

The Impact of Digital Transformation Risk Management on the Credibility of Accounting Information in Jordanian Commercial Banks

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ABSTRACT

This study aimed to identify the impact of digital transformation risk management on the reliability of accounting information in Jordanian commercial banks, through a field study in Jordanian commercial banks. A questionnaire was used that was distributed to a sample that included (74) respondents working in the risk management of these banks. The researcher used multiple regression analysis. The study found that there is an impact of managing the combined digital transformation risks represented by (data entry risk management, data operating risk management, data output risk management, internal and external environment risk management) on the reliability of accounting information in Jordanian commercial banks. The study recommended that Jordanian commercial banks pay attention to managing the risks of digital transformation, as these risks affect the reliability of accounting information.

Keywords: risk management, digital transformation, reliability of accounting information, Jordanian commercial banks

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Introduction

Organizations face many challenges imposed on them by the necessities of using modern information technology, as this has become an important criterion in the development of these organizations and the main motivation to deal with them due to the emergence of competitiveness in their business areas in various sectors and activities. This necessitated that these organizations spend huge sums of money in order to invest in information technology.

The use of information technology has greatly affected the financial and accounting systems, the disclosure process, and the transparency of the organizations, which has resulted in the mandatory entry of information technology in the performance of disclosure processes. The concepts associated with digital transformation that regulate the methods of dealing with financial and accounting systems appeared when demonstrating business results in the digital environment (Deloitte et al, 2015).

Accounting information plays a vital role in the business environment of all kinds for internal and external parties related to the organization. It also represents the product of the accounting system, the accounting rules and principles, and the

characteristics and nature of this information depend on the nature of the principles and standards applied to the different bodies involved in providing them. As an inevitable result of technological development, it has been considered as a tool for evaluation and assisting the management in its judgment on how to implement different activities (Al-Warda, 2016, p. 28).

The credibility of the accounting information is expressed by the availability of the characteristics of suitability, reliability, etc., that this information is free from misleading, fraud and distortion, and that it is prepared in the light of professional accounting and supervisory standards, and in a way that contributes to achieving the goals of it is used in rationalizing the decision-making that achieves Benefit and benefit for users of this information.

The Problem of the study:

The use of information technology and digital transformation in the world in general and commercial banks in particular have led to new responsibilities that compel them to make efforts to avoid the risks that result from the use of that technology, which may arise from potential errors that occur during the stages of dealing with the digital environment. This may affect the reliability of accounting information, which ultimately leads

to serious damage to the interests of shareholders in those banks as well as on the interests of the users of that information in making their financial decisions.

The problem of the study was that Jordanian commercial banks face many challenges, and the reason for that is the widespread spread of information technology, digital transformation, and the increase in reliance on electronic aspects in preparing financial statements and providing banking services. These technological challenges need to be confronted by dealing with the risks arising from digital transformation.

The purpose of this study can be achieved by answering the following main question: Is there an impact of managing digital transformation risks collectively represented by (data entry risk management, data operation risks management, data output risk management, internal and external environment risk management) on the reliability of accounting information In Jordanian commercial banks?

Objectives of the study:

This study aims to identify the impact of digital transformation risk management on the reliability of accounting information in Jordanian commercial banks.

The importance of the study:

The importance of the study stems from the importance of its topic as it examines the management of the risks of digital transformation, which is considered one of the vital and contemporary topics that have a great impact on the reliability of accounting information, especially since its axes included the management of risks resulting from digital transformation, as well as its impact on the reliability of accounting information and what it represents as a source of improvement Financial performance in Jordanian commercial banks, and then it can direct the attention of interested people, scholars and researchers to the importance of research in this area, as this study provides a tool for researchers to benefit from studies related to the current subject of study and their application in other environments.

