

Information Quality of Accounting Information Systems: A Study on Banking Sector in Sana'a City in Yemen and Nanded City in India

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Abstract: The current study seeks to study the information quality of AIS being applied in banking sector in both Sana'a city in Yemen and Nanded city in India, and provides refinements needed for system quality of AIS being applied in banking sector in both countries. The present study depended on the descriptive approach for achieving the aforementioned objectives. Accordingly, the sample chosen included 180 respondents (managers, accountants and technicians in IT department) by applying probability sampling, specifically the stratified sampling technique from each country, who work in banking banking sector in both countries. Moreover, the current study applied non parametric tests for testing of hypotheses, specially One- Sample Wilcoxon Signed Rank test. Findings of the study shown that the general averages of the selected samples were (4.09, 4.20) in both countries Yemen and India respectively, which point to that AIS being applied in banking sector in both countries are characterizes high information quality, these results match up with previous studies specially regarding to censorial procedures. However, the present study has provided specific refinements which in turn lead to make the performance of AIS more stability for so long period, and make it keeping up with latest technology in this domain continuously.

Key Words: information Quality, Accounting Information Systems (AIS), Banking Sector

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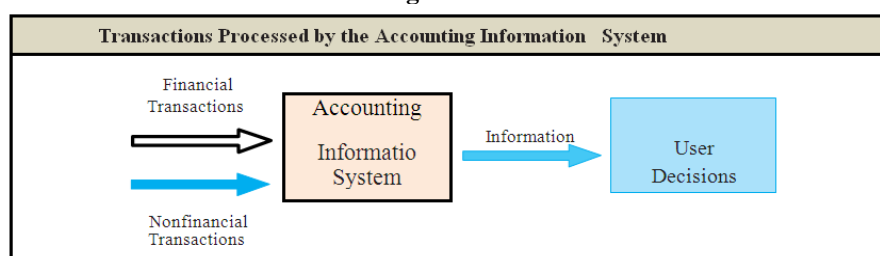
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I. Introduction

An Accounting Information System is described as the set of human and capital resources within an organization that is responsible for the preparation of the financial information and also of the information obtained from the collection and processing of transaction data. This information is then made available to all levels of management for use planning and controlling an organization's activities (AL-Faddak, 2002)^[1].

The AIS is consisted of three main subsystems: (1) the transaction processing system (TPS), which supports daily business operations with several reports, documents, and messages for users during the organization; (2) the general ledger/financial reporting system (GL/FRS), which generates the traditional financial statements, such as the income statement, balance sheet, statement of cash flows, tax returns, and other reports necessary by law; and (3) the management reporting system (MRS), which supports internal management with special-purpose financial reports and information needed for decision making, such as budgets, variance reports, and responsibility reports (AL-Gammal, 2014)^[2]. Thus, the accounting information system is able to deal with financial and non financial transactions to generate required information to decision makers. Figure 2.1.5 shows the ability of the AIS to deal with financial and non financial transactions to generate useful information for users.

Figure No.1

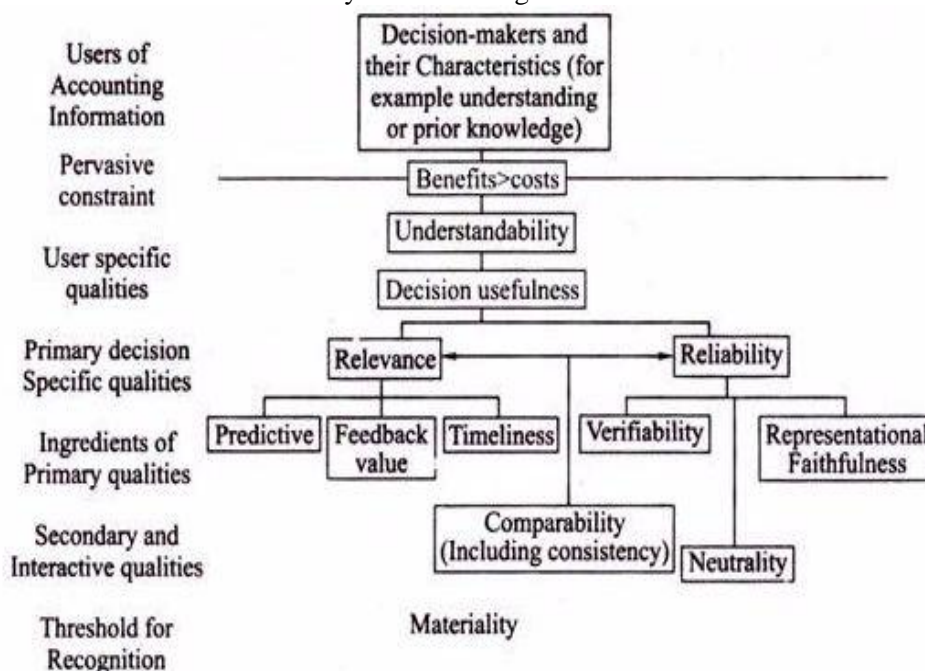


Source (Hall, 2008, p. 8)

1.1 Accounting Information Qualities

The quality of information is considered the basic component that make information useful, then it is the crucial objective that should be sought when accounting information system is made. The utility of information must be assessed in relation to the purpose can be achieved, and the objectives of financial reports are focused on the use of accounting information in decision making. Accounting choices must be judged on the light of cost considerations, which make information most useful for decision making (AL-Isaqa, 2003)^[3].

