

Research Article

**DISCUSSING THE IMPLEMENTATION OF EMPLOYEE'S CREATIVITY
TOWARDS ABSORBING FINANCIAL RESOURCES AND PROVIDING
SERVICES (CASE STUDY: EMPLOYEES OF AZERBAIJAN
PROVINCE'S MUNICIPALITIES)**

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ABSTRACT

The purpose of this research is to discuss the dimensions of implementing employee's creativity towards absorbing financial resources and providing services among employees of Azerbaijan province's municipalities. The method of this research is descriptive-correlative. The population includes municipality employees and managers. The sample size was calculated as 327 individuals through stratified sampling method. Data collection instruments include the Gilford's standard questionnaire for evaluating creativity and Night's standard questionnaire of customers and Yank Gym's questionnaire for service providing; both questionnaires are arranged on a Likert scale. Questionnaires were distributed among managers and employees after validation and checking their reliability. Results of the research indicated that innovation and its dimensions (Perception of issues by employees, fluency of words by employees, flexibility and interrogation originality) have significant impacts on providing service for customers. Also the results showed that the psychological dimension in producing ideas does not have any significant impact on providing service for customers.

Keywords: *Creativity, Customers, Absorbing Financial Resources, Service Providing*

INTRODUCTION

For organizations which compete in variable and certainty free environments, innovation is considered as a critical factor for growth, success and survival of the organization. In every organization, employees are considered as the main frameworks of promoting performance. With respect to the fact that the ability of creativity of people is concealed, employee's application of their innovations and creativities in career processes requires tendency and internal relish (Molahasani and Barkhordar, 2008).

As the organization employees have more innovation for providing services and more knowledge about costumers, behavioral hobbies, and costumer's level of income; they are able to provide better services which are closer to needs of the costumers. As a result, costumer's loyalty towards the organization increases in long-term and consequently, there will be more benefactions. In general, costumer's knowledge level accompanied with employee's innovation can lead to customer satisfaction and ultimately absorption of sufficient financial resources for the organization and its long-term success (Gibbert and Probst, 2002). Fayaz (2009) stated that employee's personal innovation in working environments is considered as the main basis for promoting the performance of every organization. Employee's personal innovation leads to more benefactions for the organization, absorption of more financial resources and ultimately improvement of organizational performance. Also results of researches conducted by Yazdani (2006) revealed that effective elements in equipping the financial resources are also effective on the success of financial organizations and banks in absorbing financial resources. In addition, yielded results show that successful branches in absorbing financial resources were featured with adequate skills of human resources and optimized service providing. Results of the researches conducted by Tahvildari (2008) indicated that effective elements on absorbing costumers from the integrated dimension of marketing include: manner of service providing (speed, quality and diversity), employee's behavior (client's feedback program), increasing the number of branches, applying hortatory activities (Gifts, hosting advertises and etc.) and physical facilities (internal design of branches). Results of research conducted by Nazarian and Ismail (2010) showed that national income, interest rate and the

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volume of facilities leave a positive effect on the level of absorbing the investments of private sectors in the network of business banks and also elements such as currency, property and real estate price index leave a negative effect. The number of branches and the number of personnel have a significant effect on the level of absorbing financial resources by private sectors. Results of researches conducted by Daei *et al.*, (2012) showed that all service factors, physical factors, communicational and humane factors, financial factors and organizational dependency factors were respectively effective elements on absorbing financial resources.

Customer orientation among service providing staff leads to increased customer satisfaction level at the time of receiving services. This increase in customer's satisfaction level leads to a desirable commitment and a high level of trust for the service providing organization. Customer orientation of service providing facility's employees prevents occurrence of error cycle in service providing organizations. This concept indicates that lack of satisfaction among service providing employees leads to weak service providing for customers (Malhotra and Mukherje, 2009). Organizations; as a result of increased competitions in global markets and having competitive strength, require providing leading services for customers. Providing services to customers is considered as any organization's most important financial resource. Increasing creativity in organizations may lead to increase in quality and quantity of services, reduction of costs, preventing waste of resources and improving the efficiency through providing services for customers and absorption of financial resources. But since the relation is not clear, the relation between employee's innovations in absorbing financial resources and providing services for customers should be cleared. On this basis this research is carried out aimed at discussing the dimensions of employee's innovation and creativity in absorbing financial resources and providing services for customers.

Research Hypotheses

Main Hypothesis

There is a significant relation between dimensions of implementing employee's creativity in absorbing financial resources and providing services for customers.

Subsidiary Hypotheses

1. There is a significant relation among perception of issues by employees and providing services for customers.
2. There is a significant relation among the employee's psychological dimension in producing ideas and providing services for customers.
3. There is a significant relation among employee's psychological dimension in fluency of words and providing services for customers.
4. There is a significant relation among employee's flexibility and providing services for customers.
5. There is a significant relation among employee's interrogation originality (ability to reconstruct concepts) and providing services for customers.

MATERIALS AND METHODS

Methods

In terms of purpose, the present research is an applied study and in terms of research method, it's a descriptive-correlative study. The population of this research is consisted of the entire employees of Azerbaijan province's municipalities as 3500 employees. The sample was calculated as 327 individuals through stratified sampling methods. In order to assess the variables of the research, standard questionnaires were used. In order to assess employee's innovation and creativity, Gilford's questionnaire was used. In this sense, 8 items were arranged for evaluating the variable of perception of issues, 8 items were arranged for evaluating the psychological variable of producing ideas, 8 items for evaluating the psychological variable of fluency in words, 8 items for evaluating flexibility and 8 items were arranged for evaluating interrogation originality variable.

Also for collecting data regarding service providing, the costumer questionnaire of Night and Yang Kim with 10 questions was used. Elements are assessed based on a 5 degrees Likert scale. The validity of questionnaires was determined by a supervising professor and 7 professors in management field and in

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order to check the reliability of questionnaires, the Cronbach's Alpha is used and the results are shown in table1. The value of observed Cronbach's Alpha in the table reveals a desirable reliability for research questionnaires. In order to analyze the data, the Kolmogorov-Smirnoff test, Pearson's correlation test and Multivariate regression test are used.

RESULTS AND DISCUSSION

Results

Descriptive Findings

According to determined statistical sample, a number of 327 questionnaires were filled out. Among the respondents 85.3% (272 individuals) were male and 14.7% (48 individuals) were female. The highest age distribution percentage belongs to the age group of older than 36-45 years with 27.8% and the lowest belonged to age group of 56 years and older with distribution percentage of 10.7. Also 44% of respondents held a diploma or lower degrees, 15.35 held a semi B.A, 31.2% held a B.A and 9.5% held a M.A or higher degrees. 15% of respondents had less than 5 years of experience, 27.2% had 6-10 years of experience, 27.5% had 11-15 years, 18.3% had 16-20 years and 11.9% had more than 21 years of experience.

Hypothesis Testing via Inferential Statistics

Testing the normality of data

In order to generalize the findings to population and testing the real deviation of yielded score average from the mean value and determining if the difference is due to sampling error, the one sample t-test is used. Prior to implementing this test, there are some requirements that need to be satisfied. These requirements include: 1- the distribution shape of the variable should comply with the normal distribution. 2- The sample should be equal to or more than 30 cases.

In this research the second requirement of one sample t-test is satisfied and the first hypothesis should be tested. Table 1 shows the normality testing of indices. With respect to the fact that obtained significance level is more than 0.05, it is concluded that all input are normal and regression test can be performed.

First hypothesis: There is a significant relation among perception of issues by employees and providing services for customers.

Table 1: Results of regression test for perception of issues by employees-providing service for costumers

Significance	T Statistic	B coefficient	Variable name	Variable type
0/00	22/507	-	Providing services	independent
0/007	2/718	0/149	Perception of issues by employees	dependent
-	-	1/125	Watson camera	
0/05	-	2/344	F statistic	
-	-	0/168	Correlation coefficient	
-	-	0/028	Determination coefficient	R
-	-	0/016	Adjusted determination coefficient	R Square Adjusted R square

According to obtained information, in the assurance range of $\alpha = \%5$ and as result of significance level of 0.007, we conclude that there is a significant relation among perception of issues by employees and providing services for customers. On this basis the H0 hypothesis is denied and instead, the H1 hypothesis is accepted. Perception of issues by employees has a significant impact on providing services for customers. With respect to the value of t statistic, the fitted regression pattern is significant and meaningful. The coefficient of perception of issues by employees reveals that a one unit increase in

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perception of issues by employees improves 0.149 units of providing services for employees. Also, since the Watson camera statistic is between 1.5 and 2.5, it may be concluded that there are no self-correlation errors between variables. In addition, since determination coefficient of this hypothesis is 0.028 and this value is between 0 and 1, we know that measurement error is negligible and the independent variable is mostly under the influence of dependent variable rather than other variables. On this basis, this hypothesis has correctly evaluated and measured the relation between perception of issues by employees and providing services for customers. The correlation coefficient of 0.14% shows that the variable of perception of issues by employees has a 14% effect on the total model.

