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Investigating the impact of staffs' moral intelligence on their citizenship behavior in state and private banks, city of Mahabad

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ABSTRACT

The current research was aimed to investigate the impact of staffs' moral intelligence on their citizenship behavior in state and private banks in the city of Mahabad. For this purpose, moral intelligence, based on the view of Lennick and Keil, is defined in four dimensions of honesty, accountability, compassion and organizational citizenship behavior and is also defined in five dimensions of altruism, conscientiousness, manliness, courtesy and civic behavior in accordance with the view of Organ and Bateman. In this regard, a main hypothesis and five secondary hypotheses have been regulated. The statistical population of the current research was consisted of staffs at state and private banks in the city of Mahabad who accounted for 326 people. The volume of the statistical population was obtained 130 people by using the Cochran formula that were selected based on classified random sampling method from among the statistical population. Tool for gathering information and data included two inventories including Moral Intelligence Inventory with 40 questions and Organizational Citizenship Behavior Inventory with 30 questions, which were provided to the statistical sample after validity and reliability were measured. The questionnaires having been gathered, the resulting information was summarized and classified by using descriptive statistical methods and to test research hypothesis, Kolmogorov-Smirnov, Pearson R and regression tests were used. The results from testing the hypotheses indicated that all the research hypotheses were supported, i.e. staffs' moral intelligence were having effects on their organizational citizenship behaviors in state and private banks in the city of Mahabad.

Keywords: Moral intelligence; Organizational citizenship behavior; Altruism; conscientiousness; manliness; courtesy; civic behavior

1. INTRODUCTION

In a bureaucratic system, managers made all efforts to acquire the maximum efficacy with maintaining pyramid formal hierarchy of the organization. For this, there were superficial and unsafe relations among people. However, in a democratic and human-value system, there are correct and certain relations among people. Under such conditions, the organization and its members are allowed to move ahead as much as they can (Zare, 2004). BY the same token, attention to citizens in a human and value system is on the rise. A good organizational citizen is thinking or an idea and that includes diverse behaviors of staffs like acceptance and assuming extra duties and responsibilities, following organizational procedures and rules, maintain and expanding some positive attitude forbearance, tolerating dissatisfaction and at-work problems. Building upon organizational theories, organizational citizenship behavior can certainly help the organization reach its goals while continuing its life. In addition, tendency to citizenship behavior assumes importance due to increasing competition in the world (Shateri et al, 2009).

Today, organizations are getting involved in problems which are called moral puzzle; i.e. conditions and circumstances in which once again wrongdoing and correct affairs need to be redefined, because the boundary between right and wrong works has already been eliminated. Under such conditions, the manager needs to be create a healthy climate in the organization from a moral point of view so that he can get the staffs work with all capacity. This requires leadership with high moral intelligence. Moral intelligence is the ability of proper comprehension of the wrongdoing, having strong beliefs and action upon them. Leaders with high moral intelligence will do things properly. The acts are continuously consistent with their values and opinions; they have higher performance and they always link work with moral principles. In this paper, moral intelligence principles in management are first examined and in the end, trading stages of moral intelligence are recommended to managers.

Recently, organization related researchers have become interested in leadership moral intelligence; because they can describe the boundary between altruism and self-narcissism. Researches have indicated that leaders' moral intelligence is directly related with behaviors they show from themselves. Thus means that leadership behavior is multifaceted and various leadership behaviors are correlated with various levels of moral intelligence. The term moral intelligence was for the first time introduced by Borba in to Psychology. He had perceived moral intelligence as the capacity and ability of understanding wrongdoing properly, having strong moral beliefs and acting upon them and behaving rightly (Borba, 2005). Moral intelligence is meant as paying attention to the human's life and the nature, socioeconomic welfare, open communications and citizenship rights. In the modern world, only managers with higher moral intelligence can create trust and commitment in the organization which is a basis for widespread and proper commerce. Trading mangers' experiences in America, Japan and many of the entrepreneurship companies have illustrated that moral behavior is not the only conduct of right task; rather it is doing it rightly. Researches in almost 100 companies have also implied that moral intelligence have strong effects on the financial performance of the organization.

