

# The impact of the use of accounting information systems on financial performance in the Jordanian banking sector "Applied Study in Jordanian Commercial Banks"

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**ABSTRACT:** The objective of study To identify the impact of accounting information systems on the efficiency and effectiveness of financial performance and effectiveness in improving the financial performance of commercial banks in Jordan. Also important to clarify the financial management of the circumstances surrounding its performance and overcome the difficulties it faces the relationship between the existence of sufficient information to assess financial performance and the development of accounting information systems to deal with banking requirements and Demonstrate the impact of computerized accounting information systems through the processes of (planning, control, decision- making related to financial and accounting aspects) in enhancing financial performance in Jordanian banks.

**Keywords:** Accounting Information Systems, financial performance, Commercial Banks, Jordan.

## I. INTRODUCTION:

The rapid industrial development has led to the spread of technology and the emergence of many assets of great value, and because the organizations are living in the present era of the information and knowledge revolution and the acceleration of their generation and accumulation of time units are unable to all human capabilities available to control and familiarity, so it can be said that the world thanks to these changes Massive technology has truly become a small cosmic village, and thus the information and knowledge society has emerged and the keys of civilization and the strengths of matter have moved from information to information and from machine to knowledge.

entry into the era of With the advancement of science, and our entry into the era of information technology, all enterprises are seeking and in various ways to obtain the latest advanced technologies to help them enter the world of globalization, entry and competition in the world

markets ,it is necessary that the mechanisms of accounting information systems occur in various ways and means Technology to meet the wishes of stakeholders, customers and customers. Therefore , institutions in general and banks in particular, the computerization of accounting information systems in an accelerated and evolving to keep pace with the world of globalization.

Therefore, different organizations face many changes and challenges, whether industrial or service organizations .These challenges have led to the emergence of new concepts in the management of organizations that seek to achieve the goal of survival and continuity in the world of competition by changing their traditional methods that are not commensurate with the challenges faced by the organizations and striving to adopt modern management concepts that enable the organization to deal with the challenges that it faces. And overcome them to achieve better performance. And the use of these organizations to the information systems are efficient and effective to achieve their goals, has increased attention to these systems for their crucial role in the development of organizations, providing all the appropriate information at the most appropriate times of different levels of management, In order to support all functions and functions of the Organization, as well as to improve and develop the flow of information between those levels, all of which would positively reflect on their overall performance

Information is an important and important resource for the Organization as it is the key to the success of the Organization in achieving its mission and objectives, especially in a highly complex and changing world, as a result of rapid technological developments. In addition to the global challenges associated with economic openness to markets The emergence of multinational corporations, the proliferation of concepts of privatization and globalization, information has become a competitive weapon ,and a strategic resource that

depends on the success or failure of the Organization.

Accounting systems contribute an exceptional role in the life of organizations and in the success of their departments and in achieving their goals and objectives. This role is reflected in the provision of information to the required descriptions of the decision-making departments. Although information is the most important resource in the Organization, it must be borne in mind that not all the information available to the Organization is useful information. Information in its natural or raw form is data that needs to be addressed in order to obtain useful information for the organization. It is handled in a variety of ways, including collection, verification, tabulation, classification, storage and retrieval. In fact, the ability of organizations to solve problems and make decisions increases with the necessary information and timing.

Accounting information systems are generally a field that provides information for use in organization, and information and systems are now taken on a new dimension as they are treated as a resource of organizational resources. Information is wealth, and it transcends the importance of information to include not only the decision-making process, but also its importance in that it is used in other management processes such as plan development, policy formulation and modification, oversight, performance appraisal, etc. The accounting information system is considered one of the most important pillars on which any institution is based in the present world. The institution evaluates the development of its information system and the level of its use of this system. This is due to the critical importance and role played by the accounting information system in the institution, especially in the decision-making process. These days, information systems have relied mainly on computers and peripherals, thus increasing their efficiency and thus increasing their importance and their ever-increasing ability to save, process and retrieve information in record time.

