Turkish Online Journal of Qualitative Inquiry (TOJQI) Volume 11, Issue 4, June, 2020: 632 – 647

The Role of Human Resources In Achieving A Positive Change In Customer Behavior (A Study of An Analysis Of A Sample Of Iraqi Industrial Companies)

Assistant Instructor Alaa Manea Lafta

Faculty of Dentistry, Muthanna University, Iraq

Assistant Instructor Sabih Nazim Matrud

College of Education for Humanities, Muthanna University, Iraq

Abstract

The research aims at knowing the role of the skilled human resources that are available to Iraqi industrial companies in developing marketing activities in a way that helps them achieve positive change in customer behavior, which maintains the company's position in the market at competitive prices, and this has been achieved through an analytical study of a sample of Iraqi industrial companies listed on the Iraq Stock Exchange for the financial period (2016-2018), through which research goals and hypothesis have been arrived at.

The most important findings of the research is that the marketing activity is one of the most important activities in companies that are directly related to society, because that activity helps to create the appropriate atmosphere for the acceptance of the products of these companies by the community in addition to the contribution of human skills in the marketing departments in providing new ideas to announce the marketing activities in a way that changes the consumer and customer behavior towards the products .

The most important thing recommended by the research is the need for Iraqi companies to increase interest in marketing and human activities in a manner that achieves a positive investigation in customer behavior as well as to follow the Iraqi industrial companies' optimal marketing policies in comparison with international companies in order to achieve the best positive results regarding customer satisfaction.

Key words:

Skilled human resources, human development, positive customer behavior, consumer behavior, customer attraction requirements

Introduction

Due to the recent rapid developments in the external business environment and to the increased competition between companies for the purpose of obtaining the available resources in order to

achieve future goals and maintain customers in a manner that enhances the competitive prices of products in the markets, and due to the increased dependence of many advanced organizations on modern information technology in managing administrative and productive operations, modern information has become as a result for all this an essential element in the continuation of administrative organizations.

It is also as a result of the emergence of human experiences as an essential element in developing marketing activities and advertising products for the purpose of developing such products and the increased customer's desire to obtain them, this research comes with an analytical study of a sample of Iraqi industrial companies for the purpose of knowing the role of skilled workers in developing marketing and advertising activities in order to achieve positive change in the behavior of the customer in the manner that he maintains. Accordingly this research has been divided into three sections, the first topic has included the research methodology, the problem, the importance and objectives of the research, while the second topic has included the theoretical aspect of the research, whereas the third topic is devoted to the analysis of the marketing knowledge the sample has and the extent of the effect it has in changing the customers behavior. The research is concluding with a set of findings and recommendations.

The First Topic

Research Methodology

Research Problem

Companies have recently tended to develop the administrative skills of their human cadres, especially those working in the marketing department. Increasing these skills leads to developing their ability to market products and deliver them to markets at competitive prices in a manner that achieves positive change in consumer behavior and brings profits to the company. Through this, the research problem is represented by the following questions: -

1- Does developing the skills of human cadres in Iraqi industrial companies increase the company's sales?

2- Do the administrative and marketing skills of human cadres contribute to achieving a positive change in consumer behavior?

Research Importance

The importance of research comes through the role played by human resources working in the marketing departments of Iraqi industrial companies by developing marketing foundations in a manner that achieves an increase in sales and maintaining competitive prices for products in the markets, which leads to a positive change in customer behavior.

Research Aims

The research aims at achieving the following:

1- Providing a theoretical framework on the concept and importance of human resources and their ability to develop the marketing departments in the company. 2- Knowing the role that skilled workers play in developing the marketing divisions of Iraqi industrial companies.

3- Conducting an analytical study of how to develop the human resources of the marketing departments in a manner that achieves a positive change in the behavior of the final consumer.

Research Hypotheses:

The research hypothesis is as follows:

(Skilled human resources lead to the development of the company's marketing divisions in a manner that achieves positive change in customer behavior).

The Research Sample

The sample of the research is applied to (Baghdad for soft drinks, Baghdad for the manufacture of packaging materials, the Iraqi cardboard industry, the Iraqi engineering works, the Iraqi for carpets and furniture), as the data on those companies will be relied on to analyze the level of human cadres skills and their ability to change the behavior of customers .

