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Investigating the effect of individual attitude characteristics on human
resource productivity effects in Bank Saderat Iran

Investigar el efecto de las características de actitud individual sobre los efectos de
la productividad de los recursos humanos en el Banco Saderat Irán

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Abstract.

the present paper aims to "investigate the affect of individual attitude characteristics on human resource productivity effects in saderat bank of iran. the present study is "applied" in terms of purpose and in terms of data collection and methodology, it is "descriptive-correlational research." statistical population consists of 1631 of managers, deputies, supervisors and staff of saderat bank out of which a sample of 360 were selected by stratified random sampling method. in order to collect the necessary data, a questionnaire was developed on the basis of theoretical foundations and opinions of human resource experts. descriptive and inferential analysis of data was done by spss23 and analytical analysis of data by confirmatory factor analysis using amos23. the results showed that most of the components of individual attitude characteristics affect on human resource productivity effects in the saderat bank of iran. therefore, by providing appropriate solutions and planning in order to meet the components of individual attitude characteristics, these characteristics can be strengthened and subsequently enhanced the productivity of manpower.

keywords: individual attitude characteristics, productivity effects, saderat bank of iran.

Resumen

El presente documento tiene como objetivo "investigar el efecto de las características de las actitudes individuales sobre los efectos de la productividad de los recursos humanos en el banco saderat de irán. el presente estudio se" aplica "en términos de propósito y en términos de recopilación de datos y metodología, es" descriptivo-correlacional investigación ". la población estadística consiste en 1631 de gerentes, diputados, supervisores y personal del banco saderat, de los cuales se seleccionó una muestra de 360 mediante un método de muestreo aleatorio estratificado. con el fin de recopilar los datos necesarios, se desarrolló un cuestionario sobre la base de fundamentos teóricos y opiniones de expertos en recursos humanos: el análisis descriptivo e inferencial de datos se realizó mediante spss23 y el análisis analítico de datos mediante el análisis factorial confirmatorio utilizando amos23. el banco saderat de irán, por lo tanto, proporcionando soluciones y planificación apropiadas para para cumplir con los componentes de las características de actitud individual, estas características pueden fortalecerse y, posteriormente, mejorar la productividad de la mano de obra.

palabras clave: características de actitud individual, efectos de productividad, saderat bank of iran.

Introduction

Productivity, as a philosophy and a vision based on the strategy of improvement, is considered the most important goal in any organization that can include all sectors of society as a chain of activities. So that the mission of management and the main goal of managers of any organization is the effective and efficient use of various forces and facilities such as labor, capital, materials, energy and information (Kudyba, 2003: 21). What is certain is that the more sensitive role of managers is the greater productivity of the organization's human resources in line with specified goals (Shojaei et al., 2016: 163).

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Human power is the main asset of modern organizations. Employees play an increasing role in advancement of the goals and performance of the organization (Rosiek et al., 2016: 24). The experience of successful organizations shows that a human force must be at the center of the main goals and be avoided from an instrumental point of view. Today, a deep attention to the human resources available in the organization and an effort to create a value context under the full headline "Our employees are our most valuable assets" are the necessities for the survival of organizations. Attention to this factor can be the key of success in organizations (De Castro et al., 2010).

The employees' involvement in affairs and their conscious efforts, along with work discipline, can affect the level of productivity and the renovation to improve the productivity, especially in an agitated and insecure environment. The culture spirit of improving productivity must be breathed into the body of the organization, in which the human force forms the central core (Iranzadeh et al., 2015: 28).

There are different opinions on determining the factors affecting the productivity and each of the scientists and experts has identified the factors as the effective ones such as continuous job training of managers and employees, promoting motivation among employees for better and more work, creating appropriate opportunities for innovation and creativity of managers and employees, establishing a proper performance-based payment system and establishing a system of punishment and encouragement, work conscience and social discipline, a change in the system and methods that play a critical role,

government reinforcement and dominating the organization's policies on affairs is an effective national duty to be productive (Blom, 2009).

In fact, each of these components can examine the productivity of human resources according to their dimensions and sub-components to cover the weakness of research in this field that did not pay attention to practical dimensions (Nardi & Schwarz, 2012).

On the other hand, productivity has been studied at different levels, in which three levels of individual, group and organizational have been studied.

At the individual level, measures are being considered to increase individual productivity and at the group level, increasing the productivity of the working group is considered obviously, the issue of productivity is raised more at organizational levels and disciplines, and the highest criteria and conditions related to productivity can be seen in them. Improving productivity can be analyzed at the micro level and at the organizational structure and macro level. In productivity at the micro level, the focus is on how to perform certain activities and how to do them as quickly and efficiently as possible. At the structural levels of productivity, the focus is on macro-sectors, and the organization's vision, business strategy and philosophy, organizational culture, management systems, and the like are improved (Akbari, Mohsen et al., 2016).