The hypothesis of the study:

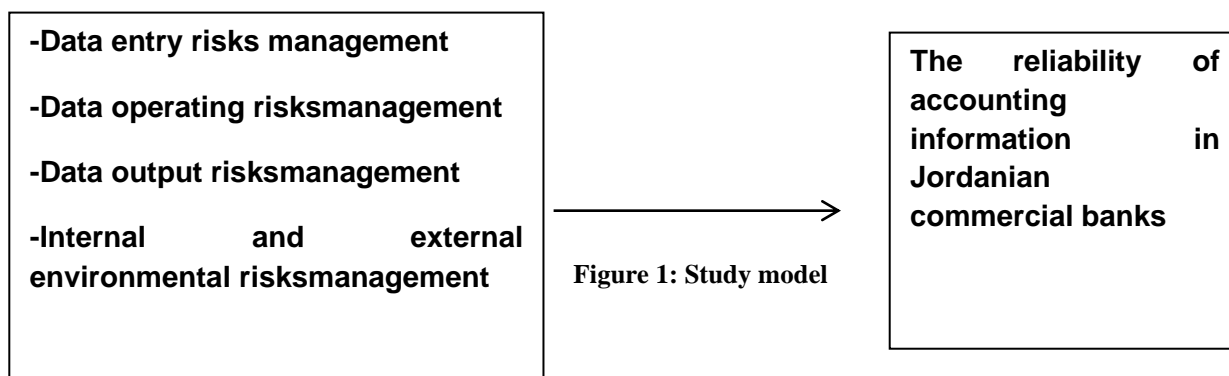
The overall digital transformation risk management represented by (data entry risk management, data operation risk management, data output risk management, internal and external environment risk management) has no effect on the reliability of accounting information in Jordanian commercial banks.

The Study model:

The independent variable (digital transformation risk management) dependent variable (the reliability of accounting information)

Independent variable

Dependent variable



The study relied on the descriptive and analytical method, with the aim of identifying the impact of digital transformation risk management on the reliability of accounting information in Jordanian commercial banks.

Population and sample of the study:

The study population consists of all the Jordanian commercial banks listed on the Amman Stock Exchange, of which there are (23) banks, according to what was mentioned in the monthly

report of the Amman Stock Exchange for the month of February of the year 2020, which are: Al-Arabi, Housing, Jordanian Money, Al-Ahly Jordan, Jordan Arab Investment, Union, Cairo Amman, Jordanian Kuwaiti, Jordanian Islamic, Commercial, Arab Banking, Jordanian Investment, National Kuwait, Audi, Arab Islamic International, Lebanon and the Diaspora, SocieteGenerale, Citibank, Egyptian Real Estate, HSBC Bank, Standard Chartered, Al-Rafidain, where the questionnaire was distributed to risk management workers in

these banks, and the questionnaires were distributed randomly, meaning that (92) questionnaires were distributed electronically. (74) Questionnaires were recovered, at a rate of (82.22%) of the total number of distributed questionnaires, all of which were approved in the statistical analysis.

Data collection instruments, validity and consistency

A special questionnaire was designed for the current study that covered the hypotheses on which it was based, and using evaluation statements to determine the answers of the study sample to the questions specified in the questionnaire.

In order to ensure its validity as a tool for data collection, it was presented to professors specialized in accounting and statistics to judge its apparent and logical validity and its validity as a tool for data collection, and after that the proposed amendments were made by the arbitrators before distributing them to the study sample through e-mail due to inaccessibility bank locations due to the Corona pandemic.

To measure the stability of the measuring instrument and to know the reliability of its results, the researcher used the Cronbach-Alpha test for internal consistency. The Cronbach alpha coefficient was extracted for the internal consistency of all measures and statements of the questionnaire. The reliability of the questionnaire was reached according to the Cronbach Alpha criterion (88.2%), which is an appropriate and highly reliable percentage of the results of the current study.

Data collection method:

First: Secondary data: The data that was used to form the theoretical framework of the study, where reference was made to books and international scientific periodicals specialized in the science of accounting and sources related to the study of digital transformation risk management and the reliability of accounting information and periodicals.

Second: Primary data: These are data that were collected through the field study and using the questionnaire that was designed for the purpose of the current study.

Methods of statistical data analysis:

The use of statistical methods has grown within the Statistical Package for Social Sciences (SPSS) program in data analysis, where the researcher used arithmetic means and standard deviation, and multiple linear regression analysis was used to test the study hypothesis.

