

Business and its Intelligence level in E- Commerce

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Abstract

The study aimed to investigate the impact of business intelligence on e-commerce. In order to achieve the study objectives a questionnaire was designed and distributed over a sample amounting (45) respondents . The collected data was analyzed through using (SPSS). The study results indicated that there is an impact of knowledge and technical skills, planning, internal control, evidences and proofs collections of data and information and management reports on business intelligence in e-commerce. The study suggests a set of recommendation.

Key words: E- Commerce, Business Intelligence, Knowledge and Technical Skills, Planning, Internal Control, Management Reports.

1. Introduction

Along with accelerated and increased development in trade transactions market, and due to time and distance barriers between transaction parties. The need emerged for supplying individuals with new contracting means that reduce costs, accelerate dealing and concluding contracts in few seconds or minutes.

The world witnessed due to rapid development in communication field, emergence of electronic means and their use in all fields, so they became means that cannot be avoided for each individual in the new community, and imposed itself widely. Many contracting procedures are made through computerized electronic systems as a new alternative for contracting through normal cables and correspondences, because of their rapid and accuracy in concluding contracts, and their easiness proofing by electronic methods, such as proof by electronic signature. As a sequence of such advancement in communication technology field, the electronic trade emerged.

Agriculture, industry and trade general meaning is to prepare and bring what benefits people and what they need in their life, of food, drink, dress or makeup or anything else which they need in their life, for the purpose of distribute and bring the same to them. Therefore these things were considered of all communities necessities across the history. Human being in his nature needs many things to survive and he cannot ensure all of them by himself, since they need experiences and capabilities which are not available for each one. Plants need arable lands, water, and special ways of planting and harvesting, all of which are not available for all people. The same is applied on industry. Some of which may be available in one country and not available in another country. People in that country cannot obtain these goods without trading methods. Therefore, agriculture, industry and trade are important in human beings life survival.

As long as communities advanced and progressed .In civilization the need increased for the three issues. Therefore Islam as all religions calls for agriculture, industry and trade and organize the same.

Although these things are important and necessary for people, but sometimes they can be as a source of misadventure to them, since greed my domain on those who are in charge and they monopolize it and prevent people to reach, for the purpose of increasing or raising the prices. Due to that governments in most world countries intervene in organizing agriculture, industry and trade to prevent or to reduce such greed, though panelizing greedy or pricing their goods or through using other means which differ from one country to another, but if such methods or means is not conducted in their right route then they can be a mean to hinder these issues and damage the same

People opinions and their beliefs are different in terms of narrowing issue on farmers, manufacturers and merchants or expanding in their business. Some believes that narrowing, control their movements, and planning in advance for their behaviors, socialist and communist trends are good examples. Others believe to let them free in their agriculture, industry and trade, such as free or capitalism approaches are examples, each of which has advantages and disadvantage.

Islamic approach is characterized between the two mentioned approaches. Since it let them free, but within yellow and red lines that they are not allowed to go beyond, so Islam ensures community interest which is the first legal goal of agriculture industry and trade. Such approach paved the way for them to their maximum limits, without permitting those in charge to exceed public interests.

This study is an attempt to investigate business and its intelligence in E-commerce. Therefore, the current research aims to identify the business and its intelligence in e-commerce.

The research problem can be summarized in these following questions:

- What is the impact of e-commerce on business intelligence?
- What is the impact of e-commerce on factors that affect business intelligence?

2. Study Importance

The research importance stems from the new tasks that e-commerce introduced to business intelligence which are not familiar before, and from the broad spread of e-commerce, which will be the most important factor for dealing between the companies in future. Therefore, it is hoped that this research will perform the following:

- To help companies management to make development steps either for internal control systems and safety or to e-commerce applications system in general.
- To contribute in raising business intelligence level.
- To contribute in providing Arabic and Jordanian Library, which has no researches in this regard, that is deemed new and future topic. So it will be of great importance for researchers.

