

THE DETERMINANTS OF JOB SATISFACTION AMONG ACCOUNTANTS IN IRAQI BANKING SECTOR TOWARD ACCOUNTING INFORMATION SYSTEM

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DECLARATION

I certify that “The substance of this thesis on the determinants of job satisfaction among accountants” has not been submitted for any degree or qualification.

I certify that any help received in preparing this thesis and all sources used have been acknowledged in this thesis.

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ABSTRACT

The purpose of this study was to determine job satisfaction among accountants in Iraqi banking sector toward accounting information systems. Whereby, the population targeted accountants of banking sector in Iraq. The banks included Rasheed Bank, Bank of Baghdad, Industrial Bank, Agricultural Bank and Al-Rafidain Bank. The data was collected and managed from 71 respondents by using a structured questionnaire based on the Minnesota job satisfaction questionnaire (MSQ). Then, the data was analyzed using SPSS Version 17.0 software.

This study showed that the factor of accounting information system with its five dimension (skill variety, task identity, task significance, autonomy and feedback from the job) significantly influenced accountants' job satisfaction at banking sector in Iraq. Based on the finding, all the factors should be taken into account and consideration when any plan is to be made on the accountants' job satisfaction. This is to ensure that the accountants will deliver the best services to the bank, thus by development of accounting department with the accounting information system will get a better accounting operations and therefore will lead to the improvement of the bank in general.

From this research we got a better understanding of the factors influence accountants' job satisfaction in banking sector. In the fifth chapter, some recommendations for future use to any researcher in this academic field.

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CHAPTER ONE

INTRODUCTION

1.1 Introduction

Job satisfaction is defined as "the extent to which people like (satisfaction) or dislike (dissatisfaction) their jobs" (Spector, 2000). Job satisfaction has been a matter for worries nowadays. Organizations realized that employees Job satisfaction is a key element for increasing customer satisfaction and keep their business running as competition. Employee dissatisfaction that has a problem will spread the problem to his/her workmate, and will be affected on the organization operating. Job satisfaction has been shown to be strongly related to organizational commitment (Lynn & Harry, 1989). The employees who is not satisfied, can be a useful source of information for the organization to develop business strategies, and the formulation of tactical decisions.

Job satisfaction concerns every worker in the entire world. Job satisfaction and worker motivation are the topics of research and interest in the business world because satisfied employees and motivated are loyal to the organization and help to increase production. In other words, human factors play very important role along with the time factors, technological and financial (Hackman & Oldham 1976). Due to the organization, people and nation, Job satisfaction is one of the most important studied topics. As for the employees, job satisfaction is important for their mental and health (Saari & Judge 2004). In the study of job satisfaction, the factors that affect or impact on job satisfaction is vital to be addressed before further study or research can be done (Brush, Moch, & Pooyan, 1987).

1.2 Background

The rapid development and expansion of the banking industry has generated a lot of internal management problems in banking sector of Iraq especially in management accounting, which brought a low level of accountants' job satisfaction, whereby, has led to a difficulties of increase service quality (Husam, Majdy, & Nodal, 2009). The factors affecting accounting staff's satisfaction in current banking sector of arabic countries including Iraq is a bad accounting information system which is came from bad skill variety, task identity, task significance, autonomy, feedback from the job and so on (Matt & Steve, 2005). These problems have always been trouble for accounting staff. While the satisfied employees can provide a good service for the customers which help the customers to be more loyal to the bank. The customer is one of the most important keys to the organizational performance (Kristensen, Dahlgaard & Konji, 1992). Banking sectors business depends on the employees to achieve their goals; and employees are one of the key elements in banking sector. The managers must consider employee job satisfaction, because employee job satisfaction has a very strong influence on employees service quality and employees work performance. Therefore, satisfaction can be categorized as a "person's feelings of pleasure or disappointment resulting from comparing a product's perceived performance (or outcome) in relation to his or her expectations" (Kotler, 2003).

Banking sector must develop, and attract the "internal accounting staff" in order to attract external accounting staff; this needs the managers' understanding to be deeper, in order to know the accountants needs, attitudes,

aspirations, and concerns and this demands is the driving force of individual, employee demands affect employee job attitudes. An individual's attitude about his or her job should have meaningful implications about how he or she does it. Many researchers seek to establish job satisfaction as a driver of performance (Kinzl, Knotzer, et al. 2005). Therefore, to study the levels of accountants' job satisfaction, we must understand first the needs of the banking sector and that which influenced accountants' job satisfaction.

1.3 Problem Statement

Economic development at a recent years in the world has brought a lot of internal management problems in banking sector of Iraq especially in management accounting, which brought a low level of accountants' job satisfaction, whereby, has led to a difficulties of increase service quality Husam, Majdy, & Nidal (2009).

Some of the problems which is exist in banking sector of Middle East and Iraq is a bad accounting information system which is came from bad skill variety, task identity, task significance, autonomy, feedback from the job and so on (Matt & Steve, 2005). Whereby, accounting information system can be affected accountants' job satisfaction through: Skill variety; this factor can be one a detriment variable if exceeds the optimum level; with this increasing will result in a detrimental effect (David, 2003), task Identity; with the task identity, employees could identify with their own products of job (David, 2003), separation of duties and well-written job descriptions help promote task identity, task significance; describes the importance of job has been done effectively on

the company by the staff. The job can be more satisfied if it is important to other people that because the staff loves to hear how their job contributed to the success of the organization Anderson (2002), Autonomy; can promote a sense of employee responsibility for work outcomes whereby, the recent study of autonomy found that low autonomy may result with low job satisfaction David (2003), and feedback from the job; US-based educational psychologists have found a significant relations between job satisfaction and feedback (Williams, Williams & Ryer, 1990). Whereby Kahn and Robertson in (1992), say feedback is the understanding of the employee whether the job achieved good or bad. Employee's job satisfaction has been affected the degree of customer satisfaction and banking sector service. Thereby great efforts to improve employee's job satisfaction, creates the satisfied of customers with satisfied employees Murray & Atkinson, (2001).

There are a lot of human resource problems exist among the accountants of Iraqi banks for instance, high rates of absenteeism and turnover among accountant (RTI International, 2005). These problems are all relevant with banking sector accountant's job satisfaction. Therefore, in light of the quality of accountant, still needs to be improved in the banking sector at the present time, we have to study accountant satisfaction, functions, and solve these problems.

But in Iraq there are a very limited studies on accountants' job satisfaction in banking sector, specifically with respect to factors affecting job satisfaction (Husam, Majdy & Nidal, 2009). This study analyze the factors influencing banking sector accountant's job satisfaction, employ the satisfied employee

to create the satisfied customer, resolve the actual problem in the management accounting and create good environment for the employees of banking sector. It is important to identify the factors that contribute to improving accountants' job satisfaction. Job satisfaction is the main factor that affects whether the individual will enter and continue in the occupation.

1.4 Scope of Study

The study is basically limited to accountants of banking sector. Thus, we will study on job satisfaction and factors that contribute to the accountants' performance and effects on accountant satisfaction among the Iraqi banks toward accounting information system. Understanding accountant's needs and requirements, can also help the sector to effectively manage a better accounting staff affairs.

1.5 Research Objectives

The study objectives are basically to identify the factors which can affect banking sector in Iraq.

1. To examine the relations between skill variety and accountant job satisfaction in banking sector.
2. To examine the relations between task identity and accountant job satisfaction in banking sector.
3. To examine the relations between task significance and accountant job satisfaction in banking sector.
4. To examine the relations between autonomy and accountant job satisfaction in banking sector.

5. To examine the relations between feedback from the job and accountant job satisfaction in banking sector.

1.6 Research Questions

The research questions are:

1. Is there any relation between skill variety and accountant job satisfaction in banking sector?
2. Is there any relation between task identity and accountant job satisfaction in banking sector?
3. Is there any relation between task significance and accountant job satisfaction in banking sector?
4. Is there any relation between autonomy and accountant job satisfaction in banking sector?
5. Is there any relation between feedback from the job and accountant job satisfaction in banking sector?

1.7 Significance of Study

There are many studies on employee job satisfaction, related to all aspects of employee job satisfaction. Such as, the employee satisfaction theory (Herzberg, 1966), the impact of employee satisfaction factors (Staw & Rose, 1985); (Spector 'Connell, 1994), and the employee satisfaction measurement tools and measurement indicators (Zhao Jing-ling, 2001), but in Iraq there are very limited studies on employee job satisfaction in banking sector, specifically with accounting staff and the factors affecting job satisfaction (Husam, Majdy, & Nidal, 2009).

In this research, in an attempt to determine the factors that affect accountants' job satisfaction, thereby putting the theoretical basis for this practice, provide for future research on the investigation into the factors affecting accountants' job satisfaction in banking sector, and this investigation could also help the banking sector officials understand the needs of accountant and requires, and therefore used for some specific solution to prevent accountant turnover and absenteeism from work.

Banking sector officials have to find effective ways to carry out employee satisfaction management. By studying the factors affecting accountants' job satisfaction in banking sector, we can effectively help this sector to understand the factors affecting accountants' job satisfaction; by understanding accountant demands and requirements, one can also help the sector effectively manage accountants and increase the management accounting efficiency, increase the accountant's loyalty and achieve a higher customer satisfaction (Myatt et al. (1997).

1.8 Limitations of the Study

There are some limitations and constraints that have influenced the analysis of this study, such as:

- There is only one factor that affects accountants' job satisfaction in this study (accounting information system). Whereby this factor is not all the factors which affecting accountants' job satisfaction for instance; the ease of use of accounting information system and so on, which is not being considered in this study.
- The research conducts at a distance as no face to face discussion with the respondents.

- Time constraint, whereby, the time of this report to be completed is very limited.

1.9 Terms Definition

1.9.1 Job Satisfaction

According to Spector (2000), Job satisfaction is how people feel about their jobs and different aspects of their job. Ellickson & Logsdon (2002), support this view by defining job satisfaction as the extent to which employees like their work.

1.9.2 Accounting Information System

Accounting Information Systems (AIS) are systems that use to record the financial transactions of a business or organization (Sajady & Dastgir, 2008). According to Kim (1988), AIS is captures and records the financial effects of the firm's transactions.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

In this chapter reviewed the relevant literature to get a better understanding for the importance of factors affecting accountants' job satisfaction. So, because of this reason, it has become a task of each director of the Bank to express their worries for job satisfaction.

1. Many of these managers feel the ethical responsibility to maintain a high level of job satisfaction in their banks. Whether these accountants their jobs find frustrating, satisfying, challenging, boring, or make much sense to be a source of great worries to these managers
2. Managers are worry about the impact that job satisfaction has on performance. Many bankers believe that the lack of job satisfaction can lead to absenteeism and turnover is high, low productivity, and an increase in the activities of the Union.

The next subsection explore theories of job satisfaction, which will help in determining either it was satisfied the accountants or not satisfied in their work. Now it is important to know how the accountants got the satisfaction or not satisfaction, and it will be discussed the reasons or sources of job satisfaction.

2.2 The Understanding of Job Satisfaction

Formally job satisfaction defined by many researchers "as the degree of which individuals feel positive or negative about their jobs Sweeney, Hohenshil & Fortune, (2002). This is very true, if you meet the expectations of accountant required, then the accountant will experience a sense of achievement that will determine the degree of satisfaction. In accordance to the Rue and Byers (1994), job satisfaction is composed of five elements:

- Financial benefits
- Attitude towards colleagues
- Attitudes towards supervision
- General working conditions

The greater degree of the expectations will meet higher level of job satisfaction. According to Brush, Moch & Pooyan, (1987), employees will get the satisfaction if they are justifiably treated by the outcomes they receive or the processes that are implemented. However, they also warn, if the employee got the satisfaction on his/her job he/she may not necessarily be a productivity. According to Gibson Jepson & Hung-Bin (2003), job satisfaction is an expression of well-being of the personal which is associated with the task. The concept of job satisfaction can be described, as a general attitude towards the job, and the difference between the rewards received and what they actually believe they should receive Jepson & Hung-Bin (2003). There are different aspects to job satisfaction and the understanding of job satisfaction and its impact on the organization. It was emphasized by Brush, Moch & Pooyan, (1987), that job satisfaction is a complex idea and multidimensional, that can mean different things to different people.

In addition, McColl & Schneider, (2000), asserts that, researchers should be warned to clearly identify the objectives of cognitive evaluation, which are affected by emotions, beliefs and behaviors. Furthermore, Stanley (2001), agrees that job satisfaction is an internal state that can be associated with personal feelings of achievement, either quantitative or qualitative. Where Larson in (1991), agreed that job satisfaction is the position towards the job and the reactions of cognitive, affective, and evaluative toward their jobs. For some people may feel comfortable with their jobs whilst others may be feeling quite uncomfortable. Anderson (1986), also claims that job satisfaction is a multifaceted concept, consisting of a pleasurable sense of past and present-oriented that results when one assesses his or her work.