Second hypothesis: There is a significant relation among the employee's psychological dimension in producing ideas and providing services for customers.

Table 2: Results of regression test for employee's ideas production-providing service for costumers

Significance	T statistic	B coefficient	Variable name	Variable type
0/000	27/32	-	Providing service for	dependent
0/235	1/189	0.066	customers	independent
-	-	1/125	Employee's idea production	
0/05	-	2/344	Watson camera	
-	-	0/168	F statistic	
-	-	0/028	Correlation coefficient	
-	-	0/028	Determination coefficient	R
-	-	0/016	Adjusted determination coefficient	R Square
				Adjusted R square

According to obtained information, in the assurance range of $\alpha = \%5$ and as result of significance level of 0.235, we conclude that there is no significant relation among perception of issues by employees and providing services for customers. As a result the H1 hypothesis is denied and instead the H0 hypothesis is accepted. It means that psychological factors in employee's idea production have no impact on providing service for customers. The value of Watson camera shows that there is no self-correlation error among variables.

Third hypothesis: There is a significant relation among employee's psychological dimension in fluency of words and providing services for customers.

Table 3: Results of regression test for fluency of words by employees-providing service for Customers

Significance	T statistic	B coefficient	Variable name	Variable type
0/000	21/65	-	Providing service for	dependent
0/028	2/207	0/122	customers	independent
-	-	1/125	Fluency of words by employees	
0/05	-	2/344	Watson camera	
-	-	0/168	F statistic	
-	-	0/028	Correlation coefficient	
-	-	0/028	Determination coefficient	R
-	-	0/016	Adjusted determination coefficient	R Square
				Adjusted R square

According to obtained information, in the assurance range of $\alpha = \%5$ and as result of significance level of 0.002, we conclude that there is a significant relation among fluency of words by employees and

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providing services for customers. On this basis the H0 hypothesis is denied and instead, the H1 hypothesis is accepted. Fluency of words by employees has a significant impact on providing services for customers. With respect to the value of t statistic, the fitted regression pattern is significant and meaningful. The coefficient of perception of issues by employees reveals that a one unit increase in perception of issues by employees improves 0.12 units of providing services for employees. Also, since the Watson camera statistic is between 1.5 and 2.5, it may be concluded that there are no self-correlation errors between variables. In addition, since determination coefficient of this hypothesis is 0.028 and this value is between 0 and 1, we know that measurement error is negligible and the independent variable is mostly under the influence of dependent variable rather than other variables. On this basis, this hypothesis has correctly evaluated and measured the relation between fluency of words by employees and providing services for customers. The correlation coefficient of 0.16% shows that the variable of fluency of words by employees has a 16% effect on the total model.

Fourth hypothesis: There is a significant relation between employee's flexibility and providing services for customers.

Table 4: Results of regression test for employee's flexibility and providing services for customers

Significance	T statistic	B coefficient	Variable name	Type of variable
0/00	21/89	2/848	Providing service for	dependent
0/043	2/03	0/112	costumers	independent
-	-	1/125	Employee's flexibility	
0/05	-	2/344	Watson camera	
-	-	0/168	F statistics	
-	-	0/028	Correlation coefficient	
-	-	0/016	Determination coefficient	R
-	-		Adjusted determination coefficient	R Square
				Adjusted R square

According to obtained information, in the assurance range of $\alpha = \%5$ and as result of significance level of 0.004, we conclude that there is a significant relation among employee's flexibility and providing services for customers.

On this basis the H0 hypothesis is denied and instead, the H1 hypothesis is accepted. Employee's flexibility has a significant impact on providing services for customers. With respect to the value of t statistic, the fitted regression pattern is significant and meaningful. The coefficient of employee's flexibility reveals that a one unit increase in employee's flexibility improves 0.112 units of providing services for employees.