Research Methodology

In order to achieve the research objectives, the inductive approach has been used to cover the theoretical side of the research and the analytical approach to cover the practical side, where the financial reports of the research sample will be approved in order to know the amount of spending on human cadres and the level of their skills of incentives and rewards that are distributed to them ; furthermore, the rate of change in customer behavior will be extracted by relying on the volume of sales and the rate of growth within it where the level of correlation between it and the human cadres will be extracted through the use of the statistical program (spss).

Research Limits

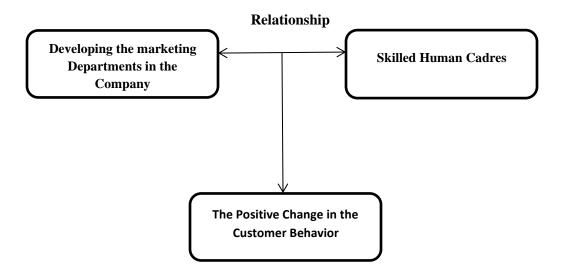
The Research limits are as follows: -

1- Spatial Limits: It is represented by a sample of Iraqi industrial companies, which are in their turn represented by (Baghdad for soft drinks, Baghdad for the manufacture of packaging materials, the Iraqi cardboard industry, the Iraqi engineering works and the Iraqi for carpets and furniture).

2- Time Limits: These are the analytical reports of the Iraqi industrial companies for the fiscal years (2016-2018). Data Collection Method

1- Theoretical aspect: The researcher has relied on collecting data and information related to the subject of the research on a set of Arab references, theses and dissertations published by Iraqi and Arab universities as well as what is on the Internet.

2- The practical side: The researcher has relied for the practical side on the data and reports published for the research sample.





Prepared by the Researcher

The Second Topic

The Theoretical Side

The Concept of Human Resources

Information systems have become an indispensable tool in the field of business, with the presence of computer hardware and networking and communication technologies, and economic units that do not deal with this development have become unable to interact with the new economic world. It is a system for providing the information needed by the different parties, especially investors, lenders, workers, and those dealing with the economic unit. As for human resources, they undoubtedly include workers in the economic unit and their different levels of administration (Sumaya, 2003 : 72).

Human resources are defined as the process of measuring and reporting on human dynamics in the organization, which is the process of assessing the human resources situation in the company and measuring change in this case over time, in its being the process of providing information about individuals and groups to the company for decision makers, both inside and outside the company (Ali, 1990: 21).

The concept of human resources also places the human being at the same level as other societal resources, but this human being is one of the most valuable resources for its ability to transfer resources to a productive and beneficial energy for its being the maker of this transformation in other resources and it is the one which employs all these while itself is an inexhaustible resource. In conclusion, it is the end and the goal for which various other resources are invested and

harnessed. Human resources have also been defined as a method for identifying, measuring and communicating information about human resources to interested parties inside or outside the project with the aim of raising the efficiency of workers and project management and improving the quality of project decisions (Al-Akra, 2010: 13).

Through the above, human resources achieve several advantages for management, including

(Ballow at el, 2004: 26):

- **1**. Proper planning of the workforce to meet the current and expected burdens.
- **2.** Estimating the investments that the organization directs in building its humanitarian organization.

)Blkaoui,2004:43 .(

3. Determining the best fields of utilization of human assets by measuring (Bamber, 2009: 32):

•Return on the use of these assets

• Estimating the real costs of the business, which helps in making appropriate financial decisions and human productivity.

Interest in Human Resources factors

1- The human element: It is the most important type of asset in an economic unit and has a fundamental impact on productivity.

2- The human element has a high market value, and what happened in the United States of America in 1968 confirms this. When eight senior managers in Motorola resigned and joined a competing company, which was Fair chiller Company, the market value of the shares of the first company fell by about 41 million dollars. The market value of the shares of the second company increased by 14 million dollars within 24 hours from the date of announcing the news of the resignation (Blkaoui, 2004: 43)

Human Resources Goals

The goal of human resources is to collect all expenses that have been or are expected to be spent in the future on human resources starting from the moment of announcing jobs or the costs of renting them from other economic units through all that is spent on them in order to promote and develop them through training programs and courses to which they contribute up to the moment of dispensing with them (whether by referring it to retirement or ending its service for any other reason), a matter which requires submitting data on the value of the existing human resources as assets that have a market value that affects the value of the economic unit in the financial markets (Bocij,2003:12).