2.1. Study Objectives

The current research aims to show the e-commerce impact on e-commerce and business intelligence, and the problem related to technical business environment.

The research objectives can be summarized as follows:

- To find out the e-commerce impact on business intelligence.
- To show the impact of e-commerce risks on business intelligence.

2.2 .Study Hypotheses

The study is based on the following hypotheses:

- H01. There is an impact on business intelligence of e-commerce.
- H02. There is an impact of planning on business intelligence of e-commerce.
- H03. There is an impact of internal control on business intelligence of e-commerce.
- H04. There is an impact of data evidences and information on business intelligence of e-commerce.
- H05. There is an impact of management reports on business intelligence of e-commerce.

3. Literature Review

E- Commerce Concept: E-commerce refers to concluding purchasing, selling goods a service, exchange data, information, document and money through the Internet and international trading nets. It includes designing page on the internet and advertising goods and service, exchange data, information with clients, negotiate with them, payment the financial obligations and data exchange electronically, such good inquiry., prices catalogues, and banking deals. (Abdul Hafiez, 1999).

Types of E-commerce: The well known types of E-commerce is classified due to the parties involved : Business to Business. Business to Consumer . Business to Government. Consumer to Consumer.

E-Commerce Practicing steps :E - Commerce the company has to carry out number of integrated steps, through designing web site and pages related to, which display its products and explain products characteristics, advantages and how to browse its data, components or data entry.

E-Commerce Practicing Risks

Business organization may subject to two types of risks:

1. Risks of electronic systems inside the organization
2. Risks of electronic system as a whole either inside the organization or through the net.

Business Intelligence: Business Intelligence aimed to make better work decision through the use of expanding types of information management systems, applications and technology for collecting, storage, analysis, and provide access to data. Business Intelligence is making better work decision through the use of accurate information and in the right time.

Typical business intelligence activities :Business intelligence includes in particular decision support activities, questions and reports, treated analysis through the Internet, statistical analysis, estimates, and data analysis. Business Intelligence represents the systems that help companies to understand what makes the institution successful and help to predict the impact of future as a result of current decisions these systems play a key role in the strategic planning process of the institution (Abu Al-Joud. 2000).

Typical applications of Business Intelligence: Business Intelligence model systems ,: customers differences segments, market basket analysis, money laundering fight, cheating fight ,analyzing customer contacts, market segments, earnings recording , products ,profits, inventory movement, as well as some risk applications.

Business Intelligence software: Business Intelligence software provides better information to guide managers to make good business decisions, and finally leads to high creation stock holder's values and stakeholders. Business Intelligence systems play key roles in institution strategic planning process (Jabali, 2002).

Emphasis on professional databases and those who are concerned with developing their skills and utilizing efforts in development and research to be experts in this important area, it also urges companies managers and decision-makers to set this technique within their next priorities and invest IT to serve their future visions and strategic plans , since at the end it will be a good help for them in obtaining gains , reduce costs , losses and risks (Khatib,and et al, 2002).

3.1.Previous Studies

Hassan (1995). Study entitled: Impact of information technology through Internet on improving informative content quality of auditor's reports. The study aimed to find new perspective for auditing that integrates with the new information technology through the internet. The study indicates that information technology spread (Internet) on the global scope, and due to the increased enterprises size, has imposed the use of information technology in auditing.After an analysis discussion from the theoretical aspect, the researcher concluded that international information technology (The Internet) caused actually new changes in auditing it is obvious that the existence of modern theory for auditing in the form after accounting of financial sources management, and safety system of information sources management.Information safety in open information society does not mean that auditing applicability only through information media, and public communication through information media, and public communication through the citizens themselves, as contributors in any community.

From the above mentioned it can be noticed that the researcher aimed to establish a new perspective for auditing, which was not achieved in terms of setting a form but he explained the existence justifications facts, taking in consideration that there is a need to check the internet information which should be after safety system managing information sources, but he did not set element for his point of view, and concentrated on auditing through using the internet and not the information generated by Internet .