Previous studies:

Al-Mutairi (2012) concluded in his study that the electronic accounting information system in the bank monitors any adjustments to the denominator and numerator with the rate of expected return on total loans and provides them to the credit and risk management department in the bank. It was also found that the electronic accounting information system provides the credit and risk management department in the bank with data on the extent of compatibility of existing guarantees with the facilities granted to determine the amount of provisions.

Burton (2014) conducted a study that confirmed the results of the impact of accounting information systems and technology in protecting property by providing appropriate security and protection procedures and controls, and also emphasized the importance of raising the level of efficiency of accounting information systems and technology, while conducting continuous maintenance and development operations for automated equipment and application programs to achieve a better level To get the job done.

The study of Gary, (2016) aimed to demonstrate the importance of controlling information technology and maintaining the security of this technology in light of the risks surrounding this information. The study showed that some organizations that practically conducted the study suffer from several risks due to reasons related to external dangers represented in the rules and foundations that practically built the organization, which gave a good opportunity for the wide use of external resources for information technology.

The study of Slimei and Boshi, (2019) which dealt with the digital transformation between necessity and risk, and the study showed this transformation contributes to establishing a digital economy through which individuals and companies can raise production capacity and create a stimulating and competitive commercial position, and the results also showed that digital transformation entails multiple risks. It should be confronted through the development of a system that keeps pace with the technological revolution, technical development, and the enhancement of electronic information security.

As for the study Amin and Makhlof, (2019), it tried to explain the future of accounting information systems in light of cloud computing technology. It also presented the features of both accounting information systems and cloud computing, and showed that cloud computing is one of the latest trends in the world of information technology, and provides a new model that reduces the complexity of information technology by providing computerized services at anytime and

anywhere via the Internet in accordance with software and security standards Confidentiality of data.

What distinguishes the current study from previous studies?

Previous studies dealt with issues of measuring the effectiveness of accounting information systems in banks and companies, the most prominent risks of accounting information systems and the factors affecting the accounting information system and its impact on improving the quality of external audit services. With regard to foreign studies, it examined the effect of accounting information systems in protecting property by providing appropriate security and protection procedures and controls and the factors that affect the success and design of accounting information systems. This study came to complement the previous related studies and dealt with the impact of digital transformation risk management on the reliability of accounting information from the viewpoint of the risk management personnel in Jordanian commercial banks.

Theoretical framework

Digital transformation risks management

The use of information technology and digital transformation has imposed the necessity to pay attention to the risks resulting from this transformation and to take caution and caution when using the Internet and when conducting electronic exchanges, as well as the importance of their taking internal security measures in order to provide a safe environment for conducting these exchanges with an emphasis on the importance of having the ability to cope Those developments. Therefore, the modern and advanced means and methods of electronic transactions may enhance the employees' capabilities to use safe standards and methods such as permanent and continuous monitoring, and work to create a database to provide appropriate documentation of aspects related to work in media and files to save effort and time (El-Aroud et al., 2011, pp. 6-7) .

Managing the risks of digital transformation requires maintaining the security of information on the network. The user needs a special account to access the network. No one is allowed to access the network unless the user enters the account name and private password in order to be allowed to use the organizations 'data. Consequently, failure to ensure the privacy of information and data available within the electronic network, fear of leakage of information that the owner does not want others to know about, and the lack of programs to encrypt the information necessary to transfer it in order to maintain the necessary

security and confidentiality are all risks that prevent the application of information technology, in addition to being limited Modernization and development in issuing and disseminating laws, regulations, instructions and procedures (Al-Mufti, 2014, p. 24).

And managing the risks of digital transformation are the means that are used in information technology that prevent breaches of the accounting system on the Internet. By providing protection and preserving the privacy and confidentiality of information from the dangers that threaten it or attacking it, by providing tools and means to protect information from internal or external risks, as information security is of great importance because the user needs a special account in order to access the Internet, where He does not allow any individual to enter the network and is not allowed to use the organizations' data without entering their account name and password (Laudon & Laudon, 2017, p: 88).