Figure No.2
A Hierarchy of Accounting Characteristics



Source (AL-Mejhaly, 2009):^[4]

As per the above figure, the qualitative characteristics of accounting information system as had been classified by Financial Accounting Standards Board (FASB) are as follows:

1.2.1 Basic characteristics of information:

These features are presented in the following characteristics:

1.2.1.1 Benefit/cost:

It is important to observe that desired accounting information characteristics must be subjected to benefit/cost principle, which means that each particularity of accounting information characteristics represents an additional cost of the system, so it is necessary that potential benefit of each characteristic must exceed the needed cost to obtain it (AL-Rawy, 1999)^[5].

1.2.1.2 Understandability:

Information is understandable when is produced in a useful and intelligible format (AL-Shirazy, 1990)^[6]. Understandability enables users to grasp the significance of information. Valued from the user's point of view, understandable information is provided in a form that allows its application by the user in the decision-making situation at hand. For example, information must be presented in a language that is easily understood by the decision maker. By language, it means that native language, such as English or French, as well as technical language, such as those used in physics or computer science. Also, information that makes excessive use of codes and acronyms may not be understandable to some decision makers (Al-Hassany, 1998)^[7].

1.2.2 Primary Qualitative Characteristics of Accounting Information:

1.2.2.1 Relevance.

Relevance has been pinpointed as pertaining to or having a bearing on the matter in question. It means information's ability to make a difference. For investors, creditors and others the information should be relevant,

and capable of making differences in a decision by helping users to prepare productions about the outcomes of present and future events or to confirm or correct expectations. Information may confirm expectation or may change them. If it conform them, it augments the probability that the results will be as previously expected. If it changes them, it changes the perceived probability of the previous possible outcomes (Dahmash, 1995)^[8].

1.2.2.1.1 Timeliness:

It is affiliated aspect of relevance. If information is not available when it is demanded or becomes available only after reported event that it loses its value for future actions, it lacks relevance. Timeliness in present context means having information available to decision makers before it loses its importance for users, through obsolescence or be out-of- date, and then becomes less influence decision maker. Timeliness isolated cannot make information relevant. However, a lack of timeliness can prevent information of relevance. It might otherwise have interested (FASB, 1993)^[9].

1.2.2.1.2 Predictive Value of Information:

Predictive value plays a core role in improving the decision maker's ability on prediction of future events, by familiarity with events of the past and future, which means that prediction process relies on past and present events. For example, when the manager of a company estimates the volume of production and the size of the stock on the basis of expectations of the volume of sales in the following periods is considered good example of that predictive process of the information (FASB I. A., 2008)^[10].

1.2.2.1.3 Feedback value:

According to (FASB, 1993), feedback value of accounting information means that information enables users confirming or correcting prior expectation. The feedback value of the information comes from the ability of the resulted information from the decision-making to confirm the outcomes of those decisions as well as help in making other decisions (Hajar, 2014)^[11].

1.2.2.2 Reliability

The reliability is quality of information that assures that information is reasonably free from bias and errors and faithfully represents what it purports to represent. Reliability means that information must be free from error or bias and accurately represents the events or activities of the organisation (Hall, 2008)^[12]. Reliability relates to the provision of appropriate information for management to pursue its functions duly (Romney, 2014)^[13]. Reliability is one of the primary qualitative properties of information. This property is available when information is free from bias and errors and possesses representational faithfulness that means it is related to honesty of accounting information and possesses potentiality to dependability on it (Romney, 2015)^[14].

1.2.2.2.1 Representational Faithfulness:

Representational faithfulness can be described as correspondence or agreement between a description or measure and phenomenon it claims to represent. In accounting phenomena to be represented are economic resources and obligations and the transactions and events that affect those resources and obligations (FASB, 2008)^[15].

1.2.2.2.2 Neutrality:

Neutrality means not showing information for the purpose of inducing or influencing a particular part of the users of the financial statements or showing financial statements to serve a particular user on account of another user (Yossif, 1985)^[16]. According to (AL-Rawy, 1999) neutrality refers to that, accounting information should not be biased to certain side of users of financial statements, without another party of users of financial reports. In general, the neutrality of information is implied avoiding intended actions of bias, which may be practiced by preparers of financial statements (Wheeler, 2012)^[17].

