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A STUDY ON THE EFFECT OF EDUCATION LEVEL, JOB EXPERIENCE AND GENDER ON DECIDABILITY OF MANAGERS IN MELLI BANK OF IRAN

Rastegar M.¹ and *Daeizadeh H.²

¹*Department of Management education, Golestan Science and Research Branch, Islamic Azad University, Gorgan, Iran*

²*Department of Management education, Bandar Gaz Branch, Islamic Azad University, Bandar Gaz, Iran*

**Author for Correspondence*

ABSTARCT

As a case study in Sari City, the present paper attempted to investigate the effect of education level, job experience and gender on decidability of mangers in Melli Bank of Iran in 20104. It was an applied, descriptive-survey research. The statistical population included 459 people and the statistical sample was selected using random stratified sampling method. The sample size was computed 217 through the table of Morgan and Krejcie. To gather the required data, a researcher-made questionnaire (validity = 0.763) was employed. To analyze the obtained data, descriptive statistics including frequency, percentage, mean, and standard deviation and inferential statistics including Chi-Square test, Mann-Whitney U test and Kruskal-Wallis test were applied. As the research findings revealed, education level and gender influences national and regional decidability of the mangers. It was also found that there is no relation between job experiences of the mangers in Melli Bank and their national decidability while there is a relation between their job experience and regional decidability.

Keywords: *Decidability, Melli Bank, Education level, Job experience, Gender*

INTRODUCTION

With a systematic view to organizations, it can be easily found that all of its elements including human force, management methods, trends, and tools are dependent on each other just like body of a living being. Obviously, adopting an appropriate and proper decision involves access to accurate and timely information and if timely information is not in disposal of organizations, they will not be successful. To make a wise decision for organizations, mangers should have all information related to the status or problem pertain to the subject regarding which they tend to make decision. Some scholars believe that a good decision is a decision which relies on information (80% to 90%) and relies on skill, power and experience of manger (10% to 20%).

Therefore, the value and importance of information is revealed (Moghadam, 2008). The concept of decision making is to select or conclude which is not easy at all (Smith, 2010). Management process can be analyzed into decision making and implementing. Hence, some of scholars consider decision making as the synonym of management and regard it as the beating heart of organizations since mangers spend a part of their energy and time on decision making and almost all of important managerial tasks involves decision making and on the other hand, these decisions by employees of organizations show the result of decision makings (Rezaeian, 2012). Management refers to efficient and effective use of human and material forces in line with values accepted by community through planning, mobilizing resources and facilities, and controlling operations to achieve the determined objectives. Value system is highly effective in applying management and leadership methods. In organizations, as a set of people cooperating with each other to achieve a certain objective, work division and considering organizational objectives as personal objectives is of high importance (Rezaian, 2012). Achieving to organizational objectives is the vital need of each organization to accepting the objectives of organizations by employees and accepting organizational objectives shows accepting mangers' decisions since they decide based on the objectives of organizations and problem solving occurs in different styles of managers' decision making in different situations.

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With respect to the dynamic and crowd statistical population, the role of coordination between the trends of preventing confusions of the Bank's customers is the need of accepting managerial decisions by employees. In the present study, the variables of education level, gender and job experience are illustrated at the levels of national and regional decisions so that managers of Melli Bank can properly select to determine appropriate human factor.

Decidability is influenced by the following factors:

1. Rational factors: refers to measurable factors such as cost, time, predictions, etc. there is a general tendency to consider these factors and forget about uncountable factors (Bhargava, 2003).
2. Psychological factors: human participation is clear in decision making process. Some factors such as decidable characteristic, its experiences, perception, values, goals, and role are of important factors in decision making.
3. Social factors: others' agreement, particularly those who are influenced by decisions somehow is also of important factors in decision making. Taking these factors into consideration decreases others' resistance against decision.
4. Cultural factors: environment has various cultural layers called the culture of region, country and world. Additionally, the culture of organization itself should be considered. These cultures influence individual and/or organizational decision in the form of norms accepted by community, trends and values (Murdick, 2003).

In a study entitled the role of implicit knowledge transfer to enable employees, (GhorbaniZade, 2009) reported a significant positive relation between implicit knowledge transfer on the one hand and the ability of employees in decision making, decidability by employees, the access of employees to the instruments related to decision making and implementation, and finally, accepting the responsibility of decision consequences by employees on the other hand.