Qandalji and Al-Janabi,(2017, p. 46) indicates that most organizations suffer from insufficient legislation and laws for assessing the risks of digital transformation related to privacy protection and its confidentiality and how to use electronic information and data. There are also difficulties in finding a legislative and legal environment suitable for information technology applications due to the effort and time required. This is reinforced in the absence of appropriate legislation governing the conduct of business related to this technology.

The following is an overview of the digital transformation risks that were adopted as independent variables in the current study, and these risks are:

First: Data entry risks: Input devices capture data and convert it into electronic form for entry into the computer system. There are risks associated with the entry process, such as making wrong, unreal and incorrect entries, such as entering fictitious names that do not exist in the payroll, or entering false invoices with the names of fictitious suppliers, or modifying interest rates for some customers, or changing the names and addresses of loan applicants. Or, to delete some correct data, or to enter data more than once, such as payment orders or stock delivery orders; to run it more than once for the benefit of the perpetrator of the embezzlement or manipulation, and distort the existing data, such as increasing the actual expense number (Al-Rashidi, 2015, p. 26).

Second: Data Operating Risks: The risks of data operation are related to the data entry into the computer in a manner that involves manipulation, fraud or errors, and the lack of assurance that the data and information stored inside the computer are

identical to the original. The lack of integrity of the performance of the computer used for processing the raw data, the insecurity of the orders, instructions or operating orders from the accounting perspective used for processing the raw data, the lack of self-control means within the program used for processing the raw data, and the incorrect modifications made to the computer programs used for processing the raw data, In addition to not testing the computer programs used by processing the raw data by entering experimental data into the computer and running it again using manual methods (Ruby, 2017, p. 141)

Third: Data Output Risks: The risks of data outputs relate to when the data is output from the computer in a manner that involves manipulation, fraud, or errors. Among the means used in this field, the accountant interprets the data based on incorrect numbers contained in the computer output and contains results therein. Manipulation and fraud in the interpretation of that data and information, exploiting the managers' lack of experience in the field of computers, and reporting to them in a manner that is not objectively identical about the information received from the computer outputs, and that their suggestions were not taken into account when operating the data in another impact, in addition to not Matching data and information in terms of design, and lack of realism in actual outputs (Al-Rashidi, 2015, p. 28).

Fourth: Risks of the internal and external environment: The most important risks of the internal and external environment can be highlighted in computerized accounting information systems in the following points: (Lutfi, 2015, p. 363)

1- Risks related to the disappearance of physical records: According to these risks, the data is transformed into an unreadable language except through the computer, which causes the auditor to be unable to provide accurate information about the internal control systems to determine the extent of reliability on them, and some of this data may be lost, as a result of weak communication lines or a defect in the main memory.

2- Risks related to the audit voucher: The audit instrument refers to a group of operating auditors from logical data and documentation that enables the auditor to trace the process from its source to its final results or vice versa. The risks of the audit bond are the unavailability of original documents, as they are disposed of, and the unavailability of journal books, as entry to ledgers is made directly.

3- Risks related to committing fraud and ease of manipulation: The risks of committing

fraud and manipulation increase because of the ease of implementation without leaving a trace of that. Some of the most important of these risks can be summarized in making changes in the programs used without documentary documentation of these changes, and modifications in the input data - manipulation - without Leave a tangible effect.

4- Computer virus risks: a virus is a program that contains orders that enable its designer to carry out many disruptive actions, and these actions represent risks to both the references and the organization being audited, and among these risks is the destruction of part or all of the program so that it cannot be recovered, and a virus that leads to the destruction of Cylinders with the programs and data they contain.

5- Risks related to workers with computerized accounting information systems: These risks are represented by the lack of experience of workers in the field of computerized accounting information systems, and the weakness of internal control methods for workers, while most cases of manipulation in accounts are from within the organization, where one of the workers may commit cases Manipulating or transmitting viruses, especially workers who were excluded while knowing the password of the system, or some system workers spread viruses.