1.2.2.2.3 Verifiability:

The characteristic of verifiability participates in the utilization of accounting information because the purpose of verification is to provide a significant degree of confirming accounting measures that represent what they purport to represent. Verification is in this sense, more successful in minimizing measurer bias than measurement bias, and thus it participates in varying degrees toward affirming that particular measures represent faithfully the events or economic things that they purport to represent. Verification contributes either little or nothing toward

assertion that measures used are relevant to the decision for which the information is intended to be beneficial. Verification means unanimity (FASB I. A., 2008) ^[18].

1.2.3 Secondary Qualitative Characteristics of Accounting Information:

1.2.3.1 Consistency Property:

Consistency principle means that, an organization applies accounting ways and methods to measure accounting economic events from accounting period to another^[19]. It means continuity in use the accounting methods, which are used to measure and communicate of accounting information from accounting period to another, and in the case of, occurring any changes, must be disclosed by preparers of the financial statements to be taken into consideration by users^[20].

1.2.3.2 Comparability

Comparability means that accounting information has ability to be compared with other similar accounting information during specific financial period, either in the same economic unit or with others similar economic units^[21].

1.2.3.3 Completeness:

This property aims to make all information of specific item available, this can be achieved through the ability of accounting information system to process all transactions related to that item, and then providing relevant and reliable information influences accounting entity. So if any part of those transactions is missing, the information will be incomplete^[22]. The completeness characteristic means that, all necessary information should be available for users^[23]. As (Yossif, 1985). indicated that accounting information should be relevant to all activities related to each other, and be provided in form of relevant financial reports lead to increase the effectiveness of the system.

1.2.3.4 Materiality:

Materiality is a prevalent concept that is related to the qualitative characteristics, especially reliability and relevance. Materiality and relevance are both defined in terms of what influences which make a difference to a decision maker, but the two terms can be recognized. A decision is not to disclose certain information that may be made, said, because investors have no desire for that kind of information (it is not relevant) or because the size involved is too small to make a difference (they are not material). Magnitude by itself, without regard to the nature of the item and the circumstances in which the judgment has to be made, will not be generally enough bases for a materiality judgment. The Board's present position is that no general standards of materiality can be made to take into consideration all the considerations that enter into an experienced human judgment. Quantitative materiality criteria may be given by the Board in specific standards in the future, as in the past, as appropriate^[24].

1.2 Statement of the Problem:

The researcher seeks to analysis information quality of Accounting Information Systems being applied in Banking Sector in Sana'a City in Yemen and Nanded City in India. Thus, the problem of the study has been presented in the form of two questions. The first one is: what is the current information quality of the AIS being applied in banking sector in both Sana'a city, Yemen and Nanded city, India from users' point of view?

The second question is: What required refinements should be there for developing of the current information quality of the AIS being applied in banking sector in both Sana'a city, Yemen and Nanded city, India from users' perspective?

1.3 Significance of the Study:

The importance of the current study can be explained in the following points:

1. The importance of the present study stems from importance of AIS being applied in banking sector in both countries viz Yemen and India whereas Accounting Information Systems (AIS) play key role through the following :
 - Improving the quality and reducing the costs of services in banking sectors in both countries.
 - Improving efficiency in banking sectors in both countries through providing timely, accurate and up-to-date information that helps decision making process on time.
2. Importance of the current study comes out from the importance of banking sector in both countries, and its core role in national economy. Thus, the study of requirements of banking sector is extremely important point. Therefore, studying AIS being applied in it is one of these needs.

1.4 Objectives of the Study:

The research work was conducted with the following objective in mind:

- To study the information quality of AIS being applied in banking sector in both Sana'a city in Yemen and Nanded city in India.
- To provide refinements needed for information quality of AIS being applied in banking sector in both Sana'a city in Yemen and Nanded city in India

1.5 Hypotheses of the Study:

- The AIS being applied in banking sector in Sana'a city in Yemen does not characterize high level of information quality.
- The AIS being applied in banking sector in Nanded city in India does not characterize high level of information quality.

1.6 Research Methodology:

As a matter of fact, any type of scientific research involves data with which the hypotheses may be tested. In order to collect data there are different methods that have been developed in this regard. After browse through the different methods of research, and keeping all the important points of survey methods in mind, survey method was chosen by the researcher for the current study, as the researcher wanted to study information quality of Accounting Information Systems: A Study on banking Sector in Sana'a City in Yemen and Nanded City in India. Since, the information which the researcher required could not be available through documentary sources or related literature. As mentioned earlier, the current study depends on descriptive approach. So, survey method is used for the study which is most suitable for collecting data from the representative samples. Accordingly, the researcher used a group of techniques which fit with this type of researches to collect and processing data, especially, sampling, questionnaire and using appropriate descriptive and inferential statistics which are explained in the following points.