In a study titled the role of culture and its role in human resources management actions, (Nasiri *et al.*, 2009) concluded that cultural values influence the process of employment through affecting job features, employment resources selection, employers' effectiveness and the amount of future and current employment in the organization; influence the process of selection through job features and ideal features of applicants, applicants selection, and the reactions of applicants to the processes of selection; influence the process of education through affecting educational needs and methods; influence the performance management through affecting the creation of performance criterion, the methods used to measure the performance of employees, acceptance and effectiveness of feedbacks on performance, and influence wage and salary systems through affecting encouraging systems and wages systems.

In a study titled the investigation and identification of the factors inhibiting the participation of Iran Telecommunication Company's employees in the process of managers' decision making and employees' decidability (Shahaei, 2008) concluded that the components of individualism, security needs, physiological needs, and negative attitude of employees inhibit the participation of employees. Also, security and physiological needs were reported of higher importance and decidability and individualism culture were considered at the next levels.

(Tabibi *et al.*, 2000) conducted a study to investigate the performance of hospitals' managers in Isfahan regarding the participation of employees in decision making. As they concluded, there is no significant relation between the variables of age, gender, job experience, education level, and educational course history and participation in decision making about managers' performance. As reported, employees better accept the decisions made by senior managers acting in participation style. (Sourd, 2010) considered employees' perceptions about their work life quality as a disturbing force and effective factor in their behaviors which directly influence their spirit and finally, leaving the job. Therefore, measuring employees' perceptions about their life quality is of high importance.

In an article published in *Management Research Journal*, (Stone *et al.*, 2006) announced that a part from monetary rewards, organizations often present other advantages to employees including supporting programs (e.g. health insurance and retirement advantages), salary for holidays, flexible work program,

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etc. cultural values both influence individuals’ preferences for various types of advantages and accepting managers’ decisions and the effectiveness of advantages systems in organizations.

(Swierezek *et al.*, 2002) asserted in an organization with good management, the members are highly integrated, information easily flows, employees show better performance and enjoy job satisfaction, well accept managers’ decisions, and feel commitment to the organization. In other words, the organization is considered a good place for its employees.

Considering the situation of organizations, each manger has to adopt two kinds of decisions including planned and unplanned in confidence, risk and no-confidence situations (Rezaian, 2012).

Mangers of Melli Bank (Sari City) are not excluded from this principle and they have to execute state commands in various situations and/or adopt certain decisions with respect to the risk and no-confidence situations and these commands are needed to be accepted by the personnel of Melli Bank; therefore, the present research tend to investigate decidability of Melli Bank’s employees regarding mangers’ decisions with respect to education level, job experiences and gender.

Research Hypothesis

1. Education level, job experiences and gender of the employees influence their decidability regarding the mangers’ national decisions in Melli Bank of Iran.
2. Education level, job experiences and gender of the employees influence their decidability regarding the mangers’ regional decisions in Melli Bank of Iran.

MATERIALS AND METHODS

Methodology

The present project was a descriptive-correlation study. The statistical population included 459 people of employees working in branches affairs office of Sari City and the statistical sample was selected using random stratified sampling method.

The sample size was computed 217 through the table of Morgan and Krejcie. To gather the required data, a researcher-made questionnaire was employed. The validity and reliability of the applied questionnaire has been presented in Table 1 and Table 2.

To analyze the obtained data, descriptive statistics including frequency, percentage, mean, and standard deviation and inferential statistics including Chi-Square test, Mann-Whitney U test and Kruskal-Wallis test were applied.

Table 1: Study of Cronbach's alpha for research Questionnaire

Questionnaire elements	National decisions			Provincial decisions			Total Questionnaire
	gender	Job experience	Educational level	Gender	Job experience	Educational level	
Alpha coefficients	0.713	0.796	0.689	0.705	0.743	0.692	0.763
Number of questions	7	7	7	7	7	7	42

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Table 2: Correlation matrix between variable decidability elements

	National education level	National job experience	National gender	Provincial education level	Provincial job experience	Provincial gender	Questionnaire
National education level	--	0.839	.0640	0.535	0.496	0.695	0.842
National job experience	--	--	0.917	0.730	0.712	0.934	0.941
National gender	--	--	--	0.667	0.411	0.902	0.889
Provincial education level	--	--	--	--	0.802	0.830	0.929
Provincial job experience	--	--	--	--	--	0.691	0.406
Provincial gender	--	--	--	--	--	--	0.844

RESULTS AND DISCUSSION

Findings

The first hypothesis: education level, job experiences and gender of the employees influence their decidability regarding the managers' national decisions in Melli Bank of Iran.