Banks play an important role as a key component of financial markets and a key pillar of the economy and therefore play a role in all other markets complementary to the economy. It is distinguished from other economic institutions as dealing with depositors' funds and secondly with the sensitivity of the commodity it deals with. Therefore, accounting systems in banks must be characterized by reliability, comparability and consistency the outputs

accounting information system (accounting information) are often focused on financial reports that objective to demonstrate the performance of the entity and its financial and non-financial expenditures. Accordingly, with a system that collects and processes transaction data and publishes accounting information to interested parties, any company relies on its decisions in all its commercial and non-commercial transactions are credible, providing them correctly and enjoying the quality of information fit and reliability that helps make the right decisions and stay away from improvisation and randomness.

Therefore, taking into account the impact of accounting information systems may require the economic organizations, especially financial ones, to have information systems that are specialized in each of the areas in which they exercise in order to achieve their general objectives. Especially in view of the fierce competition in the business environment and the need for financial and banking institutions, especially in their financial transactions, has affected the need to research the computerized accounting information systems roles through their characteristics in enhancing the financial aspects through the quality of information provided to the financial organization. It has a key role in achieving a diverse and integrated package of capabilities and advantages that directly support their competitive strategies.

Accounting information is an important element of production that has an important role in determining the effectiveness and efficiency of enterprises. Therefore, enterprises have sought to design and build sophisticated systems to control the vast amount of information necessary to manage facilities to ensure that good and accurate information reaches all levels of management. In time for their use in rational decision-making. Information systems play a vital role in supporting activities for enterprises, whether or not their activities are intended for profit. Accounting information from the accounting system, as known, must be of high quality in accordance with the specific characteristics of the accounting information so that stakeholders can adopt them in order to make different decisions according to their needs. Where accounting information systems have become an important part of the work of the Department and a major source of support for their plans and control of their

Operations. Accounting information systems have a significant and important role in the decision-making process of organizations so that the role cannot be overlooked. The backbone of any organization working on them, especially if most of

these systems are designed in a modern trading environment and keep abreast of developments and changes. These systems are guided by decision makers to make more rational decisions, especially if these systems contribute to the provision of appropriate information in time, space and how appropriate. And at various administrative levels, which are usually provided through reports and lists that are prepared and based on the actual data in the founder and operations.

Hence, it is the responsibility of senior management in any enterprise to look at the accounting information systems in a comprehensive strategic view, not superficial, so as to be able to provide appropriate data on the different environmental dimensions and conditions surrounding the facility, in addition to measuring the various variables in the internal environment to be able to benefit from them. Secure the appropriate corporate strategy that achieves its various objectives and makes the facility capable of dealing with all the different variables surrounding the facility, making the manager able to make the right decisions in a timely manner.

## II. STUDY METHODOLOGY

This study is fundamental in terms of method and relevance in terms of purpose, and the study is considered to be deductive in nature for its reliance on management theories and previous studies. A sample survey will be based on a random sample drawn from the total study society represented by Jordanian banks. In light of the nature of the study and the objectives it seeks to achieve to highlight the effect of the use of accounting information systems on financial performance, and in light of the questions that the study seeks to answer, it has relied on the analytical descriptive approach by providing accurate descriptions of the phenomena to be studied, Describe the methods used, By relying on available books, articles, researches, reports and studies related to the subject of the study, and analyzing the data collected from the questionnaire by using the appropriate analytical and statistical tools, which will lead to the results that are based on the development of the proposals. And recommendations that correspond to the purpose of conducting this study.

### Objectives Of The Study:

**The objectives of this study are as follows:**

1. To identify the theoretical bases on which the concept of (AIS) and financial performance is based. review the importance and role of (AIS)

through their characteristics related to outputs in enhancing and increasing the effectiveness of financial decisions taken.

2. Demonstrate the impact of computerized accounting information systems through the processes of (planning, control, and decision-making related to financial and accounting aspects) in enhancing financial performance in Jordanian banks.

3. Understand the impact of the computerized accounting information systems outputs applied in Jordanian commercial banks through their characteristics (appropriate timing, predictability, feedback, honesty, impartiality, validation, feasibility) regarding financial operations.