1.7.1 Population of the Study:

The population of the current study included in banking sector in both countries Yemen and India, Sana'a city and Nanded respectively. In Yemeni banking sectors, Sana'a city includes seventeen banks. In comparison, in Indian banking sector specially, in Nanded city, it includes thirty nine banks. Because of the limitations of the study, it is difficult to survey all employees working in banking sector in both countries Yemen and India in Sana'a city and Nanded city respectively. So, the researcher has decided to select a sample of these large populations to administer the research tool precisely.

1.7.2 Sample of the Study:

As mentioned earlier, the current study accounts on descriptive approach. Accordingly, this step is the consequence of following this approach. As to research work in Yemen there are 17 banks. The researcher excluded 5 banks because they have so limited banking activities. Then there are 12 banks remaining which the researcher deals with. So in Yemeni aspect, the researcher distributed 15 questionnaires per bank, and then all questionnaires distributed were 180, that number is divided into two types; valid and invalid. Number of valid questionnaires was 112 and invalid questionnaires were 68. On the other hand, in Indian aspect, there are 38 banks but there are 9 out of them rejected to share any information with the researcher, and there are 29 out of them accepted to share information with the researcher. Thus, all questionnaires distributed were 180, which are divided into two types; valid and invalid questionnaire. Number of valid questionnaires was 112 which represent 62% from the selected sample and invalid questionnaires were 68 which represent 38%. The researcher has selected sample, whose job are related to AIS. So, the current study has targeted managers, accountants and technicians in IT department working in banking sector by applying probability sampling specifically stratified sampling technique, in both countries specially they work in the following departments: Loans and Facilities Management & Remittances Management & Documentary Credit Management & Clearing Management and IT Management in the Bank.

The following Table No. 1 shows aforementioned explanation in clear manner.

Table No. 1		Targeted Sample in Yemen and India																
Particulars	Population		No. of included Banks		No. of excluded Banks		Questionnaires Distribution						Total		Valid		Invalid	
							Managers		Accountants		IT Workers							
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
Yemen	17	10	12	7	5	29	60	33	84	43	32	18	10	11	62	68	38	
India	38	10	29	7	9	24	60	33	84	47	32	18	10	11	62	68	38	
Total			41		14		101		223		36		360		224		136	

Source: field survey

1.7.3 Tools for Data Collection:

In reality, this stage initiates after a research problem has been defined and research design has been made. While deciding about the method of data to be used for the present study, it is very important that, the researcher should take into consideration two types of data viz, primary and secondary data, in addition to that, the researcher should be knowing with the suitable techniques for obtaining them. So, in the present questionnaire as the tool has been chosen for collecting primary data regarding the current study, because the current study relies on descriptive approach. In turn, as for secondary data, the researcher has collected various sources like books, earlier studies that are relevant to current study, statistical, issued reports, publications, magazines, journals, newspaper and internet.

1.7.4 Preparation of Questionnaire:

The researcher went through some of the existing questionnaires used by previous researchers in related domains and found that these questionnaires did not offer coverage completely of the objectives of the study being under investigation. Thus, it was very important to prepare a questionnaire which would translate the objectives of current study into specific questionnaires, the response to which would provide the proper data to answer the questions, help testing the hypotheses and to explore the area defined by the objectives. This questionnaire was for the managers, accountants and employees in IT department in banking sector in both countries viz Yemen and India. The questionnaire was designed so as to elicit information regarding the system quality. The questionnaire consisted of four parts as below:

1.7.4.1 Covering Letter:

This part provides carefully and courteous constructed letter, that elaborates the purpose of the study. The value of the study to analyze information quality of the AIS being applied in banking sector in both countries Yemen and India, and to enrich of existing knowledge and for future researchers. In this covering letter, the respondents were assured that their responses would be treated as strictly confidential and that in no manner whatever would their personal identity or the identity of their institutions be revealed.

1.7.4.2 Instructions to Respondents:

This part embraces the instructions to the respondents on how the questionnaire should be filed in. This would enable the respondents to respond in a way that facilitate tabulation of the data.

1.7.4.3 Personal Data:

This section contains six statements viz Bank Name, Current Occupation, and Educational Level Type of your Academic Degree, Experience Years in your position and Professional Certificates if any.

1.7.4.4 Analysis of Quality of the AIS in both Countries Yemen and India:

This part refers to the analysis of AIS being applied in both countries Yemen and India in Sana'a city and Nanded respectively. Moreover, the questionnaire gave the respondents a chance to add any additional information. Thus, the questionnaire included 11 items, which were finalized after comprehensive review and discussion with classmate and academicians in this regard. These forms of questionnaire can be seen in Appendix.