Intelligence is among cases which are focuses attention by the psychologists and during the psychological era, attempts have been made to investigate the nature of intelligence, its kinds and its variability, etc.

When we speak about intelligence, such traits as fast learning, accurate and immediate calculations and new solutions come to kind (Fatemi, 2006). Intelligence means the power to learn, acquire thinking, physical skills and adapting to the environment. Intelligence means to react properly momentarily against any stimulant. In this regard, people and managers will be faced with problem in social life and working environment, in addition to the involvement of other factors. In the current era, modern managers are concerned about complicated problems and issues which occur through non-observance of moral principles by the inferior. In this connection, the phenomenon that can be aid managers and open the way for problems is moral intelligence and modern organizations need to look for a new valuable phenomenon which is called moral intelligence. This term was introduced by Borba into psychology (Borba, 2005). Moral intelligence means measuring motifs, methods and methodologies through their results.

Researchers have found out that how leaders will make use of their own moral intelligence for attaining personal and organizational objectives. Moral intelligence is not the only proper way of life; rather it is also useful for commerce. They have also found out how moral skills are created inside the human and how perspectives for presenting a basis for the success are built.

Therefore, quantifying commerce related benefits of moral intelligence is difficult for the organization; e.g. maintain and protecting talents, prestige of the company, Clients' satisfaction, and however, non-observance of moral principles incurred costs in the organization will be much higher. There is much evidence that emphasizes on the bigger role of moral intelligence in the organization situation. We'd better understand that most organizations have focused on rightness and wrongdoing as the [pivotal policy. Today, the value of candor among western trading leaders is missing and they seek ways to hide the truth; however some others are honest. Many of the researchers believe that full candor in all times must be on top of the agenda. Despite this, when the conduct of commerce is met with difficulty and hardiness, there are often teams of mangers who lead communication challenges and it appears that managers rarely allow somebody to speak. When a leader is consistently honest and act upon moral principles and methods, we will see higher performance across the sale, maintenance, people and prestige level; in other words, good ethics are good for commerce (Manallack, 2006).

Citizenship rights are better is called state's duties and assignments against its members. These rights will impose certain limitations on the power of the state's sovereignty. Argyris argued that we are seeing two different value systems in our own external world where one of which might be prevailing the other. Bureaucratic-pyramid value system and democratic-human value system. In the former, managers attempts o maintain efficacy while protecting organizational pyramid hierarchy; for this, there were some superficial and uncertain relations among people. However, in the latter system, there were certain and acceptable relations among people. Under such condition, people are treated humanely and organizations and their members are allowed to go further as much as they can (Zare', 2004). Citizens, as people constituting human communities, though left unfocused by mangers are today focused attention by all people who want to have roles in the human life. Citizens are the first priority and this was the previous policy of some countries (Alvani & Danaee far, 2001). In today's world, citizens are not only thought f important in the field of policy and management rather they are focused attention seriously in different scientific fields.

Organizational citizenship behavior refers to a set of voluntary and deliberate behaviors which are not part of formal duties of an individual; however, this behavior has been done by him and has culminated in improving organizational duties and roles effectively (Appelbaum et al, 2004). Humans as organizational citizens are expected to serve organizational goals more than requirements of their own role and beyond formal duties. In other words, the organizational citizenship behaviors seeks to identify, administer and assess extra role behaviors of the staffs who are engaged in the organization and such behaviors will promote the efficacy of the organization (Bienstock et al, 2003).

Numerous factors affect and are related with organizational citizenship behavior. In the current research, it has been attempted to examine the effects of staffs' moral intelligence on their organizational citizenship behaviors in state and private banks in the city of Mahabad. In the dynamic and dangerous world, organizations must oblige their own managers and staffs to follow moral principles and learn moral intelligence in order they ever try to solidify their own survival, because observing the rules and regulations will create passion among the staffs and result in subsequent increased quality of services and finally in attracting the satisfaction of the clients and establishment of organizations' continuity. Moral intelligence is meant as capacity and ability of having a proper perception of wrongdoing, having string moral beliefs and action upon them and behaving in a right direction (Borba, 2005).