Therefore, considering the importance of productivity in the economic development of the country, in line with the organizational necessity of this research, it should be said, Pursuant to Article 79 of the Fifth development Plan Law of the Islamic Republic of Iran (1390-1394), which has required all executive bodies to publish productivity changes and identify variables affecting productivity growth since the second year of the program it is necessary for the authorities of different economic sectors of the country to contribute to the growth and development of human resources by paying special attention to improving productivity. According to this law and in order to develop human resources processes in order to improve the provision of better quality services, Saderat Bank has taken steps to regulate the regulations and executive instructions of respecting the customer in order to maintain the respect of Bank Saderat employees develop appropriate human resource

strategies and strategies for greater productivity. On the other hand, in the dimension of scientific necessity, Many researchers have explained and explained the reasons for the improvement of productivity, among which we can mention the studies of scientists such as Sutermsier, Maureen Worth et al. (2002), Hershey and Goldsmith (1980), Gandzapadi et al. (2006); Iverson and Zatzik (2011) etc.

Memarzadeh Tehran and Jafari (2017) in a study identified the components affecting employee productivity in a military health organization. The findings first identified eleven factors affecting productivity including motivation, intellectual development, personal health, ability, organizational support, job clarity, environment, management style, education, organizational culture, and performance appraisal. The findings of the second step showed that the exploratory results confirmed the same findings of the review studies and were consistent with it. Finally, the components were divided into two separate dimensions, which include individual factors (motivation, intellectual development, individual health, ability) and organizational environmental factors (organizational support, job clarity, environment, management style, education, culture and performance appraisal).

Brothers and Valijani (2016) in a study entitled "Investigating the factors affecting productivity promotion of human resources in the country's tax affairs organization (case study of the General Directorate of Tax Affairs of East Tehran) »The three organizational factors, individual and environmental characteristics, respectively, have been considered to have the greatest impact on improving productivity.

Shojaei et al. (2016) in a study identified the factors affecting the productivity of human resources. This research was conducted in accordance with Article 79 of the Law of the Fifth Development Plan of the Islamic Republic of Iran through a brainstorming session with the use of library documents and a questionnaire. The results of these studies showed that all of the above factors played an important role in the productivity of human resources, but organizational motivators were the most important priority of productivity of human resources.

Mirkamali and Ashob (2016) in a study examined the relationship between spiritual intelligence and productivity of employees of the Cultural and Artistic Organization of Tehran Municipality. The results of the studies showed that there is a direct relationship between spiritual intelligence and productivity of employees and also between all factors of spiritual intelligence with productivity of employees of Tehran Municipality Cultural and Artistic Organization.

Taghizadeh (2016) conducted a study entitled "Pattern of Empowerment Activities with the aim of improving employee productivity in small and medium industries". The method of applied research and its statistical population includes all managers of small and medium industries of East Azerbaijan province. Research has shown that personal growth and job design, job recognition and transparency, attention to the environment and decentralization, leadership style, attention to human resources issues and work teams as empowerment methods are studied to improve employee productivity in society.

Omidi et al. (2016) in a study of factors affecting the productivity of human resources of the police force using decision making examined several characteristics. An examination of the results showed based on the multi-criteria decision making model and double comparison among the factors affecting productivity increase, individual factors are the most effective factor in increasing productivity among human resources of Ilam police force and it can be inferred that this factor plays an important role in the productivity of the human resources of this organization.

Ahmadi Baladehi and Ebrahimnejad (2016) examined the leadership style of managers and its effect on improving productivity of human resources in the case of managers of Mazandaran police headquarters. The research findings suggest that leadership style and its components affect the productivity of human resources. The results showed that the non-historical dimension and the participatory dimension had the highest and lowest correlation coefficients, respectively. Aghani and Aghaei (2015) in a study entitled "Factors affecting labor productivity by using BSC" tried to examine this issue in the private

sector. This study examined the productivity pattern of human resources according to the concept of productivity and the abundance of factors in the new patterns of customer productivity and the specific results of construction, four financial factors, internal processes and learning and growth are important reasons for the development of human productivity in the private sector.

Brothers and Valijani (2015) conducted a study entitled "Investigating the factors affecting productivity promotion of human resources in the country's tax affairs organization." The results of statistical analysis show that the three organizational factors, individual and environmental characteristics, respectively, have the greatest impact on productivity improvement. Therefore, planning to improve working conditions and improve organizational management practices and improve the recruitment process and pay attention to the competence of employees in obtaining a job position from an individual point of view will help improve the productivity of human resources in the country's tax organization.

In their paper, Paradi et al (2016) examines the effect of merger and ownership on the productivity of manpower in Spanish banks. In this study, the consequences and limitations of integration in a time frame and its long-term effect on productivity of human resources have been evaluated. According to the results of the merger of Spanish banks, the productivity improvement of human resources has halved during the analysis period.

In a study, Guo et al (2016) examined the effect of structural productivity activities on nurses' stress and burnout in China. Part of the results of this study emphasized the existence of a significant relationship between structural productivity, job stress and employee burnout. In this study, the positive and significant effect of structural productivity on stress levels and burnout among the nursing community under study has been revealed.

Hanaysha & Tahir (2016) investigated the effect of employee productivity on organizational commitment. The study looked at 219 employees of Ukrainian government

agencies and found that productivity through workforce and financial and spiritual motivators could boost commitment to the job and the organization.

In a study, Easterlin (2016) examined the relationship between economic growth and improving human destiny among employees of US semi-governmental organizations. In this study, 234 employees were examined and an attempt was made to examine its impact on the development of human productivity by increasing economic incentives. The study found that while income in the United States has increased significantly, people have not been happier over time, and this shows that economic incentives have not been a good reason for manpower productivity.