1.7.4.5 Try out of the Questionnaire:

In this regard, the researcher conducted a testing of the questionnaire on a sample of 30 respondents (15 accountants, 10 managers and 5 technicians in IT section) who were not included in the main sample. The researcher administered the questionnaire personally and collected the questionnaires personally. This enabled the researcher to interview the respondents and ascertain the difficulties encountered by the respondents while filling in the questionnaire. The researcher took note of the same, so as to be able to effect modifications in the final questionnaire and also to gauge extent satisfaction of the respondents toward the current study. The responses helped to furnish data that would fulfill the objectives of the study. The necessary changes were made.

1.7.4.6 Internal Consistency of Questionnaire:

The current tool endeavors to measure validity related to the present study, by studying correlations coefficients between dimension and its components, which in turn reflects degree of internal consistency of instrument being applied in this study. So, in this part the researcher has applied internal consistency in the current research as under:

Table No.2			Internal Consistency of Questionnaires												
Particulars			Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9	Q10	Q11	Q12	Q13
Spearman's rho	Total	Correlation Coefficient	.901**	.950**	.915**	.935**	.935**	.933**	.948**	.926**	.908**	.927**	.937**	.919**	.900**
		Z Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
Source: SPSS			112	112	112	112	112	112	112	112	112	112	112	112	112

The above table No.2 shows the internal consistency of questionnaire, through identifying the Spearman's correlations coefficients between tool of collecting data and its components. It is clear that Spearman's correlations coefficients range between (.963, 879). This points out that there is strong correlation between questionnaire and its components, which means that internal consistency of tool of collecting data is highly satisfied.

1.7.4.7 Validity and Reliability:

Ahead of administration of the final form of the questionnaire, the researcher administered the question to a sample of 30 respondents who are not selected in the sample study. Then, the researcher depended on Cronbach's Alpha as statistical tool to test validity and reliability. The following Table No.2 portrays validity and reliability in a clear manner as under.

Table No.3		Coefficient of Cronbach's Alpha of testing Validity and Reliability		
No	particulars	Cronbach's Alpha	Validity	No of Items
1	Information Quality	.991	.99	13
Source: SPSS 21				

The above Table No.3 refers that Cronbach's Alpha of all items reached to .991 and validity reached to .99 this indicates that the reliability and validity of questionnaire are highly satisfied.

1.7.4.8 Administration of Questionnaire:

after the final questionnaire has been made and having selected the sample for the final study, the researcher went ahead to administer the questionnaire. The researcher needs to seek approval from chief managers working in banking sectors in both countries Yemen and India ahead of the administration of the questionnaire. After the approval was obtained, the field survey was started.

Personal visit was made to all the banks being under investigation process in both countries Yemen and India working in Sana'a city and Nanded respectively. The questionnaires were given to the respondent personally. Before administrations of the questionnaire to respondents, the researcher explained the purpose of

the questionnaire to respondents and how they should react to each statement. The researcher persuaded the respondents that the confidentiality of their responses would be strictly maintained and they were asked to feel free to ask if they had any question concerning the content of each statement in the questionnaire.

The dates by which the respondents could return questionnaire duly filled in, were also as per convenience of the respondents. It was observed that managers in both countries were asked to take comparatively more time to fill in the questionnaires as they have been over-working with their administrative tasks. However, some respondents could not return the questionnaires duly filled in as per the duration given to them. So, the researcher repeatedly visit the places again and again for collecting data.

Some of the other problems encountered by researcher were: absence of some respondents, misplacements of the questionnaires and forgetting questionnaire at homes. This created problems for the researcher for collecting data. However, the researcher surmounted all these difficulties and collected most of the questionnaires. The questionnaires being administrated were 180 in both countries, in respect of Yemen 112 questionnaire were received or return, so the percentage of returned questionnaire in Yemen was 62% which means that it is good. This encouraged the researcher to have degree of confidence in data that has been collected.

1.7 Measurement Scales:

Scales of measurement can be classified into the following scales: Nominal Scale & Ordinal Scale, Interval Scale and Ratio Scale. The most suitable scales to the current study are nominal scale, for measuring demographic data, and ordinal scale for measuring questionnaire of the present study which represents in five likert scale.

1.8 Statistical Tools used in Analysis Process:

Generally, there are two basic types of statistics. The first one is descriptive statistics and the second kind is inferential statistics. The current study has used descriptive statistics such as The mean, median, mode, standard deviation, frequencies, charts, graphs and tables as well as inferential statistics such as non parametric tests in analysis process.

1.9 Limitations of the Study:

- The researcher has limited the scope of his study through studying information of AIS being applied in both countries Yemen and India.
- The study is limited to study the AIS being applied in banking sector located in both countries Yemen and India specifically Sana'a city and Nanded city respectively.
- The targeted sample has been concentrated on managers, accountants and IT technicians whose jobs are so closed with the AIS.
- Time limits to accomplish the current study should be taken into consideration.

