

ACCOUNTING AND ITS IMPACT ON E-COMMERCE IN JORDAN

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ABSTRACT

E-commerce is a critical instrument in boosting economic growth in developing countries. Several small and medium-sized enterprises (SMEs) in Jordan implement accounting information systems (AISs) which are affected by several factors and affect the performance of e-commerce enterprises. This study aims to investigate the impact of accounting systems and processes on the performance of e-commerce business in Jordan through conducting an overview on the performance of three major e-commerce enterprises namely Amazon, Mumzworld.com and E bay.com. The current study analyses the financial performance, market penetration rate and customer satisfaction rate of these three enterprises. The researchers used a descriptive research design and the quantitative data collection method to examine the factors influencing the performance of e-commerce sectors. Findings demonstrated that the accounting and monetary performance of Jordan's e-commerce sector are competitively low due to a lack of financial support from the government, the lack of internet usage rate and the several disruptions e-commerce organizations facing to make a profit in the Jordanian market. The study recommended improving the financial and internet infrastructure in Jordan.

Keywords: Accounting, e-commerce, Jordan, financial information, SME

INTRODUCTION

E-commerce is a technology that allows companies to track their customers' choices in a clicking pattern. This technology helps accountants in providing meaningful details that allow the true cost of the product to fund. Advertising expenses also match directly for the product sold. E-commerce accounting refers to analysing, reporting, collecting, and organizing financial data which is related to business transactions in an e-commerce business. Where financial information in e-commerce is the procedure that can build a valuable foundation for making future decisions for the business. E-commerce can save time, and the online payment method for shopping is also quite simple. For the establishment of the business process, several developing countries, such as Jordan, adopt the e-commerce method. In Jordan, Small-medium enterprises (SMEs) provide good job opportunities and also plays a critical role in economic growth. Actually, 98.6% of the firms in Jordan focus on SMEs participation through online e-commerce and introducing the new digital economy (Al-Dalabih, 2018). The "Accounting Information system" is commonly used in these SMEs companies. The constant growth of e-commerce business has changed the profit picture as well as cost for worldwide companies. However, the negative impact of e-commerce is considered a threat to the "security of consumers".

Concept of accounting and its benefits

Accounting is the process of **analysing, summarizing, reporting, and recording the financial transaction recorded** which is related to the business (Bayed, 2019). It deals with

law requirements along with standards satisfactory for the employees, investors, and stakeholders. It includes four major parts, namely, **materiality, full disclosure, conservatism, and consistency**. Accounting also has three elements which are capital, liability, and assets. Accounting has many benefits for SMEs business such as **maintaining the business record** for the organization which provides any information for related parties. Also, the preparation of the financial statement of a business helps in **decision making**, providing **evidence collection regarding any legal matters, comparison of provision results from the current situation**, and information regarding related parties for the business. Financial reporting is also useful for the business as it provides information about the financial condition of the organization.

Accounting information system helps the SMEs business in Jordan in the **decision-making process, future growth, economic growth, and future scope** of the organization in the competitive market. It plays an important role in running a business because it identifies **expenditure and tracks income and also** provides financial information regarding any business decision in the financial year. The function of the accounting concept is **to prepare a budget, evaluation regarding employees' performance, controlling of the financial policy, prevention regarding fraud and error** along with analysis the interest of parties (El-dalabeeh, 2019). An accounting process is a helpful tool for the business because it provides proper information regarding the financial condition of the organization and identifies tracking their customers regarding their choice in a clicking pattern. **Accounting information system** included in the SMEs manufacturing business in Jordan. The study reflects that the steady growth of the organization is also an important part regarding accounting benefits for the SMEs organization in Jordan.

Al-Khatib (2019) sees that accounting helps the **maintenance of the business record, the taxation matter, evidence regarding legal matters**. Accounting also plays an important role in providing information about the financial transactions of the business. However, providing information helps in enhancing the business growth along with the development of the business. The study reflects the financial strategies of a SMEs business in Jordan which is affected by the accounting process. Business valuation is also helpful for the business. Accounting information affects the administrative decision for the adoption of the accounting information system. Accounting's main goal is **financial performance, cash flow, and financial transactions** (Ambush, 2019). This technology as well as information also helps accountants for providing meaningful details that allow the true cost of the product to fund. Advertising expenses also match directly for the product sold. The main purpose of accounting is to report and accumulate the **financial performance, financial position, and cash flow** of the business. The accounting report indicates that the financial position of the business is strong or not in the competitive market. Security issues are the major factor in the online business for buying and product. Customers' security regarding their details and security regarding online purchase of the product is also taken into consideration. Analysis along with tracking of the customers in larger markets is also the important part for gaining revenue for the business in an ascertain period. E-commerce strategies indicate the tactics regarding the sale of the product in the competitive market. Internet advertising for a business is an important part of e-

commerce for the future growth of the organization. Business strategies based on **consumer search, brand value, trends, and knowledge** about the market indicate long-term ideas.