Financial evaluation of human resources means determining the value of the services that human resources are expected to provide in the future, and this is done through the use of one of the evaluation methods that the economic unit deems appropriate for it, so that its basic value and the resulting depreciations can be limited, which must be shown in the financial lists of the economic unit in a way that helps to give a greater and more accurate picture of the unit's activity and the extent of its achievement of its goals, especially with regard to the outcome of the activity and the extent of the contribution of human resources to its achievement (Bontis, 2002: 247). **The Concept of Customer Satisfaction**

Satisfaction is generally considered to be one of the main axes on which the marketing activities of all companies are based and of all kinds. Therefore, customer satisfaction can be defined as "the customer's feelings of joy or resentment after purchasing the product or obtaining the service resulting from comparison between the actual and expected performance of the product or service that the customer bears" (Venus,2011: 23)

It can also be defined as the degree to which a person is psychologically identical to his work, or the strength necessary for a person to carry out his work at the highest levels. Through this definition, we can know the characteristics of customer satisfaction according to the following (Bae, 2012: 51): -

1- Self-satisfaction: that which is known as customer awareness.

2- Relative Satisfaction: - Volatile expectations.

3- Evolutionary satisfaction: - It changes over time.

In addition to these characteristics, it is possible to know the determinants of customer satisfaction, which are represented by the following points: -

1- Expectations.

- 2- Conformity.
- 3- Actual performance.

Second: Customer satisfaction components

In order to reach customer or client satisfaction, the company must provide a set of elements in order to gain the largest possible number of customers. Perhaps the most prominent of these elements is human and financial resources, which can increase the market share of the company. The Kano model of customer satisfaction divides the requirements of services that affect achieving high customer satisfaction in the following way: -

1- Basic requirements: - These requirements are expected to be present in the services provided to the customer and therefore, if those requirements are not met, the customer will not be satisfied with the service provided to him.

2- Performance requirements: - These requirements are one-way, i.e. the level of customer satisfaction is immediate with the degree of availability of these requirements, the higher it is, the

higher the level of satisfaction is and vice versa, and these requirements are requested from the customer frankly.

3- Attraction requirements: - These requirements occupy a large degree of influence on customers and according to the nature of these requirements; they are not expressed by the customer and they are also unpredictable. The Kano model can be illustrated in the effect of requirements on customer satisfaction in the following way (Ahmad,2004: 85).

Third: Tools for monitoring customer satisfaction

There are many tools that can be used by insurance companies in order to know the status of customers and their clients. Perhaps the most prominent of these tools is as follows: - (Al-Taie, 2008:155).

1- Complaints and Suggestions System: Many insurance companies tend to develop a system that is easy to enable customers to submit their complaints and suggestions to the company, as a hot phone number, mobile phone, mail or website can be allocated through which the company receives all the claims and suggestions.

2- Field survey of customer satisfaction: The company conducts a set of field surveys to measure the level of customer satisfaction through a set of questionnaire forms using a set of measures and methods.

3- Phantom Marketing: A group of people is used to assume the role of a potential buyer in order to know and identify the weaknesses and strengths that customers see in the company's products.

4- Analyzing clients who have stopped dealing with the company: Through it, the company communicates with customers or clients who have stopped dealing with the company and knows the reasons that led to their reluctance to do so.

Fourth: The importance of knowing customer satisfaction

Knowing the customer or client satisfaction with the company has a major role in achieving a number of goals, the most important of which are (Al-Harthi and Al-Salami, 2007: 23): -

1- It enables the company to know all the changes that occur to the desires or needs of clients, and thus the company is close to them to meet their requirements.

2- It enables the company to evaluate its performance and know the extent of its conformity with the customers' expectations, as it is through these expectations that the company's marketing policy can be changed.

3- It helps the company to know basic information, which plays a big role in developing the company's products and services.

4- The data and information provided by clients or customers can be used as a tool to control the performance of the company, as it is possible to discover errors resulting from the dissatisfaction of the department employees and the extent of this impact on the customers' satisfaction.

Factors Affecting Positive Change in Customer Behavior

The technological and information changes that have occurred that change the customer's view about the products he wants to buy have been influenced by internal and external factors represented by the following (Amal, 2017: 32):

First: internal factors

A- Motives: "They are the driving forces that are represented in the desires and needs that the individual wants to satisfy or wants to avoid and keep away from them." The motives are latent and hidden forces that lead the individual to a specific behavior, either positively or negatively.

2-Perception: It is "the process by which people choose information, organize, and interpret it to form an image of the world." It came in another concept that perception is "the method or stages by which the individual chooses, organizes, and translates the elements of external information to form a logical, ordered, and homogeneous picture of the world that surrounds them. "

3- Memory: The effect that the memory factor leaves through shows that the memory enables the individual to retrieve the information that he has acquired and he already has about the products when the need arises, so it enables the individual to store information, using the five senses (sight, hearing, taste, touching, smelling); so the information in the memory varies according to the time it was retrieved, that is, in the (long / medium / short) term.

Second: External factors: They are represented by the following (Erekat,2008:21):

1- Cultural factors: They are represented by all variables that happen to the customer's culture as a result of contact with the external environment in which he arises or to which he travels.

2- Social factors: They are represented by the social variables that affect the decision to buy for the customer, which is represented by the family or friends; so the consumer or customer is often affected by the purchasing decisions that are related to the people close to him.

The role and skill of human resources in changing customer behavior

Skilled human resources owned by most companies practice changing the behavior of customers towards the acquisition of the commodity or product offered by the company. Skilled people who own the company in the marketing and advertising departments contribute through their advertisements and valuable ideas in drawing the attention of the consumer or client towards buying the commodity at the competitive prices offered by the company which in its turn helps to yield profits for the company and ensure that it remains in the competition circle with other companies (Abu Amra, 2011: 35).

Third Topic

The Practical Side

Preview

This topic deals with the practical aspect of the research as the analytical method will be used for the purpose of analyzing the volume of spending on human resources working in the marketing department as well as knowing the percentage of spending and growth in the field of advertising banks and their quality and comparing those ratios with the size and proportion of sales as an indicator to change the customer's behavior positively as a result of increasing spending on resources and advertising and the relationship and impact between these variables will be known through the use of the statistical program (spss).

Description of the Research Sample

serial number	Company	Date of incorporation	Nominal Capital	Capital on the date of listing	Private sector ratio
1	Iraqi Engineering	1985	8 million	240 million	66.4%
	Works				
2	Baghdad for soft drinks	1989	70 million	10 billion	85.37%
3	Iraqi Carpet and Furniture	1989	5 million	500 million	90.7%
4	Baghdad Packaging Industry Company	1962	2.5 million	90 million	96.56%
5	Iraqi for the manufacture of cartoon materials	1962	2.5 million	90 million	37%

Table (1) description of the sample Image: Comparison of the sample

The Iraqi industrial companies presented in the above table work in the Iraq Stock Exchange, where they practices their business and display their lists in the form of gross, subannual and annual reports, which can analyze the volume of spending on human resource development and the marketing and advertising department in order to influence customer behavior. First: Analysis of the percentage of spending on the marketing department in terms of human resources and advertising.

The volume of spending on human resources and advertising will be relied upon and extracting the growth rate for them as an indicator to increase the interest of industrial companies in developing their marketing skills. This will be achieved in the following table:

 Table (2) shows the analysis of the volume of expenditures on human development and

 advertising development in the Iraqi Engineering Works Company (amounts in thousands)

Years	Human Rewards	Growth Rate	Advertising Expenditure	growth rate	Average growth rate of marketing department development
2016	532	50%	1200	25%	73.5%
2017	550	55%	4320	45%	50%
2018	591	60%	5630	50%	55%

(Source: published financial statements of industrial companies)

Table (2) is an analysis of advertising expenditures and human rewards in the Iraqi Company for Engineering Works, which can be inferred as an indicator for the development of human resources in the marketing department for the purpose of bringing about a positive change in customer behavior, and the growth rate of the tunnels was extracted through the following formula:

Growth rate = rewards growth rate or advertising in the current year – rewards growth rate or advertising in the previous year \div rewards growth rate or advertising in the current year × 100%

Table (3) Analysis of the	e volume of expenditures	on human development	and advertising
development in the Bagh	lad Soft Drinks Company	(amounts in thousands)	

Years	Human Rewards	Growth Rate	Advertising Expenditure	Growth Rate	Average growth rate of marketing department development
2016	150	1%	3200	5%	3%
2017	191	10%	3420	7%	8.5%

2018	136	7%	4520	20%	13.5%

(Source: published financial statements of industrial companies)

Table (3) shows the analysis of advertising expenditures and human rewards in Baghdad Soft Drinks Company, which can be inferred as an indicator for developing human resources in the marketing department for the purpose of bringing about positive change in customer behavior ; the growth rate has been extracted through the use of the equation in the comment on Table (2). It is noted from the schedule that there is an increase in spending and growth in the marketing department in order to make continuous changes in order to influence the purchasing decisions of the customer or client.

Table (4) Analysis of the volume of expenditures on human development and advertising development in the Iraqi Company for Carpets and Furniture (amounts in thousands)

Years	Human rewards	Growth rate	Advertising expenditures	Growth rate	Average growth rate of marketing department development
2016	130	2%	2410	9%	5.5%
2017	140	10%	2620	7%	8.5%
2018	151	20%	3520	15%	16.5%

(Source: published financial statements of industrial companies)

Table (4) shows the analysis of advertising expenditures and human rewards in the Iraqi Company for Carpet and Furniture, which can be inferred as an indicator for developing human resources in the marketing department for the purpose of bringing about positive change in customer behavior ; the growth rate was extracted through the use of the equation in the comment on Table (2). It is noted from the schedule that there is an increase in spending and growth in the marketing department in order to make continuous changes in order to influence the purchasing decisions of the customer or client.

Table (5) shows the analysis of the volume of expenditures on human development and advertising development in Baghdad Packaging Industry Company (amounts in thousands)

Years	human rewards	growth rate	advertising expenditures	growth rate	average growth rate of marketing department development
2016	104	2%	1201	9%	5.5%

2017	120	12%	1320	12%	12%
2018	150	15%	1920	15%	15%

(Source: published financial statements of industrial companies)

Table (5) shows the analysis of advertising expenditures and human rewards in Baghdad Packaging Industry Company, which can be inferred as an indicator for the development of human resources in the marketing department for the purpose of bringing about positive change in customer behavior, and the growth rate was extracted through the use of the equation in the comment on Table (2), and it is noted from the schedule that there is an increase in spending and growth in the marketing department in order to make continuous changes in order to influence the purchasing decisions of the customer or consumer.

Table (6) Analysis of the volume of expenses on human development and advertising development in the Iraqi Company for the manufacture of cartoon materials (amounts in thousands)

Years	Human rewards	Growth ratio	Advertising expenses	Growth ratio	Average growth ratio of marketing department development
2016	90	1%	900	5%	3%
2017	110	5%	990	3%	4%
2018	133	9%	1100	11%	10%

(Source: published financial statements of industrial companies)

Table (6) shows the analysis of advertising expenditures and human rewards in the Iraqi Company for Cartoon Materials, which can be inferred as an indicator for developing human resources in the marketing department for the purpose of bringing about positive change in customer behavior ; the growth rate has been extracted through the use of the equation in the comment on Table (2). It is noted from the Table that there is an increase in spending and growth in the marketing department in order to make continuous changes in order to influence the purchasing decisions of the customer or consumer .

Second: Measuring the level of positive customer behavior change as a result of increased spending on human resources and advertising

The volume of sales and the percentage of its growth will be relied upon during a period of (3) years for the purpose of knowing the extent of customer behavior change during the same period in which human resources were spent in the marketing and advertising department, and those percentages will be analyzed in the following table:

Details	Iraq	i for	Bagh	dad for	Iraqi f	or carpe	ts	Iraqi fo	r I	raqi for
Eng	ineering	soft d	lrinks	and fu	rniture	cardbo	ard	packagi	ng	
wor	rks materials									
Years	Sales S	ales Sale	s Sales S	ales Sal	es Sales	Sales Sa	es Sales	volum	e growtł	1
volum	e growth	volume	growth	volume	growth	volume g	rowth			
2016	32100	7%	56030	8%	4321	6%	2103	7% 4	4321 9	%
2017	33020	9%	57902	11%	4437	8%	2230	9% 4	4511 1	1%
2018	34320	20%	58931	12%	4563	10%	2365	11%	5001 1	2%

Table (7) Sales volume and growth as an indicator of changing customer behavior during a 3-yearperiod in industrial companies

Table (7) shows an analysis of the sales volume and their growth, which is inferred as an indicator to change the customer's behavior; this increase in the volume of sales results from a positive change in customer behavior as a result of developing human skills in the marketing department as well as increasing spending on advertising costs. For the purpose of finding the relationship and impact between the growth of human skills in the marketing department and increasing the positive change in customer behavior, a table will be prepared outlining the growth ratios between them to conduct statistical analysis according to the program (spss) and as shown in the following tables :

Table (8) the growth rates for the human skills of the Marketing Department and the growth rate for the customer's behavior

Details	Iraqi	for	Baghdad	for soft	Iraqi for	· carpets	Iraq	i for	Iraq	<u>i for</u>
	Er	ngineeri	ng works	drin	ks and fu	urniture	cardbo	oard	packaş mater	
Years	Skills :	<mark>Sales S</mark> k	ills Sales	Skills S	sales Skill	s Sales	Skills S	ales gro	wth gro	wth
	volume	growth	volume g	rowth	volume gi	rowth vo	lume gr	owth		
2016	37.5%	7%	3%	8%	5.5%	6% 5	5.5% 7	% 3	% 9	%
2017			11% 8.59							
	- 16.5% 1	<mark>0% 15</mark> %	6 11% 10°	% 12%	<u> Fable (8) a</u>	bove rep	presents a	summa	ry of the	growth
	rates ext	racted fr	om the ab	ove table	es that wil	be relie	d upon i	n the sta	tistical a	nalysis
	as shown	n in the f	following t	table:			-			-

Table (9) Statistical analysis between the percentage of human skills growth and the growth of positive customer behavior

Details	Indicators for statistical analysis
Views	3
Modulus (T)	8.430
Coefficient (F)	6.241

В	4.331
Correlation coefficient	0.755
SIG level of significance	0.021

• Table (9) above shows that there is a strong and direct correlation between the increase in the human skills growth in the marketing department and the positive change in consumer behavior of the research sample, as the correlation value reached (0.755) with a significant level (0.021) which is less than the size of the significance (5%) and the level of impact (4.331) through (B), meaning that whenever the human skills of the marketing department increases by one unit, this leads to a change in customer behavior in a positive way that is in the interest of industrial companies by (4.331) through which the research hypothesis is achieved which states that (skilled human resources lead to the development of the company's marketing divisions in a manner that achieves positive change in customer behavior). Findings and Recommendations First: Findings

As far as the practical side is concerned, the researcher arrived at the following: 1- The marketing activity is considered one of the important activities in the companies that are directly linked to society, because that activity helps to create the appropriate atmosphere for the acceptance of the products of those companies by the society.

2- The human skills in the marketing departments contribute to providing new ideas for advertising the marketing activities in a way that changes the consumer and customer behavior towards the products.

3- There is a strong correlation between spending on human and advertising activities and the increase in sales volume, which is inferred as a result of changing customer behavior. 4- Marketing activities help to satisfy the desires of consumers and customers of the products they need by providing them in the form and at the appropriate time that can be achieved through skilled labor. Human and marketing spending operations are important in the development of human cadres, which produce new systems and ideas to advertise their products at competitive prices in the markets .

Second: Recommendations

According to the above findings, the researcher recommends the following: - 1- It is necessary for Iraqi companies to increase interest in human and marketing activities in a manner that achieves a positive investigation in customer behavior. 2- It is necessary for Iraqi industrial companies to follow optimal marketing policies in comparison with international companies in order to achieve the best positive results in terms of customer satisfaction.