II. Review of Literature

1. Study (Okab, R., & Al-Oqool, M. A., 2014) ^[25]. The Role of Accountants in E-Accounting Information Systems' Lifecycle at the Jordanian Banking Sector

this study aims at recognizing the role of the accountants in the E-accounting information system lifecycle in the most sensitive economic Jordanian sectors, which make use of information technology in order to produce services of high quality. Whereas, the banks endeavor to possess software which keep up with the development of the E- banking services as well as their needs of the data and reports. So, to achieve this main aim the methodology followed in this study is as follows:

✓ The Methodology of the Study:

The current study has used the following resource: Analytical descriptive approach and the Secondary resources, covering the literatures written on the topic of this research in addition to scientific researches and articles published in the periodicals related to the subject of this study, to collect secondary data related of the present study. As for the primary data, questionnaire technique was used for this purpose, in addition to use of Statistical Package for Social Sciences- SPSS for the analytical purpose of the collected data.

✓ The Population and Sample of the Study:

All Jordanian (commercial and Islamic) banks, amounting 16 banks represent the Population of the Study. So, Questionnaires have been distributed to all employees who undertake financial missions as well as the missions related to financial administration in these banks, which include financial managers, the heads of the accounting and accountants' departments.

✓ **Findings of the Current Study:**

The study has concluded that the accountants play a role in the different stages of the E-accounting information system lifecycle. Furthermore, it has been found that the accountants face various limitations which hinder their participation; such limitations include a lack of skill and knowledge related to the information technology.

2. Study (Gashtah,2013)^[26] is entitled: Relationship of Information Technology Applied with Effectiveness of Internal Control System in National Banks – Gazah District¹.

This study has aimed to realize the relationship between information technologies applied with effectiveness of internal control system in national banks – Gazah District. So, the current study adopted analytical descriptive approach to achieve aims of the current study, thus questionnaire technique was used to collect primary data related to present study, the worth mentioning that this study adopted random stratified sample to distribute questionnaires ,the study included (6) national banks .

Finding of the study discover that there are strong relationship between information technology and effectiveness of internal control in national banks working in Gazah-district.

The study rendered group of recommendations as under:

✓ Pursuing modern development in information technology domain through subscribing in conferences, seminars and special courses.

✓ Evaluation control procedures periodically to treatment weaknesses by making apt procedures.

Continuous Communication with exterior world for exchanging expertise for the purpose of development of Palestinian banking work.

III. Analysis and Interpretation of the Data:

As mentioned earlier, the current study has used descriptive statistics and inferential statistics in analysis process. So this point can be explained in the following points:

3.1 Descriptive Statistics:

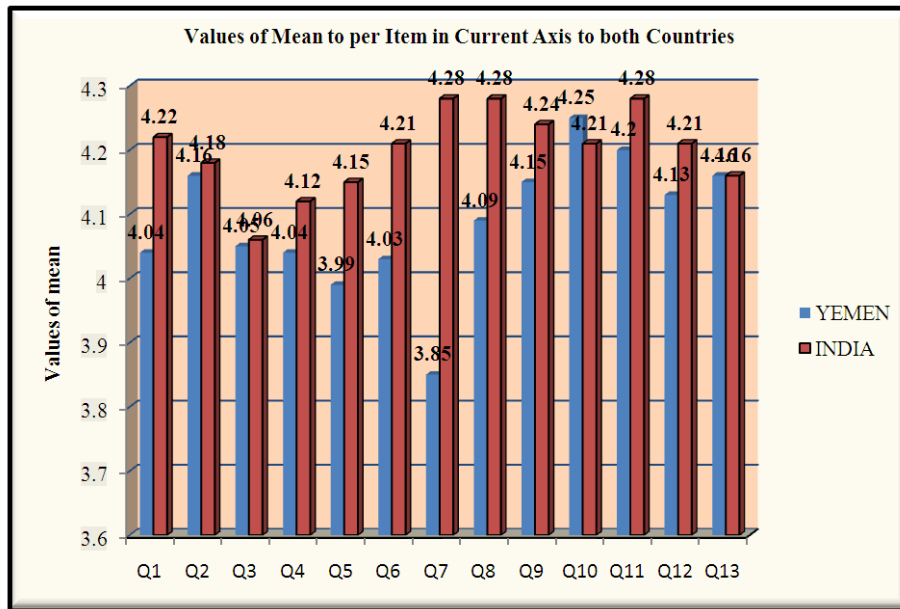
Descriptive Statistics used in this study are represented in Mean, Std. Deviation, Variance, Range, Sum, and Rank. In this regarding the above mentioned Descriptive Statistics are computed on the level of each item