In the current era, the concern of today's managers is some complicated problems which arise from non-observance of moral principles by the followers and inferior. In this connection, the most effectual phenomenon that can aid managers and help find way to such issues is moral intelligence (Vincent Di, 2003). To investigate the impacts of moral intelligence on the staffs' organizational citizenship behavior in state and private banks in the city of Mahabad, moral intelligence, in the view of Lennick and Keil, has been categorized in the following four dimensions:

- 1. Honesty:** it means creation of coordination between that which is believed and that which is acted upon. Doing thing which knowledge prevails on it as being proper and saying the right thing in all times. The one with high moral intelligence acts in the way it matches with his principles and opinions;
- 2. Accountability:** The one with high moral intelligence accepts and takes responsibility of the acts and consequences of those acts as well as the mistakes and failures he has made;
- 3. Compassion:** it means attention to others which has a reciprocal effect. If someone is found to be compassionate and kind to others, they will also feel compassion for him and be kind to him;
- 4. Forgiving:** It means awareness of one's blemishes and tolerating others; mistakes (Lennick and Keil, 2005).

Organizational citizenship behavior is classified into the following based on the Organ and Bateman's view:

- 1. Altruism:** It is a voluntary behavior whose main goal is to help other people in the organization by considering organizational duties and relations (e.g. voluntary aid to new or inexperienced staffs and helping the staffs who are highly engaged and have been absent);
- Courtesy: It includes activities which help avoid creation of problem related with work that may be done with others;

2. *Conscientiousness*: It is a voluntary behavior in the direction of helping the organization in which staffs go higher than the minimum level of requirements needed by their duties (e.g. doing voluntary behaviors alongside main duties, maintain organizational rules and lack of wasting working time). Organ also maintains that people who have promoted citizenship behaviors continue to work even under the worst conditions, indicating their higher conscientiousness;

3. *Manliness*: It refers to the tendency of the staff to tolerate conditions which lacks the least ideal conditions as intended by them, without filing any sort of complaints.

Civic behavior: It reflects behaviors which suggest responsible participation of people within the company's affairs and assuming values for the organization.

This issue is evidence suggesting that moral intelligence has impacts on the organizational citizenship behavior. Numerous researches have separately discussed moral intelligence and organizational citizenship behavior; however, no research has ever been done in regard to the relationship between these two in state and private organizations. In another study in 2003, the relationship between organizational citizenship behavior and quality of services was investigated by Hei Yun and his colleagues. The most important hypothesis in this study stating that clients' perceptions of the quality of services were positively dependent on dimensions of altruism, civic behavior and manliness of citizenship behavior was supported. An investigation into the organizational citizenship behavior of primary level school teachers was conducted by Shu-Fen Siao in an M.A. form in 2011. After examining and analyzing these interviews, the number of 20 factors affecting teachers and managers' organizational citizenship behaviors were recognized where 14 of these factors (leadership style, professional satisfaction organizational justice, trust organizational commitment, organizational culture, personal emotions and affection, background variables, personal behaviors, leader-member exchange, job-family conflict, teachers' effectiveness and organizational climate) were identified in the researches which had not yet been recognized. Six new factors (e.g. positive feedback, extra time, education, family's education, psychological and physical conditions of individuals, order in the family) were also identified in this research (Shu-Fin Siao, 2011).

Organizational culture and performance assessment process as well as their impacts on the organizational citizenship behavior have been investigated by Choon Jin Teh et al, in a research form at the University of Malaya in 2011. In this research organizational culture, based on the O'Reilly's view includes nine dimensions of innovation, certainty, support, reward, working aggression, team-centeredness, attention to details, tendency to community and income. In this research, two hypotheses were defined. Results indicated that all the organizational culture dimensions, except for two dimensions of certainty and working aggression were significantly related with assessment process and the organizational culture and performance assessment were having significant effects on organizational citizenship behavior of the academic staffs (Jin Teh et al, 2011). During conducting several examinations on some organizations,

Hesmer (2003) concluded that organizations which have moral behavior have more chance compared to other entities. The most successful organizations have culture which is in line with strong moral values. investigation into views of professional growth and formal advocacy systems on the organizational citizenship behavior in the banking sector was conducted by David Okurame in a research form in 2012.