4. Exploring the effectiveness of accounting information systems used in Jordanian banks through the provision of timely, accurate and adequate information in order to make optimal administrative and financial decisions.

5. To understand the impact of accounting information systems in achieving the objectives and objectives of Jordanian banks, and to know the availability of the infrastructure of accounting information systems and measuring their effectiveness in Jordan.

6. Identify the obstacles that prevent the optimal use of accounting information systems in Jordanian banks to provide suggestions and appropriate solutions to reduce these obstacles in order to improve their levels of financial performance.

### The Study Problem:

The technological development, the information revolution witnessed by the world and the great trade and economic openness in the world in general and in Jordan in particular, necessitated the banks and the Jordanian ones to keep abreast of these developments on the one hand and the existence of the highly competitive environment witnessed by the banking sector in Jordan on the other hand. As many business organizations in general and the users of financial statements need accounting systems that enable them to complete their financial transactions, especially as the levels of confidence in these systems are related to the nature of the specific characteristics of accounting information systems. Therefore, the problem of the study can be expressed by trying to reveal the reality of accounting information systems applied in Jordanian banks to determine their ability to improve financial performance levels, as well as trying to highlight the obstacles that accompany it.

The current study adopts an important theme as a philosophy of activating the financial and administrative processes in banking institutions

through successful accounting information systems. Although different establishments, including banking, have information systems that are consistent with the nature of their business, there is ambiguity and weakness in their interest in identifying the importance of the characteristics in the success of the information system in those establishments, and the reflection of this to succeed. The international information network (Internet) has generated profound effects at the international and local levels and has become a trend imposed on the world, and the systems used in the facilities must adapt to and adapt to the global technology, and arrange their systems to comply with it otherwise it will collide with the fact that it will remain outside Global ride. If the handling is not improved, and employ their energies and mobilize their potential and will have many problems reflected on the systems of the main and subsidiary, whether related to administrative or financial aspects or support decisions, which must be adapted to this technology being one of the most influential systems of the application of dealing with the Internet.

The need to know the effectiveness of the accounting information systems in Jordanian banks and the extent to which the administration benefits from the information it provides in the area of planning, setting goals, monitoring their implementation and making appropriate decisions thereon is evident. Accounting systems are one of the main pillars of the administration in performing its functions. These systems meet the objectives pursued by the managements of these banks in carrying out their work and improving their financial performance. The problem of study is the study of computerized accounting information systems and their characteristics, Dah in its output in order to take financial and accounting wise decisions, and knowledge of the problems that may arise as a result of the use of different software that make up these systems.

Due to the importance of accounting information systems and their clear role in the success and avoidance of obstacles and problems in administrative and financial work, and its importance in avoiding losses resulting from the collapse of the system, which led to the recognition of the role played by accounting information systems to affect the financial performance. Hence, the problem of the study focuses on the impact of the use of accounting information systems in enhancing and improving the levels of financial performance in the Jordanian banking sector. Through its ability to provide and deliver high

quality financial statements that are at the heart of financial accounting and the primary objective of using the accounting system.

### Research Questions

The problem of the study is to answer the following **main question: "What is the impact of accounting information systems on the financial performance of Jordanian banks?"** This question will be answered by answering the following sub-questions:

1. What types of accounting information systems are used in Jordanian banks?
2. What is the extent to which administrations benefit from their understanding of the importance of information systems in these banks?
3. How good is the information produced by the accounting information systems used in Jordanian banks?
4. What is the availability of the infrastructure of accounting information systems and measuring their effectiveness in the banks operating in Jordan?
5. What is the use of computerized accounting information systems in the Jordanian banking sector? Is there an impact on the quality of accounting and financial data related to financial performance in the Jordanian banking sector?
6. Is there any economic benefit from the adoption of computerized accounting information systems in the Jordanian banking sector?
7. Are computerized accounting information systems applied in Jordanian commercial banks effective in terms of meeting the requirements of the planning process in terms of financial performance operations?
8. Are the computerized accounting information systems applied in Jordanian commercial banks effective in terms of meeting the requirements of the control and decision-making process in relation to financial operations?
9. Do the computerized accounting information systems outputs implemented in Jordanian commercial banks have the characteristics of (timing, predictability, feedback, truthfulness, neutrality, validation, viability) for financial operations?
10. Does the process of updating and maintaining the hardware and software used in the computerized accounting system in Jordanian commercial banks contribute to making the outputs of high quality in financial operations?
11. What are the problems and obstacles that hinder the ability of accounting information systems to deal with financial transactions? What solutions are appropriate?