As shown in Table 3, education level and gender of the employees influence their decidability regarding the managers' national decisions in Melli Bank of Iran since the computed Chi-Square is greater than the critical value observed in the table while job experience has no effect on their decidability regarding the managers' national decisions since the computed Chi-Square is less than the critical value observed in the table.

The second hypothesis: education level, job experiences and gender of the employees influence their decidability regarding the managers' regional decisions in Melli Bank of Iran.

Table 4: Result of chi square on education level, job experiences and gender of the employees in decidability regarding the managers' regional decisions

	X^2_0	X^2_c	Sig
**education level	15.897	13.28	0.255
job experiences	9.793	9.49	0.777
**gender of the employees	6.690	9.49	0.946

***no significant ** .level of significance 99% * .level of significance is 95%.

According to Table 4, education level and gender of the employees influence their decidability regarding the managers' regional decisions in Melli Bank of Iran since the computed Chi-Square is greater than the critical value observed in the table while job experience has no effect on their decidability regarding the

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mangers' regional decisions since the computed Chi-Square is less than the critical value observed in the table.

Conclusion

As the research findings revealed, education level of the employees influences their decidability regarding the mangers' national and regional decisions in Melli Bank of Iran. Also, job experience has no effect on their decidability regarding the mangers' national decisions while it influences decidability regarding the mangers' regional decisions. However, since this difference is slight, it is not statistically significant. Further, gender has no effect of decidability regarding the mangers' national decisions while it influences decidability regarding the mangers' regional decisions.

The findings obtained by the present study are consistent with the results reported by (Zade 2009; Nejad 2009; Boroumand 2009; Tabibi *et al.*, 2000; Roster 1990; Brych 2002). However, the research findings are inconsistent with the results obtained by (Swierezek *et al.*, 2002 and Sajadi and Zade 2012).

Although a considerable volume of management and entrepreneurship literature emphasizes that women have more tendency to feminist style, (Stede 1976) indicated that men mostly prefer consultation style and another research (2002) found that women manger-owners have more tendency to autocratic style. However, it seems that since women should combine their work and family responsibilities, their need for achievement motivation differ from men. They show less willingness to accepting more responsibilities which may damage the balance between work life and family life.

Accordingly, they use consultation style and these styles have more closeness to commitment-oriented system of human resources; hence, it is expected that human resources system is mostly commitment-oriented (rather control-oriented) in organizations managed by women (Verheul, 2003). With respect to the research findings, the following strategies can be suggested to improve employees' decidability in Melli Bank:

- Considering the effect of education level on decidability regarding mangers' decisions, Melli Bank is recommended to employ employees with high education;
- Considering the effect of education level on decidability regarding mangers' decisions, Melli Bank is recommended to provide the conditions of promoting education level for its employees;
- Considering the effect of education level on decidability regarding mangers' decisions, Melli Bank is recommended to create during-service educational courses from its employees using the capacities of the bank;
- Considering the lack of effect of job experience on decidability regarding mangers' decisions, Melli Bank is recommended to use younger and less experienced labor force in higher posts;
- Considering the lack of effect of job experience on decidability regarding mangers' decisions, Melli Bank is recommended to consider employees' work experience and their resistance in adopting decisions;
- Considering the lack of effect of job experience on decidability regarding mangers' decisions, Melli Bank is recommended to adopt organizational decisions for all employees without their job experience;
- Considering the lack of effect of job experience on decidability regarding mangers' decisions, Melli Bank is recommended to provide the possibility of transmission for employees with high and less experience;
- Considering the lack of effect of gender on decidability regarding mangers' decisions, Melli Bank is recommended to not consider gender conditions in employing new labor forces;
- Considering the lack of effect of gender on decidability regarding mangers' decisions, Melli Bank is recommended to not consider gender limitation for employees' promotion.

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