The definitions of job satisfaction can be summarized as a set of beliefs, attitudes, feelings and behavior towards a job. The purpose of this study can also be concluded this job satisfaction as the position of work-related, which symbolizes the emotional feeling of achievement that can be quantitative or qualitative Stanley (2001).

In this literature, research theorists have based their works to account for people's feelings of job satisfaction. In order to gain a more meaningful insight into frequently asked questions such as what is the way to makes people more satisfied with their jobs than others and what is the underlying processes which can account the feeling of the people of job satisfaction, various theories on job satisfaction will be discussed.

2.3 History of Job Satisfaction

The concept of job satisfaction highlighted by Hoppock (1935). He reviewed 35 studies on job satisfaction conducted before 1933, and notes that job satisfaction is a set of circumstances, psychological, and physiological and environmental. That causes a person to say, "I am satisfied with my job". Job satisfaction has been most aptly defined by Pestonjee (1973) as a job, management, personal adjustment & social requirement. Morse (1953), considers Job satisfaction as dependent upon job content, job status and pride in group cohesiveness, identification with the co., and financial. One of the oldest studies of job satisfaction was the Hawthorne study. This was due to Elton Mayo of the Harvard Business School, when he was trying to find effects of various conditions on workers' productivity. These studies have shown that the changes in work conditions temporarily increase productivity (called the Hawthorne Effect). Later it was found that the increasing of the productivity does not come from the new conditions, but from the knowledge of being observed.

From this finding we can see the evidence that people work for purposes other than pay, which paved the way for the researchers to investigate other factors in job satisfaction. Scientific management (aka Taylorism) also had a significant impact on the study of job satisfaction. Frederick Winslow Taylor's 1911 book, *Principles of Scientific Management*, argued that there was a single best way to perform any given work task. This book contributed to a change in the philosophies of industrial production, causing a shift of skilled workers and piece-work towards a more modern approach of assembly lines and hourly wages. The initial use of scientific management by industries greatly increased

productivity because workers were forced to work at a faster pace. However, workers became dissatisfied, thus leaving researchers with new questions to answer regarding job satisfaction. It should also be noted that the work of W.L. Bryan, Walter Dill Scott, and Hugo Munsterberg set the tone for Taylor's work. Some argue that Maslow's hierarchy of needs theory, a motivation theory, laid the foundation for job satisfaction theory. This theory explains that people seek to satisfy five specific needs in life— physiological needs, safety needs, social needs, self-esteem needs, and self-actualization. This model served as a good basis from which early researchers could develop job satisfaction theories.

2.4 Theories Supporting Job Satisfaction

Once we have discussed some of the definitions of satisfaction, it is important to explore different attitudes and accountants in the responses will reflect about their jobs. Whereby, determines the level of job satisfaction of the individual towards his/her job (Larson, 1991). Because of this reason, researchers and scientists have produced a wide theories based on job satisfaction. Their objectives was to provide a framework for understanding, not only the factors that affect in such attitudes, but also why the results in such effects (Larson, 1991). The researchers also assumed a more experimental approach, to identify variables responsible for the reactions, positive or negative attitude toward work.

2.4.1 Situational Theories

According to Quarstein, McAfee and Glassman (1992), job satisfaction is determined by two factors: situational occurrences and situational characteristics. Situational characteristics such as pay, supervision,

working conditions, promotional opportunities, and company policies that typically are considered by the employee before accepting the job. As for situational occurrences are things that occur after taking a job that may be positive or negative, tangible or intangible. Positive occurrences such as extra vacation time, and negative occurrences such as entail faulty equipment or strained coworker relationships.

2.4.2 Locke's Value Theory

According to Larson (1991), the impact of the various factors of job satisfaction can be determined. In this aspect, if we know the value placed on each factor, the greater the shift in satisfaction changes that will be produced. This theory also advocates that if too much value is placed on a particular factor, stronger feelings of dissatisfaction will occur. Locke's theory is therefore multifaceted and greatly specific for each individual.

This can be illustrated in the following example: Two employees that perform the same task at the same place of work may experience the same level of satisfaction but in totally different ways. One employee may be strongly influenced by the physical aspects of the job whilst the other employee may be influenced by the challenge and variation inherent in the job (Locke, 1976). In contrast, (Larson, 1991), argue that although Locke's Theory has not been extensively researched, a great amount of emphasis placed on values alludes that job satisfaction may rise from factors. Further, whilst some staff may feel

strongly positive about their jobs, others may feel very negative. Therefore it is essential to determine the factors that contribute towards the varying degrees of job satisfaction or job dissatisfaction.

2.4.3 Hertzberg's Two Factor Theory

Hertzberg has done research which is determined the needs of the people from their jobs. they had to describe the work conditions they felt, is it good or bad. The responds received were classified into the satisfaction and dissatisfaction. Included characteristics related to job satisfaction such as, advancement, responsibilities, work itself, recognition, achievement, and growth. Hertzberg referred to these characteristics as 'motivators'. As for the characteristics he pointed that related to dissatisfaction, which included working conditions, supervision, interpersonal relationships, and the company's policy and management factors 'hygiene' as (Robbins, 2001).

According to Mullins (1996), Hertzberg's two factor theory is effectively a theory of job satisfaction. In addition, Larson (1991), states that Hertzberg's two factor theory, known as the hygiene theory of motivation, and focus on the factors that are responsible for job satisfaction and job dissatisfaction. Also there are some factors encouraging job satisfaction if these factors were present, but when these factors are absent will get the dissatisfaction. According to the Two-Factor theory of Herzberg, job satisfaction and dissatisfaction originates from divergent sources (Robbins, 2001). Those factors were referred to

as maintenance factors or hygiene factors. They do not actually contribute to work satisfaction and therefore have a negligible motivational value (Zeffane, 1994). Although Herzberg's model were positively towards research, but critics have not been empirically prove the model with any reliability. Furthermore, critics have indicated that the model does not specify how motivators and hygiene factors can be measured (Daft & Noe 2001).

However, according to the Schermerhorn (1993), Herzberg's two factor theory is necessary frame of reference for managers who want to understand the job satisfaction and issues related to job performance. Schermerhorn confirms that Herzberg's two factor theory is a useful reminder that there are two important aspects of all functions: what people are doing in terms of job tasks (content of work), and identification of the work they are doing (framework). Schermerhorn suggests, managers should always try to eliminate sources of dissatisfaction in the workplace and ensure that calls for building satisfaction factors in the content of the work to maximize opportunities for job satisfaction.

2.4.4 The Job Characteristic Model

Richard Hackman and Greg Oldham, who developed the Job Characteristics Model (JCM) as cited in Robbins (2001). Defined (JCM) as changing the job to increase both the quality of employees' work experience and employees productivity. The model creates a dominant

framework for determine task characteristics and determine the coming five dimensions relationship to worker satisfaction, and performance. As stated by Brush (1987), the objectives are jointly with management and workers, and workers are exposed to achieve these objectives. According to Robbins (2001), we can conceive the JCM in terms of five basic dimensions, which will be distinguished as follows:

2.4.4.1 Skills Variety

This is the degree to which the job involves a range of talent and activities.

2.4.4.2 Task Significance

This relates to the extent to which the job has an impact on people concerned

2.4.4.3 Task Identity

This is the degree to which a worker completes a particular job from the beginning to the end.

2.4.4.4 Autonomy

This is the degree to which the job provides freedom, independence and discretion to the worker in the planning and execution of tasks.

2.4.4.5 Feedback

This is the extent to which clear and direct information is provided to the worker in an evaluation of his or her performance.

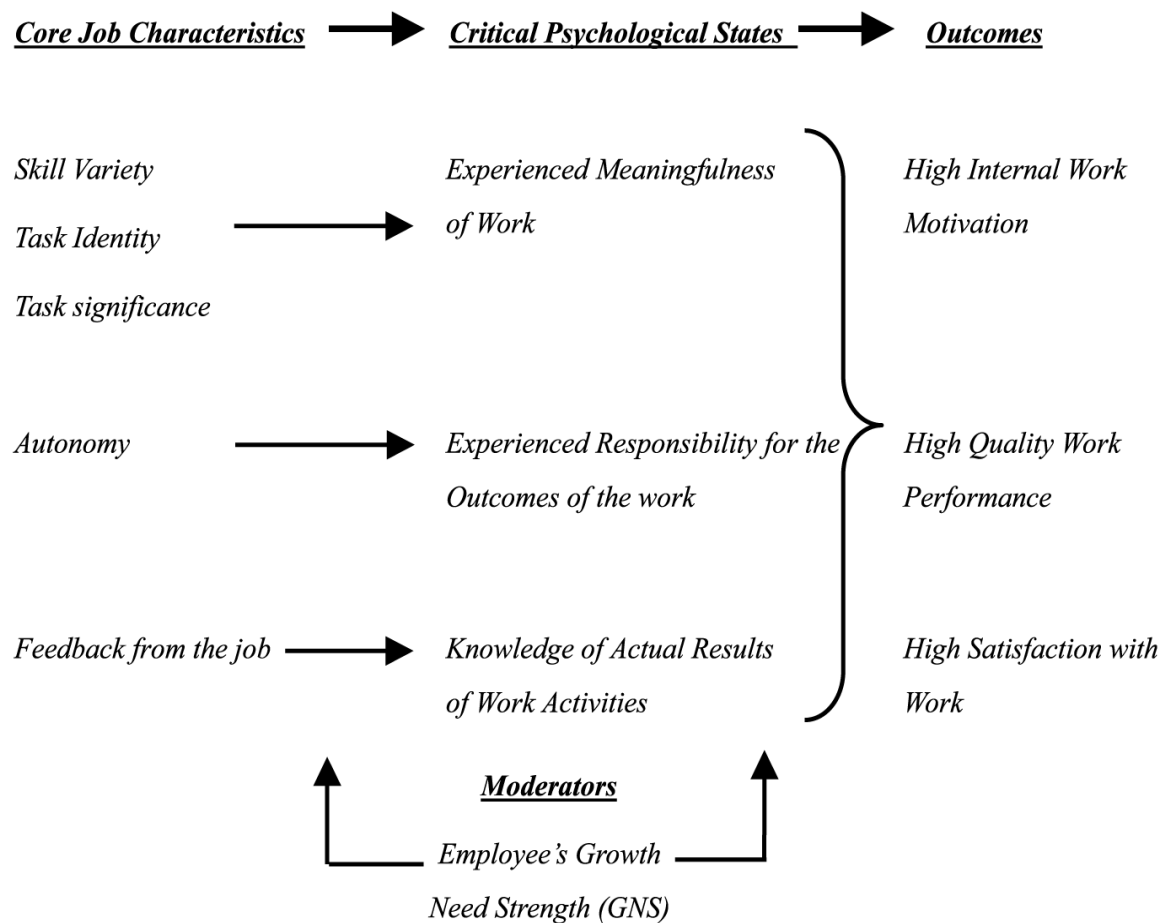


Figure 2.1: Job Characteristic Model

We can see in the first three dimensions, i.e., skill variety, task identity and task significance are unified to make sure that the job is more pronounced. If these characteristics are evident in the job, then the incumbent will interpret the job as more valuable and worthwhile. Many

employees may complain about their jobs lack variety and creativity, and make it so boring and tedious task. Robbins (2001), has added that if the first three dimensions included in the work, this would make the work more interesting, worthwhile and valuable to the incumbent.

This will therefore have a positive impact on job satisfaction. As for the job that included the autonomy will creates workers with a sense of personal responsibility and self-realization. If you have a job feedback, and incumbents will become more wary about their performance and effectiveness (Robbins, 2001).

2.4.5 Maslow Hierarchy of Need

Maslow (1954), suggested that there exists a hierarchy of human needs, commencing with physiological needs then safety, social, esteem and at last self actualization need. Maslow says that these needs must be satisfied in the order listed. According to theory, there are some important implications for management. There are opportunities to motivate employees and provide them job satisfaction through management style, job design, company events, and compensation packages.

Physiological needs provide lunch breaks, rest breaks, and wages that are sufficient to purchase the essentials of life. Safety needs provide a safe working environment, retirement benefits, and job security. Social needs create a sense of community via team-based projects and social events.

Esteem needs recognize achievements to make employees feel appreciated and valued. Offer job titles that convey the importance of the position. Self-Actualization provides employees a challenge and the opportunity to reach their full career potential.



Figure 2.2: Maslow's Hierarchy of Needs

2.4.6 Minnesota Model of job satisfaction

The researchers at University of Minnesota worked on the concept of job satisfaction for a long time (Dawis, England, & Lofquist, 1964): Dawis & Lofquist 1984). Where their approach was emphasizes on the concept of needs. These authors have been identified 20 needs related to the job context and categorized them into six dimensions. These six dimensions and the associated needs are presented in Table 2.1.

The measurement of the extent to which these needs are satisfied in a job is carried out through the Minnesota Satisfaction Questionnaire.