6- Manipulation and fraud of management: Manipulation and fraud is one of the most important problems facing the auditor in auditing computerized accounting information systems, especially advanced ones, by using computer capabilities to modify databases and distort documents for fictitious operations, and what increases the importance of this problem is the magnitude of the resulting losses Due to the weakness of internal control systems, the increasing complexity of electronic operating systems increases the difficulty of controlling them, and thus the difficulty of reviewing them by the external auditor.

The researcher believes that managing the risks of digital transformation is a comprehensive and integrated system based on securing and creating the appropriate environment and the necessary tools to study and anticipate the risks resulting from the use of potential information technology and determine the extent of their potential effects on the credibility of the accounting information contained in the financial reports and lists issued by the Jordanian commercial banks, their assets, revenues and development. Appropriate plans for what is needed and what cannot be done to avoid the risks of digital transformation or to curb, control and control them to mitigate their effects and eliminate their sources.

The reliability of accounting information

Accounting profession depends on the credibility of accounting information and public confidence for its success in providing services to all the parties that have an interest in the output of this profession, and although there are many inconsistencies between the interests of the various parties had to be to take permission to do this profession into account the diverse interests of those parties That uses the accounting information to make appropriate economic decisions (Al-Jaafari, 2016, p. 39).

(Messier & William, 2016, p: 186) defined the reliability of accounting information as the extent to which users of financial statements perceive the possibility of certifying the accounting information that is disclosed in the financial statements, and this definition defines two elements for the concept of the reliability of accounting information:

A- The reliability of accounting information is due to the extent of perception achieved by the users of the financial statements that are disclosed in the financial statements, and accordingly, the access of the information to its users will push him to take a reaction to that credibility.

B - Users of accounting information evaluate the reliability of information on specific information, noting that this credibility varies between organizations.

The researcher believes that the reliability of accounting information means the characteristics or

Data analysis and hypothesis testing

First: the data entry risk management variable

Table (1): The arithmetic means, standard deviations, and the importance of the data entry risk management variable

No	Statement	Mean	S.D	level	Rank
1	Counting and classifying the documents from which the data are taken and not reviewing them	3.79	0.71	high	3
2	Entering fake names and numbers into the payroll	3.54	0.69	medium	7
3	Run payment orders more than once	3.79	0.61	high	4
4	Change the existing data as an increase in the actual expense number	3.69	0.82		6
5	Comparison of overall and detailed IT applications	3.97	0.59	high	1
6	Entering a fake invoice in the name of a supplier	3.74	0.67	high	5
7	The data entered conforms to the records data	3.89	0.61	high	2
Data entry risk management		3.78	0.27	high	

characteristics that must be found in the accounting information contained in the financial reports and statements issued by Jordanian commercial banks. Credible information is that which is useful and good for decision-makers in these banks, and the qualitative characteristics of the accounting information that have been made are their adoption as indicators of the dependent variable are:

First: Appropriateness: It is the efficiency of the accounting information contained in the financial reports and statements and its success in serving its users in such a way that it suits the needs of decision makers and that it is presented in the correct manner and available in a timely manner and has an impact on the decisions made by the users of this information when they evaluate the economic events that occurred in the past and present And future, appropriateness means the ability of accounting information to effect change in the decision made by the user of the information and influence it (Al-Jaafari, 2016, p. 47).

Second: Reliability: It is that the accounting information has characteristics that are free from important errors and avoiding bias, in addition to the ability to adopt that information by its users honestly expressing it or expressing it reasonably and with the least possible degree of fear, as the user of accounting information cannot benefit Of which if not clear, well understood and reliable (Kieso et al, 2015, p: 145).

