measurement methods for accounting information in financial times.	4.62	0.585
<b>“Trust” variable</b>	4.68	0.49

**Table. 3** shows that the arithmetic means ranged between (4.62-4.75), where the item No. 1, which states "The information extracted from computerized accounting information systems is characterized by neutrality and impartiality", ranked in the first place, with a mean of (4.75). Item No. 5 which states "Computerized accounting information systems use fixed measurement methods for accounting information during financial times" ranked in the last place, with a mean of (4.62). The arithmetic mean for the variable as a whole was (4.68). In general, the results related to the first field (the "trust" variable in computerized accounting information systems) indicate that the data were entered correctly and completely without bias to a particular category. This result may explain that these data are reliable. This indicates that the reliability of the system outputs is characterized by high degree of neutrality and impartiality.

**The second axis: the "relevance" variable in the computerized accounting information systems used in Jordanian commercial banks and its impact on financial performance.**

**Arithmetic means and standard deviations related to the variable of "relevance" variable in the computerized accounting information systems used in Jordanian commercial banks and their impact on financial performance, arranged in descending order according to the arithmetic means.**

item	Arithmetic means	standard deviation
Accounting information systems provide information about the financial position of the bank at any time.	4.7	0.53
Computerized accounting information systems provide the ability to communicate information to its users in a timely manner.	4.68	0.469
Computerized accounting information systems contribute to the preparation and issuance of periodic financial reports on the dates specified for them.	4.68	0.504
The information and reports issued by computerized accounting information systems enable its users to predict future profits and obligations	4.65	0.577
Information provided by work quality improvement systems.	4.63	0.52
The information provided by the computerized accounting information systems helps its users to form a feedback on the results of previous decisions and to identify the current expectations related to the activity (control and evaluation).	4.62	0.55
The "Relevance "	4.66	0.49

**Table 4** shows that the arithmetic means ranged between (4.62-4.70), where the item No. (4), which states: "Accounting information systems provide information about the financial position of the bank at any time" ranked in the first place, with a mean of (4.70). While item No. (3) which states that (The information provided by the computerized accounting information systems helps its users to form a feedback on the results of previous decisions and to identify the current expectations related to the activity (control and evaluation) ranked in the last place, with an average of (4.62). The arithmetic mean for the field as a whole was (4.66), and it came to a high degree, and this indicates that users of the system can obtain sufficient and necessary information at any time. On the other hand, it enables senior management to predict future revenues and liabilities, in addition to the fact that the data available in the system faithfully reflects the current situation prevailing in the bank.

### The third axis: financial performance

**Table (5)**

**Arithmetic means and standard deviations related to financial performance, arranged in descending order by arithmetic means.**

Item	Mean	standard deviation
The bank has the ability to cover its current liabilities from the cash available to it.	4.72	0.454
The ability of the bank's management to provide a reason for quick liquidity at the right time, which enables it to obtain an additional competitive advantage.	4.7	0.462
There is an increase in the rate of return on investment (ROI) in the short term.	4.63	0.581
There is an increase in the opening of new branches of the bank.	4.63	0.581
The ability of the bank to pay its obligations as soon as they become due on an ongoing basis.	4.63	0.551
There is an increase in the return on equity (ROE) in the short term .	4.62	0.585
There is an increase in the ratio of net profit to assets in the short term.	4.62	0.585
There is a continuous development in providing services to customers to maintain its position in the market.	4.62	0.585
There is a devotion on the part of the bank's management to carry out research and development to increase the market share.	4.62	0.55
There is an increase in the percentage of return on equity in the short term.	4.6	0.588
There is a noticeable increase in the number of clients.	4.57	0.647
Financial performance	4.63	0.513

**Table. 5** shows that the arithmetic averages ranged between (4.57-4.72), where the Item No. 10, which states "The bank has the ability to cover its current liabilities from the cash available to it" ranked in the first place, with a mean of (4.72). Item No. 5 which states "There is a noticeable increase in the number of clients" ranked in the last place with a mean of (4.57). The arithmetic mean for the field as a whole was (4.63) with a high degree. The researcher attributes this result to the fact that the Jordanian banks in the study sample are achieving increasing profits that enable them to generate cash flow and cover the expenses incurred by them, and this is clearly reflected in the opening of new branches for them. This result was explained by the recent increase in the number of clients, which is reflected positively on the financial performance of those banks.

**First Hypothesis Test:**

It states that: "There is no statistically significant impact at the significant level ( $\alpha \leq 0.05$ ) of the "trust" variable in electronic accounting information systems on the financial performance of Jordanian commercial banks."

The results of the correlation coefficients for the simple regression model:

**Table (6)****Table of Model Summary <sup>b</sup>**

Model	R	R <sup>2</sup>	Adjusted R <sup>2</sup>	std. Error of the Estimate
1	.540(a)	0.292	0.28	0.436

a Predictors: (Constant) (The trust)

It can be seen from Table (6) that the value of the correlation coefficient between the independent variable and the dependent variable amounted to (0.540), as shown, the value of the correlation coefficient is determined by ( $R^2$ ) with a value of (0.292). This explains that if an independent variable is added to the model, its value will rise even if there is no importance for the independent variable in the model (increasing the sum SSR with the reliability of the total sum of SST), and for this reason, the adjusted correlation coefficient (**Adjusted R<sup>2</sup>**) is calculated, which takes into account the increase in degrees of freedom. As explained above, its value was (0.280), and therefore the independent variables were able to explain (28%) of the changes that occurred in the dependent variable and the rest are attributed to other factors.

**Significance test of simple regression equation coefficients:****Table (7)**

It shows the values of the regression coefficients for the estimators and their statistical tests as shown below:

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	B		
1	(Constant)	1.984	0.544		3.647	0.001
	"Trust variable"	0.566	0.116	0.54	4.893	0

A dependent Variable "Trust"

Table No. (7) shows that the value of (t) amounted to (4.893), which is greater than its tabular value at the level of significance (.000) and it is less than the significance level ( $\alpha \leq 0.05$ ), and therefore there is an impact of the "trust" variable in electronic accounting information systems on financial performance in Jordanian banks.

**Second. The Second Hypothesis Test**

It states that: "There is no statistically significant impact at the significance level ( $\alpha \leq 0.05$ ) of the "relevance" in electronic accounting information systems on the financial performance of Jordanian commercial banks."

**Model Summary <sup>b</sup>**

model	R	R <sup>2</sup>	Adjusted R <sup>2</sup>	std. Error of the Estimate
1	.535(a)	.286	.274	.437

A Predictors: (Constant) "the relevance"

**Table (8)** shows that the value of the correlation coefficient between the independent variable and the dependent variable reached (0.535), as shown by the value of the correlation coefficient, and it is determined by (R<sup>2</sup>) with a value of (0.286), which explains that if an independent variable is added to the model, its value will increase even if there was no significance for the independent variable in the model (increasing sum of SSR while SST remains constant). For this, the adjusted correlation coefficient (Adjusted R<sup>2</sup>) is calculated, which takes into account the increase in the degrees of freedom, and as explained above, its value was (0.274), and therefore the independent variables were able to explain (27.4%) of the changes in the dependent variable and the rest are attributed to other factors.

**Significance test of simple regression equation coefficients:**

**Table 9.**

It shows the values of the regression coefficients for the estimators and their statistical tests as shown below.

**Coefficient <sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2	0.545		3.71	0
	Relevance	0.6	0.116	0.535	4.82	0

a Dependent Variable "relevance"

Table No. (9) shows that the value of (t) amounted to (4.822), which is greater than its tabular value at the level of significance (.000) and it is less than the significance level ( $\alpha \leq 0.05$ ), and therefore there is an impact of the “relevance” in electronic accounting information systems on financial performance in Jordanian banks.

### **Results:**

1. There is a statistically significant impact of the quality of computerized accounting information systems on the financial performance of Jordanian commercial banks, and this matches the alternative hypothesis.
2. There is a statistically significant impact of the “trust” variable in computerized accounting information systems on the financial performance of Jordanian commercial banks, and this matches the alternative hypothesis.
3. There is a statistically significant impact of the “relevance” variable in computerized accounting information systems on the financial performance of Jordanian banks, and this matches the alternative hypothesis.

### **Recommendations:**

- 1- Increasing focus on the process of testing and evaluating the quality of electronic accounting information systems continuously during the financial periods in order to assess the financial performance of the surveyed population.
- 2- Continuously ensuring that the accounting information system provides the necessary information in a timely manner and enables its users to forecast future profits and obligations.
- 3- Studying other variables that are not present in the study to increase the evaluation of the financial performance of banks and the addition of intermediate variables.

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