The impact of e-commerce in Jordan

The impact of e-commerce SMEs business in Jordan indicates the implementation of the technology that allows companies for tracking customer behaviour as per their choice. Advertising expenses also match directly for the product sold. E-commerce processes directly affect the economic background of the company. **Encouraging innovation and increasing productivity** boosted the economy by the impact of e-commerce. **E-commerce** creates job opportunities for developing countries such as Jordan. In Jordan, Small-medium enterprises (SMEs) are responsible for job creation along with economic growth for the country, **98.9%** of the firms in Jordan focus on SMEs participation through online e-commerce (Hertati, 2021). The advantages regarding e-commerce processes for the business such as **cost reduction, flexibility for the customers, price as well as product comparison, market demand, fastest response for the buyers** indicates the important part. E-commerce provides the business ability to reach out to more customers for **traditional retail**.

E-commerce indicates the fastest-growing process in the retail market reflected in the SMEs business in Jordan. E-commerce helps reduce the cost of the product. For many SMEs business in Jordan, a perspective of the client indicates that the customer base for reaching out to many customers is also taken into consideration. Company product development is an important part of the growth of the business in the competitive market. E-commerce indicates more opportunities for the sale of the company's product as per the customer choice are also an important part. E-commerce **provides online education, job opportunities** are an important part of the growth of the business (Al-ghananeem, 2021).

E-commerce is so successful because it **delivers to customers reliably** for the new customer as per their demand. The study reflects enhancing the revenue of the business as per the business online customer base. E-commerce also provides comfort with the consumers buying any product online. E-commerce helps for the business growth along with adopting new technologies and **improvement of the internet connectivity, security of the personal details and payments**. This study indicates that the steady growth of the business by e-commerce also changed the profit picture as well as cost for worldwide companies. The negative impact of e-commerce is the threat regarding the "security of consumers" for their details. Many SMEs in Jordan adopt the e-commerce process for increasing their **performance and profitability** included in the decision-making process. In my opinion, E-commerce is Jordan playing an important role in 2017. In Jordan, e-commerce sales were estimated at **US\$ 662 million** along popular websites of e-commerce is **semiramispastries.com, markavip.com, and mansoura.com** (Amoush, 2019). E-commerce is also effective for the forms regarding the increasing **revenue and productivity** of the business. There are also negative impacts reflected in the business. The study indicates that the adoption of the e-commerce process is helpful for the business regarding the growth of the organization.

The adoption of the new technologies increases productivity along with the sale of the product, also an effective part of this process. The future scope of e-commerce also has huge potential regarding growth in **promotion and sales**. E-commerce (electronic commerce) indicates the factors such as **electronic network, selling of services as well as goods, and primarily internet**. E-commerce is unique because it has **two ways of communication** among **merchants and consumers** (Al-Khatib, 2019). Technology is an important factor in e-commerce for the adoption of the process. Developing countries such as Jordan adopt the e-commerce procedure for the establishment of the business process. Customer personal information security is the important factor included in the e-commerce process. E-commerce is an important platform in marketing production and advertising around the world. In my opinion, for success in the competitive market and ensure the financial position of the business by the adoption of the e-commerce process.

Current monetary structure of Jordan

Jordan is a developing country with a small economy and low capital income and a high rate of employment. The GDP growth rate in Jordan was **1.9% in 2021** indicates recent economic conditions. The unemployment rate was **18.3% and 19% in 2017 and 2019** also the rate increased in the year 2020 when the pandemic affected the economic condition, the unemployment rate is **24.7%**(Al-Khatib, 2019). The employment rate has been so high in recent years. **The account information system (AIS)** is the structure of the SMEs business in Jordan. AIS structure is used for managing, collecting, and process of the financial data for the business. **Financial statement analyses budget, and examines the financial record** of the business.