It is evident from Table (1) that the arithmetic mean of the data entry risk management variable was high and reached (3.78), with a standard deviation (0.27), and this indicates the convergence of the answers, and that there is no significant dispersion in the answers about the arithmetic mean of them, as the arithmetic means ranged Between (3.54-3.97) and Statement No. (5), which state that “the comparison between total and

Second: The data risk management variable

Table (2): Arithmetic averages, standard deviations, and the importance of the data run risk management variable

No	Statement	Mean	S.D	level	Rank
1	Proof of financial events and transactions in the daily books	3.79	0.76	high	4
2	Posting data to accounts in ledgers and extracting trial balances	3.84	0.69	high	3
3	Adequacy of process controls designed for IT applications	3.73	0.69	high	8
4	Carrying out testing of the computer programs used for processing the raw data	3.58	0.84	medium	9
5	The integrity of orders, instructions or operating orders from the accounting perspective used in processing the raw data	3.54	0.69	medium	10
6	The presence of self-control means within the program used for processing raw data	3.79	0.61	high	5
7	The correctness of the modifications made to the computer programs used to process the raw data	3.69	0.82	high	7
8	Ensure that the update process is complete	3.97	0.59	high	1
9	Check for update errors	3.75	0.68	high	6
10	Ensure that the information and instructions to be followed are correct when operating the data	3.89	0.61	high	2
Data run risk management		3.75	0.26	high	

It is evident from Table (2) that the arithmetic mean of the variable of managing the risks of operating the data was high and reached (3.75), with a standard deviation (0.26), and this indicates the convergence of the answers, and that there is no significant dispersion in the answers about the arithmetic mean of them, as the arithmetic mean ranged from what Between (3.54 - 3.97) and that statement (8) which states that "ensuring that the update process is complete" is the highest among the means of the answers, with

detailed IT applications” is the highest among the mean responses, with arithmetic mean of 3.97, and its relative importance was high. The results also indicate that statement No. (2), which states that “inserting fake names and numbers into the payroll,” is the lowest among the mean answers, with an arithmetic mean of (3.45), and the importance of this statement was moderate.

an arithmetic mean of 3.97, and its relative importance was high. The results also indicate that statement (5) which states that "the safety of orders and instructions or operating orders from the accounting perspective used in processing the raw data" is the lowest among the means of the answers, with an arithmetic mean(3.54) and its importance is high.

Third: the data output risk management variable

Table (3): Arithmetic averages, standard deviations, and the importance of the data output risk management variable

No	Statement	Mean	S.D	level	Rank
1	The integrity of the performance of the computer used for processing the raw data	3.78	0.76	high	3
2	Hide some items from the output	3.73	0.69	high	7
3	Make correct outputs	3.74	0.70	high	6
4	Make licensed copies of the output (for example, CD)	3.78	0.68	high	4
5	The data displayed on the displays is licensed	3.75	0.69	high	5
6	Conducting matching reports objectively about the information received from the computer output	3.80	0.61	high	2
Data output risk management		0.53	0.53	high	

It is evident from Table (3) that the arithmetic mean of the variable of risk management of data outputs was high and reached (3.76), and with a standard deviation (0.53), and this indicates the convergence of the answers, and that there is no significant dispersion in the answers about the arithmetic mean of them, as the arithmetic means ranged from what Between (3.73 - 3.80) and that statement (6), which states that "the objectively identical reporting of the information received from

the computer outputs" is the highest among the means of the answers, with an arithmetic mean of (3.80), and its relative importance was high. It was also found that phrase (2) which states that "concealing some items from the output" is the lowest among the mean responses, with an arithmetic mean of (3.73), and the relative importance of this statement was high.

Fourth: The internal and external environment risk management variable

Table (4) the arithmetic means, standard deviations, and the importance of the internal and external environment risk management variable

No	Statement	Mean	S.D	level	Rank
1	Distribution of duties according to administrative levels	3.76	0.83	high	6
2	Availability of journals, as entry to ledgers is made directly	4.01	0.51	high	1
3	Risks arising from subjecting computerized programs to continuous updating and development	3.81	0.67	high	4
4	Employees have the ability to apply the system to academic and practical qualifications in information technology	3.89	0.63	high	2
5	Computerized software update and development	3.80	0.78	high	5
6	The efficiency of computers and software used in implementing the system	3.83	0.71	high	3
internal and external environment risk management		3.78	0.55	high	

It is evident from Table (4) that the arithmetic mean of the internal and external environment risk management variable was high and reached (3.78), with a standard deviation (0.55), and this indicates the convergence of the answers, and that there is no significant dispersion in the answers about the arithmetic mean of them, as the arithmetic means ranged It is between (3.76 - 4.01) and that statement No (2) that states that "the availability of journals, where the entry is made for ledgers directly" is the highest among the means of

the answers, with an arithmetic mean of (4.01), and its relative importance was high. The results also indicate that statement No. (7) which states that "the distribution of duties according to administrative levels" is the lowest among the mean responses, with an arithmetic mean of (3.76). The relative importance of this statement was moderate.