Also, since the Watson camera statistic is between 1.5 and 2.5, it may be concluded that there are no self-correlation errors between variables. In addition, since determination coefficient of this hypothesis is 0.028 and this value is between 0 and 1, we know that measurement error is negligible and the independent variable is mostly under the influence of dependent variable rather than other variables. On this basis, this hypothesis has correctly evaluated and measured the relation between employee's flexibility and providing services for customers. The correlation coefficient of 0.16% shows that the variable of fluency of words by employees has a 16% effect on the total model.

Fifth hypothesis: There is a significant relation among employee's interrogation originality (ability to reconstruct concepts) and providing services for customers.

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Table 5: Results of regression test for interrogation originality and providing services for costumers

Significance	T statistic	B coefficient	Variable name	Variable type
0/000	22/770	-	Providing service for	dependent
0/005	2/832	0/155	customers	independent
-	-	1/125	Interrogation originality by employees	
0/05	-	2/344	Watson camera	
-	-	0/168	F statistic	
-	-	0/028	Correlation coefficient	
-	-	0/016	Determination coefficient	R
-	-		Adjusted determination coefficient	R Square
				Adjusted R square

According to obtained information, in the assurance range of $\alpha = \%5$ and as result of significance level of 0.005, we conclude that there is a significant relation among employee's interrogation originality (ability to reconstruct concepts) and providing services for customers. On this basis the H0 hypothesis is denied and instead, the H1 hypothesis is accepted. Employee's interrogation originality (ability to reconstruct concepts) has a significant impact on providing services for customers. With respect to the value of t statistic, the fitted regression pattern is significant and meaningful. The coefficient of employee's interrogation originality (ability to reconstruct concepts) reveals that a one unit increase in employee's interrogation originality (ability to reconstruct concepts) improves 0.15 units of providing services for employees. Also, since the Watson camera statistic is between 1.5 and 2.5, it may be concluded that there are no self-correlation errors between variables. In addition, since determination coefficient of this hypothesis is 0.028 and this value is between 0 and 1, we know that measurement error is negligible and the independent variable is mostly under the influence of dependent variable rather than other variables. On this basis, this hypothesis has correctly evaluated and measured the relation between employee's interrogation originality (ability to reconstruct concepts) and providing services for customers. The correlation coefficient of 0.16% shows that the variable of fluency of words by employees has a 16% effect on the total model.

Discussion and Conclusions

The purpose of this research is to discuss the dimensions of implementing employee's creativity and innovation towards absorption of financial resources and providing service for customers. In general, the findings of this research revealed that innovation has significant impacts on providing services for customers and absorbing financial resources. On this basis managers and authorities of Urmiya's municipality are recommended to respect for their employee's innovations and creativities in order to provide desirable services for their customers and ultimately absorb more financial resources. Furthermore, the results revealed that perception of issues by employees has a significant effect on providing services for customers. On this basis, managers are recommended to persuade their employees for independent judgment regarding personnel and phenomena that are related to the organization. In addition, managers are recommended to provide their employees with new content of newspapers, books and journals and persuade them to study.

In addition, results of this research indicated that the dimension of fluency of words by employees also has significant impacts on providing services for customers. As a result, authorities are recommended to consider for innovative programs in their daily and routine programs. They are also recommended to be critically flexible and also persuade their employees towards being more flexible in terms of criticism. Furthermore, managers and authorities are recommended to provide a suitable atmosphere for accepting novice programs and ideas with the purpose of creating ideas in the organization in order to improve their service providing and financial resources.

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On the other hand, the results showed that the dimension of employee's flexibility is also affective on providing services for customers. As a result managers and authorities are recommended to improve their employee's flexibility in order to improve providing services for customers. The results also indicated that the ability to reconstruct concepts by employees is effective on providing services for customers. As a result managers and authorities are recommended to improve their employee's ability for reconstructing concepts in order to improve providing services for customers. Results have also shown that the variable of fluency in creating ideas by employees has no effect on providing services for customers. This issue is related to lack of organization's concern for their employee's ideas. If organizations pay attention to this issue, through accepting their employee's new ideas, they are able to improve their employee's innovations and provided services for their customers. On this basis, organization managers are recommended to pay attention to accepting employee's new ideas in their organization.

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