The important part of the AIS system is a recording of the financial data of the business and indicates the accounting process for maintaining the proper record. The threat regarding AIS is a security of the accounting system reflected in firms such as **employees' ignorance, hacker virus, data theft, and social engineering** (Ambush, 2017). The study indicates that the current monetary structure is in the developing phase in current years. In my opinion, financial reporting is also useful for the business regarding providing information along with indicating the financial condition of the organization. Accounting concepts also deal with law requirements along with standards satisfactory for the employees, investors, and stakeholders are taken into consideration. **E-commerce and Accountability** are the important factors for developing the infrastructure for the company. Strong internet connection, development for adoption of the e-commerce process is also helpful for the future growth of the business. Jordan is the most developed country in the world. Adoption of the new e-commerce system is always difficult for the country. Effect full adoption of the e-commerce process can increase the business productivity and sales, also beneficial for the business. Performance is the key factor for gaining profit in the competitive market also the important factor.

Negative factors impacting the economic condition in Jordan

Jordan recovered from the covid-19 pandemic and also increased the growth of the economic condition. During 2020 the rate of **real GDP growth record 1.6% were in 2021, it decreased to 0.3%**. The employment growth in recent years was **23.4% per annum** (Al-ghananeem, 2021). The World Bank partners with the Matrix government for a five-year agreement for development in various sectors, business environment, and promoting programs also taken into consideration. Jordan also has faced issues regarding structural challenges for developing these areas. The unemployment rate was 48.1% along with women's labour participation was 14% in recent years. Recently the most impactful factor is our break of the **COVID-19 pandemic** is the negative impact effect on the economic condition of Jordan. The pandemic reduced the economic growth of the country. Income tax also affects the long-term growth of GDP. **The tax rate** can encourage individuals to **invest, save and work**.

Technological progress is the important factor that also indicates the negative impact on the economic condition of Jordan. Technological progress raises productivity and positive growth of the business in the competitive market. The negative effects indicate the negative impact such as **healthy challenges** and **creative destruction** increased population also taken into consideration. Jordan has the "**free-market driven economy**" along with economic policy and approach by the private sector. The sector contributes 67.6% of the total GDP. Disadvantages for the economic condition **are low quality of the goods, lack regarding individual initiative along with making decision bureaucracy** (Al-Khatib, 2019). The risk factors indicate the currency crises and risk regarding banking increased cash flow indicates that the financial condition of the country is weak. Economic freedom of Jordan is **64.5, 69th freest 2021 index** as per overall economy. Developing countries rely on foreign investment regarding the economic growth of the business. In my opinion, a weak economy indicates the lowest rate of GDP of the selected country along with the financial condition of the country also taken into consideration. The economic condition indicates the GDP rate of the country whether the country is financially stable or not. Adoption of the e-commerce process is also helpful for the future growth of the business. Therefore, this study aimed to investigate the impact of the accounting process on the performance of e-commerce in Jordan.

METHODS AND MATERIALS

Data collection

The selection of research instruments is one of the most crucial parts in the conduction of credible and reliable research. This research has incorporated a positive philosophy to determine the importance of accounting in improving the performance of the E-commerce sector in Jordan. This strategy has assisted in understanding the reliability of the collected data. The current study has also applied the deductive approach to assess the relationship between the financial status and the performance of the e-commerce sector. The descriptive approach was also utilised as it can assist an analyst to mitigate the purpose of a study through developing effective theories and hypotheses of the research.

Furthermore, the study has implied a secondary quantitative data collection method to analyze the factors which are influencing the performance of E-commerce sectors in Jordan. And to collect data from authentic websites and articles. The IBM SPSS software was used to analyse the collected data as it can aid a researcher to perform regression, frequency and descriptive tests (Purwanto et al. 2021). The inclusion of SPSS software has assisted the researcher to generate regression, correlation and ANOVA values of the study which has imposed a positive impact on the conduction of this study. On the other hand, the secondary sources of data have been gathered from Google Scholar, ProQuest, verified articles, peer-reviewed journals and annual reports of e-commerce industries from 2017 to 2021.

Sampling

The researchers reviewed several published articles analysing the e-commerce performance in Jordan. And to understand the accounting process and e-commerce performance in Jordan, they analysed the financial performance, market penetration rate and customer satisfaction rate of three major e-commerce enterprises namely Amazon, Mumzworld.com and E bay.com.

RESULT AND DISCUSSION

The descriptive analysis method was used to analyse the collected data through using SPSS as shown in Tables (1; 2; 3; 4; 5) below.

