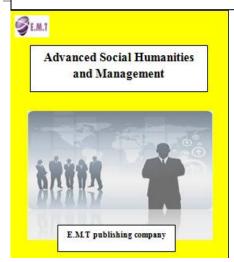


Investigate the relationship between capital social with trust within the organization in the MELLI Bank branches

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Abstract

In this study has been to examine the relationship between social capital and trust within the organization, in the staff the MELLI Bank of Kerman in 2014. The population of this study is all employees of the MELLI Bank city of Kerman, that the population of employees is 491 people. In this study, conducted by sampling using Cochran formula, that total sample size is equal to 215 persons, of the employees. The data collection tools for this study are included questionnaires, for social capital, and organizational trust, reliability and validity of the questionnaire, social capital, were calculated respectively, 0.93 and 0.94, and the validity and reliability of trust within the enterprise, were calculated respectively, 0.84 and 0.93. in order to describe and analyze the data collected from questionnaires, use of frequency tables, bar charts and box test Kolomogrov Smirnov, standard deviation, median, mean, Kendall and Spearman correlation test, scatter plot, the log-linear analysis, as well as the statistical analysis was conducted using Spss. Data analysis is the fact that there

is a relationship between social capital and trust within the organization, in the MELLI Bank branches in Kerman, ie, with increasing levels of social capital, increased organizational trust. Therefore, it is suggested, by applying appropriate methods, such as trust between members of the organization, participation, and extensive networks among members, and committee Feedback, is recommended to increase the social capital of employees.

Keywords: social capital, trust, organizational trust

Introduction

Trust, create, intrapersonal and interpersonal effects, and influencing gives relationships within and outside the organization. Hence it is said, a high reliability organization, is equal to, improve job satisfaction, organizational commitment, make sure the space between employees, increasing collaboration and consultation, information sharing, problem solving, facilitating empowerment, ability to change, organizational learning and innovation, psychological pressure, reducing uncertainty about the future, conflict resolution, and ultimately to provide a framework for enhancing organizational productivity. (Danaeefard et al., 2009). While, is the low level of trust in an organization, the organization situation, is thus:

- Usually the organization atmosphere is quiet, and Silent, energy and commitment, there is a low level;
- There is no conflict, no individual self, show no resistance, and are punished are unhappy;
- changes generally, along with suspicion, and suspicious, and with an alarm;
- management style, is from the top down, and post office, is of great importance, decisions are controlled through the chain of command;
- Staff feels that they are confined within their jobs.
- lack of confidence, and adversely affect the negative impact on the effectiveness of any organization.
- Employees in organizations, there is a low level of trust in the work, in the high level of stress.

Staff not involved in the decision, or when decisions are wrong, they are known to be at fault, that it prevents an employee from focusing on what they are doing, and ultimately reduced productivity efficiency. (Danaeefard, 2009). The low level of trust in the organization makes that staff, divert the flow of information, in the organization, and with staff and partners to behave with mistrust and suspicion. When dropped, trust, created barriers to communication, information does not flow, open and honest manner eventually is weak, and the process of decision comes down to the quality of decisions. Where, low confidence, innovation, will be faced



with a problem. In such organizations, employees are afraid to, lest their plan, met with failure, or that they are being ridiculed by their peers because they are terrified of the way, and modern methods. (Baird and Amand, 1995: 7). Due to the problems of lack of trust within the organization, it is necessary to recognize the factors that can increase this type of trust. Social capital is a key factor in this regard. The main idea of social capital that is that the social norms are a valuable asset. Networks, to provide a basis for social cohesion, because they enable individuals to other individuals working for mutual benefit. (Fild, 2003, cited in Jahangiri, 2010). Social capital, as one of the features of social organization, defined as trust, norms and networks that can improve the effectiveness and efficiency of society by facilitating, training, and development coordination activities. Scientific evidence, and the evidence shows that, in terms of social capital in communities that are located at a higher level, have experienced rapid economic development, and organizational performance, have fared better. Social capital, in the form of public trust, for successful performance, is a critical factor. Anyway, one of the key requirements, strengthening social capital, in the first step, it is necessary to measure correctly and on time, according to which it can be acquired, knowledge of the status quo, and to promote it, with emphasis the strengths and avoid the weaknesses, did knowingly and intelligently planned. In this case can be rate of growth, and promote social capital, monitored to the desired shape, and area of responsibility and accountability, it revealed clearly. (Bidokhti Amin, 2009). Li et al (2005), in their study, found that social capital is a factor that will create trust among employees. Given the above, the researcher in this study is intended to respond to this question is, how is relationship situation between social capital and trust within the organization, In MELLI Bank branches in Kerman?

Theoretical framework

In theoretical framework of the study, at first variables studied are accurate, then, it becomes clear relationships between variables. In this study, we examined about the social capital as a predictor variable, and organizational trust, as the criterion variable.

Social capital structure, including the nature of communication between individuals in the organization. It is associated with patterns of relationships in organizations, and plays a role in determining the efficiency of network operations, access to, and participation factor. Social capital variables, is derived from the model Nahapiet and Ghoshal, and has following 3 components: cognitive capital: bridging capital, structural capital. (Listed in Taghavi, 2011).

On the other hand, asserted by Wilson (1993), though reliable, is an important concept for the study, but it is a subject that is interpreted and varying interpretations. Trust within the organizational structure, defined as "people's positive expectations that are based on organizational roles, relationships, experiences, mutual dependency of intentions, and behaviors of members of the organization". Mishra (1996) define organizational trust, as the willingness of a party to be vulnerable in front of the other, on the expectation or belief that the other side is a safe, open and reliable. (Danaeefard et al., 2009). Payne (2003) in their model, introduced the 9 intra-organizational trusts, as follows:

Competence, trustworthiness, honesty and integrity, respect for employees, vulnerability, sense of identity, mutual supervision, satisfaction, and commitment. (Danaeefard et al, 2009: 68).

Tsai and Ghoshal (1998: 298) found that social capital is determined by the structure of the trust, loyalty and trustworthiness, and confirmed the relationship between them. Also Li et al (2005: 109) found in their study that social capital is a factor that is causing trust among employees.

Research Methodology

This study is descriptive, because it is concerned with the description of the variables and the relationships between them, and is correlation. Constitute the population of the research staff at MELLI Bank branches in Kerman city. Currently, 32 branches of the MELLI banks operate in the city of Kerman, and the number of the sample in this study, namely the staff of the MELLI Bank, is estimated at 491 people. Using the method of stratified sampling proportional to population size, and using formula Cochran specified sample size of 212 employees. That stratified random sampling proportional is, class In this study, in order to collect the required data, the two questionnaires were adjusted. Inventory of social capital, which has 16 questions, 5 questions that are related to cognitive capital, 7 questions that are related to capital relation, 4 questions that are related to capital structure. Inventory organizational trust, which is a 30question, 3 questions that are related to the competence, 3 questions that are related to the reliability / trustworthiness, and 4 questions that are related to honesty and integrity, 3 questions that are related to



vulnerability, 3 questions that are related to mutual supervision, 4 questions that are related to the attention of staff, 3 questions that are related to sense of identity, 4 questions are related to consent, 3 questions related to the obligation. Each question has 5 options, which range queries and points, which are: completely agree is score 5, agree is score 4, moderately agree is score 3, disagree is score 2, completely the opposite is score 1. Validity of the questionnaire organizational trust, 0. 84 is calculated, and the Validity of the questionnaire of social capital, social capital is 0. 90. The reliability was calculated equal to 81. 2 percent, and the reliability of inter-organizational trust, is 93. 4%. To investigate the hypothesis, Kendall and Spearman tests were used, along with the scatter plot, to determine the relationship between two variables, the coefficient of determination, and the log-linear analysis, intermediate variables.

Findings

Based on the analysis of the data, 0.5 percent of the respondents have evaluated the social capital, is too low, 4.1 percent to amount as low, 67.5 percent to amount of the average, 27.8 percent to a high level, and 2.8 percent too high. Also, according to the analysis of the data, 0.5 percent of the respondents have evaluated intraorganizational trust; to the amount is too low, 9.1 percent to amount as low as low, 8.77% on average, 18.9% high 0.9percent rate. and Due to that, significant Kolomogrov Smirnov test on all variables, obtained less than 0. 05 (0. 000), therefore, reject is null hypothesis, based on the normal distribution of variables, and this means is that distribution of the main variables, does not follow a normal distribution. So, have benefited from similar non-parametric tests. Check test research hypotheses, follows: Since, Kendall and Spearman correlation coefficients, respectively, obtained equal to 0. 513 and 0. 545, and between them is less than 0.05 (0.000), so the above exclusion null hypothesis, that there is no relationship between two variables, and that means, among variables, there is a significant relationship. Distribution points and the slope of the regression line, confirming the correlation of test results. (Table 1).