Dimension	Need	Description
Achievement		The extent to which the job environment encourages accomplishments
	Ability use	The extent to which one's abilities are used
	Achievement	The extent to which one derived a feeling of accomplishments from the job (being able to see the results of the work)
Comfort		The extent to which the job environment is comfortable and not stressful
	Activity	The extent to which the worker is busy in the job
	Independence	The extent to which one has an opportunity to work done on the job
	Variety	The extent to which one can do something different everyday
	Compensation	The extent to which one's pay compares well with that of other workers (the amount of pay for the work)
	Security	The extent to which the job provides for steady employment
	Working condition	The extent to which conditions surrounding the job are good(e.g., heating, lighting, and ventilation)
Status		The extent to which the job environment provides recognition and prestige
	Advancement	The extent to which the job provides opportunities for advancement
	Recognition	The extent to which one can get recognition for the work done
	Authority	The extent to which one can tell other people what to do
	Social status	The extent to which the job makes the person a "somebody" in the community (the social position in the community that goes with the job)
Altruism		The extent to which the job environment fosters harmony with and service to others
	Coworkers	The ease of making friends with coworkers (the spirit of cooperation among the coworkers)

	Moral values	The extent to which can do the work without feeling if it is morally wrong
	Social service	The extent to which one can do things for other people
Safety		The extent to which the job environment is predictable
	Company policies	The extent to which the company administers, and practices and procedures fairly
	Supervision human relations	The extent to which the supervisor backs up the workers (with top management)
	Supervision technical	The extent o which the supervisor trains the workers well (the technical “know-how” of the supervisor
Autonomy		The extent to which the job environment stimulates initiative
	Creativity	The extent to which one can try out some of one’s own ideas
	Responsibility	The extent to which one can makes decisions on one’s own (the chance to be responsible for planning the work)

Table 2.1: Minnesota Model of job satisfaction

2.4.7 Comparison Theory

Lawler (1973), incorporated the concepts of attained versus described needs in his model of facet satisfaction. It is a facet satisfaction model because satisfaction with various components or facets of a job, such as supervision, pay, or the work itself, is considered. However, simple need comparison theory is extended by also weighing the influence of certain worker characteristics (such as skills, training, and age) and job characteristics (such as degree of responsibility and difficulty). In addition the model draws concepts from the equity theory of motivation by assuming that workers ultimately determine their job satisfaction by comparing their relevant job inputs and outputs to referent (comparison) other (Dipboye, Smith & Howell, 1994).

Simple interpretation of the facet model of satisfaction is that:

- If the employee perceives that the amount that should be received (A) is equal to the amount received (B), the worker will be satisfied or happy
- If the employee perceives that the amount that should be received (A) is greater than the amount received (B) the worker will be dissatisfied or unhappy
- If the employee perceives that the amount that should be received (A) is smaller than the amount received (B) the worker will feel guilty, uncomfortable because of perceived inequality.

2.5 Measuring Job Satisfaction

There are many methods for measuring job satisfaction. The most used method for collecting data of job satisfaction is the Likert scale (named after Rensis Likert). As for to another methods are less used such as: True/False questions, Yes/No questions, checklist, point systems, forced choice answers. The Job Descriptive Index (JDI), was created by Kendall, Smith, & Hulin (1969) this method measures one's satisfaction in five facets: pay, coworkers, supervision, promotions and opportunities, and the work itself. This kind of measurement is simple, the participants answer depend on either yes, no, or decide in response to whether given statements accurately describe one job.

Job Descriptive Index has been improved to be Job in General Index, it is an overall measurement of job satisfaction. But job Descriptive Index focused too much on individual facets with less focusing on job satisfaction in general.

2.6 The Importance of Job Satisfaction

- Job satisfaction is an important indicator of how employees feel about their jobs and an indication of employees behavior such as organizational, Turnover , citizenship and absence.
- Job satisfaction can mediate the relationship of personality variables and work behavior.
- Common research finding is that job satisfaction is associated with pattern of life. This interdependence is reciprocal meaning of people who are satisfied with their life tends are satisfied with their jobs and the people who are satisfied with their jobs tends are satisfied with their life.
- Job satisfaction and job performance is related to one another. Thus it can be concluded that, "A happy workers are a productive workers".
- Job satisfaction gives a clear evidence that dissatisfied employees always skip work more and more like to resign but satisfied worker likely to work longer with the organization

2.7 How to Creat Accountants' Job Satisfaction in the Iraqi Banks

How to creat job satisfaction ? And what are the elements that help to creat job satisfaction with the accountants? Banks can help to create job satisfaction with its accountants by putting systems in place that will ensure for the accountants the challenged and the rewarded for being successful. The banks in Iraq must seek to creat a work environment that enhances job satisfaction need to incorporate the following:

- Flexible work arrangements, possibly including telecommuting
- Training and other professional growth opportunities
- Interesting work that offers variety and challenge
- Opportunities to use one's talents and to be creative
- Opportunities to take responsibility and direct one's own work
- A stable, secure work environment that includes job security/continuity
- Flexible benefits, such as child-care and exercise facilities
- Up-to-date technology

Perhaps the most important point to be taken into account when considering job satisfaction is that there are many factors that affect accountants' job satisfaction and this is what makes accountants happy with their jobs varies from one accountant to another and from day to day. According to Husam, Majdy, & Nidal (2009), job satisfaction is also influenced by the accountants personal characteristics, the nature of the work itself, and the manager's personal characteristics and management accounting style. The banks managers who want to keep a high level of accountants' job satisfaction in the bank must try to understand the needs of each accountant. As well as preferably for the managers to enhance accountants satisfaction by placing only the accounting people that who has accounting backgrounds, experiences, or needs in the same workgroup. Managers who are serious about the job satisfaction of accountants can also take other deliberate steps to create a stimulating work environment. Step One such job enrichment. Job enrichment is a

deliberate upgrading of challenge in the work itself, responsibility. Job enrichment normally includes increased opportunities for growth, learning, responsibility, and achievement. The good management accounting has the potential to create a high productivity, high morale, and a sense of purpose and meaning for the bank and its accountants.

2.8 Accountants' Roles in Job Satisfaction

If job satisfaction is a worker benefit, so surely the accountants must be able to contribute to his or her own satisfaction and well-being on the job. This often leads to more challenging in the work and greater responsibilities. The following factors are the role of the accountants with their job satisfaction:

- Develop excellent communication skills.
- Know more. Gain a new job-related knowledge that helps him/her to perform tasks more efficiently and effectively. This will relieve boredom and often gets one noticed.
- Prove creativity and initiative. Which increase responsibilities and rewards.
- Develop accounting teamwork their skills. A large part of job success is the ability to work well with others to get the job done.
- Accept the diversity in people. Accept people different kind of people with their imperfections and and learn how to give and receive criticism constructively.
- See the value in your work. Appreciate the significance of what one does can lead to satisfaction with the work itself. This helps to

give meaning to one's existence, thus playing a vital role in job satisfaction.

- Learn to de-stress. Plan to avoid burnout by developing healthy stress-management techniques

2.9 The role of AIS with Accountants' Satisfaction

Khairul Aziz (2003), nowadays most of the organisations use information technology in their business. The information technology is now being used by various functions in organisations, including the accounting. This development has facilitated the work of the accountant of manual bookkeeping to be easier through the implementation of accounting information system. According to Khairul (2003), since it is developed by non-accounting personnel, has affect on the accountants' satisfaction on the accounting system arises. So with this problem the accountants might have less satisfaction with the system due to the developer may not understand the requirement of the users in all respects. In addition to being dissatisfied with the system, the accountants may lose satisfaction on his/her job due to dissatisfaction on the system itself, or due to his/her changing tasks. (Khairul, 2003) but this system has been reduced much elements of accountants job in there job. Gelderman (1998) found that user satisfaction is significantly related to performance.

Yaverbaum (1988), argued that those factors that lead to high user satisfaction would also lead to high job satisfaction. Cheney & Dickson (1982), found that user information satisfaction and job satisfaction increased with the introduction of a new computer-based information. In a study conducted by Choe (1998) on Management Accounting System, the results showed that when there is high task uncertainty, high

user participation in the design on the system would lead to a high performance of the system. On the other hand, when task uncertainty was low, the level of user participation was irrelevant in leading towards a high performance of the accounting system.

Hence, if the level of satisfaction on the accounting system affects accountants' job satisfaction, then it is very important to develop a system that satisfies the users' needs. This research believes that the greater the accountants' satisfaction towards accounting systems, the more frequent will they use the systems. Since the involvement of the user in the design of IS leads to high user satisfaction, it is expected that the involvement of the user will lead to high performance. Several studies explored the effects of user satisfaction on other attributes. Gelderman (1998) found that the relationship between user satisfaction of systems and organisational performance is significant.

2.10 The Importance of Accountants

In the modern era we see the importance of accountants in everywhere in our life. The accountancy consists of credit grantors, clients, employers, governments, employees, investors, the business and financial community and others who rely on the objectivity and integrity of accountants to maintain the orderly functioning of commerce Lau, Wong, et al. (2008). This reliance imposes the responsibility of public interest on the accountancy. The public interest is defined as the collective wellbeing of the people and institutions community on the accountant serves.

The responsibility of accountant's is not to satisfy the needs of an individual or employer, but it is heavily determined by the public interest, for instance;

- The role of the accountants in financial executives serve in various financial management capacities in organizations
- The role of the Internal auditor in the organizations provides assurance about a sound internal control system which enhances the reliability of the external employer financial information
- The role of the accountants to maintain the efficiency of the financial statements presented to financial institutions
- The role of the accountants through the tax experts to establish confidence and fair application of tax system
- Management accounting consultants have the responsibility towards the public interest to management decision making.

2.11 How Significant is Contribution of Accountants to Iraqi Economy

According to Sekerke and Hanke (2005), Accountants in Iraq are playing a significant role in affecting the Iraqi economy. Whereby, Iraqi accountants have an important role in the Iraqi society. Employers, creditors, Investors, and other sections of the business community, as well as the government and the public at large rely on Iraqi accountants for sound effective financial management, financial accounting and reporting and the advice of the competent on a variety of taxation matters and business. The behaviour and attitude of accountants in providing such services have an impact on the economic well-being of Iraq. Accountants will be always have this effectiveness in Iraqi economic by

continuing to provide the public with these unique services at a level which demonstrates that the public confidence is firmly founded.

Accounting is necessary in any Iraqi free-market, capitalist economic system. It's equally necessary in a centrally controlled and socialist economic system. Where, all economic activity in this era requires information. In this era the more developed the economic system, the more the system depends on information. Much of the information comes from the accounting systems used by the individuals, businesses, and other institutions in the economic system RTI International (2005).

2.12 Assuring Job Satisfaction

To get a good job satisfaction for long term in the banking sector, must be requested well thought out plan and effort for the management and the employees. Managers are encouraged to consider such theories as Herzberg's(1957) and Maslow's (1943), creating a good blend of factors that contribute to challenging, supportive, stimulating, and rewarding work environment is vital. Due to the relative importance of pay in the reward system, it is important that salaries be linked to the functions and responsibilities of the employee rather than seniority. So, job satisfaction is the result of the events and circumstances that people experience in their jobs. Brief (1998), If a person's work is interesting, his/her pay is fair, his/her promotional opportunities are good, his/her supervisor is supportive, and his/her coworkers are friendly, then these factors will result a satisfied employee.

The development of banking sector play a very important role with the customers satisfaction and service quality. In this context "Only satisfied employees can create satisfied customers" (Dawis, 2002). An increase of 3% of employee satisfaction tended to increase customer satisfaction by 5%, that was showed in A Harvard University study.

2.13 Factors Affecting Accountant's Job Satisfaction

To find out what exactly can makes the accountants satisfied with their work can be a multi-faceted issue. According to Lau, Wong, et al. (2008). there are a variety of factors that make accountants feel positive or negative about their jobs.

2.13.1 Accounting Information System

According to Khairul Aziz (2003), accounting information system is a system used by businesses for recording the financial information. Many systems are available and companies look for a system to match their needs. Organizations can use AIS to gather information quicker and create stronger internal controls. Besides the internal controls protect financial information from abuse by accountants and other employees. Where using accounting information system helps the accountants to process financial information much more quickly than with manual systems. AIS also allows the managers to have more information at hand when making business decisions and changing operations. As well as can helps banks to reduce the amount of paperwork and lead to the use of paperless offices, with reducing the amount of time finished.

Thus, this system makes the job of the accountants easy. Perceived ease of use is defined as to which a person believes that using a particular system will be free of effort. There is a significant effect of perceived ease of use on usage intention, either directly or indirectly through its effect on perceived usefulness (Agarwal and Prasad, 1999; Hu et al., 1999; Jackson et al., 1997; Davis et al., 1989; Venkatesh and Davis, 1996, 2000; Venkatesh, 1999, 2000; Venkatesh and Morris, 2000). Recently, there is more integration between systems than before, thus the process of this system is more efficient Robey (1979). In order to prevent the problem of the system "under-used", Internet banking systems need to be both easy to use and easy to learn. IT play very important role through learning how to use then will be less threatening to the individual satisfaction (Moon & Kim, 2001). Much research over the past decade provides evidence of the significant effect of perceived ease of use on usage intention, either directly or indirectly through its effect on perceived usefulness. Gelderman (1998), found that the relationship between user satisfaction of systems and organisational performance is significant. This research believes that an accountant who is satisfied with the accounting information system is more satisfied with his or her job.

2.13.1.1 The Five Dimensions of Accounting Information System

In this study accounting information system is the factor which affecting accountants job satisfaction of banking sector in Iraq. In this factor there are a five dimensions which are help this factor (AIS) to be satisfied with the users (accountant) or dissatisfied are skill variety, task identity, task significance, autonomy and

feedback from the job. Employees who obtain higher scores on the four items of skill variety, task identity, autonomy and feedback from the job have higher job motivation and job satisfaction (Lawler, 1971). Skill variety, task identity and task significance are all job characteristics that motivate personal growth and development (Hackman, et al., 1975) and can help employees achieve their work objective. Many scholars believe that, these characteristics are the main factors determinant of job satisfaction (Lawler, 1971), and most of the literature supports that, there is a positive relationship between these characteristics and job satisfaction (Glisson & Durick, 1988).

Finally, James, Hartman, Stebbins & Jones (1977), say that task significance, skill variety, and autonomy are positively related to job satisfaction. Couger & Zawacki (1980), demonstrated that the five core dimensions in the job characteristics model are positively related to the job satisfaction experienced. As well as the investigation of 149 programmers from Farn and Couger et al. (1993), in two firms in USA, has been found that skill variety, task significance, autonomy, and feedback are related to job satisfaction.

2.13.1.1.1 Skill variety

Skill variety is the degree of talent required by the jobs. It is a degree to which the employee is

required to use a variety of different skills and abilities when carrying out job duties (Hackman & Oldham, 1976, 1980). According to David in 2003, skill variety can be one a detriment variable if exceeds the optimum level; this increasing will result in a detrimental effect. For example if the worker is in a role in which there is little skill need to use, then the worker will benefit from an increase in skill variety. Nevertheless, if a person is in a role in which there is an optimum level of skill variety, then a further increase in skill variety is likely to be detrimental towards job satisfaction as shown in Figure 2.3.

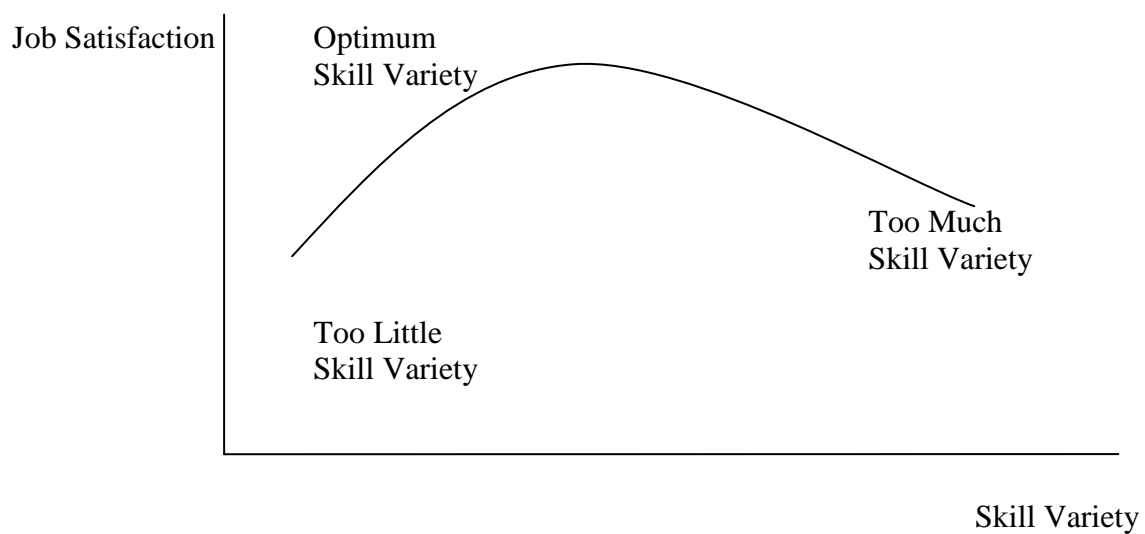


Figure 2.3: Curvilinear relationship between skill variety and job satisfaction.

2.13.1.1.2 Task Identity and Task Significance

Task identity: is the degree of job completed by an individual worker. It is the opportunity of the employee to perform a task from beginning to the end with a visible outcome (Hackman & Oldham, 1976, 1980). With the task identity, employees could identify with their own products of job (David, 2003), for example, having one accounting staff member responsible for all accounting audits and another responsible for the retail product inventory results in task identity. Separation of duties and well-written job descriptions help promote task identity.

Task significance: describes the importance of job has been done effectively on the company by the staff. It is a degree to which the employee has a perceivable and substantial impact on others, either inside the organization or outside. (Hackman & Oldham, 1976, 1980). The job can be more meaningful if it is important to other people, that because the staff love to hear how their job contributed to the success of the public, practice and private acknowledgement of the importance of their positions by meetings, memos and performance appraisals is key Couger and Zawacki

(1980). In 1999 Jex and Bliese found that task significance is related to job satisfaction.

Task identity and task significance are the contributing factors towards work outcomes such as job satisfaction (Hackman & Oldham, 1975). There is a research found a link between task significance and task identity with job satisfaction (David, 2003). Also in the review of Burke (1999) of the job diagnostic survey found that task identity and task significance were related to job satisfaction. As for Kahn and Robertson in (1992) was found that task significance and task identity were related to job satisfaction in a study of 166 computer users. Task identity and task significance are therefore likely to be antecedents of job satisfaction (David, 2003).

2.13.1.1.3 Autonomy

Autonomy is a strategy of self-determination of the individual when you perform this task. Autonomy can promote a sense of employee responsibility for work outcomes. Autonomy is another core job characteristic proposed by (Hackman & Oldham, 1975) to be antecedent to job satisfaction. According to David in 2003, the recent study of

autonomy found that low autonomy may result with low job satisfaction. David found in (2003), that job satisfaction was one of the most frequently quoted responses to autonomy. However, there are other studies found similar results with other worker populations. Indeed, Becherer, Morgan and Richard (1982) found that autonomy was an important predictor of job satisfaction in 211 industrial salespersons suggesting that autonomy is an important contributor to job satisfaction in a variety of occupations.

2.13.1.1.4 Feedback from the Job

The information employees get about how well or poorly they have performed is feedback. Feedback related to information given to the worker on the performance they have done with their job. Burke (1999), the (C.E.O) plays an important role by providing feedback of the staff's collective performance by meetings, group, memos, and discussions. Anderson (1986), feedback helps the employees to predict the possible results of the job. Whereby Kahn and Robertson in (1992), say feedback is the understanding of the employee whether the job achieved good or bad.

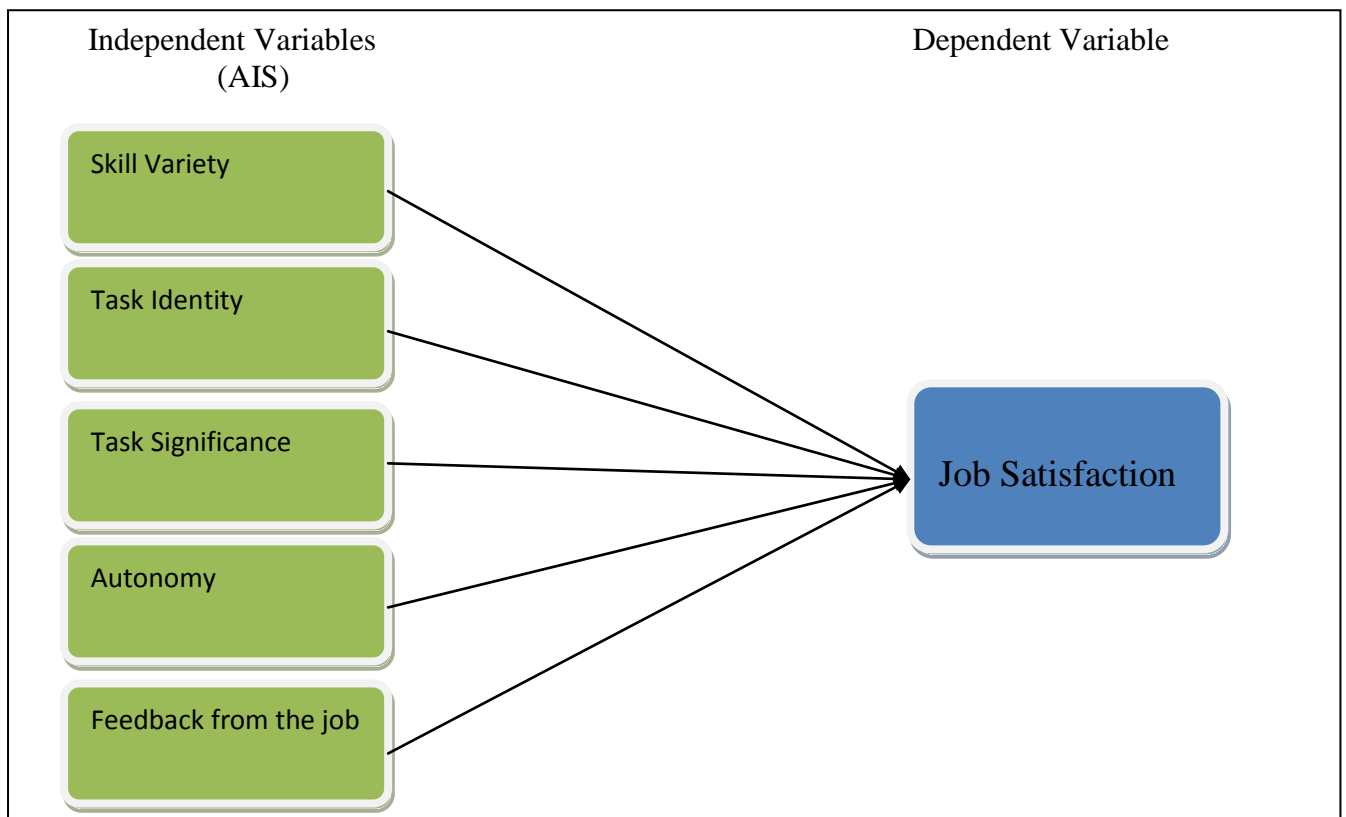
As well as feedback is another core characteristic discussed by Hackman and Oldham (1975) as antecedent to job satisfaction. Feedback from the job was a significant predictor of job satisfaction through a hierarchical regression analysing 97 workers Anderson (1986). Research on US-based educational psychologists have found a significant relations between job satisfaction and feedback (Williams, Williams & Ryer, 1990). Two pieces of research specifically on US workers (Henson, 1996; Newton, 1996) found that feedback from the job can influence the job satisfaction of workers. However, one study examined the use of improving feedback with 16 clerical employees, as part of an organisational behaviour management intervention (Wilk and Redmon, 1997). The lack of feedback given to the workers may have a detrimental effect on the job satisfaction, suggested by Henson (1996) and Newton (1996). Thus feedback, in a similar way to another characteristic, is likely to be an antecedent of job satisfaction (David, 2003).

Finally, it is important to know the feedback is different from employee to another Hackman and

Oldham (1975). For example, being a receptionist may furnish a good opportunity to satisfy social needs, whereas a training assignment may satisfy a person's need to be an expert in a certain area. According to Wilk and Redmon 1997, job may be motivating to one worker but not to another one, and also it is depend on how jobs are designed, they may provide more or less opportunity for employees to satisfy their job-related needs.

2.14 Research Framework

Figure 2.4: Research Model



satisfaction in banking sector. As in the research model above (2.4) the factors affecting accountant job satisfaction is accounting information system such as: skill variety, task identity, task significance, autonomy and feedback from the job. All of these factors are help to get a better accountant job satisfaction.

This model demonstrates that when accountants take this five core dimensions more positively, they will get higher responsibility for their jobs and can be easily predict job outcomes.

2.15 Research Hypotheses

H1. There are a relations between skill variety and job satisfaction in banking sector.

H2. There are a relations between task identity and accountant job satisfaction in banking sector.

H3. There are a relations between task significance and accountant job satisfaction in banking sector.

H4. There are a relations between autonomy and accountant job satisfaction in banking sector.

H5. There are a relations between feedback from the job and accountant job satisfaction in banking sector.

2.16 Conclusion

This chapter has show the importance of job satisfaction in the accounting workplace. And why accountants' job satisfaction has a significant impact on the banking sector. This was explained more clearly, through the discussion of different definitions by different researchers and theorists. The review also show theories of job satisfaction such as (The Job Characteristic Model, Herzberg's Two-Factor Theory, and so on) as it is relevant for this study. It is also important to understand what aspects of the function of the bank led to the satisfaction or dissatisfaction of the accountants. Because of these reasons, the factors affected accountants' job satisfaction were emphasized. And it should not be ignorant by the management accounting for these factors, as it may have a negative impact on the banking sector. Consequences of such job satisfaction must be included so that management accounting can address potential problems that may arise.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

The research process has been identified and the research problems have been formulated. Also, there was a discussion about the instruments to be used and the decisions that should be made for achieving the purpose of the research. After that, the research design was created to answer the research objectives or hypotheses.

3.2 Research Design

Correlation research is to determine the relationship, between two sets of data points (Brue, 2002), it tries to determine to what degree of a relationship exists between two or more quantifiable variables. The degree of such relationship is expressed as a coefficient of correlation which is a number between -1 and 1 measuring the degree to which two variables are linearly related. If there is positive correlation, whenever one variable has a high (low) value, so does the other; if there is negative correlation, whenever one variable has a high (low) value, the other has a low (high) value. This research, based on the definitions given above, was categorized as a descriptive research of correlation between: Skill variety, Task identity, Task significance, autonomy and feedback from the job (independent variable) and accountants job satisfaction is (dependent variable). As a quantitative study, conclusions are based on the questionnaires distributed to respondents. This quantitative study used statistical data as a

medium to obtain the needed information. The findings and the conclusion of the study will solely depend on the full utilization of the statistical data collected.

3.3 Population and Samples

In this study the population targeted accountants of banking sector (The Iraqi banks include Rasheed Bank, Bank of Baghdad, Industrial Bank, Agricultural Bank and Al-Rafidain Bank).

In order to ensure the quality of the data collection process, the researcher distributes the questionnaire to a selected group of employees (accountants) of banking sector as the research sample who demonstrate a high degree of professionalism, expertise, and a comprehensive understanding of the banking sector performances in all phases of the current and future stages in Iraq. Whereby, the total accountants in the five banks above are about 260 accountants and the sample size taken based on Krejcie and Morgan's (1970) table. The number of the accountants 152 were involved. The number of sample was taken from Morgan table that we can refer to the Appendix three.

3.4 Research Instruments

The appropriateness of questionnaires uses as an instrument is due to the fact it will display the results required and is suitable for the population that is being surveyed. moreover, Myers (1990), states that the benefits of the use of questionnaires are that the order and the applicability of questions can be monitored by the interviewer. The interviewer can verify the eligibility of the respondent before the interview process. It lists all the questions researcher

wishes to address each respondent, and it provides a space or a mechanism to record the responses. As stated by Spector (2000), there are various methods for measuring job satisfaction. The job descriptive index (JDI), created by Smith, Kendall & Hulin (1969), is a specific questionnaire of job satisfaction that has been widely used. The General Job Index is an overall measurement of job satisfaction. It was an improvement on the job descriptive index because the JDI focused too much on work satisfaction.

The Minnesota satisfaction questionnaire (MSQ) measures job satisfaction in 20 facets and has a long form with 100 questions (5 items from each facet) and a short form with 20 questions (1 items each facet). The MSQ and JDI are the measuring instruments that will be employed to determine accountants' job satisfaction in this study. The reason for using these instruments is that it extracts a detailed picture of the workers' specific satisfactions and dissatisfactions. The questionnaire is one of the main tools for collecting data from the respondents. The types and designs of questionnaires that are used depend on the studies that have been carried out. In this study, the questionnaire consists of seven parts;

- The first part is related to the personal factors in the bank.
- The second part is related to the skill variety of the accountant in the bank.
- The third part is related to the task identity of the accountant in the bank.
- The forth part is related to the task significance of the accountant in the bank.

- The fifth part is related to the accountants' autonomy in the bank.
- The sixth part is related to the feedback from the job to the accountant.
- The seventh part related to the accountant job satisfaction in the bank.

3.5 Questionnaire Preparation

While a wide range of instruments are used for measuring job satisfaction, section A consists of questions related to the biographical information of the accountants. Section B is related to skill variety with the accounting staff in the banking sector, section C is related to task identity in the banking sector, section D is related to task significance in the banking sector, section E is related to accountant autonomy in the banking sector, section F is related to the feedback from the job in the banking sector and section G related to the accountant job satisfaction in the bank.

3.6 Reliability Testing

According to Sekaran (2000), the reliability of a measure indicates the extent to which the measure is without bias (error-free) and hence offers consistent measurement across time and across the various items in the instrument. Besides, the reliability of a measure indicates the stability and consistency with which the instrument measures the concept and helps to assess the 'goodness' of a measure. Sekaran (2000), also clearly mentioned that a reliability factor less than 0.6 was considered poor, in the range of 0.6 to 0.8 acceptable and 0.8 and above was considered good. Reliability testing will test the appropriateness of questionnaire use in this study.

According to Maslach & Jackson (1986), the reliability analysis scale can be accepted if the Cronbach Alpha coefficient is between 0.6 and 1.0. Sekaran (2000) stated that the closer the reliability coefficient gets to 1.0, the better. Cronbach alpha, is a measure of internal consistency, that is how closely related a set of items are as a group.

3.7 Statically Method and Data Analysis Technique

There are a various statistical methods can be use to analyze the data. In this study, the researcher uses ‘The Statistical Package for the Social Sciences’ (SPSS, version 17.0) for the statistical analysis. All the items and variables should be coded before giving the questionnaire to the accountants. In this study, the responses and information collection from the survey will be tested using statistical techniques such as frequency.

A rating scale of skill variety, task identity, task significance, accountant autonomy, feedback from the job and accountants job satisfaction from 1 (strongly disagree) to 5 (strongly agree).

1 = strongly disagree

2 = disagree

3 = neutral

4 = agree

5 = strongly agree

3.7.1 Data Analysis

A pre-test will be carry out, following the guidelines in order to achieve acceptable levels of measurement reliability and validity. This information will use to refine the original survey instrument. The resulting data will analyze and use to further modify the questionnaire items for the full study. The information respondents can provide if the respondents could understand the questions. After check the reliability, the questionnaires will send to the sample of this study. The researcher use this questionnaire to collect data used to support the hypotheses.

3.7.2 Interferential Statistic

The researcher used various statistical analyses to prove the hypotheses. Among the statistical analyses are various correlation analyses will use to determine the correlation between the independent and dependent variables. Pearson correlation coefficient will also computed in this study to determine the strength of the relationship between all variables.

3.7.3 Corolation Analyses

In this study, the correlation identifies and analyzes the nature, direction and signification of the relations between the variables that being measured on interval and ratio data. The hypotheses of research will analysis with person correlation analysis.

3.8 Summary

Chapter 3 focused on the methodology for this study in terms of research design, research instrument, preparation of questionnaire, reliability test results and also the statistical method that use for this study.

CHAPTER FOUR

FINDINGS

4.1 Introduction

This chapter discuss the findings after gathering the data from the respondents. This research focuses on the factors affecting accountants job satisfaction in banking sector. The data information collection collected from some banks in Iraq such as (Rasheed Bank, Bank of Baghdad, Industrial Bank, Agricultural Bank, and Al-Rafidain Bank). The data collection used the questionnaire which distributed to 152 respondents, and only 71 questionnaire that they gave back.

Through this chapter will accomplish the objectives in Chapter 1 and try to answer research questions. The chapter divided into 4 parts: respondents profile, reliability of data collected, levels of accountants' job satisfaction in banking sector and partial correlation. The data analyzed using correlation analysis to check the relations between the independent and dependent variables. Descriptive statistics will present respondent's demographic profile.

4.2 Respondent's Demographic Profile

This distribution frequencies analysis is used for respondents' personality information. In this study, demographic variables are a gender, age, marital, experience and salary. This analysis has been done through ordering and manipulation of the raw data collected. Descriptive statistics is used in this segment to derive percentages and frequencies.

4.2.1 Respondent's Gender

Table 4.1
Classification of respondent by Gender

Gender				
	Frequency	Percent	Valid Percent	Cumulative Percent
male	34	47.9	47.9	47.9
female	37	52.1	52.1	100.0
Total	71	100.0	100.0	

This questionnaire begins with the question of respondent's gender; from the 71 questionnaires the females' respondents are more than the males whereby the number of the females are 52.1 percent which is equal 37 women over 71 respondents and males with number 47.9 percent which is equal 34 men over 71 respondents. Those information shown in the above table 4.1.

4.2.2 Respondent's Age

Table 4.2
Classification of respondent by Age

Age				
	Frequency	Percent	Valid Percent	Cumulative Percent
23-29	15	21.1	21.1	21.1
30-39	21	29.6	29.6	50.7
40-49	27	38.0	38.0	88.7
50-60	8	11.3	11.3	100.0
Total	71	100.0	100.0	

The second question of demographic part is a respondent's age. In this question the researcher found the highest respondent group was between the ages 40-49, which are equal 38.0 percent (27 respondents). The second highest group was between the ages 30-39, which are equal 29.6 percent (21 respondents). As is the case for the ages between 23-29 are 21.1 percent (15 respondents). The rest are between the ages 50-60 which is equal 11.3 percent (8 respondents). As shown in the above table 4.2.

4.2.3 Respondent's Marital Status

Table 4.3
Classification of respondent by marital status

Marital status				
	Frequency	Percent	Valid Percent	Cumulative Percent
single	19	26.8	26.8	26.8
married	52	73.2	73.2	100.0
Total	71	100.0	100.0	

From this analysis (table 4.3) we found that majority of respondents are married 73.2 percent which is equal 52 respondents over 71. The rest of the respondents were single 26.8 percent (19 respondents).

4.2.4 Respondent's Experience

Table 4.4
Classification of respondent by experience

Experience				
	Frequency	Percent	Valid Percent	Cumulative Percent
half year	7	9.9	9.9	9.9
1-2 years	9	12.7	12.7	22.5
3-5 years	24	33.8	33.8	56.3
more than 5 years	31	43.7	43.7	100.0
Total	71	100.0	100.0	

In this part of demographic (table 4.4) the majority of the respondents have experience more than 5 years 43.7 percent (31 respondents). The second high respondent's experience was between 3-5 years 33.8 percent (24 respondents). As for the respondents experience between 1-2 years are 12.7 percent (9 respondents). And the rest was from the respondent who has experience only half year 9.9 percent (7 respondents).

4.2.5 Respondent's Salary

Table 4.5
Classification of respondent by salary

Salary		Frequency	Percent	Valid Percent	Cumulative Percent
IQD	600000-800000	9	12.7	12.7	12.7
	900000-1000000	21	29.6	29.6	42.3
	1100000-1300000	27	38.0	38.0	80.3
	1400000-1600000	6	8.5	8.5	88.7
	1800000-2000000	8	11.3	11.3	100.0
Total		71	100.0	100.0	

From the Table 4.5 above we see the majority of the respondents' salaries are ranges between 1100000-1300000 which is equal 38.0 percent (27 respondents). As for the respondents who has salary between 900000-1000000 are 29.6 percent (21 respondents). Whereby the salary between 600000-800000 are the third-highest proportion 12.7 percent (9 respondents). The salary between 1800000-2000000 are 11.3 percent (8 respondents). For the salary between 1400000-1600000 are the lowest proportion among the 71 respondents which is 8.5 percent (6 respondents).

4.3 Reliability of Variables and Measurements

Reliability uses to correlate the variable with itself, usually in assessing inter-rater similarity on a variable, is also discussed. Reliability is the item correlation, scale, or instrument with the hypothetical one which truly measure what it is

supposed to.

The measurement we got from this study (71 individual) subjected to reliability analysis to assess the dimensionality of the measurement scale. Only items with a high factors loading and no cross loading greater than a 0.60 were retained. Scale reliability was assessed term of items to total correlation and Cronbach's alpha to determine the internal consistency of the measurement scale.

Cronbach's alpha is the measurement of the inter-correlation of items. If alpha is more than or equal to 6, it consideres unidimensional and may be combined in an scale or index. Whereby cronbach's alpha is the most common form of internal consistency reliability coefficient. When the alpha equals zero, means the true score is not measured at all and there is an error component.

In this study will use the Cornbach's alpha with respondents' sample to measure the reliability of the questionnaires. Generally, an alpha coefficient of 0.6 or higher is accepted accourding to (Cavana, Delahaye & Sekaran, 2001).

4.3.1 Reliability of Skill Variety

Table 4.6

**Reliability Statistics of Skill
Variety**

Cronbach's Alpha	N of Items
.840	3

Table 4.7

Item Statistics of Skill Variety			
	Mean	Std. Deviation	N
B1	3.92	.841	71
B2	4.32	.938	71
B3	3.89	.766	71

In the item statistics of skill variety, we did not analyses the reliability of B4 to get better reliability (.840) as it is mentioned in the table above 4.6.

4.3.2 Reliability of Task Identity

Table 4.8

Reliability Statistics of Task Identity	
Cronbach's Alpha	N of Items
.652	4

Table 4.9

Item Statistics of Task Identity			
	Mean	Std. Deviation	N
C2	3.55	.891	71
C3	3.62	.799	71
C4	3.62	.851	71
C5	3.96	.764	71

In the item statistics of task identity, we did not analyses the reliability of C1 to get better reliability (.652) as it is mentioned in the table above 4.8.

4.3.3 Reliability of Task Significance

Table 4.10

**Reliability Statistics of Task
Significance**

Cronbach's Alpha	N of Items
.832	4

Table 4.11

Item Statistics of Task Significance

	Mean	Std. Deviation	N
D1	3.92	.841	71
D2	4.32	.938	71
D3	3.89	.766	71
D4	4.00	.737	71

In the item statistics of task significance, we did not analyses the reliability of D5 to get better reliability (.832) as it is mentioned in the table above 4.10.

4.3.4 Reliability of Autonomy

Table 4.12

**Reliability Statistics of
Autonomy**

Cronbach's Alpha	N of Items
.755	5

Table 4.13

Item Statistics of Autonomy			
	Mean	Std. Deviation	N
E1	3.96	.726	71
E2	4.31	.855	71
E3	3.93	.683	71
E4	4.01	.665	71
E5	3.68	.824	71

In the item statistics of autonomy, we did not analyses the reliability of E6 to get better reliability (.755) as it is mentioned in the table above 4.12.

4.3.5 Reliability of Feedback

Table 4.14

Reliability Statistics of Feedback	
Cronbach's Alpha	N of Items
.758	3

Table 4.15

Item Statistics of Feedback			
	Mean	Std. Deviation	N
F2	3.99	.727	71
F3	4.24	.726	71
F4	4.18	.639	71

In the item statistics of feedback, we did not analyses the reliability of B4 to get better reliability (.758) as it is mentioned in the table above 4.14.

4.3.6 Reliability of Accountants' Job Satisfaction

Table 4.16

Reliability Statistics of Job Satisfaction

Cronbach's Alpha	N of Items
.840	3

Table 4.17

Item Statistics job satisfaction

	Mean	Std. Deviation	N
G2	3.92	.841	71
G3	4.32	.938	71
G4	3.89	.766	71

In the item statistics of job satisfaction, we did not analyses the reliability of G1 to get better reliability (.840) as it is mentioned in the table above 4.16.

All the tables above (start table 4.6 until table 4.17) have confirmed there is a high reliability such as skill variety = (.840), task identity = (.652), task significance = (.832), autonomy = (.755), feedback = (.758) and accountants' job satisfaction = (.840).

Overall, according to the finding of the reliability above are performed well, whereby, all the measures considered reliable for hypothesis testing among dependent and independent variables.

4.4 ANOVA Analysis

In this study we have used the ANOVA to answer the differences skill variety, task identity, task significance, autonomy and feedback between males and females among accountants in banking sector.

4.4.1 ANOVA for Skill Variety Items

Table 4.18 indicated the differences of skill variety items between accountants male and female. The ANOVA results showed that generally there is no significant different of skill variety between male accountant and female accountant in all skill variety items. Where ($p = 0.000 < 0.05$), except B4 ($p = 0.001 < 0.05$) which is also indicates there is no significant different between the two gender.

Table 4.18
ANOVA (skill variety)

		Sum of Squares	df	Mean Square	F	Sig.
B1	Between Groups	41.599	9	4.622	35.716	.000
	Within Groups	7.894	61	.129		
	Total	49.493	70			
B2	Between Groups	50.862	9	5.651	32.256	.000
	Within Groups	10.687	61	.175		
	Total	61.549	70			
B3	Between Groups	26.250	9	2.917	11.983	.000
	Within Groups	14.848	61	.243		
	Total	41.099	70			
B4	Between Groups	13.175	9	1.464	3.597	.001
	Within Groups	24.825	61	.407		
	Total	38.000	70			

4.4.2 ANOVA for Task Identity Items

Table 4.19 indicated the differences of skill task identity items between accountants male and female. The ANOVA results showed that generally there is no significant different of task identity between male accountant and female accountant in all task identity items. Where C1 ($p = 0.800 > 0.05$), C2 ($p = 0.221 > 0.05$), C3 ($p = 0.207 > 0.05$), C4 ($p = 0.122 > 0.05$) and C5 ($p = 0.171 > 0.05$). From these results we see there is no significant different of task identity between male accountant and female.

Table 4.19
ANOVA (task identity)

		Sum of Squares	df	Mean Square	F	Sig.
C1	Between Groups	4.003	9	.445	.590	.800
	Within Groups	45.969	61	.754		
	Total	49.972	70			
C2	Between Groups	9.354	9	1.039	1.372	.221
	Within Groups	46.223	61	.758		
	Total	55.577	70			
C3	Between Groups	7.672	9	.852	1.403	.207
	Within Groups	37.060	61	.608		
	Total	44.732	70			
C4	Between Groups	9.919	9	1.102	1.647	.122
	Within Groups	40.813	61	.669		
	Total	50.732	70			
C5	Between Groups	7.374	9	.819	1.492	.171
	Within Groups	33.500	61	.549		
	Total	40.873	70			

4.4.3 ANOVA for Task Significance Items

Table 4.20 indicated the differences of task significance items between accountants male and female. The ANOVA results showed that generally there is no significant different of skill variety between male accountant and female accountant in all task significance items. Where ($p = 0.000 < 0.05$), except D4 ($p = 0.001 < 0.05$) which is also indicates there is no significant different between the two gender.

Table 4.20
ANOVA (task significance)

		Sum of Squares	df	Mean Square	F	Sig.
D1	Between Groups	41.599	9	4.622	35.716	.000
	Within Groups	7.894	61	.129		
	Total	49.493	70			
D2	Between Groups	50.862	9	5.651	32.256	.000
	Within Groups	10.687	61	.175		
	Total	61.549	70			
D3	Between Groups	26.250	9	2.917	11.983	.000
	Within Groups	14.848	61	.243		
	Total	41.099	70			
D4	Between Groups	13.175	9	1.464	3.597	.001
	Within Groups	24.825	61	.407		
	Total	38.000	70			
D5	Between Groups	26.837	9	2.982	7.024	.000
	Within Groups	25.895	61	.425		
	Total	52.732	70			

4.4.4 ANOVA for Autonomy Items

Table 4.21 indicated the differences of autonomy items between accountants male and female. The ANOVA results showed that generally there is no significant different of autonomy between male accountant and female accountant in all autonomy items. Where E1 ($p = 0.594 > 0.05$), E2 ($p = 0.214 > 0.05$), E3 ($p = 0.921 > 0.05$), E4 ($p = 0.226 > 0.05$), E5 ($p = 0.950 > 0.05$), and E6 ($p = 0.071 > 0.05$). From these results we see there is no significant different of autonomy between male accountant and female.

Table 4.21
ANOVA (autonomy)

		Sum of Squares	df	Mean Square	F	Sig.
E1	Between Groups	4.010	9	.446	.827	.594
	Within Groups	32.863	61	.539		
	Total	36.873	70			
E2	Between Groups	8.692	9	.966	1.386	.214
	Within Groups	42.491	61	.697		
	Total	51.183	70			
E3	Between Groups	1.894	9	.210	.417	.921
	Within Groups	30.754	61	.504		
	Total	32.648	70			
E4	Between Groups	5.182	9	.576	1.361	.226
	Within Groups	25.804	61	.423		
	Total	30.986	70			
E5	Between Groups	2.396	9	.266	.360	.950
	Within Groups	45.153	61	.740		
	Total	47.549	70			
E6	Between Groups	13.160	9	1.462	1.885	.071
	Within Groups	47.318	61	.776		
	Total	60.479	70			

4.4.5 ANOVA for Feedback Items

Table 4.22 indicated the differences of feedback items between accountants male and female. The ANOVA results showed that generally there is no significant different of feedback between male accountant and female accountant in all autonomy items. Where F1 ($p = 0.331 > 0.05$), F2 ($p = 0.047 > 0.05$), F3 ($p = 0.268 > 0.05$) and F4 ($p = 0.072 > 0.05$). From these results we see there is no significant different of feedback between male accountant and female.

Table 4.22
ANOVA (feedback)

		Sum of Squares	df	Mean Square	F	Sig.
F1	Between Groups	4.403	9	.489	1.168	.331
	Within Groups	25.541	61	.419		
	Total	29.944	70			
F2	Between Groups	8.641	9	.960	2.066	.047
	Within Groups	28.345	61	.465		
	Total	36.986	70			
F3	Between Groups	5.855	9	.651	1.277	.268
	Within Groups	31.075	61	.509		
	Total	36.930	70			
F4	Between Groups	6.208	9	.690	1.878	.072
	Within Groups	22.411	61	.367		
	Total	28.620	70			

4.5 Result Analysis

4.5.1 Research Question 1

Is there any relation between skill variety and job satisfaction among accountants in the banking sector of Iraq?

Table 4.23
Correlations between Skills variety and Job satisfaction

Correlations		skill_variety	job_satisfaction
skill_variety	Pearson Correlation	1	.931**
	Sig. (1-tailed)		.000
	N	71	71
job_satisfaction	Pearson Correlation	.931**	1
	Sig. (1-tailed)	.000	
	N	71	71

** . Correlation is significant at the 0.01 level (1-tailed).

The table 4.23 showed the result of the correlation between skills variety and job satisfaction among the accountants in banking sector of Iraq. To interpret the correlation coefficient examine the coefficient and its associated significance value (p). The output confirms the result on the table in that significant positive relationship exist between skill variety and job satisfaction ($r = 0.931$, $p < 0.05$). Thus, higher scores are associated with job satisfaction scores.

Table 4.24: Descriptive Statistics on skill variety

Descriptive Statistics			
	Mean	Std. Deviation	N
skill_variety	16.13	2.688	71
job_satisfaction	16.27	2.396	71

Above in the table 4.24 the mean score is 16.13, so skill variety in banking sector is “neither satisfied or unsatisfied”. According to the mean score of 16.13, we can see there is a relations between skill variety and job satisfaction in banking sector.

4.5.2 Research Question 2

Is there any relation between task identity and job satisfaction among accountants in the banking sector of Iraq?

Table 4.25
Correlations between task identity and Job satisfaction

Correlations			
		task_identity	job_satisfaction
task_identity	Pearson Correlation	1	-.303**
	Sig. (1-tailed)		.005
	N	71	71
job_satisfaction	Pearson Correlation	-.303**	1
	Sig. (1-tailed)	.005	
	N	71	71

** . Correlation is significant at the 0.01 level (1-tailed).

The table 4.25 showed the result of the correlation between task identity and job satisfaction among the accountants in banking sector of Iraq. To interpret

the correlation coefficient examine the coefficient and its associated significance value (p). The output confirms the result on the table negative relationship exist between task identity and job satisfaction ($r = -0.303$, $p < 0.05$). Thus, higher scores are associated with job satisfaction scores.

Table 4.26: Descriptive Statistics on task identity

Descriptive Statistics			
	Mean	Std. Deviation	N
task_identity	18.58	2.633	71
job_satisfaction	16.27	2.396	71

Finally, The mean score is 18.58, in the table 4.26, so task identity in banking sector is “neither satisfied or unsatisfied”. According to the mean score of 18.58, we can see there is a relationship between task identity and job satisfaction in banking sector.

4.5.3 Research Question 3

Is there any relation between task significance and job satisfaction among accountants in the banking sector of Iraq?

Table 4.27
Correlations between task significance and Job satisfaction

Correlations		task_significance	job_satisfaction
task_significance	Pearson Correlation	1	-.271 [*]
	Sig. (1-tailed)		.011
	N	71	71
job_satisfaction	Pearson Correlation	-.271 [*]	1
	Sig. (1-tailed)	.011	
	N	71	71

*. Correlation is significant at the 0.05 level (1-tailed).

The table 4.27 showed the result of the correlation between task significant and job satisfaction among the accountants in banking sector of Iraq. To interpret the correlation coefficient examine the coefficient and its associated significance value (p). The output confirms the result on the table negative relationship exist between task significant and job satisfaction ($r = -0.271$, $p < 0.05$). Thus, higher scores are associated with job satisfaction scores.

Table 4.28: Descriptive Statistics on task significance

Descriptive Statistics			
	Mean	Std. Deviation	N
task_significance	18.42	2.595	71
job_satisfaction	16.27	2.396	71

Above in the table 4.28 the mean score is 18.42, so task significance in banking sector is “neither satisfied or unsatisfied”. According to the mean score of 18.42, we can see there is a relationship between task significance and job satisfaction in banking sector.

4.5.4 Research Question 4

Is there any relations between autonomy and job satisfaction among accountants in the banking sector of Iraq?

Table 4.29
Correlations between autonomy and Job satisfaction

Correlations		autonomy	job_satisfaction
Autonomy	Pearson Correlation	1	.369**
	Sig. (1-tailed)		.001
	N	71	71
job_satisfaction	Pearson Correlation	.369**	1
	Sig. (1-tailed)	.001	
	N	71	71

**. Correlation is significant at the 0.01 level (1-tailed).

The table 4.29 showed the result of the correlation between autonomy and job satisfaction among the accountants in banking sector of Iraq. To interpret the correlation coefficient examine the coefficient and its associated significance value (p). The output confirms the result on the table in that significant positive relationship exist between autonomy and job satisfaction ($r = -0.396$, $p < 0.05$). Thus, higher scores are associated with job satisfaction scores.

Table 4.30: Descriptive Statistics on autonomy

Descriptive Statistics			
	Mean	Std. Deviation	N
Autonomy	20.15	2.877	71
job_satisfaction	16.27	2.396	71

From the above table 4.30 the mean score is 20.15, so autonomy in banking sector is “neither satisfied or unsatisfied”. According to the mean score of 20.15, we can see there is a relationship between autonomy and job satisfaction in banking sector.

4.5.5 Research Question 5

Is there any relation between feedback and job satisfaction among accountants in the banking sector of Iraq?

Table 4.31
Correlations between feedback and Job satisfaction

Correlations		feedback	job_satisfaction
Feedback	Pearson Correlation	1	.279**
	Sig. (1-tailed)		.009
	N	71	71
job_satisfaction	Pearson Correlation	.279**	1
	Sig. (1-tailed)	.009	
	N	71	71

** . Correlation is significant at the 0.01 level (1-tailed).

The table 4.31 showed the result of the correlation between feedback and job satisfaction among the accountants in banking sector of Iraq. To interpret the correlation coefficient examine the coefficient and its associated significance value (p). The output confirms the result on the table in that significant positive relationship exist between feedback and job satisfaction ($r = 0.279$, $p < 0.05$). Thus, higher scores are associated with job satisfaction scores.

Table 4.32: Descriptive Statistics on feedback

Descriptive Statistics			
	Mean	Std. Deviation	N
Feedback	16.38	2.045	71
job_satisfaction	16.27	2.396	71

The mean score is 16.38, so feedback in banking sector is “neither satisfied or unsatisfied”. According to the mean score of 16.38, we can see there is a relationship between feedback and job satisfaction in banking sector table 4.32.

4.6 Partial Correlation

Table 4.33
Correlations between Skills variety, task identity, task significance, autonomy, feedback and Job satisfaction

Correlations				skill_variety	task_identity	task_significant	autonomy	feedback
Control Variables								
job_satisfaction	skill_variety	Correlation		1.000				
		Significance (1-tailed)		.				
		Df		0				
task_identity	task_identity	Correlation		.195	1.000			
		Significance (1-tailed)		.053	.			
		Df		68	0			
task_significant	task_significant	Correlation		.031	-.296	1.000		
		Significance (1-tailed)		.398	.006	.		
		Df		68	68	0		

autonomy	Correlation	.156	.207	-.103	1.000	
	Significance (1-tailed)	.099	.043	.197	.	
	Df	68	68	68	0	
feedback	Correlation	-.380	-.359	-.062	.009	1.000
	Significance (1-tailed)	.001	.001	.305	.470	.
	Df	68	68	68	68	0

We can see from the relationship between skills variety, task identity, task significance, autonomy, feedback and job satisfaction is also significant. The highest scores is task significance ($r = 0.195$, $p < 0.53$). The weakest score is ($r = -0.380$, $p < 0.001$). There were also negative relationship and they were between feedback and skill variety ($r = -0.380$, $p < 0.001$), feedback and task identity ($r = -0.359$, $p < 0.001$), feedback and task significant ($r = -0.062$, $p < 0.305$).

4.7 Conclusion

This chapter discussed the data analysis. All data was analyzed by SPSS 17.0. Whereby correlation analysis used to test the relationship among the variables. For answer five of research questions the author used Pearson correlation. The descriptive statistics of the respondents such as gender, age, marital status, work experience and salary was done.

Based on the pre test data of 71 respondents, the correlation result in the relationship between skill variety, task identity, task significance, autonomy and feedback were on relations with job satisfaction as hypothesized.

CHAPTER FIVE

RECOMMENDATIONS AND CONCLUSIONS

5.1 Introduction

This chapter will summaries, highlight and conclude the findings of the study. As well as gives some recommendations for future research. Thus, this chapter will be divided into three parts - discussion, recommendations for any future research and conclusions.

5.2 Discussion of the Research Findings

The previous chapter presents the finding of data analyses to test the research model for this study. This study focuses on the factors influence accountants' job satisfaction in banking sector of Iraq. Accountant's job satisfaction can improve bank quality and increase customer satisfaction as it is meantioned in chapter two. We can see from the finding that the factors in this study had satisfactorily explained job satisfaction, as well as the focusing of the officials should be hold on the factors influencing banking sector. So, from this study finding we are able to see the skill variety, task identity, task significance, autonomy and feedback from the job, are key factor affecting banking sector accountants' job satisfaction.

5.2.1 The First Research Question

First research question was to identify the relationship between the skill variety and accountants' job satisfaction. This study revealed that there is a positive significant relationship between skill variety and accountants' job satisfaction, as it is showed in the above table 4.20. Whereby, the analysis of

this study has showed the most important factor in satisfying the accountants is skill variety ($r = 0.931$, $p < 0.05$). Skill variety is a degree to which the employee is required to use a variety of different skills and abilities when carrying out job duties (Hackman & Oldham, 1976, 1980). It plays a very important role in the satisfaction of the accountants, where it can increase accountants' job satisfaction and the accountants will offer better services for the bank, which can increase the accountants' work performance. At the same time, according to David in 2003, skill variety can be one a detriment variable if exceeds the optimum level; this increasing will result in a detrimental effect. For example if the worker is in a role in which there is little skill need to use, then the worker will benefit from an increase in skill variety.

5.2.2 The Second Research Question

Second research question was to identify the relationship between the task identity and accountants' job satisfaction. This study showed that task identity is one of the key negative significant factors of accountants' job satisfaction table 4.22. Whereby, this factor provides the opportunity for the accountant to perform a task from beginning to the end with a visible outcome (Hackman & Oldham, 1976, 1980). With the task identity, employees could identify with their own products of job (David, 2003), for example, having one accounting staff member responsible for all accounting audits and another responsible for the retail product inventory results in task identity.

5.2.3 The Third Research Question

The results of the third question in table 4.24 showed that task significance has a negative significant relationship with job satisfaction. The job can be more meaningful if it is important to other people, that because the staff love to hear how their job contributed to the success of the public, practice and private acknowledgement of the importance of their positions by meetings, memos and performance appraisals is key Couger and Zawacki (1980). In 1999 Jex and Bliese found that task significance is related to job satisfaction.

5.2.4 The Forth Research Question

Based on the table 4.26, the results showed that autonomy has a positive significant relationship with job satisfaction. Autonomy is another core job characteristic proposed by Hackman and Oldham (1975) to be antecedent to job satisfaction. According to David in 2003, the resent study of autonomy found that low autonomy may result with low job satisfaction. David found in (2003), that job satisfaction was one of the most frequently quoted responses to autonomy. However, there are other studies found similar results with other worker populations. Indeed, Becherer, Morgan and Richard (1982) found that autonomy was an important predictor of job satisfaction in 211 industrial salespersons suggesting that autonomy is an important contributor to job satisfaction in a variety of occupations.

5.2.5 The Fifth Research Question

As well as with the fifth factor (feedback), whereby result analysis indicated that there is a positive significant relationship between feedback from the job and accountants' job satisfaction table 4.28. Anderson (1986), feedback helps the employees to predict the possible results of the job. Whereby Kahn and Robertson in (1992), say feedback is the understanding of the employee whether the job achieved good or bad. As well as feedback is another core characteristic discussed by Hackman and Oldham (1975) as antecedent to job satisfaction. Feedback from the job was a significant predictor of job satisfaction through a hierarchical regression analysing 97 workers Anderson (1986). Research on US-based educational psychologists have found a significant relationship between job satisfaction and feedback (Williams, Williams & Ryer, 1990). Whereby, The lack of feedback given to the workers may have a detrimental effect on the job satisfaction, suggested by Henson (1996) and Newton (1996). Thus feedback, in a similar way to another characteristic, is likely to be an antecedent of job satisfaction (David, 2003).

5.3 Conclusion

This study focused on the factors that affected accountants' job satisfaction in banking sector of Iraq. This study purpose was to extent to which the variables in this study and its impact on job satisfaction of accounting staff in banking sector of Iraq. The main objective of this study was to establish the impact of the chosen variables, skill variety, task identity, task significance, autonomy and feedback from the job on accountants' job satisfaction in banking sector of Iraq. The finding of this study has provided some useful information about the factors affecting accountants' job satisfaction as well as some insight to certain factors that have significant influence on job satisfaction.

Through the analysis of accountants' job satisfaction in Iraqi banking sector we can conclude the following: Banking sector accountants are old, mostly married and with enough experience years of accountants. Whereby there are 9 general factors affecting accountants' job satisfaction in banking sector, which are: skill variety, task identity, task significance, autonomy feedback from the job, gender, age, Marital status, accountants experience and salary. There are 5 key factors affecting accountants' job satisfaction in banking sector: they are: skill variety, task identity, task significance, autonomy and feedback from the job. These five factors are most important in accountants' job satisfaction. As for The factors such as gender, age, Marital status, accountants experience and salary, have a small effect on job satisfaction with the accounting staff in banking sector.

Chapter five has discussed the research result of the study in three main sections discussion, recommendations for any future research and conclusions.

5.4 Recommendations for Future Research

This study recommends for the future research could include other variables such as the ease of use of accounting information system and its affect on accounting staff or some another variables. In addition to overcome the limitations of this study, research needs to observe the relationships between accountants' job satisfaction and skill variety, task identity, task significance, autonomy and feedback from the job. Whereby, qualitative investigators must conduct research regarding the job satisfaction of banking sector. Because this research method provides a different perspective of employees, job satisfaction and contribute a more in-depth understanding of how employees view their job.

For future research the following suggestions should be considered:

- Replicate this study but with large and more diverse group of accountants that include the accounting staffs in banking sector of Iraq.
- Expand the study to include accountants from other sectors such as companies or state institution so as to enhance the consistency of the results.
- Include more elements of benefits in the study in order to gain more complete understanding regarding the benefits.

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APPENDIX ONE

Correlations

Descriptive Statistics

	Mean	Std. Deviation	N
skill_variety	16.13	2.688	71
job_satisfaction	16.27	2.396	71

Correlations

		skill_variety	job_satisfaction
skill_variety	Pearson Correlation	1	.931**
	Sig. (1-tailed)		.000
	N	71	71
job_satisfaction	Pearson Correlation	.931**	1
	Sig. (1-tailed)	.000	
	N	71	71

** . Correlation is significant at the 0.01 level (1-tailed).

Correlations

Descriptive Statistics

	Mean	Std. Deviation	N
task_identity	18.58	2.633	71
job_satisfaction	16.27	2.396	71

Correlations

		task_identity	job_satisfaction
task_identity	Pearson Correlation	1	-.303**
	Sig. (1-tailed)		.005
	N	71	71
job_satisfaction	Pearson Correlation	-.303**	1
	Sig. (1-tailed)	.005	
	N	71	71

** . Correlation is significant at the 0.01 level (1-tailed).

Correlations

Descriptive Statistics

	Mean	Std. Deviation	N
task_significant	18.4225	2.59484	71
job_satisfaction	16.27	2.396	71

Correlations

		task_significant	job_satisfaction
task_significant	Pearson Correlation	1	-.271*
	Sig. (1-tailed)		.011
	N	71	71
job_satisfaction	Pearson Correlation	-.271*	1
	Sig. (1-tailed)	.011	
	N	71	71

*. Correlation is significant at the 0.05 level (1-tailed).

Correlations

Descriptive Statistics

	Mean	Std. Deviation	N
autonomy	20.15	2.877	71
job_satisfaction	16.27	2.396	71

Correlations

		autonomy	job_satisfaction
autonomy	Pearson Correlation	1	.369**
	Sig. (1-tailed)		.001
	N	71	71
job_satisfaction	Pearson Correlation	.369**	1
	Sig. (1-tailed)	.001	
	N	71	71

** . Correlation is significant at the 0.01 level (1-tailed).

Correlations

Descriptive Statistics

	Mean	Std. Deviation	N
Feedback	16.3803	2.04497	71
job_satisfaction	16.27	2.396	71

Correlations

		feedback	job_satisfaction
Feedback	Pearson Correlation	1	.279**
	Sig. (1-tailed)		.009
	N	71	71
job_satisfaction	Pearson Correlation	.279**	1
	Sig. (1-tailed)	.009	
	N	71	71

** . Correlation is significant at the 0.01 level (1-tailed).

Partial Corr

Correlations

Control Variables			skill_variety	task_identity	task_significant	autonomy	feedback
job_satisfaction skill_variety	Correlation		1.000	.195	.031	.156	-.380
	Significance (1-tailed)		.	.053	.398	.099	.001
	Df		0	68	68	68	68
task_identity	Correlation		.195	1.000	-.296	.207	-.359
	Significance (1-tailed)		.053	.	.006	.043	.001
	Df		68	0	68	68	68
task_significant	Correlation		.031	-.296	1.000	-.103	-.062
	Significance (1-tailed)		.398	.006	.	.197	.305
	Df		68	68	0	68	68
autonomy	Correlation		.156	.207	-.103	1.000	.009
	Significance (1-tailed)		.099	.043	.197	.	.470
	Df		68	68	68	0	68
feedback	Correlation		-.380	-.359	-.062	.009	1.000
	Significance (1-tailed)		.001	.001	.305	.470	.
	Df		68	68	68	68	0

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	71	98.6
	Excluded ^a	1	1.4
	Total	72	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.840	3

Item Statistics

	Mean	Std. Deviation	N
B1	3.92	.841	71
B2	4.32	.938	71
B3	3.89	.766	71

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
B1	8.21	2.255	.784	.699
B2	7.80	2.103	.720	.769
B3	8.24	2.756	.628	.849

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
12.13	4.941	2.223	3

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	71	98.6
	Excluded ^a	1	1.4
	Total	72	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.652	4

Item Statistics

	Mean	Std. Deviation	N
C2	3.55	.891	71
C3	3.62	.799	71
C4	3.62	.851	71
C5	3.96	.764	71

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
C2	11.20	3.132	.456	.567
C3	11.13	3.569	.382	.616
C4	11.13	3.284	.439	.579
C5	10.79	3.483	.454	.571

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
14.75	5.363	2.316	4

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	71	98.6
	Excluded ^a	1	1.4
	Total	72	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.832	4

Item Statistics

	Mean	Std. Deviation	N
D1	3.92	.841	71
D2	4.32	.938	71
D3	3.89	.766	71
D4	4.00	.737	71

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
D1	12.21	4.055	.728	.757
D2	11.80	3.703	.733	.756
D3	12.24	4.470	.669	.786
D4	12.13	4.941	.532	.840

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
16.13	7.227	2.688	4

Reliability

Scale: ALL VARIABLES

Case Processing Summary

	N	%
Cases Valid	71	98.6
Excluded ^a	1	1.4
Total	72	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.755	5

Item Statistics

	Mean	Std. Deviation	N
E1	3.96	.726	71
E2	4.31	.855	71
E3	3.93	.683	71
E4	4.01	.665	71
E5	3.68	.824	71

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
E1	15.93	4.695	.625	.675
E2	15.58	4.419	.567	.695
E3	15.96	5.127	.515	.714
E4	15.87	4.969	.598	.688
E5	16.21	5.198	.349	.777

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
19.89	7.187	2.681	5

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	71	98.6
	Excluded ^a	1	1.4
	Total	72	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.758	3

Item Statistics

	Mean	Std. Deviation	N
F2	3.99	.727	71
F3	4.24	.726	71
F4	4.18	.639	71

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
F2	8.42	1.390	.607	.653
F3	8.17	1.400	.601	.661
F4	8.23	1.634	.560	.708

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
12.41	2.959	1.720	3

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	71	98.6
	Excluded ^a	1	1.4
	Total	72	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.840	3

Item Statistics

	Mean	Std. Deviation	N
G2	3.92	.841	71
G3	4.32	.938	71
G4	3.89	.766	71

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
G2	8.21	2.255	.784	.699
G3	7.80	2.103	.720	.769
G4	8.24	2.756	.628	.849

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
12.13	4.941	2.223	3

Oneway

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
B1	Between Groups	41.599	9	4.622	35.716	.000
	Within Groups	7.894	61	.129		
	Total	49.493	70			
B2	Between Groups	50.862	9	5.651	32.256	.000
	Within Groups	10.687	61	.175		
	Total	61.549	70			
B3	Between Groups	26.250	9	2.917	11.983	.000
	Within Groups	14.848	61	.243		
	Total	41.099	70			
B4	Between Groups	13.175	9	1.464	3.597	.001
	Within Groups	24.825	61	.407		
	Total	38.000	70			

Oneway

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
C1	Between Groups	4.003	9	.445	.590	.800
	Within Groups	45.969	61	.754		
	Total	49.972	70			
C2	Between Groups	9.354	9	1.039	1.372	.221
	Within Groups	46.223	61	.758		
	Total	55.577	70			
C3	Between Groups	7.672	9	.852	1.403	.207
	Within Groups	37.060	61	.608		
	Total	44.732	70			
C4	Between Groups	9.919	9	1.102	1.647	.122
	Within Groups	40.813	61	.669		
	Total	50.732	70			
C5	Between Groups	7.374	9	.819	1.492	.171
	Within Groups	33.500	61	.549		
	Total	40.873	70			

Oneway

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
D1	Between Groups	41.599	9	4.622	35.716	.000
	Within Groups	7.894	61	.129		
	Total	49.493	70			
D2	Between Groups	50.862	9	5.651	32.256	.000
	Within Groups	10.687	61	.175		
	Total	61.549	70			
D3	Between Groups	26.250	9	2.917	11.983	.000
	Within Groups	14.848	61	.243		
	Total	41.099	70			
D4	Between Groups	13.175	9	1.464	3.597	.001
	Within Groups	24.825	61	.407		
	Total	38.000	70			
D5	Between Groups	26.837	9	2.982	7.024	.000
	Within Groups	25.895	61	.425		
	Total	52.732	70			

Oneway

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
E1	Between Groups	4.010	9	.446	.827	.594
	Within Groups	32.863	61	.539		
	Total	36.873	70			
E2	Between Groups	8.692	9	.966	1.386	.214
	Within Groups	42.491	61	.697		
	Total	51.183	70			
E3	Between Groups	1.894	9	.210	.417	.921
	Within Groups	30.754	61	.504		
	Total	32.648	70			
E4	Between Groups	5.182	9	.576	1.361	.226
	Within Groups	25.804	61	.423		
	Total	30.986	70			
E5	Between Groups	2.396	9	.266	.360	.950
	Within Groups	45.153	61	.740		
	Total	47.549	70			
E6	Between Groups	13.160	9	1.462	1.885	.071
	Within Groups	47.318	61	.776		
	Total	60.479	70			

Oneway

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
F1	Between Groups	4.403	9	.489	1.168	.331
	Within Groups	25.541	61	.419		
	Total	29.944	70			
F2	Between Groups	8.641	9	.960	2.066	.047
	Within Groups	28.345	61	.465		
	Total	36.986	70			
F3	Between Groups	5.855	9	.651	1.277	.268
	Within Groups	31.075	61	.509		
	Total	36.930	70			
F4	Between Groups	6.208	9	.690	1.878	.072
	Within Groups	22.411	61	.367		
	Total	28.620	70			

APPENDIX TWO

QUESTIONNAIRE



College Of Business Universiti Utara Malaysia

Survey of factors affecting accountants' job satisfaction in Iraqi banking
sector

Dear Participant

I would appreciate it very much if you could answer the questions carefully as the information you provide will influence the accuracy and the success of this research. It will take no longer than 15 minutes to complete the questionnaire. All answers will be treated with strict confidence and will be used for the purpose of the study only.

If you have any questions regarding this research, you may address them to me at the contact details below.

Yours sincerely,

Ibraheem A. Saadi

Msc Management

College Of Business

Universiti Utara Malaysia,

06010 Sintok, Kedah Darul Aman

Email: ibraheem_mobile967@yahoo.com

SECTION A

Individual information: Please mark on “√” the your answer:

1. Gender

☐ Male ☐ Female

2. Age

☐ 23-29 ☐ 30-39 ☐ 40-49 ☐ 50-60

3. Marital status

☐ single ☐ married

4. Your Work experience

☐ half year ☐ 1-2years ☐ 3-5years ☐ More than 5 years

5. Your salary

☐ 600000 - 800000 ☐ 900000 - 1000000 ☐ 1100000 - 1300000
☐ 1400000– 1600000 ☐ 1800000 - 2000000 ☐ More than 2000000

SECTION B

Skill variety factor in the bank: Please mark “√” the answer based on the following scale

No	Statement	s-dis agree	disa gree	neut ral	agre e	s-agr ee
1	My job needs a lot of variety in skill	1	2	3	4	5
2	My job gives me the opportunity to do a number of different things	1	2	3	4	5
3	My job provides me with a variety of work that requires certain skill	1	2	3	4	5
4	I am able to act independently of my supervisor in performing my job function	1	2	3	4	5

SECTION C

Task Identity factor in the bank: Please mark “√” the answer based on the following scale

No	Statement	s-dis agre e	disa gree	neut ral	agre e	s-agr ee
1	My job allows me the opportunity to complete the work I start	1	2	3	4	5
2	My job is arranged so that I have a chance to do the job from beginning to end	1	2	3	4	5
3	My job is arranged so that I may see projects through to their final completion	1	2	3	4	5
4	My job is arranged so that I have a chance and the ability to talk with customers/clients/end users	1	2	3	4	5
5	My job is arranged so that I have an understanding of how it relates to the business mission	1	2	3	4	5

SECTION D

Task Significance factor in the bank: Please mark “√” the answer based on the following scale

No	Statement	s-dis agre e	disa gree	neut ral	agre e	s-agr ee
1	My job is one that may affect a lot of other people by how well the work is performed	1	2	3	4	5
2	My job is relatively significant in the bank	1	2	3	4	5
3	My job is very significant in the broader scheme of things	1	2	3	4	5
4	My job has the ability to influence decisions that significantly affect the bank	1	2	3	4	5
5	My job influences day-to-day bank success	1	2	3	4	5

SECTION E

Autonomy factor in the bank: Please mark “√” the answer based on the following scale

No	Statement	s-dis agree e	disa gree	neut ral	agre e	s-agr ee
1	My job provides the opportunity for independent thought and action	1	2	3	4	5
2	My job gives me considerable opportunity for independence and freedom in how I do my work	1	2	3	4	5
3	While performing my job I get the opportunity to work on many interesting projects	1	2	3	4	5
4	My job provides me the opportunity of self-directed flexibility of work hours	1	2	3	4	5
5	My job provides me with the opportunity to both communicate with my supervisor and to receive recognition from them as well	1	2	3	4	5
6	My job contributes to the success in the bank	1	2	3	4	5

SECTION F

Feedback factor in the bank: Please mark “√” the answer based on the following scale

No	Statement	s-dis agree e	disa gree	neut ral	agre e	s-agr ee
1	My job provides feedback on how well I am performing as I am working	1	2	3	4	5
2	My job provides me with the feeling that I know whether I am performing well or poorly	1	2	3	4	5
3	I receive feedback from my co-workers about my performance on the job	1	2	3	4	5
4	My job provides me with the opportunity to find out how well I am doing	1	2	3	4	5

SECTION G

How satisfy are you with the bank? Please mark on “√” the answer based on the following scale

No	Statement	s-dis agre e	disa gree	neut ral	agre e	s-agr ee
1	The accountant in the accounting department work well in a team	1	2	3	4	5
2	I feel secure that I will be able to work for the bank as long as I do a good job	1	2	3	4	5
3	Accounting department is well organized for the accountant it does	1	2	3	4	5
4	I feel there is an opportunity for me to move to a better job within the bank	1	2	3	4	5

THANK YOU FOR YOUR COOPERATION

APPENDIX THREE

TABLE FOR DETERMINING SAMPLE SIZE FROM A GIVEN POPULATION

N	S	N	S	N	S	N	S	N	S
10	10	100	80	280	162	800	260	2800	338
15	14	110	86	290	165	850	265	3000	341
20	19	120	92	300	169	900	269	3500	246
25	24	130	97	320	175	950	274	4000	351
30	28	140	103	340	181	1000	278	4500	351
35	32	150	108	360	186	1100	285	5000	357
40	36	160	113	380	181	1200	291	6000	361
45	40	180	118	400	196	1300	297	7000	364
50	44	190	123	420	201	1400	302	8000	367
55	48	200	127	440	205	1500	306	9000	368
60	52	210	132	460	210	1600	310	10000	373
65	56	220	136	480	214	1700	313	15000	375
70	59	230	140	500	217	1800	317	20000	377
75	63	240	144	550	225	1900	320	30000	379
80	66	250	148	600	234	2000	322	40000	380
85	70	260	152	650	242	2200	327	50000	381
90	73	270	155	700	248	2400	331	75000	382
95	76	270	159	750	256	2600	335	100000	384

Note: "N" is population size
 "S" is sample size.

Krejcie, Robert V., Morgan, Daryle W., "Determining Sample Size for Research Activities", Educational and Psychological Measurement, 1970.