

The Impact of Internal Control to E-commerce Activities on the Quality of Internal Auditing in the Financing Companies Operating in Jordan

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ABSTRACT

The study aims to identify the impact of Security and protection , legislation and laws on the quality of internal auditing in the financing companies operating in Jordan, which are (26) companies. A questionnaire was designed by the two researchers and distributed for this purpose on the internal auditors in companies and non-executive committees emanating from the Board of Directors who have direct contact with internal audit in each companies, the number of questionnaires distributed were (150) questionnaires, (120) suitable questionnaires were recovered for analysis, with the rate of recovery reached (80%). The questionnaire data was analyzed using the (SPSS) and a number of statistical techniques through descriptive statistics, arithmetic means, standard deviations and percentages, the study hypotheses were tested by multiple regression tests. The study found that there was no significant impact for the combined independent variables (Security and protection , legislation and laws) on the quality of internal auditing, but there is a statistically significant impact of Security and protection on the quality of its own internal auditing. The study recommends the interest of existing and decision-makers in the financing companies operating in Jordan to raise the level of legislation and laws in order to positively affect the quality of internal auditing in those companies.

Keywords: Internal Control to E-commerce, Quality of internal auditing.

1. INTRODUCTION

Due to the need for accounting information which is constantly growing, especially after the emergence of companies diversified large, thus increasing the burden of information on financing companies, so that the assembly, operation and data processing methods can produce different information that meets the needs of its users from outside and within the economic units, and this requires a system of internal control to e-commerce activities with high efficiency, especially in the financing companies. The information system of accounting is one of the subsystems of the information system, which works on the production data of a special nature, may contribute to the application of the requirements of internal control to e-commerce activities in financing companies operating in Jordan in the output of accounting information quality and efficiency of the replay, and could help meet the needs of management information on a continuous correct and appropriate, timely and meaningful and significant help in the process of planning, implementation and control of economic activities of the unit.

1.1 Problem of the Study:

The problem with the study of the impact of the internal control requirements for the activities of electronic commerce in the financing companies operating in Jordan on the output of accounting information with high quality and appropriate and timely manner, allowing users to take advantage of that information, and rational decision-making, and planning and implementation.

Based on the foregoing, the formulation of the following questions:

1. Is there any impact of the Security and protection on the quality of internal auditing?
2. Is there any impact of the legislation and laws on the quality of internal auditing?

1.2 Significance of the Study:

The importance of the study of the impact of the importance of internal control requirements for e-commerce activities in the preparation and provision of accounting information characteristics, quality and highly efficient, enabling users to take information from the wise decisions and policy-making and future plans. The importance of this study is the first that touched on internal control and linked to e-commerce activities with the quality of internal auditing.

1.3 Objectives of the Study:

The study aims to identify the impact of internal control requirements for e-commerce activities on the quality of internal auditing in the financing companies operating in Jordan, and that by identifying the following sub-goals:

1. The impact of the Security and protection on the quality of internal auditing from the point of view of internal auditors in financing companies operating in Jordan.
2. The impact of the legislation and laws on the quality of internal auditing from the standpoint of internal auditors in financing companies operating in Jordan.

2. Previous Studies and Theoretical Literature:

2.1 Previous Studies:

(Papadopoulos, G.A., 1998) Modern Electronic Commerce environments are heavily web-based and involve issues such as distributed execution, multiuser interactive access or interface with and use of middleware platforms. Thus, their components exhibit the properties of communication, cooperation and coordination as in CSCW, groupware or workflow management systems. In this paper we examine the potential of using coordination technology to model Electronic Commerce activities and we show the benefits of such an approach. Furthermore, we argue that control-oriented, event-driven coordination models (which enjoy some inherent properties such as security) are more suitable for Electronic Commerce than data-driven ones which are based on accessing an open shared communication medium in almost unrestricted ways

(Kugler, D. Vort, H, 2003) Tracing is an important mechanism to prevent crimes in anonymous payment systems. However, it is also a threat to the customer's privacy as long as its application cannot

be controlled. Relying solely on trusted third parties for tracing is inadequate, as there are no strong guarantees that deanonymizations are only applied legally. A recent tracing concept is auditable tracing, where the customer has the power to control the deanonymization. With auditable tracing no trust is required, while it offers comparable tracing mechanisms. We present the first off-line payment system with auditable tracing. Our payment system supports coin and owner tracing as well as self deanonymization in the case of blackmailing. This work was supported by the Deutsche Forschungsgemeinschaft (DFG) as part of the PhD program (Graduiertenkolleg) “Enabling Technologies for Electronic Commerce” at Darmstadt University of Technology.