Table 1. Correlation test between variables of social capital, and organizational trust

	Organizational trust					
	Kendall correlation			Spearman correlation		
	coefficient	Significant	frequency	coefficient	Significant	frequency
Social Capital	0.513	0.000	212	0.545	0.000	212

Also, due to the fact that, Kendall and Spearman correlation coefficients, respectively, obtained equal to 0. 459 and 0. 492, and between them is less than 0. 05 (0. 000), thus rejected null hypothesis, that there is no relationship between two variables, cognitive capital, and organizational trust, and that means, among variables, there is a significant relationship. Distribution points and the slope of the regression line, confirming the correlation of test results.

Since, Kendall and Spearman correlation coefficients, respectively, obtained equal to 0. 406 and 0. 429, and between them is less than 0. 05 (0. 000), so the null hypothesis is rejected, that there is no relationship between two variables, relational capital, and organizational trust, and that means, among variables, there is a significant relationship. Distribution points and the slope of the regression line, confirming the correlation of test results.

Since, Kendall and Spearman correlation coefficients, respectively, obtained equal to 0. 415 and 0. 458, and between them is less than 0. 05 (0. 000), so the null hypothesis is rejected, that there is no relationship between two variables, structural capital, and organizational trust, and this means that there is a significant relationship between these variables. Distribution points and the slope of the regression line, confirming the correlation of test results.

Also, the log-linear results are as follows:

Detailed analysis of the relationship between social capital (A), and organizational trust (B), separately for men and women, show that, for men, these two variables are dependent, and the women are independent. Detailed analysis of the relationship between social capital (A), and organizational trust (B), separately for different levels of education, shows that, in terms of people, diplomas and bachelor's degrees, these two variables are dependent, and for people with postgraduate degrees and diplomas, the two variables are independent. It should be noted that, as a significant test, Diploma in the category, is located in the border line. (Such as diploma and master's level). Detailed analysis of the relationship between social capital (A), and organizational trust (B),



separately for different ages, show that, for all individuals at different ages, these two variables are dependent. Detailed analysis of the relationship between social capital (A), and organizational trust (B), separately for different categories of service, shows that, of all people, at different levels of service, these two variables are dependent.

Discussion

Managers and those who work in the organization, build social capital, paving the way to success make a career, and his organization. On the other hand, social capital, and gives meaning to life. People, through their social capital, they create value. They must identify the stakeholders of the organization, establish a good relationship with them, and create an atmosphere of trust and confidence. Undoubtedly, it is confidence, basic unit, and the key to understanding this invisible wealth (social capital), and the lack of it, can shake the foundations of social capital. Close relationship between these variables, and social capital, and adequate attention to its directors, makes, other organizational assets, effectively and efficiently achieve the necessary synergy. Accordingly, a great link between the development of trust, at all levels, and among all the people, and build confidence in all organizations and institutions, can be found at the macro level of public trust, and ultimately, achieve social capital at the macro level, and next to it, organizations are requiring changes in the structure, processes, culture, technology, human resources, marketing, and strategy to strengthen and institutionalize confidence in the institutional space. Finally, managers will be effective, that agent trust, expand your relationships because, whatever becomes of the stability of the organization, strong ties of trust, which will be replaced by bureaucratic role in explaining expectations and relationships. (Abdolbaghi and Delvi, 2007: 29).

Studies show that, creating trust, intrapersonal and interpersonal effects, and its influence, inside and outside the organization. High level of organizational trust, is equal to improve job satisfaction, organizational commitment, and will create an atmosphere of trust between employees, and facilitating empowerment, and the ability to change and learning, and innovation, and ultimately, to develop a framework for increased productivity. And low level of trust within the organization will typically seek to increase conflict, institutional instability and turnover, decreased motivation, obstacles to the achievement of organizational goals. (Danaeefard et al., 2009). Therefore, in this study has been to examine the relationship between social capital, trust within the organization, and the findings showed that there is a relationship between social capital and organizational trust. The findings of this study are consistent with the findings of Abdolbaghi and Delvi (2007), and MirekZadeh and Bahrami (2010), and Bastani and colleagues (2008). According to oslaner and Decker (2001), organizations with higher levels of reliability, better performance; they will be more prosperous, and more economic growth. Also, MirekZadeh and Bahrami (2010), in their study, the authors concluded that social capital can impact on development outcomes, such as growth, equity, and poverty reduction, and the strengthening and expansion of social capital, in the departments and agencies, can be witnessed dramatic changes in all of them, and increased confidence within and outside the organization. Also Abdolbaghi and Delvi (2007), in their study, sees trust as the key to social capital, social capital and the role it plays in building trust. Wendy (2000), in their study, which deals with this issue:

A key element of social capital, knows in the transfer of trust, person A, will trust to a person B because person B trust to the person C, thus, there are extensive network of organizational trust. Bastani and colleagues (2008), in their study examined the impact of social capital on trust, and showed, social relations, which will be remembered as social capital, the mechanism, leads to increased social trust. Thus, we expect to increase capital structure, cognitive and relational, increase organizational trust among employees.

Results showed that there is a relationship between cognitive capitals, with trust within the organization. This finding is consistent with Zarei research and colleagues (2009). Since then, cognitive social capital is synonymous with the assumptions of organizational culture, Zarei, et al (2009) concluded in their study that social capital is a crystallization of organizational culture based on trust and participation, therefore, any action taken by the directors, to enrich corporate culture, can ultimately lead to increased social capital, and access to human resources capable and efficient. Management, organizational culture, mainly due to the leadership, and cultural symbols, which can be enhanced by cultural factors, such as organizational and common sense of group identity, a sense of belonging to a shared future, participation, Interpersonal and inter-organizational trust, and the like.



Therefore expected to increase cognitive capital, through the observance of the norms of the organization, employees and managers, explain and describe, vision, goals, and procedures for staff working, sharing and coordination among them in order to create increased managers, to the understanding and cooperation based on mutual trust corporate events.

Results showed that there is a relationship between capital structures, with organizational trust. This finding is consistent with research Woolcock and Putnam (2001), quoted in Bastani and colleagues (2008), since, after structural social capital, is included link patterns among group members, and the composition of the organization's members, and the social relationships between people. Woolcock and Putnam (2001) concluded that, trust is a product of social relations, and social networks, which arises out of social capital. Thus, as expected, the increase in the capital structure, through the warm personal relationships between staff, good working relationships between staff, ease of meeting each other, and lack of communication, increase organizational trust.

There is a relationship between relational capital, and with organizational trust, that is consistent with the findings and results of studies the Abdollahpour and Seyed Naghavi (2010), Hussaini (2011), draini and Rezai (2013). These results indicate that the relationship between social capitals strengthening component, in the organization may be a predisposing factor to facilitate and support the activities of the group, and team work, and active participation of all employees in various activities and programs organization, and greater confidence in the organization's members. Component of relational capital had a greater role in organizational trust in bank branches. In this regard, the honesty, trust and mutual respect, cooperation and effective coordination between employees and managers there spirit of empathy, and to the staff, from sense of commitment and responsibility, in order to achieve organizational goals, they can improve trust organizational be conducive to networking, and the creation and strengthening of links between units within an organization, or connect to other organizations. On the other hand, strengthening the relationship between social capital components, in the organization may be a predisposing factor to facilitate and support the activities of the group, and team work, and active participation of all employees in the activities and programs of the organization. Thus, we expect to increase capital relationship, through relationships based on honesty, and trust in the organization, and the activities of the group as a team, in the organization, and your employees know, as a member of the organization, and are committed to it, as well as employees, corporate interests prefer other interests, to increase organizational trust. Results showed that there is a relationship between social capital, with trust within the organization, according to the moderator of these variables, age, and gender (male), and education (diploma and undergraduate), and work experience. This finding is consistent with the findings of Bastani and colleagues (2008), because the findings showed that, age, marital status and gender, influence indirectly, through the influence of mutual support, trust and intimacy. Social capital (construction, functional and interactive), play a role in the creation and strengthening of interpersonal trust and relationships and interactions, and support resources on the network, can be grounds for the creation and strengthening of trust between people.

This study showed that, effective social capital in the creation of trust within the organization, not just the employees and directors of the MELLI Bank of Kerman, but also other organizations can, using appropriate methods, such as trust between members of the organization and business functions, and extensive collaboration networks among members, and encourage the formation of groups and committees to improve productivity and quality committee, and the committee's Feedback organizations operating in the direction of social capital employees. Also, it is suggested, through training courses and scientific meetings and journals ... and increase employee understanding of different cultures, so that employees believe in the work environment, and respect for it to be.

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