Table No 4		Mean, Std. Deviation, Variance, Range, and Rank of All Items of Information Quality									
	Mean		Std. Deviation		Variance		Range		Rank		
	YEMEN	INDIA	YEMEN	INDIA	YEMEN	INDIA	YEMEN	INDIA	YEMEN	INDIA	
Q1	4.04	4.22	.859	.497	.737	.247	4	2	10	5	
Q2	4.16	4.18	.679	.541	.460	.292	3	4	3	9	
Q3	4.05	4.06	.757	.648	.574	.419	4	4	8	13	
Q4	4.04	4.12	.728	.515	.530	.266	3	3	9	12	
Q5	3.99	4.15	.811	.540	.658	.292	3	3	12	11	
Q6	4.03	4.21	.788	.473	.621	.224	4	2	11	6	
Q7	3.85	4.28	.819	.557	.670	.310	4	3	13	1	
Q8	4.09	4.28	.812	.506	.659	.256	4	2	7	2	
Q9	4.15	4.24	.762	.470	.580	.221	4	2	5	4	
Q10	4.25	4.21	.678	.572	.459	.327	2	3	1	7	
Q11	4.20	4.28	.804	.506	.646	.256	4	2	2	3	
Q12	4.13	4.21	.691	.602	.477	.363	3	4	6	8	
Q13	4.16	4.16	.730	.578	.532	.334	4	3	4	10	
Tota 1	4.09	4.20									

Source: SPSS 21

¹ As cited in (Hazza,2013)

Figure No.4



The above table and figure clarify the Mean, Std. Deviation, Variance, Range, and Rank for the perceptions of the sample individuals about the Information Quality for both countries Yemen and India. The next tries to provide clear interpretation of means values mentioned above accordingly five likert scale.

➤ **In respect of Yemen:**

In the light of the above table No.4.37 it can be seen that the mean value of all items (Q1,Q2,Q3,Q4,Q5,Q6,Q7,Q8,Q9,Q10,Q11,Q12 and Q13)in the current axis as following:(4.4,4.16,4.05,4.04,3.99,4.03,3.85,4.09,4.15,4.25,4.20,4.13and4.16), respectively. So it is clear that, the general average of the current axis is 4.09 which lies in the interval (4.2-3.4). This result does not support partially the null hypothesis No (2-A) which reports that AIS applied in banking sector in Sana'a city, Yemen does not characterize high level of information quality. On the other hand the above table No.4.37 shows that the item number 10 “**The current AIS can provide information that can be compared over different periods of time.**” got maximum average of Mean 4.25 and accordingly on the first place among the items of the current Axis, while item 7 “**The current AIS has the ability to improve the predictive ability of decision makers in bank**” came in the thirteenth order and last place with Mean of 3.85.

3.2 Testing of Hypotheses:

In this part, the present study applied non parametric tests for testing of hypotheses, being it counted on ordinal scale to collect primary data from the sample has been selected. Thus, One- Sample Wilcoxon Signed Rank test is regarded one of most suitable non-parametric tests to test the hypothesis related to the current study.

3.2.1 Testing of Hypotheses in Relation to Yemen:

The null hypothesis as mentioned earlier is: AIS being applied in banking sector in Sana'a city in Yemen does not characterize high level of Information Quality.

Hypothesis test Summary		
test	Sig	decision
One- Sample Wilcoxon Signed Rank test	.000	Reject the null hypothesis.
Level of Significance at .05		
Source: SPSS version 21		

According to One- Sample Wilcoxon Signed Rank test, the general rule to accept null hypothesis as following:

- If value of One- Sample Wilcoxon Signed Rank test > than .05 the decision is accepting H0 against rejecting H1
- If value of One- Sample Wilcoxon Signed Rank test < than .05 the decision is rejecting H0 against accepting H1.

By extrapolating the above table No 4.66, it can be revealed that significance value is less than .05. Thus, the decision is rejecting the null hypothesis which reports that AIS being applied in banking sector in Sana'a city in Yemen does not characterize high level of information quality against accepting alternative hypothesis which refers to that AIS being applied in banking sector in Sana'a city in Yemen characterizes high level of information quality.

3.2.2 Testing of Hypotheses in respect of India.

The null hypothesis in this connection states that: information quality of the AIS applied in banking sector in Nanded city in India does not characterize high level of quality.

Table No.6		
Hypothesis Test Summary in respect of to India		
Test	Sig	Decision
One- Sample Wilcoxon Signed Rank Test	.000	Reject the null hypothesis.
Level of Significance at .05		
Source: SPSS version 21		

By investigating the above Table No.6, it can be revealed that significance value is less than .05. Thus, the decision is rejecting of the null hypothesis which reports that quality of the AIS being applied in banking sector in Nanded city in India does not characterize high level of quality against accepting alternative hypothesis which refers to that quality of the AIS being applied in banking sector in Nanded city in India characterize s high level of information quality.