The findings of this research indicated that professional development views were impacting on dimensions of manliness, conscientiousness, civic behavior and citizenship behavior. Advocacy systems were also having effects on dimensions of manliness, courtesy and altruism. In Iran, various studies have been carried out in relation to one of the variables under study in this research. Understanding citizenship behavior factors and investigating their relations with organizational performance was conducted by Naser Ture in an M.A. form by the year 2006. Findings revealed that in these organizations, from a human index view, citizenship behavior means sacrifice, participation (civil, social, duty bound and supportive). However, there is a significant difference in terms of organizational indices between the said organizations from a conscientiousness dimension (Ture, 2006). Dr. Seyed Mohamad Moghimi also investigated the relationship between organizational citizenship behavior and entrepreneurship culture in 2006 the University of Tehran. The findings revealed that there is a string relationship between organizational entrepreneurship components and organizational citizenship behavior.

Investigation of the relationship of organizational citizenship behavior with professional factors among professors and staffs at the University of Isfahan was done by Mohamad Reza Maleki in an M.A. form by 2008. The findings suggested that organizational citizenship behavior could be institutionalized and enhanced under professional effects (Maleki, 2008). Examination of the effects of staffs' perception of organizational justice on the organizational citizenship behavior was done by Leila Mirzade in an M.A. form by 2008. Research findings revealed that staffs' perception of all dimensions of organizational justice (distribution, procedure, conversation and information based justice) were effective on their organizational citizenship behavior. Also, from their points of view, organizational justice dimensions were of the same importance in promoting organizational citizenship behaviors. Investigation of the relationship between organizational citizenship behavior and organizational commitment was done by Somaye Moradi in an M.A form by the year 2011. Findings showed that there is a significant relationship between organizational citizenship behavior and organizational commitment and affective commitment were having the highest effects on the organizational citizenship behavior. Given the material presented in the above, the main question of the research is formulated as follows: What impacts does moral intelligence of staffs have on their organizational citizenship behavior in state and private banks in the city of Mahabad?

2. METHODOLOGY

The current research is an applied done in terms of goal and falls under descriptive and correlative researches from a mythology point of view. The statistical population of the current research was consisted of staffs at state and private banks in the city of Mahabad who accounted for 326 people. The volume of the statistical population was obtained 130 people by using the Cochran formula that were selected based on classified random sampling method from among the statistical population. Gathering data was done by way of using questionnaires. The questionnaires used in this research included Moral Intelligence Questionnaires based on the Lennick and Keil view which is used in form of a Five degree Likert scale. This part of the questionnaire has 40 questions and the Organizational citizenship behavior questionnaire is based on the Organ and Bateman's view which includes 30 questions and has been regulated by a five degree Likert scale. T

The validity of these questionnaires has been affirmed by experts. To determine the reliability degree of the questionnaires used in this paper, Cronbach's alpha was used whose value for the Moral Intelligence Inventory was 0.82 and it was 0.72 for the organizational citizenship behavior inventory. In order to statistically analyze data, descriptive statistical methods and indices (average, standard deviation) and inferential methods (Pearson correlation coefficient and univariate regression) was used by using the SPSS version.

3. FINDINGS

To examine research hypotheses, significance test off the effects of regression equation was applied through which moral intelligence was considered as independent variable and organizational citizenship behavior entered into the patterns as the dependent variable.