Fifth: Reliability of accounting information (suitability)

Table (5) Arithmetic means, standard deviations and the importance of the reliability of accounting information (suitability)

No	Statement	Mean	S.D	level	Rank
1	Provides important information for decision making	3.51	0.66	medium	8
2	Final information confirmed	3.89	0.61	high	2
3	Communicating information to decision makers in a timely manner	3.82	0.72	high	6
4	Make the information appropriate to the needs of decision makers and users of accounting data	4.11	0.46	high	1
5	Improving and developing the quality of information provided to decision-makers	3.61	0.68	medium	7
6	Provide feedback that contributes to improving and developing the quality of information provided to decision makers.	3.85	0.55	high	4
7	Information contains predictive power that helps prepare future plans and policies.	3.88	0.70	high	3
8	The financial reports contain comparable information in order to facilitate the study, analysis, forecasting and decision-making process.	3.83	0.68	high	5
Reliability of accounting information (relevance)		3.81	0.50	high	

It is evident from Table (5) that the arithmetic mean of the accounting information reliability variable (suitability) was high and reached (3.81), and with a standard deviation (0.50), and this indicates the convergence of the answers, and that there is no great dispersion in the answers about the arithmetic mean of them, the means ranged Arithmetic is between (3.51 - 4.11) and that statement No (4) which states that "making the information appropriate to the needs of decision makers and users of accounting data" is the highest

among the mean responses, with an arithmetic mean of (4.11), and its relative importance was high. The results also indicate that statement No (1) which states that "the availability of important information for decision-making" is the lowest among the mean responses, with an arithmetic mean of (3.51), and the importance of this statement was moderate.

Sixth: Reliability of Accounting Information (Reliability)

Table (6) arithmetic means, standard deviations, and the importance of the reliability of accounting information (reliability)

No	Statement	Mean	S.D	level	Rank
1	Ensure that the information provided to the decision maker is free of errors	3.61	0.68	medium	8
2	Providing each manager according to the real information he needs	3.83	0.61	high	3
3	Make the information verifiable and reliable for the users of this information	3.65	0.84	medium	7
4	Increasing the efficiency of financial reports in serving their users	3.89	0.61	high	1
5	Improving the ability of financial reports to provide sufficient and appropriate information for appropriate decision-making	3.66	0.67	medium	6
6	Ability to verify reliable information	3.75	0.59	high	4
7	The information is neutral, unbiased and unimpaired.	3.69	0.82	high	5
8	Containing information that is honest in expressing the phenomena to be reported.	3.84	0.61	high	2
Reliability of accounting information (Reliability)		3.75	0.58	high	

It is evident from Table (6) that the arithmetic mean of the accounting information reliability variable (reliability) was high and reached (3.75), with a standard deviation (0.58), and this indicates the convergence of the answers, and that there is no significant dispersion in the answers about the arithmetic mean of them, as the means ranged The arithmetic ranges between (3.61 - 3.89), and statement No (4) which states that "increasing the efficiency of financial reports in serving their users" is the highest among the average responses, with an arithmetic average of (3.89), and its relative importance was high. The results also indicate that statement No (1) which states that "ensuring that the information available to the decision-maker is free of errors" is the lowest

among the means of the answers, with an arithmetic average (3.61).

Hypothesis test of the study

Its text: "There is no effect of managing the combined digital transformation risks represented by (data entry risk management, data operation risk management, data output risk management, internal and external environment risk management) on the reliability of accounting information in Jordanian commercial banks."