Productivity effects (2015) conducted a study to identify and combine the main factors affecting the success and failure of human productivity activities in both macro and micro dimensions in organizations. In this study, researchers combined theories and models of employee productivity to identify key factors influencing the successful use of productivity activities. It was also found that the right combination of incentives and rewards, along with the right organizational culture, can drive a certain portion of employees in the organization to productivity and prosperity.

Akhtar et al (2015) in a study examined the impact of workplace design on productivity of employees of banks in Oman. Proper and quality work environment has a positive effect on the productivity of bank employees. In other words, designing a comfortable and ergonomic work environment will increase their productivity by taking into account the needs of individuals and meeting the comfort of employees.

Dobni (2004), in a model designed for productivity of workforce, divides organizational services into two parts, transactional and exchange characteristics in segregated market or service services and strategies, which is positively related to the dimensions of the service system and is divided into 4 dimensions: 1. Personal domain, 2. Job domain, 3. Environmental domain, 4. Organizational domain in the personal domain to customer relations and relationships with colleagues and in the job domain to the work process and work design and workflow and in the field of environment to the physical environment and

technology is divided into organizational supervision in the organizational field and health in work and ability and good skills as a modifier variable affects performance and productivity, which is also divided into quality and quantity factors and personal evaluation and the use of effective force in general, we can say that one of the issues affecting productivity is the environment, which is divided into two parts: physical environment and technology (Dobni, 2004).

As the research suggests, no progress has yet been made on the definition of globalization of manpower productivity. Therefore, the need for more research and from new angles is quite felt. Therefore, in the present study, an attempt was made to consider the effects, signs and consequences of improving productivity (soil 2015), (Productivity effects) with four components including: Cost reduction, time saving, increasing quantity and improving quality, as a dependent variable and examining its relationship with individual attitude characteristics, with five components including: optimism, modernity, transcendence, and critique as independent variables, the conceptual model should be presented in the form of (1):

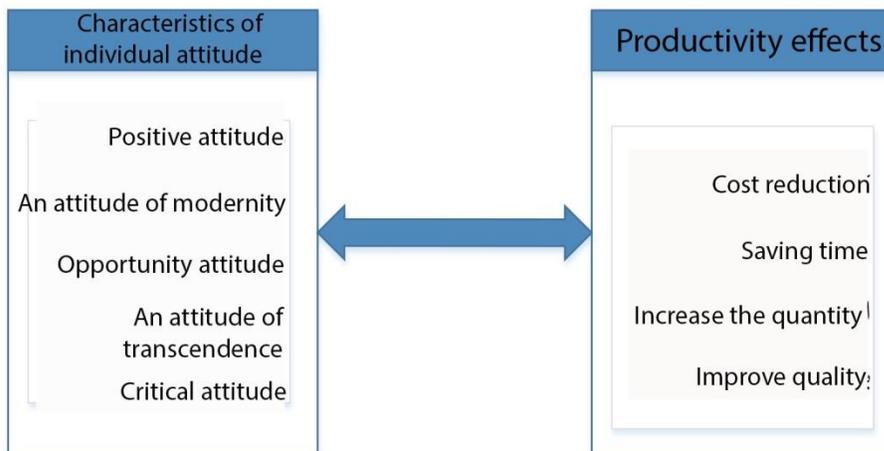


Figure 1. Conceptual model of research

Theoretical Foundations

Characteristics of individual attitude

Understanding employees' attitudes is critical to understanding an individual's behavior in the organization and predicting its behavior. Managers pay attention to the type of employees' attitudes that affect the person's behavior; for example, a worker or employee who is satisfied with his job is less likely to be absent and less likely to move with a dissatisfied employee; if we assume that the manager wants to reduce absenteeism, especially if he does not want productive workers to leave the organization, he must act in such a way that the person has a positive attitude towards his job. The important thing is that attitudes can be controlled, and managers can engage employees in things that seem to be compatible with their attitudes (Mumtaz, 2004, quoted in Goldner, 2004).

Attitude optimism

Optimism Psychology considers psychological phenomena at different levels and from the study of positive abstract experiences, such as happiness, well-being and optimism, to the study of positive personality traits, such as courage and wisdom, and the study of positive institutions such as social structures that can foster responsible civility and citizenship. Unlike negative emotions, which limit people's beliefs about different functions, such as war or escape, positive emotions keep people's minds more open and encourage them to draw new boundaries from thought or action. One of the great messages of the expanded minds is to enhance human abilities. When human beings discover and learn new practices and rules, they provide themselves with physical, mental, social, and psychological abilities. This new reality is called positive emotion development theory. Experimental studies confirm this theory and show that positive emotions, by influencing expanded thinking, lead to the development of positive personality traits such as resilience and flexibility, and optimism. Positive psychology conveys the message that positive emotions are worth cultivating, but not only as a final goal, but also as a way to achieve psychological growth and prosperity (Ganji, 2015).

