

The Impact of Individual Development, the Way Employees Deal with Clients, Interpersonal Relationships between Employees, and the Manner of Doing Tasks of Employees on Expanding Financial Resources

(Case Study: National Bank of Hormozgan Province)

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Abstract: The purpose of the research was to investigate the impact of individual development, the way employees deal with clients, interpersonal relationships between employees, and the manner of doing tasks of employees on expanding financial resources at the National Bank of Hormozgan Province. The population included all employees of the National Bank of Hormozgan Province more than 796 people, of whom 256 were selected as a sample. A questionnaire was used to collect data. Data were analyzed using regression. The findings showed that individual development, the way the employees deal with the clients, interpersonal relationships between the employees, and the manner of doing tasks of the employees on expanding financial resources at the National Bank of Hormozgan Province were correlated.

Keywords: Performance Evaluation, Financial Resources, Expansion and Development of Financial Resources.

Introduction

Government agencies are usually formed to carry out statutory tasks in order to achieve the government's goals, execute approved programs and provide services to the people. Considering the wide range of government activities, increasing public spending, and the political and economic conditions of the world and attention of government agencies have become more and more important; therefore, efforts to improve the performance of government agencies seem necessary. In government agencies, administrators play the most important and critical role. If the managers of government agencies can provide the conditions that enable the potential forces of the employees to be implemented, the performance of these organizations will certainly improve. Performance management is an integrated activity whose aim is to strengthen and institutionalize performance management as an infrastructure of the organization.

Also, the performance management is the process of designing and implementing strategies, considerations and processors, aimed at transforming the raw talent of human resources into performance. All humans have several talents for the practical field. However, exploiting and transforming these talents into deliverable performances is often not desirable for some reasons. The performance management is the key to transforming talent into the

performance by removing barriers and encouraging and empowering human resource employees (Sharifzadeh & Mohammadimogaddam, 2009). On the other hand, with more specialized and professional day-to-day tasks in organizations, the situation is set in a way that everything is changing and developing, and the managers with their past thoughts and the focus of everything in their field cannot manage the organization's affairs, and if they want to handle their subsets in a specialized way, they should provide a favorable environment for education, organization, authority, responsibilities, policies and systems.

In order to overcome the uncertain, complex, and dynamic conditions that organizations face today, the only way that the managers are approaching is to use the performance management method to empower the organization and the employees through the acquisition of knowledge and skills that quickly become obsolete and outdated. Hence, having powerful and efficient human resources, which are the foundation of national wealth and vital assets of the organization, will have a great deal of benefits for organizations, companies and enterprises (Irnazadeh & Babaei Heravi, 2010). Empowering potential capacities to exploit the source of human abilities that are not used to its full potential is available to the organizations. Whenever the organizations want to survive in today's complex and dynamic world, this potential needs to be managed and used. Hence, the existence of rapid changes, technological advances and hidden and open competitions in the world has revealed the importance and necessity of capability more than ever (Bordbar, 2010).

The banking system offers services without which the economic system of the country is free to move. Available capital in banks, the main source of goods and services and their lending, is the source of credit for all economic units. One of the main activities of banks is to equip financial resources. In the banking industry, there are several factors that affect the financial resources of the banks. It is very important to identify and determine the amount of influence and type of relationship between these components and the success of the banks in attracting financial resources. Today, the conditions of the banks are identical with each other, and any new service that creates an advantage for the bank is immediately copied by rivals. If the banks are not able to create an attraction for the customer and cannot find new ways to attract the customers and maintain their current customers, and if they cannot be dynamic in this industry and continue their work according to the old structure, it would be difficult to expect good returns in today's banking industry. The identification of the components with value in the eyes of the customer is a great help in attracting resources and not wasting the money of the bank (Monsef & Mansouri, 2010). However, the purpose of the research was to investigate the impact of individual development, the way the employees deal with the clients, interpersonal relationships between the employees, and the manner of doing tasks of the employees on expanding financial resources at the National Bank of Hormozgan Province.

Materials and Methods

The research method was descriptive from the correlational kind. The population included all employees of the National Bank of Hormozgan Province more than 769 people, of whom 256 were selected as the sample. In the stage of the study after the presentation of preliminary explanation about measuring tool and the purpose of the test, how to answer test for participants were described in detail. After obtaining consent from individuals about the ethical considerations and the necessary awareness, they were assured that information received will be used only to this study and will be protected from any abuse. To measure the variables, the questionnaires are used as below. A questionnaire was used to measure the variables of the research. The questionnaire contained 51 questions that were able to measure the dimensions of individual development, the way the employees deal with the clients, interpersonal relationships between the employees, and the manner of doing tasks of the employees, commitment to ethical values, career discipline and financial resources. The response scale was a five-point Likert spectrum. The validity of the questionnaire was approved by the professors and experts. The reliability of the questionnaire was evaluated using Cronbach's alpha. The findings indicated that the coefficient of alpha was 0.82 for individual development, 0.828 for how the employees was dealing with the client, 0.775 for the interpersonal relationships of the employees and 0.801 for the manner of doing tasks of the employees. Regression analysis was used to analyze the data. In all analyzes, a significant level of $p < 0.05$ was considered.