(Angella Amudo, Eno L. Inanga,2009) Internal control systems is a topical issue following global fraudulent financial reporting and accounting scandals in both developed and developing countries. A proactive preventive approach to the problem requires a critical evaluation of existing internal control structures in organizations to determine their capacity to ensure that the organization’s activities are carried out in accordance with established goals, policies and procedures. This study is on the Regional Member Countries (RMCs) of the African Development Bank Group (AfDB) focusing on Uganda in East Africa. This paper develops a conceptual model used in evaluating the internal control systems in Public Sector Projects in Uganda financed by the African Development Bank. The outcome of the evaluation process is that some control components of effective internal control systems are lacking in these projects. This renders the current control structures ineffective. The study ends with recommendations to improve the existing internal control systems in the projects and suggests areas for further Research

(Paul K. Chaney, Mara Faccio, David Parsley,2011) We document that the quality of earnings reported by politically connected firms is significantly poorer than that of similar non-connected companies. Our results are not due to firms with ex-ante poor earnings quality establishing connections more often. Instead, our results suggest that, because of a lesser need to respond to market pressures to increase the quality of information, connected companies can afford disclosing lower quality accounting information. In particular, lower quality reported earnings is associated with a higher cost of debt *only* for the non-politically connected firms in the sample.

(Kaplan, David; Krishnan, Ramayya; et al,1998) Accounting information systems maintain and produce the data used by organizations to plan, evaluate, and diagnose the dynamics of operations and financial circumstances [1]. In addition to intraorganizational usage, the data produced by these systems is reported to external stakeholders such as stockholders or government agencies. In light of these external reporting requirements, AIS have been subject to considerable scrutiny and the data produced by these systems—financial statements are good examples—is required to be certifiably free of specific types of errors. These data quality assessments of AIS are conducted by professional assessors known as auditors.

(Kuo Lane Chen, Huei Lee, Bradley W. Mayer, 2001) The purpose of this paper is to study the security control techniques and its impact on Internet purchasing and electronic commerce. Various security-control techniques for e-commerce are: (1) authentication (2) encryption (3) electronic payment systems (4) internal security management, and (5) non-electronic payment options. A survey from three universities in three different states was conducted. Results suggest that students have general knowledge about security techniques used by businesses but they are not as familiar with electronic payment systems. Students, however, prefer entering credit card information on the Internet after they decide to purchase a product via the Internet

(Junaid and Shaikh 2005) explained How to use some of the computer-assisted auditing techniques (CAATs) more effectively with the emerging information technologies. They constructed an infrastructure with the support of emerging technologies. Electronic auditing (EA) framework—prepared and used with information technology, these examples are object-oriented distributed middlewares, internet security technologies, and intelligent agents.

They found how a CPA may conveniently audit the loan account of a bank with EA framework. Auditors will have to design one specialized audit software for each auditee’s electronic data processing (EDP) system. This system emulates EDP applications in the banking industry and is based on the Common Object Request Broker Architecture (CORBA) architecture industrial standard.

2.2 Theoretical Literature:

2.2.1 First: Internal control for electronic commerce activities:

Continuing technological innovation and competition among existing financing organizations and new entrants have allowed for a much wider array of financing products and services to become accessible and delivered to retail and wholesale customers through an electronic distribution channel collectively referred to as e-banking. However, the rapid development of e-banking capabilities carries risks as well as benefits.

The Basel Committee on Banking Supervision expects such risks to be recognized, addressed and managed by banking institutions in a prudent manner according to the fundamental characteristics and challenges of e-banking services. These characteristics include the unprecedented speed of change related to technological and customer service innovation, the ubiquitous and global nature of open electronic networks, the integration of e-banking applications with legacy computer systems and the increasing dependence of banks (financial companies) on third parties that provide the necessary information technology. While not creating inherently new risks, the Committee noted that these characteristics increased and modified some of the traditional risks associated with banking activities, in particular strategic, operational, legal and reputational risks, thereby influencing the overall risk profile of banking.