Abed Al-Hafiz (2000). Study entitled: Auditing challenges towards e-commerce deals increment, and electronic data exchange through emphasizing the trust in electronic system and the websites for its clients. The study aimed to investigate the challenges that face auditing profession and auditors towards e-commerce deals increment and electronic data exchanged through confirmations service the auditing firm's reform either trust in electronic systems or in websites and providing clients with such trust. The researcher concluded a set of results: There are limited opportunities before Egyptian auditing and accounting firms for performing new professional services due to decreased number of organization who are using information technology and dealing with e-commerce field in that time, in addition to weak role of professional organization in qualifying auditor to perform these services, and awareness spread among accounts in this regard, and due to non setting the standards related to performing such services. The current skills of Egyptian accountants and auditors do not qualify them to perform the new professional (service system trust, website trust). There is a bad need to develop these services either by study or by attending training and qualification programs for auditor on performing these services. The responsibility here lies on the accountants themselves, account firms, professional organization and universities. By analyzing this study, we can find that it did not handle e-commerce operations auditing procedures or methods, or even evaluating websites or system. But it concentrated on investigating the Egyptian status, whether if auditors are asked to perform any of such services or any advices regarding websites trust services and systems trust.

Al-Jabali (2002). Study entitled 'Auditing new trend in the light of Technological changes in accounting information systems'. The study aims to show auditing new trends, and whether such trends are positive or negative in the light of new development in information technology variables, and what is the size or the direction of the targeted and required developments in auditing process, and in qualifying the auditor to keep up with the developments concentrated on auditor qualification. The study was conducted over a sample of auditors in Egypt to test the hypothesis stated: "There is a relation between new trends in auditing and new development in information technology" by using the questionnaire method. The study concluded that there is an affirmed desire in development represented by auditors desire in developing their skills and abilities to face such historical advancement, but such trends do not extend to desire and thinking stage, and there is a large gap that need many efforts to advance the professional on the local level, and then auditors performance, and skill development and auditing process.

Nearson (2000). Study entitled: Auditing Business: The researcher handled at first, the internet development, and its use in e-commerce field, then the growth of such commerce and the large media concern with such growth, indicating that many companies are involved in e-commerce through the Internet, but e-commerce financial statement auditing and the application of GAAS, are facing basic challenges for American chartered Accountants, creating doubts in the implementation degree of auditing standards related to planning, auditing guide, sufficient technical training, independence and internal control, considering that it is applied with the same degree on e-commerce auditing under the electronic transfer of data, as it is applied in traditional auditing. The researcher concluded that such standards need to be developed to fit information technology because confirmation services provided by auditing firms need special qualification, and may influence auditor's independence. The researcher recommended that it is time not to deal with computer as black box, since many auditors are performing auditing within the computer. But under e-commerce, the researcher argued that auditing process should be performed through the computer, especially after the great growth in e-commerce.

Morris and Arrway (2000). Study entitled 'what every audition needs to know about e-commerce. E-commerce topic from the theoretical aspect, considering e-commerce as the general orientation of organizations in the world, and it is the motivation of work improvement and achieving more efficiency for a set of issues, and that there is a need for the companies for different control, in order to practice e-commerce, in addition, the e-commerce phenomena comprehensive evaluation is deemed basic issue to find its challenges and risks. The study concluded that there are complications the organizations that take risk and start to sell through the net face as a result of multiple choices in e-commerce solutions, and programs that treat different functions with respect to risks safety is deemed one of the main obstacles before e-commerce spread. He concluded that among risks is the non justified increase in e-commerce investment costs, websites issues, users lack friendly which lead to opportunities loss and clients who may contact and find no valued information, or low services, in addition to employee's negligence of email inquiries, which lead to consumers and opportunities loss. The study focused on planning process, considering that good planning of auditing process may play a major role in treating and managing risks, and that new audits strategy must be developed to evaluate organizing functions that emerged by using e-commerce.