Results

The results of the Kolmogorov-Smirnov test showed that the distribution of data was normal ($p > 0.05$). The Pearson correlation coefficient was equal to 0.628 and the significance level was 0.00 less than 0.05 indicating a direct and meaningful relationship between the manner of doing tasks of employees and expanding financial

resources at the National Bank of Hormozgan Province. The coefficient of determination is equal to 0.394 indicating the way the employees perform their duties justifies about 40% of the total expansion of the financial resources of the National Bank of Hormozgan province. The results of regression analysis are presented in Table 1. According to the results of Table 1, the significance level of the coefficient of width from the origin is 0.000 less than 0.05. Also, the significance level of the variable coefficient of performing the duties of the employees is 0.00 less than 0.05 and according to the estimated value, the coefficient 0.482 which is positive, it can be said that the way of performing the duties of the employees has a direct relationship with the expansion of the financial resources of the National Bank of Hormozgan Province. This means that whatever the way the employees perform their duties improves, the financial resources of the National Bank of Hormozgan province will be expanded and the estimated regression equation is as follows:

$$\text{Expanding financial resources} = 1.747 + 0.482 \text{ the way the employees perform their duties}$$

Table 1. Regression coefficients.

Variable	Estimation of the parameter	Standard error	Beta coefficient value	t	Sig.
The width of the origin β_0	1.747	0.149		11.708	0.000
The way the employees perform the duties β_1	0.482	0.038	0.628	12.853	0.000

The Pearson correlation coefficient was equal to 0.520 and the significance level was 0.00 less than 0.05 indicating a direct and meaningful relationship between the ways the employees deal with the clients and expanding financial resources at the National Bank of Hormozgan Province. The coefficient of determination is equal to 0.270 indicating that the way the employees deal with the clients justifies about 27% of the total expansion of financial resources of the National Bank of Hormozgan province. The results of regression analysis are presented in Table 2. According to the results of Table 2, the significance level of the coefficient of width from the origin is 0.250 more than 0.05. Also, the significance level of the variable coefficient of the way the employees deal with the clients is 0.00 less than 0.05 and according to the estimated value, the coefficient 0.728 which is positive, it can be said that the way the employees deal with the clients has a direct relationship with the expansion of the financial resources of the National Bank of Hormozgan Province. This means that whatever the way the employees deal with the clients improves, the financial resources of the National Bank of Hormozgan province will be expanded and the estimated regression equation is as follows:

$$\text{Expanding financial resources} = 0.387 + 0.728 \text{ the way the employees deal with the clients}$$

Table 2. Regression coefficients.

Variable	Estimation of the parameter	Standard error	Beta coefficient value	t	Sig.
The width of the origin β_0	0.387	0.335		1.154	0.250
The way the employees deal with the clients β_1	0.728	0.075	0.520	9.698	0.000

The Pearson correlation coefficient was equal to 0.492 and the significance level was 0.00 less than 0.05 indicating a direct and meaningful relationship between interpersonal relationships of the employees and expanding financial resources at the National Bank of Hormozgan Province. The coefficient of determination is equal to 0.242 indicating that interpersonal relationships of the employees justifies about 24% of the total expansion of financial resources of the National Bank of Hormozgan province. The results of regression analysis are presented in Table 3. According to the results of Table 3, the significance level of the coefficient of width from the origin is 0.296 more than 0.05. Also, the significance level of the variable coefficient of interpersonal relationships of the employees is 0.00 less than 0.05 and according to the estimated value, the coefficient 0.939 which is positive, it can be said that interpersonal relationships of the employees has a direct relationship with the expansion of the financial resources of the National Bank of Hormozgan Province. This means that whatever interpersonal relationships of the employees improve, the

financial resources of the National Bank of Hormozgan province will be expanded and the estimated regression equation is as follows:

$$\text{Expanding financial resources} = 0.478 + 0.939 \text{ interpersonal relationships of the employees.}$$

Table 3. Regression coefficients.