Attitude modernity

Most sociologists consider the "British Industrial Revolution" of the nineteenth century to be the beginning of the modern age. The modernist movement originated in Western societies and originated from the special economic conditions of these societies. In other words, it can be well shown that all those features that have been involved in the emergence of the modernist current are related to a set of changes, the core of which has been the evolution of the economy and Western societies, in their gradual move toward development and industrialization, have also developed a value system commensurate with the capitalist economic system. But in third world countries the situation is different. In these countries, industrial development has entered the form of modernization from the West, and modernization as a foreign phenomenon has been in conflict with the cultural context and traditional system of these societies. Since modern thought and ideas have been formed around the modern economy of capitalist capital, it can be said that the main root of the conflict between tradition and modernity in developing countries is the conflict between the socio-economic conditions of these societies and the context of modern society. The contradiction between tradition and modernity has been explained in the form of various factors, and factors such as "generational gap", "cultural delay", etc. have been explained as the aggravating factors of this contradiction. One of the factors that can be used to explain the conflict between tradition and modernity is the class conflict between individuals, which leads to the conflict between their attitudes and values. In other words, just as the economic position of a society at the macro level can determine the value and belief system of that society, at the micro level it can be said that the economic position of individuals affects their attitudes and way of thinking. The influence of class affiliation on the way of thinking and worldview of individuals has been so accepted that many social stratification theorists consider the main axis of social class definition to be the attitude and behavior of individuals and consider the mental dimension before the objective dimension. Corn Hazer and Saunders are among the theorists who believe that the "social class" is primarily a group of people with similar views and insights. According to them, the objective economic situation of individuals provides only indicators for the objective study and measurement of the social class and the basic principle is not to define the class, but what is in the definition of the basic class is the same mentality and attitude that people belonging to a class have (Ghasemi et al., 2010).

Postmodern attitude

Different theories have been proposed about the history and concept of Tran's modernity. The word postmodernism in Persian in different forms, such as: Post-modernism, postmodernism, postmodernism, postmodernism, postmodernism and postmodernity have been translated. This concept has represented a philosophical, political, cultural and intellectual current. In recent years, it has also been considered in the management literature, but there is still much disagreement among writers and experts about the date of its inception and even its meaning. The perspective of postmodernism, as well as the emergence of new issues in various fields such as philosophy, politics, art, culture, and the social sciences, has also raised new perspectives on management some see the concept as a current against modernity, others as a continuation of modernity, and some see it as a post-modernity that seeks to resolve crises caused by modernity. Peters (1989) argues that the scientific and social concept of postmodernism emerged in the 1965s with questions and doubts about the authority of reason and the establishment of any comprehensive and absolute theory, and was related to two things: 1. changing the economic structure; 2. fighting the fundamental principles of modernist theorists.

Changing the economic structure (economic de-industrialization): From 1960 to 1985, the number of industrial occupations declined and the number of service occupations increased. In addition, the nature of the work changed, such as: The post-industrial, knowledge-based society and the age of technology have been used to describe these changes (Peters, 1989).

The possibility of orientation

Human development occurs in the process of active and successful interaction with the environment. By being in a new situation, one has to try to find new answers to those situations. If these reactions are successful, the person will expand their interactions with the environment, otherwise the person will need to reconsider their approach to the

environment. This individual view is based on the attitude of possibility. In fact, it is not difficult to make this attitude dependent on improving productivity to conditions and facilities that cannot be achieved this attitude, as an individual attitude towards human productivity, refers to the conditions and facilities to improve the productivity of the organization's employees. In this dimension, opportunism is examined and analyzed along with recognizing possible threats (Khaki, 2016).

Effectuation logic is a relatively new theory that describes the way entrepreneurs think and decide. Feasibility shows how and how entrepreneurs identify opportunities and take advantage of them. In general, feasibility theory states that entrepreneurs think and decide differently than classic managers or managers of large corporations. This difference in the logic of thinking and decision-making is mainly due to the huge difference in available resources and the turbulent environment of entrepreneurship (Sarasvathy, 2014).

Sarasvathy believes that entrepreneurs face serious challenges and have to make different decisions; for example, he states that entrepreneurs are unable to respond to demand, market size, market share, and similar questions for a brand new product that does not exist in the market. All this is in a situation where entrepreneurs generally do not have the financial and non-financial resources needed to find the answers to the above questions. Opportunistic thinking emphasizes the possibility of creating possible goals using existing entrepreneurial facilities (Sarasvathy, 2014). In other words, the entrepreneurial logic of the entrepreneur's tendency to use the available facilities can be achieved to achieve any desired goal in this decision logic, the entrepreneur does not pursue targeting, which does not mean what is common in large corporations, but, contrary to the direction of targeting, tries to create possible (achievable) goals with whatever is available (available facilities) (Read, 2016).

Attitude attitude

Thinking right in trying to find reliable knowledge in the world. This method includes mental processes of data recognition, analysis and evaluation. In other words, the art of thinking

about yourself while you want to make your thoughts better, clearer, more accurate, or more defensible. A person who thinks critically is able to ask appropriate questions and gather relevant information. He then categorizes them by reasoning and argues with logic; and finally comes to a reliable conclusion about the problem (Kamyab, panahandeh, 2014, quoted by Nilbraun et al.