12. Are there statistically significant differences in the use of accounting information systems in Jordanian banks due to variables (gender, age, educational level, years of experience, administrative level, training courses)?

### III. STUDY HYPOTHESES:

The study was based on the following hypotheses:

**-The first main hypothesis:** "There is a significant statistical effect at the level of significance ( $\alpha \leq 0.05$ ) for the components of accounting information systems on the financial performance of Jordanian banks." For the purpose of verifying or denying them, the following sub-assumptions will be tested:

**A.** There is a significant statistical effect at ( $\alpha \leq 0.05$ ) of the equipment on financial performance in Jordanian banks.

**B.** There is a significant statistical effect at ( $\alpha \leq 0.05$ ) for the infrastructure and databases on the financial performance of Jordanian banks.

**C.** There was a significant statistical effect at ( $\alpha \leq 0.05$ ) for the communications network on the financial performance of Jordanian banks.

**D.** There is a significant statistical effect at ( $\alpha \leq 0.05$ ) between software and financial performance in Jordanian banks.

**E.** There is a significant statistical effect at ( $\alpha \leq 0.05$ ) between the organizational level of accounting information systems and the financial performance of Jordanian banks.

**-The second main hypothesis:** "There is a significant statistical effect at ( $\alpha \leq 0.05$ ) between the quality of accounting information systems on financial performance in Jordanian banks." For the purpose of verifying or denying them, the following sub-assumptions will be tested

**A.** There is a significant statistical effect at ( $\alpha \leq 0.05$ ) between the accuracy of the information provided by the accounting information systems and the financial performance of the Jordanian banks.

**B.** There is a significant statistical effect at ( $\alpha \leq 0.05$ ) between the appropriateness of the information provided by the accounting information systems and the financial performance of Jordanian banks.

**C.** There is a significant statistical effect at ( $\alpha \leq 0.05$ ) between the timing of the information provided by the accounting information systems and the financial performance of Jordanian banks.

**-The third main hypothesis:** There is a significant statistical effect at ( $\alpha \leq 0.05$ ) between the effectiveness of accounting information systems with its components, including: speed of access to

information, speed of decision making, user satisfaction, adequacy of the system to administrative levels, Information) and financial performance in Jordanian banks. The following assumptions emerge:

**A.** There is a significant statistical effect at ( $\alpha \leq 0.05$ ) between the speed of access to information and the financial performance of Jordanian banks.

**B.** There is a significant statistical effect at a significant level ( $\alpha \leq 0.05$ ) between the speed of decision making and financial performance in Jordanian banks.

**C.** There is a significant statistical effect at ( $\alpha \leq 0.05$ ) between the adequacy of the system to the administrative levels and the financial performance of the Jordanian banks.

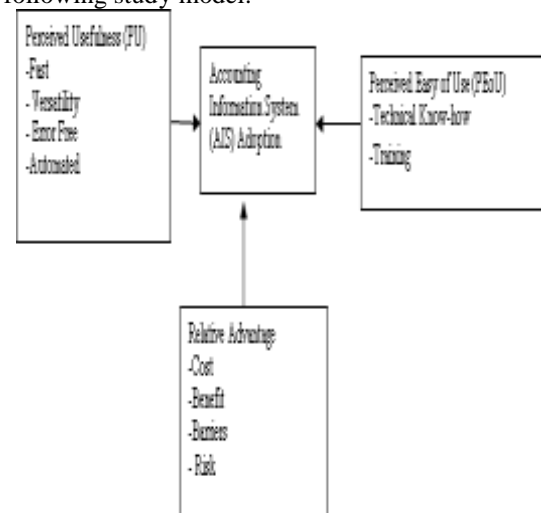
**D.** There is a significant statistical effect at ( $\alpha \leq 0.05$ ) between the response to the new changes and the financial performance in the Jordanian banks.

**-The fourth main hypothesis:** There is a significant statistical effect at the level of ( $\alpha \leq 0.05$ ) for computerized accounting information systems through their characteristics in terms of meeting the requirements of (planning, supervision, financial decision-making) in strengthening financial operations.

**-The fifth main hypothesis:** There is a statistically significant effect at the level of ( $\alpha \leq 0.05$ ) between the outputs of computerized accounting information systems applied in Jordanian commercial banks with the characteristics of (timing, predictability, feedback,

### Conceptual Framework of the Research

Depending on the hypotheses of the study, and previous studies, the researcher has put the following study model:



### Research Importance

The focus of the study is on one of the most important sectors of the Jordanian economy (the banking sector). It also focuses on the issue of financial performance and its obstacles and problems. The importance of the study stems from the scarcity of studies dealing with this subject at the level of the Jordanian economy and its financial institutions And banking in particular. In the light of the strong competitiveness of these institutions at the local, regional and international levels in the use of modern technology available, it was necessary to study this subject a detailed scientific study and to determine the pros and cons of using this technology and associated accounting systems in financial operations, Which enhances the ability of these institutions to catch up with financial and banking institutions in developed countries through modern systems.

The importance of this study stems from the importance of the Jordanian banks sector. Through its essential role in support the Jordanian national economy, and how use (AIS) to continue the development program. Using accounting information systems in these banks make a significant impact on rationalization of Administrative decisions, and therefore this study derives its importance from scientific and practical considerations as following: (1) Highlighting the importance of accounting information systems in the Jordanian banks and their role in developing administrative efficiency, which raises the level of these facilities and contributes to increase the level of employment Job, which in turn its contribution to the GDP of Jordan. (2) Contribute to the development of banks and maintain their continuity. (3) This study contributes to opening up prospects for further research's on the design of Accounting information systems and how increases their efficiency to provide the accurate information needed to meet administrative needs. (4) Benefiting users of accounting information (internal and external users) and improve their abilities in decision making process, as well as any other groups interested in these banks through using efficient accounting information systems, and banks provide recommendations that increasing the contribution level for different users to secure achieved precious information to take suitable decisions, through the use of information Accounting systems. Depending on above, the current study attempt to examine this issue regarding (AIS) using data by Jordanian banks. Therefore, it is expected that the study will shed light on the main role of (AIS) in improving the decision making process according to users opinion

in Banks. It is also hoped that this study will help different users of accounting information. In addition try to come up with some recommendations that may help to develop decision making process in Jordanian banks, and this research is considered an important source and reference for researchers and those interested in the using the financial reports, in particular banks managers.

### Limitations And Dimensions Of The Study:

The study limits are as follows:

- Objective limits: will be limited to studying the impact of accounting information systems on financial performance as an applied study on Jordanian banks.
- Human borders: will limit the employees of Jordanian banks and from various levels of management.
- Spatial boundaries: The study was limited to banks operating in Jordan, specifically the capital Amman.
- Time limits: the study period, which is the period 2019/2020.

### Review of literature

#### (ALSUFY (2019) SET OUT ON TITLE)

“The Effect of Speed and Accuracy in Accounting Information Systems on Financial Statements Content in Jordanian Commercial Banks” The aim of this study is determined the effect of accuracy and speed of accounting information systems towards financial content among Jordanian commercial banks. A descriptive approach was employed to achieve the objectives of the study. Survey questionnaire was used to collect data from a selected sample of 13 banks. the sample was selected from top and middle Management levels as these levels represents the perfect group for making decision's related to quality of financial reports and its Relationship with accounting information systems, 130 questioners were distributed with average 10 questioners for each bank and 126 questioners were got response. The results reveal that there is significant effect of accuracy and speed of accounting information systems in financial content among Jordanian commercial banks.

(AL-SHAMI, M. MOHAMED AHMED, 2017), This study is primarily concerned with accounting for the fair value of financial instruments in the context of IFRS and their impact on the benefit of accounting information by conducting an applied study to test the material impact of the measurement of financial instruments at fair value on the benefit of accounting information. The objective of this study is to

answer a number of questions about the nature and conditions of fair value, the difficulties and problems of their use and the risks that affect them in the practical reality, the reflection of fair value on the characteristics of accounting information, the most important requirements and scope of accounting disclosure for financial instruments at fair value, Significant Level Differences between Insurers About the Effect of Fair Value of Financial Instruments on a Material Level The impact of measuring financial instruments, the benefit of accounting information in the case of IFRS at fair value on accounting information benefit, is significant in distinguishing between commercial banks in the area of the fair value effect of financial instruments on the benefit of information Accounting under IFRS. And based on the descriptive analytical approach. The results of the study showed the following:

a. All fair value terms, namely, the willingness of the contracting parties to conclude the transaction, the availability of the supply and demand conditions of the financial instrument, the availability of full information between the contracting parties, the conviction of the contracting parties to conclude the transaction, the scope of the transaction, the swap of assets and the payment of obligations, Or forced sale, and the presence of an active financial market on the benefit of accounting information.

B. It is important to use accounting at fair value as it results in: flexibility in accounting recognition and measurement, provision of information of predictive value, timely accounting reporting, fair valuation of financial statement items, provision of verifiable accounting information, accurate representation of accounting information, ease of comparisons Between financial years and thus have an impact on the benefit of accounting information.

C. The disclosure requirements of financial instruments in the financial statements are important as they affect the usefulness of accounting information.

D. The scope of disclosure of financial instruments in the financial statements affects the usefulness of accounting information.

e. Unacceptable disclosures for fair value affect the usefulness of accounting information, which is financial investments that have no fair value in an active market and derivative financial instruments associated with investments that have no fair value. The study recommended a number of recommendations, most notably:

a. Full compliance with accounting measurement and disclosure requirements for fair value of

financial instruments included in International Financial Reporting Standards.

B. Are required to comply with fair value measurement techniques set out in IFRS 13 to facilitate the process of comparing the results of such methods and to increase confidence in the measurement results.

C. Amend the Egyptian accounting standards in accordance with the amendments to the IFRS.

D. Increase awareness and knowledge among securities professionals regarding fair value accounting for financial instruments and amendments to IFRSs

(AHMED, 2016). This study objectives to measure the effect of the quality of the outputs of the accounting information system on the satisfaction of the customers in the Jordanian commercial banks. To achieve the objective of the study, the descriptive approach was followed in presenting the data, The sample of the study consisted of the commercial companies operating in Amman. The sampling unit consisted of financial managers working in these companies. The researcher relied on the questionnaire tool in collecting the preliminary data. The number of (400) questionnaires was distributed to the financial departments of the companies F The sample of the study is considered to be one of the customers of the banks, and was retrieved (350) questionnaire. And the exclusion of (30) questionnaire is not valid for statistical analysis, and the number of valid questionnaires for the analysis process (320), as it was subjected to the whole process of statistical analysis. The researcher reached a number of results: it was found that there is a direct impact of the quality of the outputs of the accounting information system on the satisfaction of customers, The customer satisfaction of the bank's financial statements on the one hand and the ability of the bank to meet all their requirements on the other hand had the greatest role in satisfying them and their desire to continue to deal with the same bank.

The researcher recommended that banks should continue to develop accounting policies that had a direct impact on customer satisfaction and urged banks to educate their customers about their transactions through other electronic channels, such as the Internet and the means of communication which may have a direct impact in the future on raising customer satisfaction.