Testing the main hypothesis: Staffs' moral intelligence is effective on their organizational citizenship behavior in state and private banks of Mahabad

Table 1. Variance analysis of the main hypothesis pertaining to regression model of variable moral intelligence with organizational citizenship behavior.

| R | | Determination coefficient (R^2) | Modified Determination coefficient | | Standard error | |
|-------------------|----------------|-------------------------------------|------------------------------------|-------|--|-------|
| 0/523 | | 0/274 | 0/268 | | 0/272 | |
| Variations source | Freedom degree | Square sum | Average square | F | Confidence level | Sig. |
| Regression | 1 | 3/581 | 3/581 | 41/77 | 0/99 | 0/000 |
| Residual | 128 | 9/503 | 0/074 | | Test' result: Hypothesis is rejected: H_0 | |
| Total | 129 | 13/084 | ----- | | | |

As seen in the Table 1, the significance level of the relevant test is 0/000; it can be stated that the above test is significant with the error level of 0/01 or the confidence level of 0/99. Thus, H_1 hypothesis is supported and H_0 is rejected. Given determination coefficient R^2 which is the ratio of changes explained by variable X to total change which is 0/274, it can be stated that 27/4% of the changes in the staffs' organizational citizenship behavior are explained by the variations in their moral intelligence.

Testing secondary hypothesis 1: Staffs' moral intelligence is effective on their organizational citizenship behavior altruism in state and private banks of Mahabad.

Table 2. Variance analysis of the main hypothesis pertaining to regression model of variable moral intelligence with organizational citizenship behavior altruism.

| R | | Determination coefficient (R ²) | Modified Determination coefficient | | Standard error | |
|-------------------|----------------|---|------------------------------------|--------|---|-------|
| 0/442 | | 0/196 | 0/189 | | 0/546 | |
| Variations source | Freedom degree | Square sum | Average square | F | Confidence level | Sig. |
| Regression | 1 | 9/309 | 0/308 | 31/148 | 0/99 | 0/000 |
| Residual | 128 | 38/251 | 0/299 | | Test' result: Hypothesis is rejected: H ₀ | |
| Total | 129 | 47/559 | ----- | | | |

As seen in the Table 2, the significance level of the relevant test is 0/000; it can be stated that the above test is significant with the error level of 0/01 or the confidence level of 0/99. Thus, H₁ hypothesis is supported and H₀ is rejected. Given determination coefficient R² which is the ratio of changes explained by variable X to total change which is 0/196, it can be stated that 19/6% of the changes in the staffs' organizational citizenship behavior altruism are explained by the variations in their moral intelligence.

Testing secondary hypothesis 2: Staffs' moral intelligence is effective on their organizational citizenship behavior conscientiousness in state and private banks of Mahabad

Table 3. Variance analysis of the main hypothesis pertaining to regression model of variable moral intelligence with organizational citizenship behavior conscientiousness.

| R | | Determination coefficient (R ²) | Modified Determination coefficient | | Standard error | |
|-------------------|----------------|---|------------------------------------|--------|---|-------|
| 0/296 | | 0/088 | 0/081 | | 0/406 | |
| Variations source | Freedom degree | Square sum | Average square | F | Confidence level | Sig. |
| Regression | 1 | 2/301 | 2/301 | 12/315 | 0/99 | 0/001 |
| Residual | 128 | 21/107 | 0/165 | | Test' result: Hypothesis is rejected: H ₀ | |
| Total | 129 | 23/137 | ----- | | | |

As seen in the Table 3, the significance level of the relevant test is 0/001; it can be stated that the above test is significant with the error level of 0/01 or the confidence level of 0/99. Thus, H_1 hypothesis is supported and H_0 is rejected. Given determination coefficient R^2 which is the ratio of changes explained by variable X to total change which is 0/088, it can be stated that 8/8% of the changes in the staffs' organizational citizenship behavior conscientiousness are explained by the variations in their moral intelligence.

Testing secondary hypothesis 3: Staffs' moral intelligence is effective on their organizational citizenship behavior courtesy in state and private banks of Mahabad

Table 4. Variance analysis of the main hypothesis pertaining to regression model of variable moral intelligence with organizational citizenship behavior courtesy.

| R | | Determination coefficient (R^2) | Modified Determination coefficient | | Standard error | |
|-------------------|----------------|-------------------------------------|------------------------------------|--------|--|-------|
| 0/339 | | 0/115 | 0/108 | | 0/605 | |
| Variations source | Freedom degree | Square sum | Average square | F | Confidence level | