

## **Electronic Banking Industry and Accountability (Case of Study: Employees of Refah Bank)**

**Mohammad Zaman Mohammadi Raeesi**

*Department of Sociology, Garmsar Branch, Islamic Azad University, Semnan, Iran*

**Soroush Fathi<sup>1</sup>**

*Department of Sociology, Garmsar Branch, Islamic Azad University, Semnan, Iran*

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**Abstract:** *As industrial processes have changed with the advent of e-commerce, banking industry, in turn, has changed. Implementation of electronic banking in any country requires different infrastructures including its material and human resources that the growth of technology and innovation in banks on the one hand, have increased the speed and quality of operations and services, and on the other hand, the development of social indicators of human resources have been in a modern setting. Thus, organizational accountability is one of the requirements of the modern age of human resource development indicators, which improves working life situation and the quality of business environment and improving the productivity level and organizational excellence. So the aim of this study was to investigate the affecting factors on the employee's accountability of Electronic banking industry of Refah Bank. The research method is survey. Statistical population included all employees of Refah Bank in Tehran that the 400 number using Cochran formula and with systematic random sampling were questioned. Results of the analysis showed that between the variables of employee's activity history, social cohesion, job satisfaction, sense of security of workspace, rule of law and a sense of equity in payments. There is a positive and significant relationship between employee's accountability that as a result all of the hypotheses were confirmed.*

**Keywords:** *Accountability, electronic banking, rule of law, social cohesion, organizational excellence.*

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### **Introduction**

Rapid development and increasing development of information technology is the most important characteristic of the contemporary world. Pervasive and inevitable utilizing of modern communication facilities and information highways, Shortens the distance and access time to do things. Global Village is the result of the spread and Influence of new communication tools and achievements of the computer technology on all aspects of human life. Gradually, all aspects of human life will not be immune from its influence. The evolution process of the global economy in recent years, the exceptional opportunities on the one hand and the need to evolve and create a coherent and flexible infrastructure for organizational survival is brought from the other side. The establishment of e-banking is a key issue that today is considered necessary of the modern banking industry. Banks by applying modern technology and superior not only highly increased speed and quality of operations and services, but caused the banking activities by using these technologies of data transmission mode to transfer money are changed. On the one hand, organizations Survival in the third millennium that is the transition of knowledge management and information technology depends on the skill level of using this new technology. Most modern information technology changes in the field of economics, finance and its components can be seen. New phenomena such as e-commerce, e-banking, e-services, e-government, Electronic insurance and e-learning are results of these changes.

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<sup>1</sup> Email: Fathi.soroush@gmail.com (Corresponding Author)

on the other hand, organizations are located in complex social environment that their success is largely contingent on the performance of employees and managers in the Innovative electronics space in creating satisfactory human relations and creating motivation in employees by establishing favorable and joyful conditions at organizational work environment. Undoubtedly, the excellence of organizations including banks depends on cooperation of employees with management on the one hand and customers on the other hand. Fruitful and constructive relations create a favorable atmosphere, where employees feel vitality, freshness and satisfaction and will do their jobs with more accountability. In this regard, Davis recommended instead of restructuring, try to change your working environment, because pay attention to the human relationship between employees and attention to issues such as improving accountability, communication and participation, will have an undeniable effect on soothing the work environment (Davis, 2006). Prosperity and success of each institution and organization, depends on many factors that human resources are an important one (Allameh, 2008). On the other hand, accountability as a deontology and work ethic defined in the organization.