Criticism is a form of constructive values, beliefs, and meanings that govern the "evaluative behaviors" of a particular group or individual when separating from the bad, Right from wrong, beautiful from ugly, good from the bad, and perfection from the loss of a material or spiritual thing belonging to oneself or another. Criticism culture is something that realizes the meaning of criticism as an action in its empirical reality among a particular group and determines the methods, situations, language, and tools of criticism. The culture of criticism is formed and evolves in a particular "social text" and it changes under different political, economic, social and cultural conditions. The culture of critique differs not only from one society to another, but also from one group to another in proportion to the type of "social variables" such as gender, age, and occupation. Therefore, it is better to use "critical cultures" when talking about the "experimental reality" of criticism, and to use "critical culture" in a single form only as a kind of "analytical concept." Criticism culture includes not only the professional groups of critics in art, philosophy, and science, but also all human groups because "evaluative behaviors" are not limited to a specific group (ibid., 2014).

Productivity effects

Increasing productivity levels address issues that are currently being addressed, such as division of labor and specialization, increased knowledge and skills of human resources, and resource allocation for research in a variety of disciplines. But all of this does not necessarily lead to improved productivity. Allocating resources to increase skills and knowledge while it is necessary and these types of investments are useful in increasing productivity, but a problem remains in many developing societies to be able to solve the productivity problem. The main categories of productivity increase are in the legitimacy of

work and hard work and honesty, which both lead to improvement and quality of production and prevent all kinds of sabotage and evasion of work procedures and non-implementation of employment contracts. Hard work and honesty in work go back to the motivational structure of individuals, and this in turn, at the national level, relies on ideological and national ideals in the efforts of agents to improve their situation and improve the state of the national political economy. Measurement and measurement of standards at all levels, especially the level of efficiency and skill level, requires cost, and the cost is u-shaped, ie it is reduced from one place to another and increased again. For this reason, in addition to the costs of research, training, and work skills, we are faced with the costs of measuring honesty and hard work, which ultimately lead to differences in the quality and quantity of goods and products. The cost of these measurements is sometimes so high and unbearable that they are abandoned and lead to poor quality and reduced production, which in turn can cause irreparable damage. The results of productivity-related activities can be demonstrated in four interrelated features, which are: 1. Reduce costs, 2. Save time, 3. Increase quantity, and 4. Improve quality that productivity increase strategies can be one or a combination of the above effects (Khaki, 2007).

Reduce costs

It can be expected that awareness of the company's costs, which is one of the important components of profit, is an issue that will definitely improve decision-making processes (Khodadadi et al., 2013). Recent empirical studies have provided evidence that costs behave asymmetrically. Asymmetric behavior is behavior in which the cost increases faster when demand increases and the slower cost decreases when demand decreases (Anderson et al., 2003; Balakrishnan et al., 2004). In other words, the rate of decrease in costs when sales decrease is less than the rate of increase in costs when sales increase. This behavior of costs is called cost stickiness. Such a situation could double the problem of costs and their appropriateness to revenue, given the serious decline in the number of bank employees.

Paying attention to the success cycle of employees and staffing is also very important for human resource planning. Because spending a lot of money on in-service and in-service training, as well as slowing down the system due to new entrants entering the organization, increases the overall cost figures. Equipping the organization with advanced technology and systems and mechanizing the system with appropriate software and not using the error test, prevents rework and re-costing and wasting resources (Safari, 2004). Supervision and control is one of the most basic components of management in any organization, so that regardless of this component, other components of management such as planning, organization, guidance and leadership are incomplete and there is no guarantee for accuracy (Safari, 2004).

Saving time

Today, productivity goes beyond an economic criterion and indicator, and is seen as a comprehensive approach, a culture and a systematic approach, and a combination of all the components so that it can interact with each of the economic, social and cultural aspects of the country, organization or individuals. Productivity is one of the basic issues that has several hundred years of experience in various levels and in various human activities and its importance in economic, social and industrial activities has been strongly emphasized (Kiani, Radfar, 2015). Undoubtedly, among the available capital, time has a high position, the management of which can be important in organizational productivity. Time management is one of the topics of the day in managing everything to achieve the goal. Time is a precious element, the loss of which causes irreparable damage to an individual and an organization and society in general (Afjeh, 1997). This type of management is not something separate from the word management in the general sense, and its purpose is to prevent waste of time and order in work time (Hashemizadeh, 2006).

In fact, time management is the process of managing ourselves, our resources and our abilities time management and planning and organizing is the use of time, knowledge and technique that teaches us how to look at time as a unique resource and how to make the best use of our time, quantity and quality of life. Time management also teaches us that

it is not only the managers of organizations who need to plan and make better use of their time, but also all those who value the enrichment of their social life, need time management (Asgarian, 1999).

Increase the quantity

Productivity is directly and closely related to the quantity and adequacy of human resources of government organizations. It can be said that in the Iranian administrative system, the number of manpower is quantitatively, excessively necessary and qualitatively lower, so that the number of employees of ministries, government agencies, municipalities and their companies, which was 111534 people in 1979, has increased to 2104467 people in 1987, which indicates 89% growth in this period. As mentioned earlier, the reason for the increase in government employees is more to curb unemployment and create jobs in society until the real need of government agencies for human resources, the statistics of 1987 show that only 3.9% of employees have been employed in the country, have a bachelor's degree and above and 1.14% of them had a post-graduate degree, 7.47% had a diploma and the rest were less than a diploma. Assuming that the degree indicates literacy and is directly related to productivity, it can be seen that the human resources of government organizations are at a low level in terms of quality, and high quantity and low quality automatically reduce productivity in the administrative system. If we evaluate the capability of the country's educational system in terms of literacy training, skills and expertise, and place the training of individuals for consumption (not for useful production) along with the inconsistency of the country's educational system with development needs along with the characteristics of government employees then we become more aware of the weakness of the production capacity of government employees and if the quality of work is low, Inflation of employees (due to low unemployment and hidden unemployment and controlling unemployment in the society, we should also consider the useful working hours of the employees.) you will find that many government employees do only about 15 hours a week instead of 44 hours a week. In government organizations, instead of wages being related to productivity, it depends on which government agency the employee is employed in, what employment law they