Table 1. Results of Statistics analysis

N	Net revenue	Market penetration rate
Valid	9	6
Missing	0	3
Mean		56.5000%
Std. error of mean		12.62735%
Median		42.0000%
Mode		35.00%
Std. Deviation		30.93057%
Variance		956.700
Skewness		.791
Std. Error of Skewness		.854
Kurtosis		-1.91 3
Std. Error of Kurtosis		1.741
Range		68.00%
Minimum		29.00%
Maximum		97.00%
Sum		339.00%
Percentiles	10	29.0000%
	20	31.4000%
	30	35.0000%
	40	35.000096
	50	42.0000%
	60	58.0000%
	70	89.5000%

The skewness value and kurtosis value of an SPSS analysis can aid in understanding the reliability and validity of the research. As demonstrated in Table (1), the kurtosis value is -1.913. According to (Purwanto et al., 2021), performing Kurtosis analysis can aid a researcher to measure the reliability among the dependent and independent variables of research. However, due to the lack of data during the pandemic of Covid 19, the researchers could not find authentic data regarding the purpose of this study. Therefore, the kurtosis value of this study reached (-1.913) indicating an unreliable result. To prove the reliability of research the kurtosis value should be above 1.00. The values of massive kurtosis can be either negative or positive.

However, when the value of a massive kurtosis is negative, the distribution is known as platykurtic. A negative value indicates a distribution that is more peaked than normal. Therefore, it can simply declare that due to lack of data during the pandemic of Covid 19 the kurtosis value of this study has faced a negative format of impact.

The skewness value of this research reached (.791) which indicates the distribution of data is monetary skewed. As mentioned by (Morselli, 2017), if the skewness value comes within -0.5 and 0.5, then it can be determined that the distribution of the data has proceeded systematically. As mentioned before the researcher could not gather sufficient data regarding the research topic due to the pandemic of Covid 19. As a result, the skewness value of this study has come (.791) which indicates the distribution of data is highly skewed.

Table 2: Results of the correlation test

		Market penetration rate	Global rank
Market penetration rate	Pearson Correlation	1	-.685
	Sig. (2-tailed)		-1.33
	N	6	6
Global rank	Pearson Correlation	-.685	1
	Sig. (2-tailed)	.133	
	N	6	6

As demonstrated in Table (2), the correlation value of the study is -.685, indicating that the collected data has a low correlation with their variables. In addition, the sigma value of correlation was .133 which is also lower than the standard rate of variation. The purpose of this study is to represent a significant viewpoint regarding the impact of the e-commerce sector on the enhancement of Jordan's economy. However, the results of the correlation test revealed that various E-commerce sectors in Jordan have experienced a negative influence on their operational efficiency due to a lack of market penetration.

And as a result, the performance of the E-commerce sector in the present financial infrastructure in Jordan has been disrupted.

Table 3: Results of ANOVA Analysis

Model		Sum of squares	Df	Mean Square	F	Sig
1	Regression	4315.571	2	2157.785	13.834	.031 ^b
	Residual	467.929	3	155.976		
	Total	4783.500	5			

As shown in figure number 5, the sig value of the research is .031. According to (Purwanto et al, 2020), if the sig value of a study was within 0.5 to 1.0, then the research is reliable. Several researchers have stated that the ANOVA test in SPSS analysis can be utilized to examine the differences among the mean values of the dependent variables which are connected with the independent variables. Due to a lack of data regarding the purpose of this study during the pandemic of Covid 19 the researcher could not gather sufficient data which can be utilized to improve the outcome of this study. In this study, the sum square value has come to 4783.500. The Mean square value was around 155.976 which highly indicate that the data of this study differ from each variable. Therefore, it can be simply defined that the financial infrastructure of Jordan is not adequate for the E-commerce sectors to improve their monetary performances.

Table 4: The results of coefficients^a

		Unstandardized coefficients		standardized coefficients		
		B	Std. Error	Beta	T	sig
1	Constant	-113.799	51.504		-2.210	.114
	Customer satisfaction rate	2.411	.662	.790	3.644	.036
	Global rank	-.005	.005	-.247	-1.139	.337