Table No. (7): Results of applying the multiple regression equation for the impact of digital transformation risk management on the reliability of accounting information in Jordanian commercial banks

Dimension	β	T	Sig	R	R ²	Adjusted R Square	F	Sig
Data entry risks management	0.35	2.48	0.00	0.47	0.22	0.15	3.68	0.00
Data operating risks management	0.42	3.08	0.00					
Data output risks management	0.59	3.58	0.00					
Internal and external environmental risks management	0.52	2.90	0.00					

Table (7) shows that there is an impact of managing the risks of digital transformation as a whole on the reliability of accounting information, as the value of the overall correlation coefficient (R) reached (0.47), which is a statistically significant value and indicates the degree of a statistically significant correlation between the independent variables and the dependent variable, and the value of (R) -square) (0.22) and that the value of the adjusted determination factor (Adjusted R Square) (0.15) is a statistically significant value that explains the ability and impact of digital transformation risks management on the reliability of accounting information, meaning that the digital transformation risk management explains its value (22%) of the change. Regarding the reliability of accounting information in Jordanian commercial banks, the test value was (F) (3.68) in statistical terms (0.00), which is a statistically significant value at the level of significance ($\alpha \leq 0.05$), which indicates the existence of a variation in the ability of the independent variables to influence the dependent variable, From the above, the null hypothesis is rejected and the alternative is accepted, meaning that "there is an effect of managing digital transformation risks represented by (data entry risk management, data operation risk management, data output risk management, internal and external environment risk management) on the reliability of accounting information in Jordanian commercialbanks.

Results:

The results showed the existence of a combined digital transformation risk management (data entry risk management, data operation risk management, data output risk management, internal and external environment risk management) on the reliability of accounting information in Jordanian commercial banks. It was also found that managing digital transformation risks contributes to making information appropriate to the needs of decision makers and users of accounting data, and works to increase the efficiency of financial reports in serving their users and improving their capabilities and competencies. It also helps in identifying the similarities and differences between the performance of a bank and similar banks.

It was also found that the arithmetic averages of the statements related to the management of data entry risks were at the high level. Among the most prominent of these risks is the lack of comparison between the total and detailed information technology applications, the inconsistency of the entered data with the records data, as well as the risks associated with not doing an inventory and classifying the documents from which the data are taken and not reviewing them.

It was found that the arithmetic averages of the statements related to managing the risks of operating the data came at a high level, and it was found that the most prominent of these risks is the uncertainty that the update process has been completed in full, and the lack of assurance of the correctness of the information and instructions required to be followed when performing the data operation, as well as the risks associated with not doing By migrating data to accounts in ledgers and extracting trial balances, in addition to not recording financial events and transactions in daily books.

It was found that the arithmetic averages of the statements related to the risk management of the data outputs were at a high level, and among the most prominent of these risks are the stealing of data and information from the bank, and the objectively inconsistent reporting of the information received from the computer output. The performance of the computer used for processing the raw data, in addition to not making unauthorized copies of the output (for example, CD).

It was found that the arithmetic averages of the statements related to managing the risks of the internal and external environment had reached the high level. It was found that the most prominent of these risks is the lack of daily ledgers, as entry to ledgers is made directly, the presence of programs that scan the cylinders with the programs and data they contain, as well as the risks associated with not updating and developing computerized programs and the risks arising from not subjecting computerized programs to continuous updating and development.

Recommendations:

Based on the results of the analysis, the following recommendations can be suggested:

1- Emphasizing on the Jordanian commercial banks the need to pay attention to managing the risks of digital transformation related to data entry, data processing, data output risks, and internal and external environmental risks, as these risks have an impact on the reliability of accounting information.

2- The necessity for Jordanian commercial banks to work on establishing a specialized department to manage the risks of digital transformation, as such a department contributes to the reliability of accounting information.

3- The necessity for every bank to work on developing specific indicators for the risks of digital transformation, specific indicators of performance, and any quantitative or qualitative indicators that help in identifying and measuring

the size of the bank's exposure to each type of these risks.

4- The necessity for the risk departments to work on developing their digital transformation programs to include a comprehensive assessment of all aspects related to managing the risks of this transformation.

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