3- It is advisable for Iraqi industrial companies to follow a policy of spending on human and marketing activities in order to achieve their desire to secure customers.

4- Industrial companies must increase their human skills in a manner that helps them to provide appropriate solutions to the crises related to the reluctance to sell as a result of the customer's reluctance to buy.

REFERENCES

First: Arabic References (Transliterated)

1- Abu Amra, Rami Ali Mahmoud. (2011) *waqie almumarasat altarwijiat lisharikat alttamin fi qitae ghazat wa'athariha ealaa rida aleumla*'." Published Master Thesis, Islamic University, College of Commerce, Palestine, Gaza

2-Ahmed, Jouda Mahfouz, "'*iidarat aljawdat alshshamilat mafahim watatbiqat*", Wael House for Publishing and Distribution, First Edition, Jordan, 2004.

3- Amal, bin Saeed Masouda, Al-Arabi, bin Lakhdhar Muhammad. (2017) " dawr altaswiq al'iiliktrunii lilkhadamat almasrifiat fi tahqiq rida alzubun aljazayirii : dirasatan tatbiqiatan fi eayinat min almasarif", Al-Bashaer Economic Journal, Volume 3, No. 3, Algeria.

4- Al-Harthi, Saad, Al-Salami Abdul Wahab. (2007) "*rida aleumala' ean jawdat alkhidmat almuqadamat min alkhutut aljawiyat alearabiat alsaeudiat ean alrihlat alddakhiliat , bahath maydaniun*," Research Center, Institute of Public Administration, Kingdom of Saudi Arabia.

5- Venus, Fatima Zouzou. (2011) "*dawr jawdat alkhadamat fi tahqiq rida alzubun : dirasat halat eiadat aldiya' waraqla* ", published Master Thesis, Kassadi Merbah University, Faculty of Economic, Commercial and Management Sciences, Algeria.

6- Sumaya Amin Ali. (2003). *almuhasabat ean ras almal alfikrii*, *dirasatan tahlilih mae altatbiq ealaa ras almal albasharii*, Journal of Accounting, Management and Insurance, No. 60, Graduate Studies and Research Department, Faculty of Commerce - Cairo University.

7- Al-Tai, Thunder and Qadada. (2008) " *'iidarat aljawdat alshshamila* ", Al-Yazouri Scientific Publishing and Distribution House, Amman, Jordan, first edition.

8- Erekat, Harbi and Aqel Saeed. (2008) "*alttamin wa'iidarat alkhatar alnazariat waltatbiq*." Amman, Wael Publishing House, first edition.

Ali Abdel-Rahim. (1990). asasyat altakalif walmuhasabat al'iidaria, Kuwait University, That Al-Salasil Publications, Kuwait.

Second : English References

- 1. Al-Akra, Mahmoud and Ali, Muhammad. (2010). **The Value**
- Relevance of Corporate Voluntary Disclosure in the Middle East The case of Jordan
 "Forums Being Presented at the 2010 AFAANZConference, www.affanz.org/openconf/2010.
- 3. Bae Han Young. (2012)" three essays on the customer satisfaction customer loyalty association " Lowa Research Online , University of lawa.
- 4. Ballow, J., Burgman, R., Roos, G., and Molnar. M. (2004). A New Paradigm for Managing Shareholder Value, Accenture Institute for High, Performance, Business.
- 5. Bamber, Linda and Jiang, John, and Wang, Isabel, (2009)."What's My Style? The Influence of Top Manager and Their Personal

- 6. **Background on Voluntary Corporate Financial Disclosure''** AvailableatSSRN:http://ssrn.com/abstract=1312904.
- 7. Blkaoui, Ahmed. (2004). Accounting theory, Fifth Edition, Thomson Learning.
- 8. Bocij, P.Chaffy,D. Greasley,A. Hiickie,S. (2003). Business information System, 2nd ed., Prentice Hall,USA.
- 9. Bontis, N., and Fitz-end, J. (2002). "Intellectual capital ROI: a causal
- 10. map of human capital antecedents and consequents", Journal of IntellectualCapital,Vo3(3),pp.223-247.