The issue of accountability in recent years has attracted the attention of many researchers because studies have shown that employees committed to the organization have more tendencies to remain, have less absenteeism and show more flexibility to changes in the organization. On the other hand, accountability is a complex phenomenon with multiple changes resources and from society to another society has different levels (Fakhpour et al., 2012). Today, organizations for its survival, Regulation and development are trying that through its own worldwide resources to rapid growth, continuous improvement, efficiency, profitability, flexibility, preparation for the future and having a privileged location achieve their activities in their field. Without these qualities, the organization is truly impossible to be able to deal with the best act as a competitive and effective (Schuler and Jackson, 2001). The importance and role of human resources in an organization is undeniable. Today, all experts and scholars on the importance and role of human resources development in the country as recognized and emphasized (Nobakht and Bakhtiari, 2008). So that human resources are known the main factor of service, survival and success of organizations, On the other hand, the importance and key role of human resources of environmental space in any organization, addressing issues that increase employee performance, ultimately increasing productivity has been of interest to researchers and scholars. A set of principles that considered people a critical resource for organizations and reliable, accountable and with numerous capabilities and considers worthy of respect.

### **Theoretical and Empirical Literature of Research**

The world Transformations through technology and information technology, the Internet and consequently e-commerce, which in turn is derived from IT, Profound transformation in communication and information transfer process has created. So that now people without physical presence in their workplace, and only by using a personal computer and a modem, do their work at home and these factors created Context to facilitate doing business and sales, that is leading to increased competition between companies. Today, in the virtual age, by walking to the field of nanotechnology and information technology and electronics and communications centers and public and private organizations, can be seen significant growth. Electronic systems such as e-government, e-commerce, e-banking and such concepts as e-business have day-to-day influence on the daily lives of people. Experience has shown that electrolyzing a part or parts of an organization, has a qualitative growth in the process of that organization, the leap from traditional systems to modern technologies, has been facing leading government with a change in the structure that desire for consistency and stagnation in them, faced with an enormous challenge and surprisingly changing fundamentally and applicably in its structure and culture. banks as financial institutions that are active in various spheres of money is not an exception and in the conduct of their affairs faced with various obstacles and threats and to overcome them and achieve potential market opportunities should have competitive advantages, and electronic banking systems provide access to these benefits. Economic researchers have shown that banks by increasing their loyal and first-class customers and creating effective satisfaction in customers unpretending increase their profitability. Today, most banks will face a dynamic environment, and all banks, large or small due to changes in the competitive position and market conditions, Attracting and retaining business customers have put their agenda. Today, it is an

undeniable fact that scale and market power weighting on customer's side. Today Customers have more opportunities to compare services and customer's judgments about bank client based on the ability of banks to help to solve his problems and develop business. In our country and the most advanced countries of the world, do things fast and not waste time considered as an important element in the success of Bank competition and customers as the linchpin in determining the competition, Great value for technology and speed and in the next grade the technical expertise banks are considered. In the new global banking, bank services, especially e-banking services must be followed and bank customers have right through mass media, known the banks services. Hence banks for efficiency on the one hand, need to obtain enough information from the customer, Understanding the interests and desires and develop a relationship with them and on the other hand with the development of a culture of accountability among their employees. Culture of accountability, in the broadest sense, in society, and specifically in an organization is not irrelevant to the more general concept of social order. Order is fundamental issues and interdisciplinary that in management topics, sociology, to be addressed. Order in the micro and macro levels, in a society becomes relevant, in macro-level; society is in need of an encompassing order so that macro order can contain multiple orders at the micro level. With increasing differentiation and proliferation of social groupings, the importance of social issues at the macro level increases. Social order at the macro level, for communities that have experienced such social segregation, especially in contemporary societies, faced with four major substantive issues that include: symbolic understanding, political adjustment, social adjustment and Structural generalization. One of the parts of social and general cohesion of multiple and different "us" and people, is symbolic understanding or symbolic unity. Society order without a framework of shared symbolic is inconceivable. (Çelebi, 1996: 3-22).

Çelebi, shows a four network of the social order structure that are common ideals, common norms, and Grid interactive set and Grid social stances. Each of these categories has its own separate elements. Among the elements of this collection, elements directly linked to the Supervising subject and accountability. In general, common ideals, Deontology, in shared norms set, the four elements of ethical norms, social norms, legal norms and procedural norms, in Grid Stances set, the element of social relationships can be related to organizational accountability. Culture of accountability is behaviors that have special technical and social dimensions. So it is expected to awarded roles in a city to major players. Ensuring the consistency and integrity of the organization, reducing the vulnerability of the organization, improve the external image of organization, confidence-building and assurance of quality and accuracy of organization performance, development of citizen satisfaction (clients), assessment and organizational learning; Fulfilling the above roles through the Perform functions is possible. Among the most important Systemic functions of the system the mutual relations of organizational structure and human resource structure are as follows:

Preparation for employee's accountability, trust and job satisfaction, providing systemic feedback, organizational learning, dynamic, continually exploring and representing the organization situation, improving accountability and responsiveness in the organization; Improving the organization and management systems and its services require practical and meaningful participation of employees in terms of accountability; But this participation is appropriate only in the situation that employees on the one hand to improve the situation of organization, and its management system feels responsible and on the other hand they can trust the management system of organization. Obviously, trust is mutual affair and organizational resources system in this regard should also build trust and confidence, and as well as trust the employees and their accountability and show it in action. provide internalization of accountability and fertile and educated the personality and Institutionalizing and lower social organizational disorders of employees and building capacity within the accountable Structures in the coming time of the Effective and Main factors in attracting interaction of employees with organizational management in doing, managing and administering of an organization. Human behavior in active and social dynamic life and relationships with others are affected by the patterns of social relations and cultural trends (Kazemi, 2001: 7-166).

Mergler et al (2007) accountability, the ability to regulate the thoughts, feelings and behavior, along with willpower for own consideration, as responsible for what they select and personal and social consequences have defined. Accountability, Necessity & Internal Commitment within the person to perform optimally for all activities that he has been responsible, and comes from within the person (Kianpour et al., 2010).

A person who takes the accountability accept to do a number of activities and things or supervise or carry out this work by others. In other words, accountability is a commitment for the obligations that humans accept and anyone that work entrusted to him its consequences Falls upon him (Certo, 2004). Accountability means the ability to take on work based on knowledge and information and doing timely and correctly and have a responses power for its results. Accountability in the process of human growth such a determining factor which some have said the extent to which man is more accountable is more human. Accountability is different from Responsibility, because the task is forcibly imposed on human beings and the individual no choice but to do it, but human, accepts accountability consciously and knowingly. And perhaps that is why not doing it has effects on the judgment of others on him. One of the important tools to success is that successful person, knows himself responsible for success or failure and never tried to seek the cause elsewhere .Successful people always inhibit thoughts, feelings and their life in their hands and continuous success they have is nothing but the echo of their behavior throughout the life (Ghaemi, 2011).

Social accountability is most important and most targeted section of human beings training, that its effects so widespread in human life, and at various aspects of intellectual, social, religious, artistic and moral are witnessed (Sobhaninejad and Ab Niki, 2012). McAuley (1991) considers social accountability the ability to respond to human groups, including the satisfaction of accepting the consequences of behavior, a sense of commitment to one's group values and own values (Iman and Jalalian Bakhshandeh, 2010). Castka & Balzarova (2007) also know social accountability as ongoing commitment to behave in an ethical way and to improve the quality of life of individuals and their families in addition to improving the community and society at a larger scale (Iman and Jalalian Bakhshandeh, 2010).

In terms of Ford social accountability is following the social rules and meets the expectations that society has of the person. These rules Inferred of social roles and actually express the cultural and social norms and show how and the individual's level of commitment to the other people of community (Ford, 2005). Glenn (1988) known social accountability a kind of practical sense of applying abilities and doing efforts to conform and compatibility with people that the lack of acceptance and breaking the law and not accepting the social accountability (Izadi et al., 2006). Chebat (2006) has known social accountability as a learning of development process that this process through the consciousness of people who are able to alter the environment in ways that reflect social values. Dini (2002) accountability as the ability to express you as a colleague, helpful and constructive in social groups has defined (Khashchian et al., 2010).

Sobhaninejad (2010) known social accountability as a sense of commitment to individual act or react in various situations because of commitment to others, which its result is a sense of commitment and adherence to others and adherence to rules and social norms, and understand the rules of the group that is formed in the mind and behavior of individual. Memery et al (2005) have defined social accountability to protect and improve the quality of life and believe that collective social accountability is set of adopted general relationship, commitment and tasks that are associated with the welfare of society. Dennis Berry and Katz (2004) argue that social accountability is the ability to apply knowledge and skills to improve society through education and experience is obtained. Attention and service to the world is the characteristics of responsible people who socially have been trained well.

According to Falck & Heblich (2007) Social accountability is not an act of sacrifice for others but especially on a long-term working program, a way to happiness of society and companies. Thus,

according to the definitions of social accountability, we can say that, social accountability shows the degree of commitment and sense of belonging to other peoples of society. Social accountability is a sense of commitment and Internal commitment to the community and others which combined with moral commitment in person in the direction of excellence and community growth occurs. Social accountability but in fact this sense of commitment to others, is based on a comprehensive approach and three dimensions of Cognitive, emotional and behavioral. This approach is much deeper and more comprehensive, the greater the likelihood of responsible behaviors by individuals (Sobhaninejad and Ab Niki, 2012).

Related to economics and management theory Carroll, Werther and Desler Theories stated. Carroll (1979) considers social accountability as a general and extensive concept (Ioannou and Serafeim: 2010). He divided the group accountability into four categories: economic accountability, Legitimate and legal accountability, ethical accountability and optional accountability (Garria and Mele, 2004). According to Wood accountability can be divided into three categories: an entity that derives from the desire to maintain legitimacy as the agent in charge in a collaborative environment, organizational accountability that collective accountability results are related to the primary and secondary areas of employment, Individual accountability where individual choice of managers and their personal accountability and their interests have a great importance.

In terms of Wood must consider three factors for accountability. Environment, stakeholders and management issues (Movahed et al., 2011). According to Werther one of the most common used methods to increase the programs of QWL, is employee's participation. This method has several sub systematic way in which employees can interfered with decisions that affect them and their relationship with organizations. Using this method increased sense of accountability of employees and Sometimes you may even feel that have been involved in decisions that obtaining them.

According to Werther to be successful in QWL projects should be viewed as nothing more than systematic techniques. Therefore, The QWL should be part of the organizational culture. Many organizations in United States have entered this philosophy in their organizational structure so as to increase their employees' satisfaction. In terms of Werther for collaboration among employees can one of the five methods used. Quality control circles, team building, socio-technical systems, independent group work, industrial democracy or worker involvement in their affairs. According to Desler applying QWL programs can be summarized whether the following aspects have been fulfilled or not. The same fair treatment or support for the employees, create opportunities for employees until they used their skills as much as possible. Secure communications and employees review, providing opportunities for employees to play an active role in important decisions related to their jobs. Fair and adequate rights. Safe and healthy environment.

Therefore, one way to increase human resource productivity, appropriate design of Non-financial compensation system is considered. Employees are expected with employ and work for the organization, opportunities for professional development be provided for them. To provide an opportunity organizations required to improve quality of working life and the quality of working life only to the physical conditions of work or wages not confined by which every employee should be able to fully benefit from his abilities, assigned to the favorite job and the opportunity for his grow and progress will be provided. In this way, the human resources and organization both benefit. Finally, its fruit for employee are job satisfaction and personal development, Feel the exhilaration and organizational accountability and for organization will be increasing the productivity and creativity and effective impact in the long run.

Herzberg (1972) and Maslow (1987) argue that as long as the basic needs of employees not satisfied, they will not be able to focus on higher levels of demands (Hsu and Kernohan, 2006). Contrary to this theory, there are studies that show that the income of employees in terms of Maslow and Herzberg known as a basic requirement, as an early motivational factor for many nurses and other employees not considered (McNeese, 2009). According to Herzberg's theory humans have two major of

necessities are separate and independent of each other. Herzberg needs of first groups that are affected by physical and psychological of individuals work environment, Hygiene factors are called. Motivators factors, factors such success and recognition are included. Unlike health factors that focused on job, for the nature of the job and its consequences Special importance is considered (Furnham, 2005).

Researchers believe that the vision of two separate factors, whether logically and experientially is not defensible (Locke, 2003). Critiques about the above Theories, studies that are based on the theoretical approach are become questionable. In addition to the above-mentioned criticism that the special theory of studies on special population on specific working conditions and unique sociological components is proposed to what extent can be used for all classes of people in different age, gender and cultural, economic and social conditions, is thought provoking. Habibi (2006) to affecting Internal organizational factors on promoting accountability of employees of police stations in Tehran and relationship between four alignment variables of personal goals and organizational goals, providing the conditions for success, nature of work and welfare measures with employee's accountability has studied. He concludes that the first three variables have a significant relationship with employee's accountability, but between accountability and welfare measures there is no significant relationship was observed. Also, the degree of accountability of employees assessed average.

Rastegari (2009) study to determine the impact of quality of work life on performance of employees in the health network is done and concluded that by increasing the quality of work life the degree of accountability of employee's and therefore the performance increases and Among the components of the model of human capabilities development, unity and integration, rule of law and social dependence on the accountability of the employees affected and among the mentioned effective indices the greatest impact has been on the rule of law (Sharifzadeh and Kheyrandish 2009). In addition, job satisfaction and job motivation of effective factors on accountability and have significant relationship with each other (Kozechian et al., 2003). Study showed that using indicators of quality of work life is based on Walton algorithm and enhance the quality of life of Organizations employees (Ghaempanah, 2001). Koonmee et al (2009), during study examines the relationship between social accountability, quality of work life and outcomes of employees. The results of this study, showed a positive and meaningful relationship between these three components .In other research results and outcomes related to jobs as a result of the quality of work life is were investigated and showed that the quality of work life positively related with three Job outputs, namely job satisfaction, accountability and team spirit (Koonmee et al., 2009).

Nzotte (2007) in a study called "A Comparative Study of the job satisfaction of Nigeria librarian " which was performed at the national level in cooperation with 342 librarians, indicated that the librarians of rights and benefits, physical environment and the possibilities of progress have little satisfaction and the highest satisfaction is related to approval independent variables of activity and job security. Fiorito, Bozeman, Young, & Meurs, (2007) to study the effects of some indicators of organizational and human resources on organizational commitment of different group of employees of two international companies of NOS & GSS from 1991 to 2006 that results are as follows:

The use of Internal labor force, pre-employment screening, employee training and levels of incentive payments and benefits has no positive relationship with accountability, pressure from unions, miniaturization and bureaucratic structures is not negatively related to accountability and against the accountability, employee's authority, decentralization and developing a formal procedure for resolving disputes have positive relationship with accountability and Reducing the compensation plan is negatively related to accountability. Fields et al (1992 quoted from Fiorito, et al., 2007).

### **Research Hypothesis**

1. There is a significant relationship between sense of fairness in payments and employee's accountability.

2. There is a significant relationship between safe and healthy working environment and employee's accountability
3. There is a significant relationship between satisfaction of continuous work environment and employee's accountability.
4. Between social solidarity and employee's accountability there is a significant relationship.
5. There is a significant relationship between job satisfaction and employee's accountability.

### Research Methodology

Study method is survey and with questionnaire data and information have been collected. The population of this study includes all employees of Refah Bank and 1454 people lined up. According to Cochran formula samples of 400 people is obtained. The sampling method is systematic, the unit of analysis and observation are individual. For Reliability of analysis internal consistency (alpha coefficient) was used. Means with reviewing the alpha coefficient items related to each variables and Calculation of relatively high alpha coefficient confirms the high internal consistency of items and finally Cronbach's alpha coefficient of research tools is equal to 89/0. In this study, to determine the validity of the research tool (questionnaire) face validity method is used. The purpose of face validity is the level of agreement of expert in relation to an index or benchmark. For this purpose, the theories of Specialists and experts of sociology in the field of matches of the content of the questions with desired characteristics is used.

### Research Findings

The results of table showed that the central tendencies median is = 4. 145 people approximately 3/36 responded to the high options that have the highest volume of the sample, and 10 people in about 5.2 percent of the Sample size responded to the very low options that have the lowest volume of the sample. These results suggest that accountability in the Refah Bank is in a good situation, and the majority of employees in an organization that should be recognized as an individual sample, have agreed.

*Table (1): Distribution of Respondents according to organizational accountability*

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Low	10	2.5	2.8	2.8
	Very low	33	8.3	9.1	11.8
	Average	133	33.3	36.6	48.5
	High	145	36.3	39.9	88.4
	Very high	42	10.5	11.6	
	Total	363	90.8	100.0	100.0
Missing	System	37	9.3		
Total		400	100.0		

**Job history:** as well as to assess the relationship between these variables and employee's accountability the Pearson correlation test was used. Pearson correlation coefficient between the variables of employee's accountability and job history of employees Equal to 478/0 and represent a significant relationship. So job history of respondents had a significant role in the accountability of their employees.

**Sense of fairness in Payments:** Based on the results in the table above it can be concluded that between the variables of accountability of employees with the feel of fairness in payments there is a positive and significant relationship at the level of one percent (589/0 = r; 01/0 = P) .In other words, of respondents the higher the level of a sense of fairness in payments it will be more possible to improve accountability of employees. Hence the study's hypothesis based on the relationship between the sense of fairness in payments and employee's accountability at the level of one per cent is accepted.

**Safe and healthy work environment:** As can be seen the correlation coefficient between the employee's accountability with Safe and healthy work environment at the level of one per cent is significant (0.545 = r; 0.10 = P). With an emphasis on these findings, can say that Safe and healthy work environment on employee's accountability will affect directly. Also the study's hypothesis based

on the relationship between Safe and healthy work environment and employee accountability at the level of one per cent is accepted.

**Legalism:** correlation coefficient between the variables of employee’s accountability with Legalism Equal to 490/0 in level of 01/0 = P, is significant and Indicate a significant and positive relationship. So can say the more the employees are Legalism there will be the possibility of enhancing accountability among employees.

**Satisfaction with the work environment:** As seen in the above table correlation coefficient between the employee’s accountability with satisfaction of the work environment at the level of one per cent is a significant (577/0 = r; 01/0 = P).

So can say with emphasis on these findings the satisfaction of the work environment will be effected directly on employee’s accountability. Also the study's hypothesis based on the relationship between satisfaction with the work environment and employee’s accountability at the level of one per cent is accepted.

**Social Cohesion:** correlation coefficient between variable of degree of employee’s accountability with social cohesion is equal to 655/0 in level of 01/0 = P, is significant and indicating a positive and significant relationship.

So we can say that from Respondents view whatever the social cohesion getting stronger, there will be the opportunity to enhance employee’s accountability. So the study's hypothesis in this case that expresses the relationship between social cohesion and employee’s accountability at the level of one per cent is accepted.

**Job satisfaction:** the coefficient of correlation between level of employee’s accountability and job satisfaction equal to 559/0 in level of 01/0 = P, is significant and indicating a positive and significant relationship. So can be said whatever job satisfaction increase among employees, employees' accountability level will be promoted. So the study's hypothesis in this case that expresses the relationship between job satisfaction and employee's accountability at the level of one percent is accepted.

**Table (2): Correlation between employee’s accountability and study variables**

significant level P	correlation coefficient r	Type of test	independent variable	dependent variable
0.020	0.589**	Pearson Correlation	A sense of equity in payments	Accountability
0.010	0.545**	Pearson Correlation	Safe and healthy work environment	
0.001	0.490**	Pearson Correlation	Legalism	
0.000	0.577**	Pearson Correlation	Satisfaction of work environment	
0.000	0.655**	Pearson Correlation	Social cohesion among employees	
0.000	0.559**	Pearson Correlation	Job satisfaction	
0.012	0.478	Pearson Correlation	Job history	

\*\*Significant at 1%

### Conclusion

Global Village is result of Influence and spread of new communication tools and achievements of computer technology on all aspects of human life. Gradually any aspect of human life will not be immune from its influence. The evolution process of the global economy in recent years, the exceptional opportunities on the one hand and need to evolve and create a coherent and flexible infrastructure for organizational survival is brought from the other side. E bank phenomenon is one of the advantages of electronic banking and e-commerce in this global village is result of Influence and spread of new communication tools and technology achievements is considered. Banks by using e-



commerce practices and arrangements such as the Internet and the World Wide Web, can communicate with customers and carry out their activities, in fact in the same way that industrial processes have changed with the advent of e-commerce, banking industry in turn has changed. Now, many banks in order to save on the cost of electronic tools are used for traditional banking services. In addition, the number of banks that are designing new services, especially e-commerce. If these innovations are widely applied in the banking industry, the combining of commercial activities of banks will change. (Central Bank, 2002: 3-4). In this context, and given the Information and communication technology features can be claimed that this technology effectively as a tool and technology needed in today's organizations, to resolve the contradiction between the income-oriented development and cost-oriented development, is taken into consideration. Banks are also not exempt from this rule and in order to enter international markets and compete with other foreign banks, use of the Internet and electronic banking in their various activities, have put their priority and strategies. So banks by employing modern and superior technologies not only have greatly increased the speed and quality of their operations and services, but also caused banking activities by using these technologies of transfer money and documents to data transmission mode are changed. In this situation, only banks will be successful that in addition to utilizing the common patterns of banking world looking to increase their profitability through enhanced customer service standards, and on the other hand Their success and happiness in human resources, which is an important one to note. Favorable conditions of work are one of the requirements of individual activities in organizations. According to the motivation and satisfaction of individuals can push them more and better to work. For this purpose, accountability as an important component of the employees Performance should be of interest to managers. Because Research shows that Committed employees to organization have more efficient, they tendency to remain is more, have less absenteeism and show more flexible to changes in the organization . Since the bank is an important financial institution in the country and many employees are in contact daily with countless clients. So doing things in the best way by employees also can be used to promote the organization and it also can cause customer satisfaction of that organization. Surely the employees under certain conditions offer their best in terms of ability and accountability to carry out the tasks are assigned to them. On the other hand, the success largely contingent on the performance of managers in effective leadership in establishing of favorable human relations and creating motivate in employees through establishing favorable conditions and joyful work environment in the organization that to achieve this goal it is necessary for better applying of organization management of his management be familiar with the factors affecting their accountability. From these results, it can be concluded that accountability have a good situation among the employees of Refah Bank, most employees agreed on the point that should be recognized in the organization as an example. The significant and positive correlation between the variables of degree of employee's accountability with a sense of equity in payments reflects the fact that by creating the situation of promoting a sense of justice among employees can be also increased employees' level of accountability. Also the relationship between the employee's accountability with Safe and healthy work environment and satisfaction with work environment, rule of law, social cohesion and job satisfaction was confirmed in this study. That with research findings of Etebarian and Khalili (2008) and Habib (2006), redemption (2009) Ghaffari (2008) and moderator (2006) is consistent.

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