3.3 Testing Differences between Samples:

In fact, this part seeks to provide insight regarding samples used in the current study. Therefore, as stated earlier that the current study depended on ordinal data, so, it applies nonparametric tests or distribution-free tests for achieving the aim of the current part. Moreover, the proper nonparametric test of the present study is Mann Whiteny Test. The following tables elaborate results of Mann Whiteny by using SPSS version. 21

Table No.7			
Ranks			
Group	N	Mean Rank	Sum of Ranks
1	112	97.24	10405
2	112	122.19	13685
total	224		
Source: SPSS version 21			

Table No.8		
Statistical Tests of Significance Differences between Samples		
Test	Sig	decision
Mann Whitney test	.003	Reject the null hypothesis.
Level of Significance at .05		
Source: SPSS version 21		

The hypotheses of Mann Whiteny test can be formulated as follows:

H0: *There are no differences between means of samples* or $M1=M2$ against

H1: *There are differences between means of samples* or $M1\neq M2$.

To conclude, there are significance differences between samples of the current study in both countries. In addition, these differences are in the favor of India, because mean rank of the sample in India stated above in Table No.8 is more than mean rank of the sample in Yemen. These differences may attribute to differences in demographic data such as difference in educational level and type of academic degree and experience years. All these factors played crucial role in responses of respondents to questionnaire.

IV. Findings and Recommendations

As a matter of fact, the current portion is regarded the crowning step of the current study.

So, after analyzing and interpreting the data of the present study, the major findings and conclusion can be organized and reported as under:

4.1 Findings of the Study

4.1.1 Finding in Respect of Yemen:

4.1.1.1 Demographic Data:

1. It is found that, the sample of the current study represents a large part of the population that reached to 71% which is regarded as a positive indicator to represent the population of the study duly.
2. The results of the field survey have revealed that the majority of sample's individuals are managers who reached to 42%.
3. It is found that most of sample's individuals hold graduate qualification, reached to 83% of the total sample. And most of qualifications were in accounting, reached to 39% of the total sample.
4. It is found that most of sample's individuals have years of experience ranging between 6-10 years, its percentage reached to 41% of total sample.

4.1.1.2 Analysis of Questionnaire:

- Results of frequencies of the current dimension have proved that AIS being applied in banking sector in Sana'a city, Yemen characterizes high level of information quality.
- Results of other descriptive statistics specially Mean, Std. Deviation and Variance proved that AIS being applied in banking sector in Sana'a city, Yemen characterizes high level of information quality, through average value of Means which reached to 4.09 with reference to table No.4.20 it lies in interval (4.2-3.4) and indicates to agree.

4.1.2 Finding in Respect of India:

4.1.2.1 Demographic Data:

1. The results showed that, the sample of the current study included a large part of the population which reached to 76% of the population, which is regarded a positive indicator to represent the population of the study duly, in which its majority are managers in banking sector.
2. The results of the field survey revealed that majority of sample's individuals are Accountants, which reached to 69%.
3. The result disclosed that the most of sample's individuals hold postgraduate qualification reaching to 49% of the total sample. And most of qualifications were in others qualifications selection, reached to 37% of the total sample.
4. The result proved that the most of sample's individuals have years of experience in banking sector range above 10 years, reached to 66%.

4.1.2.2 Analysis of Questionnaire:

- Results of frequencies of the current dimension have proved that AIS being applied in banking sector in Nanded city, India characterizes high level of information quality.
- Results of descriptive statistics specially Mean, Std. Deviation and Variance have proved that AIS being applied in banking sector in Nanded city, India characterizes high level of information quality.

4.2 Recommendations of the Study:

As mentioned earlier, findings of the current study have discovered that its results were entirely positive. So this section aims to support and consolidate the positive aspects of the current study to both countries. Therefore, The recommendations of the current study have been gleaned from theoretical frame work, and empirical aspect of the present research. The researcher did his best to formulate proper recommendations, which in turn enhance and sustain the positive results of research.

1. Development of financial statements issuing by AIS according to assumption underlying the preparation of financial statements identified in chapter 4 of the conceptual framework for financial reporting prepared by FASB(Financial Accounting Standard Board), regarding type of financial statements issued by AIS.
2. Ensure that information issued by AIS being applied in banking sector characterizes qualitative characteristics identified in conceptual framework for financial reporting issued by IASB(International Accounting Standards Board), which regards that financial information is useful, if it achieves the following characteristics:
 - Comparability
 - Verifiability
 - Timely

- Understandability
3. For improving the AIS's performance, management should conduct interview periodically with the personnel of information system about security procedures.
 4. Review physical and logical access policies and procedures periodically.
 5. Examining penetration of protecting systems periodically, such as firewall, encrypting data and password.
 6. It is advisable to monitor network's performance of AIS permanently to ensure connectivity of the branches with each other and with headquarter. Moreover, there must be a secondary line connecting to the data center from the branches that can take over in case of the primary line is down.
 7. Improvement of bandwidth to increase the size and speed of data or information transformed among branches, which in turn enhances service quality of AIS.

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