Chen, Mayer and Lee (2001). Study entitled the impact of security control business to consumer electronic commerce aimed to investigate the impact of control technologies on safety in e-commerce, through authentication technologies study and encryption and electronic payment systems.

The study was carried through a survey of three universities students in different states in the United States. The study concluded that students have general knowledge about used safety technologies by business, but they were not familiar with electronic payment systems, and that students prefer introducing credit card information on the internet after they decide to purchase any product through the internet.

Suh and Han (2003). Study entitled: the impact of securing control Business to Consumer Electronic Commerce indicated that despite of increasing number of internet users. But many refuse to provide sensitive personal information to websites, because they do not trust e-commerce security. As a result this study attempts to investigate the impact of client perceptions of security control in e-commerce acceptance; the trust was tested as moderate factor of such relation. The two researches used electronic banking as a field of research, because bank clients are worried of sensitive information treatment such as financial information.

The study was carried out through comprehensive survey of more than 500 cases from internet banking users. The study concluded that the perception on none denying, confidentially, data security have important impact in trust in e-commerce, as well as the trust has important impact on accepting e-commerce.

Abu Musa (2004). Entitled: Auditing e-business: New challenges for external auditors aimed to discuss electronic business auditing process as a new challenge of transitional external auditors and auditing profession, providing some suggestions to help external auditors in facing such challenges. The researcher started his study by defining electronic business, he mentioned that electronic business is a dynamic set of technologies, applications and commercial business that links companies and clients through electronic exchange of goods, services, transaction and information. He also noted that electronic business technology changes company's purchasing and selling method, dealing with clients and partners and electronic business bring new challenges to traditional external auditors and auditing profession, and external auditors need to understand how such advanced technology impact their auditing process.

4. Study Methodology

The study used the descriptive methodology through using the literature review related to business topics and its intelligence in e-commerce in addition to previous studies review. The study also used the survey methodology through using the questionnaire which was designed for the purposes of this study to data collection in order to conclude some results through the sample's responses, hypotheses testing, and providing a set of recommendation

4.1. Primary Data: A questionnaire was designed to collect the field study data. The questionnaire is divided into two basic parts, the first part includes general information data related to respondent, while the second includes number of questions divided into sets, to measure business intelligence, for the purpose of measuring field study hypotheses, and each question has seven options of responses according to Likert Scale.

4.2. Secondary Data: Secondary data resources include the related literature review in books, periodicals, researches, foreign and Arabic brochures, American and International standards of auditing, in addition to governmental documents, laws, and related regulations, and websites.

5. Data Analysis Techniques

To analyze the collected data, and to test the hypotheses, the following statistical methods were used through(SPSS):

1. Cronbach Alpha test: to measure the internal consistency of questionnaire statements.
- 2.Means: to measure the central tendency scales.
- 3.Standard Deviations : to measure the dispersion of any set of observations
- 4.T-Test: to measure the significant difference between the two means.

5.1. Study Population: The study population is consisted of set of Public Stock Companies enrolled in Amman exchange.

5.2. Study Sample: A random sample was selected from study population, amounting (50) companies. 50 questionnaires were distributed and (45) were collected. Table (1) shows the study sample distribution according to study variables

Table (1) Sample distribution according to study variables

Variable	Variable levels	Frequency	Percentage
1-Gender	Male	30	66.7
	Female	15	33.3
2-Education	Bask.	19	42.2
	High Diploma	11	24.4
	Master	8	17.8
	PhD	6	13.3
	Other	1	2.2
3- Age	Less than 30 years	22	48.9
	30 - 40 years	14	31.1
	40 –50 years	4	8.9
	50+	5	11.1
4- Experience	Less than 5 years	19	42.2
	5-10 years	18	40.0
	10-15 years	8	17.8
	15+	0	0
5-Job	General Director	20	44.4
	Financial Manger	10	22.2
	Accounting Head section	7	15.6
	Auditing Head Section	8	17.8