Variable	Estimation of the parameter	Standard error	Beta coefficient value	t	Sig.
The width of the origin β_0	-0.478	0.456		-1.047	0.296
Interpersonal relationships of the employees β_1	0.939	0.104	0.492	9.013	0.000

The Pearson correlation coefficient was equal to 0.511 and the significance level was 0.00 less than 0.05 indicating a direct and meaningful relationship between individual developments of the employees and expanding financial resources at the National Bank of Hormozgan Province. The coefficient of determination is equal to 0.261 indicating that individual development of the employees justifies about 26% of the total expansion of financial resources of the National Bank of Hormozgan province. The results of regression analysis are presented in Table 4. According to the results of Table 4, the significance level of the coefficient of width from the origin is 0.000 less than 0.05. Also, the significance level of the variable coefficient of individual development of the employees is 0.00 less than 0.05 and according to the estimated value, the coefficient 0.541 which is positive, it can be said that individual development of the employees has a direct relationship with the expansion of the financial resources of the National Bank of Hormozgan Province. This means that whatever individual development of the employees improves, the financial resources of the National Bank of Hormozgan province will be expanded and the estimated regression equation is as follows:

$$\text{Expanding financial resources} = 1.417 + 0.541 \text{ individual development of the employees}$$

Table 4. Regression coefficients.

Variable	Estimation of the parameter	Standard error	Beta coefficient value	t	Sig.
The width of the origin β_0	1.417	0.235		6.020	0.000
Individual development of the employees β_1	0.541	0.057	0.511	9.465	0.000

Discussion and Conclusion

The purpose of the research was to investigate the impact of individual development, the way employees deal with the clients, interpersonal relationships between employees, and the manner of doing tasks of employees on expanding financial resources in the National Bank of Hormozgan Province. The findings showed that the way the employees perform their duties had a direct and direct relationship with the expansion of the financial resources of the National Bank of Hormozgan province. This means that whatever the ways the employees perform their duties improves, the resources of the National Bank of Hormozgan province will be expanded. Job discipline is one of the important issues that play an important role in evaluating the performance and empowerment of employees. In the performance evaluation system, having independence in decision making, the number of responsibilities assigned to the individual, the degree of freedom to perform an occupational activity, and the amount of attention paid to the ability of individuals to assign a job are among the factors that the respondents agree with and enrichment of the job as a factor in empowerment. The results of this research are consistent with the results of the research of Sharifzadeh and Mohammadmoqaddam (2009), Moshfeq and Alavi (2008), Shafiq (2014) and Abidun Asha et al. Other findings showed that the way the employees deal with the employees had a direct relationship with the expansion of

the financial resources of the National Bank of Hormozgan Province. This means that whatever the way the employees deal with the employees improves, the financial resources of the National Bank of Hormozgan province will be expanded. The results of this research are consistent with the results of the research of Sharifzadeh and Mohammadimoqaddam (2009), Moshfeq and Alavi (2008), Shafiq (2014) and Abidun Asha et al. Other findings also showed that the interpersonal relationships of the employees with the expansion of financial resources of the National Bank of Hormozgan province had a direct and direct relation. This means that whatever the interpersonal relationships of the employees, the resources of the National Bank of Hormozgan province will be expanded. High, intermediate and operational managers with the establishment of the evaluation system performance have shown that the availability of adequate professional and specialized training enables the employees to acquire the skills required in various occupational and decision-making fields. The results of this hypothesis test also show that the employees of Hormozgan financial and administrative departments recognize the importance of obtaining the necessary training through performance appraisal in the development of their financial resources and consider it useful for themselves. The results of this research are consistent with the results of the research of Sharifzadeh and Mohammadimoqaddam (2009), Moshfeq and Alavi (2008), Shafiq (2014) and Abidun Asha et al. Other findings showed that the individual development of the employees had a direct relationship with the expansion of the financial resources of the National Bank of Hormozgan provinc. This means that whatever the personal development of the employees improves, the financial resources of the National Bank of Hormozgan province will be expanded. The results of this research are consistent with the results of the research of Sharifzadeh and Mohammadimoqaddam (2009), Moshfeq and Alavi (2008), Shafiq (2014) and Abidun Asha et al. According to the results of the research, it is suggested that in the organization, the necessary fields be established for the employee participation in determining the organizational goals and participate in decision making. It also helps the employees participate in decision-making processes and provide them with the necessary information related to the duties of the employees. The employees have been given the opportunity to provide their abilities and enough attention to feel the need for their progress. It is also suggested that training materials be tailored to the duties and missions of the employees and to the goals of the organization.

Conflict of Interest

The authors declare no conflict of interest.

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