The study of relationship between supervisions manager moral judgment and financial resources attract in Iran Post Bank

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**ABSTRACT**

The research has done to study the relationship between supervisors manager moral judgment and financial resources attract in Iran Post Bank. The research is a descriptive research in respect of of information collection and is a descriptive research among descriptive researches. Statistic population include all supervisors managers in Iran Bank organization (N= 33) which are selected by censu. Research tools has been kolber moral bill which was confirmed its reliability and validity. The most of results showed that there is a meaningful, positive relationship between supervisors manager moral judgment and financial resources attract in Iran Bako manager who have post convention attract more financial resources relative to managers who have pre convention.

**Introduction**

Resources attract in one of key goals in Banks and financial organization and have special role to provide Bank services and is an important index (criteria) to measure Bank successful levels. Banks and financial organization attracted financial resource by Bank operation last years. Nowdays, Banks like other organization in world is trading. In other hand, technology and industrialization has changed financial resource attract ways so much, such that auomation nets of bank and Internet Banking has been one important ways to equipt financial resource Bank and financial organization. Nowdays, Bank provide un financial services to their customers to increase liquidity power and service quality and engage in informal markets by buying agent organization such as insurance cooperations, attract many resources. In other hand, organization has been propounded during last 1.5 century in management science. Nowdays, moral principles and human qualities has been undeniable for managers in respect to developments in management science. Lake of moral principles respect to profit owners result in problem in organization. (Alvani et al 20:2010)

Organizations have to work with different groups and parts to reach their goals and meet their needs. As a result, also organization can’t separate from society, society can’t live without organization. It is noteworthy that organizations have responsibilities more than society and people to provide services. Ongoing complexity of organization functions and moral commitment avoiding has attracted managers and clear sighted attention to organization moral and moral management challenge. (Sarmadi, shalbaf 2007).

Moral values and behavior has become a serios challenge in some related research about trading. (Baharifar- Javaheri 95: 2010). Lake of moral in organization results in vulnerability and retardation. Moral disciplines are a part of logical reasoning in logical management in organization that increases information circulation. (Ghramaleki Ahad 2006)

Researches consider most important criteria which have effects on financial resources in modern banking as below: information, communication technique, customer belief to organization, diversity in bank services, bank services quality, customers satisfaction, human labour skills, especially moral behavior. (Hosseini Moghadam 2003, Shokri 2003, Tavakol 2004, Ebrahim zadegan 2006). Actually, moral behaviors is a behavior which is consistence with law and social morality, it is practical aspect of moral which accept “good” and “correct” and reject “bad” and “incorrect”. (kohestani 1995).

Nowdays, moral and moral values is important elements to analyse organization behavior. Social results of organization function and their effects on benefit owner are important issue because of organization development, such that moral social function of influence on organization function. (Khosravian, shafi rod poshti 2011).

Nowdays, society are more sensitive than before against organization measurements, especially immoral functions and show defend reactions. (Salajghe, Sistani Khanaman 3: 2010) lake of moral criteria in present...
situation has resulted in worries in government and private sections, than suitable beds creation for human labours is one of main challenge of managers in different levels to provide commitment, responsibility and moral disciplines among personels, (Travalaei 4: 2009). Moral management refer to recognize and ranking values to direct behavior in organization. Organization can create moral management program and manage morality in organization. (Alvani et al 47: 2007).

It is very important in Islam. But it isn’t stressed practically. Most important problems and moral damage are wildly, ambitions, authoritarian, lake of service moral priority conception, compromising, lake of justice. (Bagheri et al 2010).

**Moral process according to kolberg:**

Preconventional moral: Behavior is base on rewards and punishment. Moral criteria hasn’t been internalized. There isn’t actual moral criteria in this level. It include below stages:

1- Obedience and punishment stage: people do everything correctly to avoid punishment or draw special attention. Then results of an act determine its nature (correct or in correct).
2- In strumental stage: people recognize that other people have and their needs by trading and hope they meet its needs.
3- Conventional moral: moral criteria internalize. There is tendency toward adjustment, harmony, social order protection. It included two stages:
   - Interpersonal stage: people recognize correct behavior which is appreciate from friends and family.
   - Law and order stage: people recognize correct behavior as individual duty, respect to authority, social order respect.