are subject to, and in what organizational position. In other words, in government organizations, work and its value are not the criteria for determining salaries and benefits, and this is one of the most important weaknesses of the administrative system (Appendix to the Law on the First Economic, Social and Cultural Development Plan of the Islamic Republic of Iran, pp. 31-7).

Improving quality

Today, intense competition and technological change are putting increasing pressure on organizations and their diverse ways to increase the productivity of their human resources. Organizational workforce is now expected to have a greater impact on the products and services they provide. This is exactly what has made the quality of manpower important in a competitive environment. Iran's human resources environment is not unaffected by these changes and developments, and its goals are not in line with developments, and its goals are changing in line with global developments (Yegangi, 2010).

Materials and methods

This research is included in the category of "induction-deductive" in terms of the purpose of "combined research of the exploratory type" and in terms of how data is collected and the method of work. The statistical population of this study includes all managers, deputies, supervisors and employees of Bank Saderat (Central Headquarters), which according to the statistics available at the time of the research; their number was estimated at 1631 people. By stratified random sampling method (with appropriate allocation) and using Cochran's formula, 360 people were examined as a sample. The data collection tools of the quantitative section of the researcher-made questionnaire have been obtained, and the questionnaire of this section has been obtained based on the results obtained by the researcher in the qualitative section. Through mastering the designated components and understanding the content of each component, the researcher developed a questionnaire based on theoretical foundations and coordination with experts, through which the approved components can be examined based on the

opinion of experts. It should be noted that the overall research questionnaire consisted of 37 items or questions, which were used to examine the content validity of the content index (CONTENT VALIDITY INDEX) in a quantitative way. The results showed that the score of all 37 items was higher than the Lavishi table number (0.42). Therefore, it was suggested that the presence of relevant items with acceptable statistical significance level ($P < 0.05$) in this tool is necessary and important. The results also showed that a total of 37 items with a CONTENT VALIDITY INDEX score above 0.79 were therefore considered appropriate. Also using SPSS²³ software, Cronbach's alpha coefficient was calculated as described in Table (1).

Table 1. Cronbach's alpha coefficients by variables

Variables	Number of items	Cronbach's alpha coefficients
Characteristics of individual attitude	21	0.78
Productivity effects	16	0.72
The whole questionnaire	37	0.79

Analysis and Results

According to experts, this study examines the characteristics of individual attitude affecting the productivity effects of human resources based on five components: optimism attitude, modernity attitude, transcendence attitude, possibility orientation attitude and criticism attitude.

To identify and explain the characteristics of these five components, exploratory factor analysis, that is, the identification of the relationship and load factor between the indicators (9 indicators) with five components, was performed. The results of the table indicate that: The relationship between the characteristics of individual attitude affecting the productivity effects of human resources and its five components is desirable and acceptable. In the second step, confirmatory factor analysis was performed with AMOS²³ software to determine the components of characteristics of individual attitude affecting human

productivity effects and the relationship between this variable and its five components (optimism attitude, modernity attitude, transcendence attitude, possibility orientation attitude and criticism attitude). According to the results of Table 2, in the case of model fit analysis, considering the fitness indicators, it can be said that this factor analysis factor has a suitable fit for the question in question. In other words, due to the appropriateness of the fitness indicators, this model can be used to explain and identify the characteristics of the characteristics of individual attitude affecting the productivity effects of human resources.

Table 2. Characteristics of fitness characteristics of individual attitude analysis

Model fitness indicators	CMI N	D F	CMIN/D F	NPA R	P	GF I	AG FI	IFI	TLI	CF I	NF I	RMS EA
Fitted pattern	145.46	134	1.09	97	0.235	0.96	0.93	0.99	0.99	0.99	0.96	0.015
Optimal values	df=	—	3<	—	>0.05	>0.90	>0.90	>0.90	>0.90	>0.90	>0.90	<0.08

Productivity effects manpower in Bank Saderat Iran

According to this study, according to experts, the productivity of human resources is based on four components: cost reduction, time savings, increasing quantity and improving quality. In order to identify and explain the characteristics of these four components, exploratory factor analysis means identifying the relationship and factor load between the indicators (14 indicators) with four components. The results of the table indicate that: The relationship between productivity effects of human resources and its four components is desirable and acceptable. In the second step, to confirm the components of human productivity effects and the relationship between this variable and its four components

(cost reduction, time saving, increase quantity and quality improvement), confirmatory factor analysis was performed with AMOS₂₃ software.

According to the results of Table 3, in the case of model fit analysis, considering the fitness indicators, it can be said that this factor analysis factor has a suitable fit for the question in question. In other words, due to the appropriateness of fitness indicators, this model can be used to explain and identify the components of manpower productivity effects.

