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## The Impact of Basel Accord II in the Egyptian Commercial Banks

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### Keywords

Basel Accord II training, Basel Accord II communication, Basel Accord II leadership support, Employee perception towards Basel Accord II, Job satisfaction, Commercial Banks, Egypt.

### Abstract

**Purpose** – The purpose of this paper is to explore the employees' job satisfaction under Basel Accord II through a case analysis based on a comparative study between public and private commercial banks in Egypt.

**Design/methodology/approach** – A pilot survey with nine managers of the credit departments of several private and public commercial banks that leads to constructing a structured questionnaire, then testing its validity and reliability. The hypotheses were simultaneously tested on a sample of 405 out of 900 distributed, giving a response rate of 45 per cent. Several analytical techniques were used to assess the relationships among the variables under investigation such as Pearson correlation, chi-square and multiple linear regressions.

**Findings** – The findings of this study have shown significant positive relationships among the variables under investigation.

**Practical Implications** – It is imperative to explore what is the employees' perception towards Basel Accord II and their job satisfaction in the Egyptian economy nowadays.

**Research Limitations** – The research was limited to a self-constructed model based on a pilot survey with credit department managers in several public and private commercial banks thus the model should be cross-validated with the same instruments in other developing countries. Also the use of cross-sectional design restricts inferences being drawn regarding casualty. Conducting longitudinal research could serve to enrich the results.

**Originality/Value** – Despite the significant academic interest in job satisfaction, this paper contributes in adding to the body of the Egyptian culture knowledge by addressing the impact of Basel Accord II in the Egyptian Commercial Banks. Also, to the best of the author's knowledge there is no study published that explores the employees' perception towards Basel Accord II in the Egyptian economy nowadays.

**Research Type** – Research Paper

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