Meta conventional: moral judgment’s internalize and moral is considering by world disipline and important than conventions. It include two stages:

- Social contract stage: people recognize that there are different attitudes which move them toward super law. Although law and regulations mag direct people without any motivation, but they are changeable consistence with optimum social values if it is necessary. Some of the single the single value result in respect to individual values and most of people belief such as freedom, life,…
- Universal principles stage: people judge correct behavior base on personal conscience which is given from universal principles. These principles are found in justice, public welfare, human rights equity and respect to human position.

Kaptin (2003) argued in a research that moral principles and honesty are main requirements to facilitate organization function. He believed that shareholders confidence is increased by universal principales and foreign enemies are decreased, cooperation with shareholders is improved.

Malar (2008) following study some companies which stressed on profitability said that companies must notice to their social responsibilities in long period to reach the goals. Companies which have special notice to moral values and social responsibilities has been more successful than others and can meet society needs beside of their needs.

Nowadays, Banks select some rituals as moral prism which its honesty influence on resource attract. We can consider it as factor to select management meanwhile improves associations among managers.

According to these conditions in this research, we try to study association between managers moral judgment level with resources attract level in Iran post Bank. To do it, research hypothesis are considered:

1- There is a relationship between managers moral judgment level and resources attract in post Bank.
2- There is a different between managers moral judgment level and resources attract.

Research: it is an applied research in respect to aim, it is a descriptive research in respect to data collection and it is a correlation research among descriptive researches. Statistical population include all supervisors manager in Iran post Bank in 2013 which are 33 people. It was used from census as sample. Research tool has been kolberg moral bill. In order to analyse the research data. Answer to possible question, we used colleagues who were educated from psychology, management and educational science. According to prepared program, kolberg moral bill was sent to all supervisors managers and necessary explanations were mentioned finally, all of tools were completed and returned by managers. Due to standard research tools, its reliability has confirmed. Formal and content reliability has confirmed by experts. Retest was used to determine tool reliability. Supervisors manager moral judgment level were determined by two trained people in coding moral bills. Agreement coefficient was obtained 0.93 by trained expert which is acceptable reliability. Kolmogroph-smearnof test was used to analyse the normality of data distribution which reflect normal distributed data. Then Pearson moment correlation coefficient parametric statistic tests and unilateral variance analyse were used.

**Research results:**

**Hypothesis 1:** there is a relationship between management judgment level and resources attract in Iran post Bank. Pearson correction coefficient ($r=0.485$) reflects that there is a positive, meaningful relationship between moral judgment level and resource attract in supervisors managers of Iran post Bank in level $p<0.05$. Then zero
hypothesis is failed then we can say there is a meaningful relationship between managers moral judgment level and resources attract in Iran post Bank by 0.95 confidence. Correlation 0.485 refers to common variance to anticipate 23 percent of function. (Table 1)

<table>
<thead>
<tr>
<th>Criteria variable</th>
<th>Correlation type</th>
<th>Correlation level</th>
<th>Correlation direction</th>
</tr>
</thead>
<tbody>
<tr>
<td>Moral judgment resources attract</td>
<td>Pearson</td>
<td>0.485**</td>
<td>Positive</td>
</tr>
</tbody>
</table>

**p<0.05

**Hypothesis 2:** There is a difference between manager judgment level and resources attract. The results of unilateral variance analyse test show that $f$ is equal with 4.67 which is moral judgment level variable. It is meaningful in level 0.10.

Then we can conclude that there is a meaningful difference between managers with different moral judgment level to attract resources. Shefe tracable test was used to find this difference. The results showed meaningful difference in level 0.10 as a result, managers with meta conventional moral judgment attract more resources relative to managers with pre conventional moral judgment level and conventional moral judgment level. (Table 2, 3)

**Table 2:** Unilateral variance analyse test base on managers moral judgment level variable.

<table>
<thead>
<tr>
<th>Criteria Variables</th>
<th>moral judgment level</th>
<th>median</th>
<th>Criteria deviation</th>
<th>F</th>
<th>Sig</th>
</tr>
</thead>
<tbody>
<tr>
<td>Resources attract</td>
<td>pre conventional</td>
<td>2.00</td>
<td>1.41</td>
<td>4.67</td>
<td>0.017</td>
</tr>
<tr>
<td></td>
<td>conventional</td>
<td>2.60</td>
<td>0.882</td>
<td>1.45</td>
<td>0.099</td>
</tr>
<tr>
<td></td>
<td>meta conventional</td>
<td>3.45</td>
<td>0.687</td>
<td>0.0854</td>
<td>0.039</td>
</tr>
</tbody>
</table>