(Al-Rashidi, Thamer Abdullah, 2015), The objective of the study was to identify the extent to which computerized accounting information systems are capable of complying with the disclosure and measurement rules related to the

fair value of financial instruments from the point of view of financial managers of Kuwaiti public shareholding companies, as well as auditors working in the auditing offices operating in the State of Kuwait. In order to achieve this, the researcher dealt with two types of data, secondary data and preliminary data, where a written questionnaire was distributed to a sample of (89 managers) financially and 66 auditors. The study concluded that computerized accounting systems applied in public shareholding companies Listed on the Kuwait Stock Exchange is able to comply with the fair value measurement rules, In accordance with international accounting standards from the auditors' point of view in auditing offices operating in the State of Kuwait, as well as from the point of view of the financial managers of the participating companies under study. In light of the results, the study recommended that the public shareholding companies listed on the Kuwait Stock Exchange should continue to make the computerized accounting systems applied in accordance with the fair value measurement rules in accordance with International Accounting Standards.

**NAZIR, T (2010).** Analysing Financial Performance of Commercial Banks in India: Application of CAMEL Mode Sound financial health of a bank is the guarantee not only to its depositors but is equally significant for the shareholders, employees and whole economy as well. As a sequel to this maxim, efforts have been made from time to time, to measure the financial position of each bank and manage it efficiently and effectively. In this paper, an effort has been made to evaluate the financial performance of the two major banks operating in northern India .This evaluation has been done by using CAMEL Parameters, the latest model of financial analysis. Through this model, it is highlighted that the position of the banks under study is sound and satisfactory so far as their capital adequacy, asset quality, Management capability and liquidity is concerned.

**CHOE, J. M. (1996).**The relationships among performance of accounting information systems, influence factors, and evolution level of information systems.

The results of the empirical test suggested that there are significant positive correlations between the performance of an AIS and the influence factors such as user involvement, capability of IS personnel and organization size. It was also proved that the relationships between performance of AIS and influence factors are significantly influenced by the evolution level of IS. Hence, for the success of AIS, each influence factor should be considered

differently in the degree of importance according to the level of IS evolution.

**URQUÍA GRANDE,ETL (2011).**The impact of Accounting Information Systems (AIS) on performance measures: empirical evidence in Spanish SMEs<sup>1</sup>

This empirical study is based on a survey carried out among small and medium-sized firms to ascertain the extent to which development and implementation of accounting information systems had taken place, and subsequently an analysis was made as to how much this introduction may impact on improvement in outcome indicators and productivity. As interesting results we have found that there is a positive relationship among the SMEs that use AIS for fiscal and bank management and better performance measures. This research provides value added in accounting literature given the scarcity of works dealing with the relationship between the application and use of AIS and performance and productivity indicators in SMEs in Spain.

**ETIM, E. O. (2011).** Enhancing the efficiency of accounting information system in organizations.This study instigates the means of achieving efficient accounting information system. It identified three types of organizations: service, merchandising and manufacturing, which may vary in size, nature and purpose, but all requiring information for continuous survival. Proper documentation, controls, communication and monitoring were identified as factors that will make for efficient accounting information system. The study recommends Ethical orientation for staff, effective communication, prompt capturing/recoding of transactions and regular review of internal controls.

**AHMAD 2011**The Effect of Using Computerized Accounting Information System on the Financial Performance (Applied Study on the Industrial Jordanian Companies)The statistical analysis results showed that there were no statistically significant differences between the averages of the three financial performance measures which were used in the study (ROA, ROE and EPS) before and after using the computerized accounting information system. These results indicated that there is no effect for the computerized accounting information systems on the financial performance of the companies. The results of the study was different from the results of many previous studies, as a consequence, the researchersrecommends to conduct further studies on the same subject and using other variables to measure the financial performance and for longer test windows.



**AWOSEJO, (2013)**The effect of accounting information systems in accounting. The study has achieved the level of accounting information systems usage, and the perceptions of TAM factors such as perceived ease of use, perceived usefulness, attitudes towards use, and behavioural intention were determined. The usage of AIS performance of organization factors and social factors was also used to determine computerized accounting information systems in different financial institutions in South Africa. To attain this objective, a total of 104 were participated by survey questionnaires, usage of accounting information systems were majorities' staffs mainly. Hypothesis was tested; using paired sample T-test and multiple regression analysis. Authors have found that all four TAM factors have significant influence in using computerized Accounting Information Systems in South Africa context.