5.3. Study Instrument

A questionnaire was developed after reviewing the literature review from various references which deal with research topic and related to the study objectives. The questionnaire consisted of (31) questions. Likert scale with five options: Strongly agree= 5, agree= 4, natural =3, disagree =2 and strongly disagree= 1 was used. The study instrument consisted of two parts as follows:

Part one: this part deals with company's employee's information such as (sex, education, age, experience and job)

Part Two: This part deals with business and its intelligence in e- commerce

5.4. Instrument Validity

Validity was conducted through the steps made by the researcher during the preparation of the instrument.

5.5. Instrument Reliability

Internal consistency was achieved by using Cronbach Alpha formula ., Reliability was 81.7% , which deemed acceptable for study purposes

5.6. Statistical Analysis Techniques

Statistical Package of the Social Sciences (SPSS). was used to answer study questions, hypotheses testing, through the a appropriate statistics such as , means and standard deviations .

6. Study Results

The study results through answering the study questing and hypotheses testing as follows:

First Hypothesis: There is an impact of knowledge and technical skills on Business intelligence in E- commerce
To answer this hypothesis, means, standard deviations, ranks and practicing level of the statements (1-5) as shown in table no, (2):

Table (2) Means, standard deviations, ranks and practicing levels of the relationship between computer using and improving accounting information output quality

No.	Question	Mean	S.Deviation	Rank	Level
1	Team work has good knowledge of Information technology	3.7556	1.3677	3	High
2	Institution activity has an impact on financial statements in e- commerce	3.7556	1.3677	3	High
3	Technical skills has an impact on company’s staff in developing business intelligence in e- commerce	3.9111	1.2937	2	High
4	Team work has knowledge in Internet work and e-commerce programs	3.7111	1.3919	4	High
5	I had followed courses that tackled e- commerce	3.9333	1.2863	1	High
Grand Mean		3.9	1.3	-	High

Table (2) shows that study sample reported that therein is an impact of knowledge and technical skills on business intelligence in e- commerce Since the general mean for this hypothesis was (3.9) with high level. Statement no. (5) " I had followed courses that tackled e- commerce" ranked the first with high level. While statement no. (3) " Technical skills has an impact on company’s staff in developing business intelligence in e- commerce " ranked the second with high level. Statements (1 and 2)" Team work has good knowledge of Information technology" and " Institution activity has an impact on financial statements in e- commerce" ranked the third with high level . The table also indicates that statement no. (4) " Team work has knowledge in Internet work and e- commerce programs ". ranked the last with high level,

Second Hypothesis: There is an impact of planning on Business intelligence in E- commerce

To answer this hypothesis, means, standard deviations, ranks and practicing level of the statements (6-11) as shown in table no, (3)

Table (3) Means, standard deviations, ranks and practicing levels of the relationship between planning and business intelligence in e- commerce

No.	Question	Mean	S.Deviation	Rank	Level
6	The ability to determine issues that need to have an expert work to obtain a guide in this regard	3.7333.	1.3551		High
7	The ability to understand the impact of the used techniques to practice financial statements in E-commerce	3.7556	1.3677		High
8	The ability to understand organization view of e-commerce risk management (control measures efficiency	3.9333	1.2863		High
9	Existence of auditing path that allows the manager to follow input and out operations	3.8222	1.3533		High
10	Allowing the director to access to any part of the system at any time	3.9111	1.2760		High
11	Obtaining electronic payment operations guide	3.8667	1.3585		
Grand Mean		3.8	1.3	-	High

Table (3) shows that study sample reported that there is an impact of planning on business intelligence in e- commerce .Since the general mean for this hypothesis was (3.8) with high level. Statement No. (8) " The ability to understand organization view of e-commerce risk management (control measures efficiency " ranked the first with high level. While statement no. (10) " Allowing the director to access to any part of the system at any time" ranked the second with high level. Statement (11)" Obtaining electronic payment operations guide " ranked the third with high level Statement (9)" Existence of auditing path that allows the manager to follow input and out operations " ranked the fourth with high level Statement (7)" The ability to understand the impact of the used techniques to practice financial statements in E- commerce " ranked the seventh with high level .