Table 3. Characteristic indicators of fitness of the factor analysis factor confirming the productivity of human resources

Model fitness indicators	CMI N	D F	CMIN/D F	NP AR	P	GFI	AG FI	IFI	TLI	CFI	NFI	RMS EA
Fitted pattern	53.73	44	1.22	61	0.149	0.98	0.95	0.99	0.99	0.99	0.96	0.025
Optimal values	df=	–	<3	–	>0.05	>0.90	>0.90	>0.90	>0.90	>0.90	>0.90	<0.08

Based on the information in Table 3, the results of the analysis of the parameters of the model of confirmatory factor analysis, In the component of cost reduction with 3 indicators, in the component of saving time with 4 indicators, in the component of increasing quantity with 3 indicators and in the component of improving quality with 4 indicators with standardized and non-standardized path coefficients (factor loads) have been high and a good explanation for the effectiveness of t-factors in measuring that factor (Productivity effects of manpower) are effective. Therefore, all indicators are able to measure the productivity effects of human resources considering their t values. Because the value t greater than 1.96 indicates that these components can explain the productivity effects of

manpower as influential factor loads and this effect is significant at the level of $(0.05 \alpha \leq)$.

The Impact of Optimism on Productivity Effects of Manpower in Bank Saderat Iran

According to the information obtained from data analysis, the effect of optimism on productivity effects of human resources in Bank Saderat Iran, with standard coefficient (0.44) and significance level (0.001) is a positive and significant relationship. Therefore, according to the results with 99% confidence, the assumption was wrong. That is, the optimism approach affects the productivity effects of manpower in Bank Saderat Iran.

The Impact of Modernity's Attitude on Productivity Effects of Manpower in Bank Saderat Iran

According to the information obtained from data analysis, the effect of modernity's attitude on human resource productivity effects in Bank Saderat Iran, with standard coefficient (0.21) and significance level (0.008) is a positive and significant relationship. Therefore, according to the results with 99% confidence, the assumption was wrong. That is, the attitude of modernity affects the productivity effects of human resources in Bank Saderat Iran.

The effect of transcendence attitude on productivity effects of human resources in Bank Saderat Iran

According to the information obtained from data analysis, the effect of transcendence attitude on manpower productivity in Bank Saderat Iran, with standard coefficient (0.28) and significance level (0.002) is a positive and significant relationship. Therefore, according to the results with 99% confidence, the assumption was wrong. That is, the transcendence attitude affects the productivity effects of human resources in Bank Saderat Iran. 3-6. The Impact of Opportunism on Productivity Effects of Manpower in Bank Saderat Iran: According to the information obtained from data analysis, the effect of

possibility orientation approach on productivity effects of human resources in Bank Saderat Iran, with standard coefficient (0.01) and significance level (0.001) is not significant. Therefore, according to the results with 99% confidence, the opposite assumption was not accepted. That is, the attitude of possibility orientation does not affect the productivity effects of manpower in Bank Saderat Iran.

The effect of criticism attitude on productivity effects of human resources in Bank Saderat Iran

According to the information obtained from data analysis, the effect of criticism attitude on productivity effects of human resources in Bank Saderat Iran, with standard coefficient (0.42) and level of significance (0.003) is a critical relationship. Therefore, according to the results with 99% confidence, the assumption was wrong. That is, the attitude of criticism affects the productivity effects of human resources in Bank Saderat Iran.

The effect of characteristics of individual attitude on productivity effects of manpower of Bank Saderat Iran based on productivity levels

Because, among the factors of production, the human factor, unlike other forces, has a level of understanding and affects the better use of other factors of production, or in other words, the most important main lever in increasing and decreasing productivity of organizations. The results of the research tests showed that the characteristics of individual attitude affect the productivity effects of human resources in Saderat bank Iran. Therefore, it has a special place in improving productivity and should be given special attention. The role of human resources in promoting productivity of service organizations is more important due to the production and direct provision of services by human resources and using motivated, capable, and productive human resources, in addition to providing quality services, can make the best use of other intra-organizational workforce and achieve a variety of productivity aspects and ultimately benefit the organization. The results of research in this field have been consistent with the results of research by Jafari and Memarzadeh Tehran (2017), Baradaran, and Valijani (2016), Taghizadeh (2016),

Omidi et al. (2016), Baradaran and Valijani (2015), Rahnavard and Khodabakhsh (2011) Vaziri et al. (2009), Haghi and Behlouli (2011) and Raw (2006).

In order to examine the assumption of normal distribution of research variables, before performing other analyzes, normality and elongation of scales were investigated by performing normality test in AMOS23 software (Arbuckle, 1994). To make the necessary transformations in case of excessive tilting and stretching. According to Tabachnick & Fidell, if the scale and skew of the scales are less than 2, there is no need to convert and the continuation of the statistical analysis process with these scales does not interfere with the results (Tabachnick & Fidell, 2001). Based on the information in Table (4), the distribution of scores of the participating participants in the research variables (characteristics of individual attitude and productivity effects) is shown. Depending on the case, these scores are described using appropriate descriptive statistics methods such as mean, standard deviation, and distribution indicators such as skewness and elongation. Since the skewness and elongation of the research variables is between ± 2 , the distribution of data is normal and shows that the status of the variables is desirable for performing parametric analyzes and using structural equations.