**IRONKWE (2013)**Accounting Information and Financial Performance of Banks in Nigeria From the analyses conducted, the findings showed that relevance of accounting information was statistically significant in determining the profitability and quality of service delivery of banks in Nigeria. On the basis of the findings, it was concluded that: The quality of accounting information in terms of relevance to users contributes significantly to the performance of bank. Given the above findings and conclusions, the following recommendations were made: More effort should be directed towards the production of good quality accounting information in all the commercial banks in Nigeria in order to improve financial performance. To improve the quality of accounting information, commercial banks in Nigeria must employ highly skilled competent professional accountants to generate the right quality of financial information, amongst others.

**ALMBAIDIN (2014)** The Effectiveness of Accounting Information System in Jordanian Banks: From the Management Perspective

The study used many statistical methods. After analysing the study hypotheses,

The study reached to several conclusions; the most important ones were as follows:

1. The accounting information system in Jordanian banks is effective in applying the needs of the planning operations.
2. The accounting information system in Jordanian banks is effective in applying the needs of the observation operations too.
3. The accounting information system in Jordanian banks is effective in regard of applying the needs of the decision making operations as well.

**KANAKRIYAH, R. (2016)**The Effect of Using Accounting Information Systems on the Quality of Accounting Information According to Users Perspective In Jordan

The results of the study have significant implications regarding users of financial statements. In particular, managers and investors, the research validates that the importance of AIS in rationalizing the decision making. Originality/value – It is believed that there is no Jordanian study to date examining the impact of accounting information system on the quality of accounting information. Therefore, this study significantly contributes to the limited literature on the perceived effect of accounting information system on quality of accounting information. Research limitations: The difficulty of using such studies depending on questionnaire in developing countries, such as Jordan, because they do not care about the results of the study.

**KANAKRIYAH, R. (2017).**The Impact of Accounting Information Systems on the Banks Success: Evidence from Jordan The findings showed that accounting information systems, has a significant effect on banks success. The researcher generated the following variables for measuring the accounting information systems as follow: inputs, processes, outputs, control, feedback, flexibility

Simplicity of use and reliability that could be classified in three groups as follow: information quality, involves (inputs, control and outputs) system quality, involves (Processes, Control and reliability) and system usage that involves (Flexibility, Simplicity of use) and how these variables effect on the banks success, Furthermore, the study suggested a number of recommendations to help bank managers in decision making process successfully which reflected on banks success.

#### IV. CONCLUSION

The most important findings are:

**1-**There is a relationship between the presence of adequate information to assess financial performance of Jordanian commercial banks in particular and consistency of information extracted from the accounting information systems.

**2-**There is a relationship between the presence of information managed to improve financial performance and provide information that will help to rationalize financial decisions in Jordanian commercial banks.

**3-** There is a relationship between the presence of information management to improve financial

performance and effective accounting information systems used within the Bank.

4-Serving many groups that use accounting systems to rationalize their decisions regarding financial transactions such as managers, heads of departments, accountants, accountants and all the beneficiaries of the information provided by the computerized accounting system in this regard.

#### V. RECOMMENDATIONS:

The research also reached a number of recommendations, the most important of which is that the departments of Jordan banks are interested in investing and developing their accounting information systems and employing their information outputs in making the best administrative and investment decisions.

1. Use of information provided by accounting information systems in the process of rationalization of financial decisions in Jordanian commercial banks

2. Pay attention to the importance of timing of financial and administrative decision-making in Jordanian commercial banks .

3. Attention to activate control procedures by the in Jordanian commercial banks for its impact on financial performance.

4. Attention to activate process of updating and maintaining the hardware and software used in the computerized accounting system in Jordanian commercial banks contribute to making the outputs of high quality in financial operations.

5. There are statistically significant differences in the use of accounting information systems in Jordanian commercial banks due to variables (gender, age, educational level, years of experience, administrative level, training courses).

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