The coefficient test of an SPSS analysis supports an analyser to understand the reliability of the collected data. In this scenario, the coefficient analysis has been performed to analyse the financial infrastructure in Jordan to support the accounting process of E-Commerce sector. Presently, during the pandemic of Covid 19, the researchers could not gather sufficient data regarding the performance of E-Commerce sectors in Jordan. They conducted a coefficient test to obtain a holistic view regarding the research subject. Through performing the coefficient analysis, the researcher identified the coefficient std, error and standardized coefficients beta. As shown in Table (4), the unstandardized value reached (-0.005), the value of coefficient Error was (-0.005). The researchers attributed this result to the lack of data which may enable the researcher to justify the relationship between the research variable. In the novel pandemic (Covid-19) the data regarding the monetary performance of E-Commerce sectors was also not available over any websites. In addition, according to Tran (2021), 68% of the internet penetration rate in Jordan is really low. E-commerce sectors rely on the internet penetration rate of a country. Therefore, the lack of internet penetration rates in the e-commerce sector of Jordan has imposed a negative impact on e-commerce enterprises monetary or financial performance. Nevertheless, the researcher has also performed a frequency test to determine the financial and accountability infrastructure of the e-commerce sector of Jordan's e-commerce sectors. For a better understanding of the importance of the financial infrastructure of a country

to enhance the performance of E-Commerce sectors the result of the frequency Test are presented in Table (5):

Table 5: Results of the frequency test

		Net revenue in m\$(Mumzworld)	Net revenue (Amazon)	Net revenue (E bay)
N	Valid	2	2	2
	Missing	0	0	0
Mean		32.55000000	124250.00	2735.00
Median		32.55000000	124250.00	2735.00
Mode		26.8000000 ^a	26900 ^a	2670 ^a
Std. Deviation		8.131727984	137673.690	91.924
Minimum		26.80000000	26900	2670
Maximum		38.30000000	221600	2800

The result of Frequency tests has assisted the researcher in critically assessing the variables of this research through performing a descriptive frequency test of the dependent and independent variables. On the other hand, through the incorporation of frequency tests the researcher has gathered the information regarding the mean, median, mode and std. Deviation of the research topic. In this study, the mean value was (32.55000000) indicating that the research is not reliable. According to (Ong et al., 2017), if the median value of research is higher than 1 then it indicates that the researcher needs to obtain more data to generate a valid outcome of the research. As demonstrated before due to the pandemic of covid 19 the researcher couldn't gather sufficient data regarding the conduction of this study. Lack of availability of internet service limited the researchers' accessibility to the required information from secondary sources of data. As a result, that bias imposes a negative impact on the SPSS analysis of this study. The E-Commerce sector is one of the most essential business aspects of a country that can assist an organization to enhance its monetary performance. However, to establish a robust e-commerce sector a country must develop their internet service as well as the financial infrastructure of the country. Bhatti et al. (2020) reported that the inclusion of these approaches is one of the most essential elements of the development process of an E-commerce industry. Boysen et al. (2019) claimed that being a developing country in Middle East Asia as Jordan, it is difficult to enhance the financial infrastructure through the enhancement of GDP. However, the inclusion of the E-commerce sector has assisted such developing countries to enhance their financial condition through creating opportunities to reduce the unemployment rate of the organization. However, the implantation of developed technology can aid Jordan to introduce E-commerce business to improve the financial performance of the country. On the other hand, the market penetration rate of E-commerce sectors in Jordan is also lower than other developing countries in the Middle East. Therefore, to promote the business of the E-commerce industry Jordan must promote the beneficial factors of the e-commerce industry that will aid the consumers to understand the importance of the E-commerce industry. Furthermore, lack of internet feasibility is also one of the key challenges for the development of the E-commerce industry in Jordan. Therefore, to support the development process of the ecommerce industry

Jordan needs to improve their internet feasibility. As a result, that will aid Jordan to influence the accountability and financial performance of E-commerce industries.

CONCLUSION

The current research sought to shed a light on the importance of accounting on the improvement of Jordan's E-Commerce sectors. Findings demonstrated that lack of data on this topic has resulted in the failure to provide a valid outcome. However, through analysing the other factors of this study it was found that the accounting and financial performance of Jordan's ecommerce sector are competitively low due to a lack of financial support from the government. In addition to the lack of internet usage rate in Jordan, the e-commerce organizations are also facing several disruptions to make a profit in the marketplace of Jordan. Therefore, we conclude that Jordan needs to improve its financial and internet infrastructure to enhance the development of Jordan's e-commerce industry. However, the inclusion of an accounting process can also enable an E-commerce industry to prepare a budget and timeframe which will be beneficial for the enhancement of the E-commerce industry. Therefore, it can be easily concluded that the accounting system has a positive impact on the efficiency of E-commerce industries.

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