The table also indicates that statement no. (6) " The ability to determine issues that need to have an expert work to obtain a guide in this regard ". Ranked the last with high level,

Third Hypothesis: There is an impact of internal control on Business intelligence in E- commerce
To answer this hypothesis, means, standard deviations, ranks and practicing level of the statements (12-17) as shown in table no, (4)

Table (4) Means, standard deviations, ranks and practicing levels of internal control on business intelligence in e- commerce

No.	Question	Mean	S.Deviation	Rank	Level
12	The manager has the ability to evaluate electronic auditing	4.0222	1.1772	1	High
13	The ability to achieve business intelligence measures timing and nature	3.5333	1.4078	6	High
14	The ability to understand the risks upon practicing financial statements in e- commerce	3.9333	1.2505	3	High
15	The ability of determination required business intelligence measures extent in e- commerce environment	3.7111	1.3588	5	High
16	The manager needs to attend courses to increase his information about e- commerce	3.7556	1.3677	4	High
17	There is a bad need to attend qualification and training programs on business intelligence methods of e- commerce operations	3.9556	1.2961	2	
Grand Mean		3.9	1.3	-	High

Table (4) shows that study sample reported that there is an impact of internal control on business intelligence in e- commerce .Since the general mean for this hypothesis was (3.9) with high level. Statement no. (12) " The manager has the ability to evaluate electronic auditing" ranked the first with high level. While statement no. (17) " There is a bad need to attend qualification and training programs on business intelligence methods of e- commerce operations" ranked the second with high level. Statement (14)" The ability to understand the risks upon practicing financial statements in e- commerce " ranked the third with high level Statement (16)" The manager needs to attend courses to increase his information about e- commerce " ranked the fourth with high level Statement (15)" The ability of determination required business intelligence measures extent in e- commerce environment " ranked the fifth with high level . The table also indicates that statement no. (13) " The ability to achieve business intelligence measures timing and nature ". Ranked the last with high level,

Fourth Hypothesis: There is an impact of evidences and proofs collection of information and data on Business intelligence in E- commerce

To answer this hypothesis, means, standard deviations, ranks and practicing level of the statements (18-26) as shown in table no, (5)

Table (5) Means, standard deviations, ranks and practicing levels of evidences and proofs collection of information and data on Business intelligence in e-commerce

No.	Question	Mean	S.Deviation	Rank	Level
18	The need to read the issues regarding the business intelligence of e-commerce transactions	4.0222	1.3477	1	High
19	Reviewing the issues related to internal auditing issued by international professional organizations	3.5333	1.2760	2	High
20	There is no complexity in auditing internal measures for companies who are practicing e-commerce	3.9333	1.3585	3	High
21	Reviewing issue regarding business intelligence in E-commerce	3.7111	1.1160	6	High
22	Manager has sufficient skills to perform Trust affirmation services through the Internet	3.7556	1.3633	5	High
23	I believe there is a visibility of issued reading related to business intelligence in e-commerce	3.9556	1.2760	2	High
24	Manager has sufficient skills to perform auditing information system security	4.0222	1.1246	1	High
25	The manager is able to review all information in data base	3.5333	1.2358	7	High
26	The manager is allowed to information access through the net	3.8889	1.3521	4	High
Grand Mean		3.8	1.3	-	High