Table 4. Descriptive characteristics of latent variables and their components

Variables, components	Average	The standard deviation	Crooked	Elongation
»characteristics of individual attitude«	3.16	0.53	0.23	0.58
»Productivity effects«	2.73	0.56	0.46	0.07

Testing Research Hypotheses

According to the present study, an independent variable (individual attitude characteristics) with five components includes: Optimism, modernity, transcendence, critique, and productivity with four components: Cost reduction, time savings, increase in

quantity and improvement of quality, the theoretical model is presented in the form of a structural model as follows:

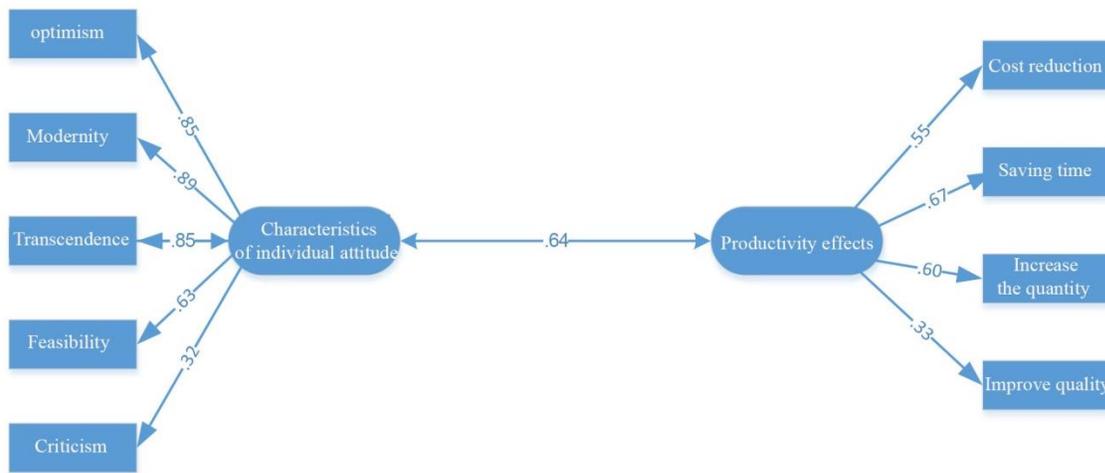


Figure 3. Structural model of research

In the figure above, the relationships of the independent and dependent variables are shown. The numbers mentioned on the relationships between the variables are regression coefficients that indicate the positive direction of the relationship between the independent and dependent variables. Also, in the following, the fitness indicators of the structural model will be examined.

According to the results of Table (5), in the case of model fit analysis, considering the fitness indicators, it can be said that the factor analysis model has a suitable fit to answer the question and also test the main research hypotheses. In other words, due to the appropriateness of fitness indicators, this model can be used to examine the relationship between productivity effects of human resources and individual attitude characteristics in Bank Saderat Iran.

Table 5. Characteristic indicators of fit of the structural model of research variables

												Model fitness
	NFI	CFI	TLI	IFI		GFI	P					

RMS EA					AG FI			NPA R	CMIN/DF	D F	CMI N	indicat ors
0.041	0.98	0.99	0.98	0.99	0.95	0.99	0.060	50	1.59	16	25.57	Fitted pattern
<0.08	>0.90	>0.90	>0.90	>0.90	>0.90	>0.90	>0.05	-	<3	-	df=	Optimal values

The results obtained from the above model test show (Table 6) that the variable relationship of characteristics of individual attitude with the productivity effects of manpower ($\beta = 0.45$, $t = 5.09$, $p < 0.5$) is positive and significant.

Table 6. The relationship of latent variables to each other

routes	Route coefficients			Significance level
	Standardized parameter	Standardized parameter	The value of t	
characteristics of individual attitude Productivity effects	0.45	0.62	5.09	0.001

Conclusions

From the beginning of human creation until now, human beings have always tried to make the most of the available force due to the specific spatial and temporal limitations, so the history of productivity must be linked to the history of human history. It is important to note that the quality of human resources is one of the most important factors in improving productivity in fact, the qualitative characteristics of human resources, including the characteristics of the individual attitude of each employee, are a kind of capital because these features can lead to productivity and provide better quality and ultimately better service, Productivity effects is one step ahead of the ratio of inputs to inputs or the average product produced per unit of input. In fact, productivity effects are the same positive effects

that productivity can have on society, the organization, groups, and individuals. In this sense, productivity is an indicator of effective, useful and efficient use of various forces. Productivity effects are not only considered as a measure of the efficiency of economic activities, but also from a strategic point of view and an important competitive advantage. Because it paves the way for achieving goals and strategies by recognizing sensitive points and the features and tools used.

The results of the research hypotheses test showed that the characteristics of individual attitude affect the productivity effects of human resources in Saderat bank Iran. Since among the factors of production, the human resources factor, unlike other forces, has a level of understanding and intelligence and has a better effect on the use of other factors of production in other words, the most important main lever in increasing and decreasing productivity of organizations is, so it has a special place in improving productivity and should be given special attention. The role of human resources in promoting productivity of service organizations is more important due to the production and direct provision of services by human resources and using a motivated, capable, and productive human force, in addition to providing quality services, can make the best use of other intra-organizational force and achieve a variety of productivity aspects and ultimately benefit the organization.

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