Based on these conclusions, the Committee considers that while existing risk management principles remain applicable to e-banking activities, such principles must be tailored, adapted and, in some cases, expanded to address the specific risk management challenges created by the characteristics of e-banking activities. To this end, the Committee believes that it is incumbent upon the Boards of Directors and banks (financial companies) senior management to take steps to ensure that their institutions have reviewed and modified where necessary their existing risk management policies and processes to cover their current or planned e-banking activities. The Committee also believes that the integration of e-banking applications with legacy systems implies an integrated risk management approach for all banking (financing) activities of a banking institution.

To facilitate these developments, the Committee has identified fourteen Risk Management Principles for Electronic Banking to help banking institutions expand their existing risk oversight policies and processes to cover their e-banking activities.

These Risk Management Principles are not put forth as absolute requirements or even "best practice." The Committee believes that setting detailed risk management requirements in the area of e-banking might be counter-productive, if only because these would be likely to become rapidly outdated because of the speed of change related to technological and customer service innovation. The Committee has therefore preferred to express supervisory expectations and guidance in the form of Risk Management Principles in order to promote safety and soundness for e-banking activities, while preserving the necessary flexibility in implementation that derives in part from the speed of change in this area. Further, the Committee recognizes that each bank's risk profile is different and requires a tailored risk mitigation approach appropriate for the scale of the e-banking operations, the materiality of the risks present, and the willingness and ability of the institution to manage these risks. This implies that a "one size fits all" approach to e-banking risk management issues may not be appropriate.

For a similar reason, the Risk Management Principles issued by the Committee do not attempt to set specific technical solutions or standards relating to e-banking. Technical solutions are to be addressed by institutions and standard setting bodies as technology evolves. However, this Report contains appendices that list some examples current and widespread risk mitigation practices in the e-banking area that are supportive of the Risk Management Principles.

Consequently, the Risk Management Principles and sound practices identified in this Report are expected to be used as tools by national supervisors and implemented with adaptations to reflect specific national requirements and individual risk profiles where necessary. In some areas, the Principles have been expressed by the Committee or by national supervisors in previous bank supervisory guidance. However, some issues, such as the management of outsourcing relationships, security controls and legal and reputational risk management, warrant more detailed principles than

those expressed to date due to the unique characteristics and implications of the Internet distribution channel.

The Risk Management Principles fall into three broad, and often overlapping, categories of issues that are grouped to provide clarity: Board and Management Oversight; Security Controls; and Legal and Reputational Risk Management. (**Committee on Bank Supervision Basel , July 2003**)

2.2.2Second: Quality of internal auditing:

The Internal Audit Quality Assessment Framework is the Treasury's recommended approach to carrying out internal and external quality assessments. It has been designed to help evidence effective internal auditing in line with the Government Internal Audit Standards with a focus on outcomes that help our organizations to meet their public service delivery commitments (**The Internal Audit Quality Assessment Framework 7 sep 2011**)

Establishing a successful internal audit function requires more than just support and resources approved at board and senior management levels; or an external requirement by government and regulators; or encouragement by external auditors. These are all important drivers and influences for creating the function and setting the boundaries in which it will operate and provide services.

No internal audit function can be successful unless it is expert in the principles and practices of management, risk management, control, and governance in the sector in which it works and across the supply chains developed by its organization. This expertise demands not only knowledge of what these processes require but also an understanding of the principles on which they are based, experience of how they operate at all levels within an organization, and how they are reported to all stakeholders. This expertise has to be at the management level of internal auditing and with all internal auditors.

Successful organizations assess and manage their economic, environmental, and social risks, mitigating these through appropriate strategies and controls. Successful internal audit functions focus on this corporate social responsibility and its "triple bottom line" in all their engagements—across the entire range of an organization's strategies, policies, processes, and reporting. In many organizations internal auditing is seen as a facilitator in the assessment and management processes addressing these risks. To be successful today, the planning of internal audit engagements and the conducting of assurance and consulting reviews must always be linked to risks and controls in an organization's "triple bottom line." (**Jeffrey Ridley 2007**)

3.Hypotheses of the Study:

H1:

There is no statistically significant impact at the level of statistical significance ($\alpha \leq 0.05$) of Security and protection on the quality of internal auditing.

H2:

There is no statistically significant impact at the level of statistical significance ($\alpha \leq 0.05$) of legislation and laws on the quality of internal auditing.

4.The Study Limits:

Were selected financing companies operating in Jordan, being the most commonly used for electronic commerce among the other sectors, which need to be strict internal control with respect to information security and protection of the hack and piracy, and legislation and laws on this?

5.Variables of the Study:

The variables of the study consist of: the independent variable, which represented in the Security and protection, and legislation and laws, while the dependent variable, it is the quality of internal auditing

6. Population and the Study Sample:

The study population consists of financing companies operating in Jordan that are (26) companies at the time of the study, the study questionnaire was addressed to the internal auditors and non-executive committees emanating from the board of directors, who have direct contact with internal audit in each company. The questionnaire has been distributed by hand on a sample of the study, the number of questionnaires that were distributed were (150) questionnaires, (120) questionnaires were recovered which were suitable for analysis. Thus, the percentage of recovered and valid questionnaires for analysis is (80%).

7. Characteristics of the Study Sample Description:

Table (1): Demographic characteristics of study sample

Variable	Category	Repetitions	Percentage
Gender	Male	102	85%
	Female	18	15%
Total		120	100%
Age	Less than 25 years	24	20%
	From 25 years to less than 35 years old	30	25%
	From 35 years to less than 45 years old	30	25%
	45 years old and above	36	30%
Total		120	100%
Obtained Professional Certificate	JAC	30	25%
	CPA	30	25%
	JCPA	12	10%
	CMA	12	10%
	Without certificates	36	30%
Total		120	100%
Job Title	Director of Internal Control Department	12	10%
	Assistant Director	12	10%
	Internal Auditor	48	40%
	Member of the Committee (Board of Directors)	48	40%
Total		120	100%
Experiences	Less than 5 years	24	20%
	From 5 years to less than 10 years	36	30%
	From 10 years to less than 15 years	36	30%
	From 15 years and above	24	20%
Total		120	100%

Distribution of respondents by demographic characteristics of the study sample as illustrated in the table no. (1) that showed the majority of the study sample in the gender variable is male, reaching the percentage of (85%) of the members of the study sample, while the percentage of females was (15%) of the study sample, this reflects the nature of the profession or function.

It is also noted from the above table that more members of the study sample were within the age group of (45 and over), its percentage amounted to (30%), followed by age group of (25-35 years) and age group of (35-45) in the same proportion (25%) and finally, the age group of (less than 25 years old) reaching (20%), which indicates that there is consistency between age and experience of the study sample. It is also noted from the same table that the majority of the study sample do not hold certificates of professional accounting with a percentage of (30%). It is noted from the table that more members of the study sample, who are working as internal auditor and a member of the (Board Committee) reached to (40%), respectively. It is noted from the table mentioned previously that more members of the study sample whose their experience was between (5-10 years) and who have an experience between (10-15 years) with the same proportion, amounting to (30%), which indicates the presence of an inconsistency between age and years of job experience, where this considered as a positive sign, thus enhancing the scientific capacity to absorb the questionnaire questions and answer them properly, which help to strengthen governance on the hypotheses of the study.

Study Tool, its Description, Persistence and Sincerity:

A tool for achieving the purposes of the study has been developed, by reviewing the theoretical literature on the organizational and social factors, to study its impact on the quality of internal audit, the study tool included two parts: Part one: related to demographic internal auditors and audit committees emanating from the Board of Directors, as follows: gender, age, career certificate, job title, experience. The second part: it was devoted to measuring the impact of organizational and social factors on the quality of internal audit, Five Likert scale had been adopted in the development of the study tool, calculating the strength of their paragraphs as follows: (Strongly Agree) was given (5 degrees), (Agree) given (4 degrees), (moderately Agree) was given (3 degrees), (Disagree) given (2 degrees) and (strongly disagree) was given (one degree), and this will be treated to interpret the data as follows: (1-2.49) means low degree, (2.50-3.49) means medium degree and (3.5-5) means a high degree. The questionnaire was distributed which its paragraphs reached to (50) paragraphs, with four fields to include all the independent variables and the dependent variable.

Statistical Methods: For the purposes of analyzing the study data ,the following statistical methods were used:

Descriptive Analysis: This analysis adapted the arithmetic mean, standard deviation and percentages and analyzing the multiple regression to measure the impact of the independent variables (Security and protection, legislation and laws) on the dependent variable (Quality of Internal Audit). Also to test the study tool and the possibility of relying on it in testing hypotheses and to achieve the objectives of the study, the measure of internal consistency, Cronbach's alpha were used to measure the stability of sample's answers to the questions of the questionnaire, (Sekaran, 2003) explained the reliability internal coefficient among respondents and find that the statistically accepted value for this measure is 60% or more, the results of calculation of this coefficient showed that the stability in the fields of the tool was very high, which confirms the reliability of the questionnaire to test the hypotheses, as illustrated in the table no.(2).

Table (2) Coefficient transactions in a Cronbach's Alpha for fields of study

Field	Questions' Numbers	The Coefficient Alpha's Value
Security and protection	5	0.62
legislation and laws	5	0.73
Quality of accounting information (Dependent Variable)	5	0.81
Tool as a whole	15	0.83

Tool credibility means the process of making sure that the statements contained in the study tool that could lead to the collection of data accurately (Sekaran, 2003). Study tool was presented on a number of specialists in business management, auditing and accounting in the Jordanian universities to determine the appropriateness of the questionnaire's paragraphs linguistically and the extent of its affiliation to the dimension which it was developed within it, the observations and arbitrators' opinions and their observations were taken into account and some passages were reformulated in the light of these observations. The Variance Inflation Coefficient Factor was used to make sure of the disconnection between the multiple independent variables (Multicollinearity).

Since the value of (VIF) is less than (4), as well as the value of (tolerance) was greater than (0.10) for all variables, that means there is no overlap between the independent variables, which reflects the strength of the study sample.

Table (3): Test the Strength of the Study Sample

Model	VIF	Tolerance
Security and protection	1.44	0.69
legislation and laws	1.44	0.69

8. Analyzing the data related to the study fields:

In order to describe the impact of Security and protection, legislation and laws on the quality of accounting information, the two researchers extracted the arithmetic means and standard deviations for the members of the study sample estimations to the questionnaire's paragraphs, and the following tables show that:

Table (4): First field: Security and protection (n=120)

Number	Security and protection	The Arithmetic Mean	Standard Deviation	Ranking
1	Financing companies take appropriate measures to verify the identity of clients for whom they provide services via the Internet, and authorized access	3.25	1.13	5
2	Methods are used to verify transactions and shall promote the (Non-Repudiation) and to determine accountability for electronic financing transactions	4.40	0.50	3
3	Financing companies confirmed the availability of appropriate controls for the authorization and the powers of access to the electronic financing systems and databases and applications	4.68	0.47	1
4	Financing companies guarantees the availability of appropriate measures to protect the credibility of the data records of electronic financing operations and information	4.48	0.51	2
5	Available to protect confidentiality of sensitive electronic transactions to be moved and / or stored in databases and are subject to constant Auditing	4.08	1.29	4
Total Field / Security and protection		4.18	0.35	High

Table no.(4) that the degree of **Security and protection** measurement in all paragraphs are high, the arithmetic mean ranged between (3.25-4.68), the first paragraph (3) Was (4.68), But in the last rank came paragraph (1) amounted to (3.25), the arithmetic mean of the total field/ **Security and protection** were (4.18) with a high degree.

Table (5): Second field: legislation and laws (n=120)

Number	legislation and laws	The Arithmetic Mean	Standard Deviation	Ranking
6	Financing company maintains the confidentiality of customer data from the legal	3.10	0.75	1
7	Financing company is committed to legislation and regulations necessary to implement e-business within the scope of Jordanian law	2.95	0.90	2
8	Financing company is committed to legislation and international laws concerning trade applications in banking and compliance with the Basel Committee	2.90	0.96	3
9	Available for the internal auditor familiar with the basic criteria in determining the legislative and legal actions with regard to electronic financing	2.75	0.98	4
10	Keep pace with the rapid developments in the Financing company legislation on e-commerce	2.70	0.65	5
Total Field / legislation and laws		2.88	0.26	Medium

Table no. (5) shows the degree of **legislation and laws** measurement in all paragraphs between medium to high, the arithmetic mean ranged between (2.70-3.10), paragraph (6) occupied the first rank, with the arithmetic mean of (3.10), and paragraph (10) occupied the last rank, with the arithmetic mean of (2.70) ,the arithmetic mean of the total field / **legislation and laws** was(2.88) with a medium degree.

Table (6): Third field: Quality of Internal auditing (Dependent Variable) (n=120)

Number	Quality of Internal auditing	The Arithmetic Mean	Standard Deviation	Ranking
1	Experience of the internal audit team in the field of security and protection of customer data play a role in the quality of internal auditing	3.80	1.07	5
2	Knowledge of the laws of the nature of the internal auditors of e-commerce, local and international raise the quality of internal	4.00	1.18	4

	auditing in financing company			
3	Speed of response by the auditors in the Auditing of customer data increases the quality of internal auditing in financing company	4.50	0.51	1
4	Commitment of internal auditors by the characteristics of accounting information and standards of the International Internal Audit (IIA's) have a positive impact in the quality of internal auditing in financing company	4.40	0.50	2
5	Adopt and understand the internal auditors of the activities of e-commerce issued by the Basel Committee contribute to increase the quality of internal auditing	4.20	0.41	3
Total Field / Quality of Internal audit		4.18	0.39	High

Table no. (6) shows that the degree of measuring the **Quality of Internal auditing** in all paragraphs is high, the arithmetic mean ranged between (3.80-4.50), paragraph (3) occupied the first rank, with the arithmetic mean of (4.50), and paragraph (1) occupied the last rank, with the arithmetic mean of (3.80). The arithmetic mean of the total field / **Quality of Internal auditing** was (4.18), which is a high degree.

8.Results of testing the hypotheses of the study using multiple regressions:

Table (7): The results of testing multiple linear regression for the impact of Security and protection , legislation and laws on the quality of Internal auditing (N=120)

Independent Variables	Calculated (T) Value	Statistical Significance (A)	Correlation Coefficient (R)	Determination Coefficient (R ²)	Regression Coefficient β	Standard Deviation Coefficient (Beta)	Calculated F Value	Statistical Significance
Security and protection	2.38	0.022 *	0.390	0.16	0.466	0.196	3.18	0.059
legislation and laws	- 0.65	0.541			-0.097	0.158		

* Fixed regression (2.575)

*Statistically significant at the significance level of ($\alpha=0.05$)

Table no. (7) showed the results of testing the multiple linear regression for the impact of Security and protection , legislation and laws on the quality of internal auditing.

Table no. (7) showed that the value of (R) is (0.390), which indicates a medium correlation degree between Security and protection , legislation and laws on the quality of internal auditing. The value of (R Square) reached(16%) which is an acceptable value that explains the ability of Security and protection , legislation and laws on the quality of internal auditing. The value of (F) test was (3.18), which is not statistically significant value at the significance level of ($\alpha=0.05$), thus it can be concluded that there was no significant impact of the independent variables on the quality of internal auditing combined.

8.1First Variable (Security and protection): The value of (β) was (46.6%) and (T) value was (2.38), which is a positive value and statistically significant at the significance level of ($\alpha=0.05$), this indicates the presence of traces of variable Security and protection on the quality internal auditing. That because of the effectiveness of Security and protection and strengthened their impact on the quality of internal auditing in financing companies operating in Jordan.

8.2The Second Variable (legislation and laws): The value of (β) (- 9.7%) and the value of (T) (- 0.65) which is a negative value in a statistically significant level of ($\alpha=0.05$), this indicates that there is no impact to the variable of legislation and laws on quality of internal auditing, because of the weak impact for the legislation and laws on the quality of internal auditing in financing companies operating in Jordan.

9.Results:

In light of the above, the study showed that there was no significant impact for the combined independent variables (Security and protection, legislation and laws) on the quality of internal auditing, while for each independent variable and its impact on the quality of internal auditing; it is clear as the following:

9.1There is a significant impact for the Security and protection on quality of internal auditing in financing companies operating in Jordan with a high degree.

9.2 There is no significant impact of legislation and laws on the quality of internal auditing in financing companies operating in Jordan.

10. Recommendations:

1. The decision-makers' interest in financing companies operating in Jordan should raise the level of Security and protection in order for the quality of internal auditing to affect positively in those companies.
2. The influential people working in financing companies should reduce pressure on internal auditors, And increasing the auditors, which impacts positively on the quality of internal audit those companies.
3. Researchers and academics should be interest in making further studies that will upgrade the quality and effectiveness of the internal audit, taking into account other internal control to e-commerce activities.

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