**Table 3:** Shefe tracable lest base on managers moral judgment level variable.

<table>
<thead>
<tr>
<th>Criteria Variables</th>
<th>meaningful difference base on moral judgment level variable</th>
<th>Mean difference</th>
<th>Sig</th>
</tr>
</thead>
<tbody>
<tr>
<td>Resources attract</td>
<td>Pre conventional moral judgment level conventional</td>
<td>-0.600</td>
<td>0.638</td>
</tr>
<tr>
<td></td>
<td>Pre conventional moral judgment level with meta conventional</td>
<td>-1.45</td>
<td>0.099</td>
</tr>
<tr>
<td></td>
<td>conventional moral judgment level with pre conventional</td>
<td>0.600</td>
<td>0.638</td>
</tr>
<tr>
<td></td>
<td>conventional moral judgment level with meta conventional</td>
<td>0.0854</td>
<td>0.039</td>
</tr>
<tr>
<td></td>
<td>Pre conventional moral judgment level with pre conventional</td>
<td>1.45</td>
<td>0.099</td>
</tr>
<tr>
<td></td>
<td>Meta conventional judgment level with conventional</td>
<td>0.845</td>
<td>0.039</td>
</tr>
</tbody>
</table>

**Discussion and results:**

Hypothesis 1 refers to study of relationship between managers moral judgment level and financial resource attract in Iran post Bank. We investigate their relationship and its direction. It means that high moral judgment level and high financial resource attract have a meaningful, positive correlation or not. Pearson moment correlation coefficient was used to analyse data. It was $r=0.485$ showed that is a meaningful, positive relationship between moral judgment level and resource attract in supervisor managers in Iran post Bank in level $p<0.05$.

Then zero hypothesis is failed. Then we can say there is a meaningful and positive relationship between moral judgment level and financial resource attract in Iran post Bank by 95%. In other hand, the researches which has done on moral and financial resource attract support research findings. For example, Mehrani and Naeimi (2003) argue that whatever adulators believe to professional moral, they show do lesser unprofessional behavior in spite of budget stress. Baghrei et al (2010) have recognized moral leadership, moral norms and recognized culture very important elements in organization successful.

Hasan yegane and Maghsodi (2011) concluded in a research that professional behavior regulation influence on auditors function and motivation. Sinka Pakdi (1999) showed in a research that morality and social responsibility have positive effects on organization successful in long period, because each of them result in customers confidence.

Kaptin (2003) consider moral disciplines and honesty as essential condition to facilitate organization function. He argues that these disciplines result in shareholder confidence to organization and decrease foreign objections and improve cooperation with shareholders in organization. Malar (2008) argued after studying some companies which stressed on profitability, these companies must be notice to society in long term. Because companies that pay special attention to moral values and social responsibilities has been more successful than others. The harmony in results reflects that present results are same as Mehrani and Naccimi (2003), Venos and Khani jozei (2005), Sarmadi, Shalbaf (2007), Bagheri et al (2010), Hasan yagane and Maghsodi (2011), Sinka pakdi (1999), Kaptin (2003), Malar (2008).
In hypothesis 2, we have investigated difference between managers moral judgment level and resource attract. It means that supervisors managers who have pre conventional judgment level attract more financial resource attract relative to other or supervisor managers who have conventional moral judgment level and meta conventional level attract more financial resources relative to other.

Unilateral variance analyse test was used to answer this hypothesis. Its results showed that the value of F is 4.67 which is moral judgment level variable and in meaningful in level p ≤0.10 therefore we can conclude that there is a meaningful difference between managers with different moral judgment level in respect to financial attract.

Shefe tracable test was used to find meaningful difference. The results showed meaningful difference in level p≤0.10. As a result, managers with meta conventional moral judgment level attract more financial resource relative to managers with have pre conventional and conventional moral level. Research results reflects that higher moral judgment level of supervisor manager in Iran post Bank will increase financial resource attract in organization.

Suggestions:
1- To use and recruitment supervisor managers with conventional moral judgment level and higher.
2- To provide discussion related to organization, professional moral in managers training courses.
3- To write organizations moral prism which include people with meta conventional moral judgment level.
4- To create opportunity for meeting and conference in organization in which managers provide their good experience relative to financial resource attract.

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