Table (5) shows that study sample reported that there is an impact of evidences and proofs collection of information and data on business intelligence in e-commerce. Since the general mean for this hypothesis was (3.8) with high level. Statement no. (24) "Manager has sufficient skills to perform auditing information system security" ranked the first with high level. While statement no. (19 and 23) "Reviewing the issues related to internal auditing issued by international professional organizations" and "I believe there is a visibility of issued reading related to business intelligence in e-commerce" ranked the second with high level. Statement (20) "There is no complexity in auditing internal measures for companies who are practicing e-commerce" ranked the fourth with high level. Statement (26) "The manager is allowed to information access through the net" ranked the fifth with high level. Statement (22) "Manager has sufficient skills to perform Trust affirmation services through the Internet" ranked the sixth with high level. The table also indicates that statement no. (25) "The manager is able to review all information in data base". Ranked the last with high level.

Fifth Hypothesis: There is an impact of management reports on Business intelligence in E-commerce

To answer this hypothesis, means, standard deviations, ranks and practicing level of the statements (27-31) as shown in table no. (6)

Table (6) Means, standard deviations, ranks and practicing levels of management reports on Business intelligence in E-commerce

No.	Question	Mean	S.Deviation	Rank	Level
27	There is a guarantee to right keep of records according to suitable methods	3.8444	1.2961	2	High
28	The management is capable to deal with business intelligence in e-commerce	3.7556	1.3843	5	High
29	Business Intelligence requires manager special skills	3.8000	1.2721	3	High
30	There is a need to understand business intelligence in different managerial level	4.0667	1.1560	1	High
31	There is a confidentiality in current information through e-commerce	3.8000	1.2898	3	High
Grand Mean		3.8	1.2	-	High

Table (6) shows that study sample reported that there is an impact of management reports on business intelligence in e-commerce. Since the general mean for this hypothesis was (3.8) with high level. Statement no. (30) "There is a need to understand business intelligence in different managerial level" ranked the first with high level. While statement no. (27) "There is a guarantee to right keep of records according to suitable methods" ranked the second with high level. Statement (29 and 31) "Business Intelligence requires manager special skills" and "There is a confidentiality in current information through e-commerce" ranked the third with high level. The table also indicates that statement no. (28) "The management is capable to deal with business intelligence in e-commerce". Ranked the last with high level,

7. Results

The study concluded the following results

- 1.1. There is an impact of knowledge and technical skills on business intelligence in e-commerce
2. There is an impact of planning on business intelligence in e-commerce
3. There is an impact of internal control on business intelligence in e-commerce
4. There is an impact of evidences and proofs collections of data and information on business intelligence in e-commerce
5. There is an impact of management reports on business intelligence in e-commerce.

8. Recommendations

1. 1. The study recommends that there is a need for team work has good knowledge of Information technology and institution activity has an impact on financial statements in e-commerce and technical skills has an impact on company's staff in developing business intelligence in e-commerce, and team work has to be from those who followed courses that tackled e-commerce
2. The study recommends that there is a need for organization to have the ability to determine issues that need to have an expert work to obtain a guide in this regard and the existence of auditing path that allows the manager to follow input and out operations, and allowing the director to access to any part of the system at any time and obtaining electronic payment operations guide
3. The study recommends that there is a need that the manager has the ability to evaluate electronic auditing, and the organization to have the ability to achieve business intelligence measures timing and nature and the ability to understand the risks upon practicing financial statements in e-commerce, determination required business intelligence measures extent in e-commerce environment and the manager need to attend courses to increase his information about e-commerce
4. The study recommends that there is a need to read the issues regarding the business intelligence of e-commerce transactions, reviewing the issues related to internal auditing issued by international professional organizations and no complexity in auditing internal measures for companies who are practicing e-commerce, and manager has to have sufficient skills to perform Trust affirmation services through the Intern and sufficient skills to perform auditing information system security and allowed to information access through the net
5. The study recommends that there is a need that there is a guarantee to right keep of records according to suitable methods and the management should be capable to deal with business intelligence in e-commerce and that there is a need to understand business intelligence in different managerial level and confidentiality in current information through e-commerce should be available.

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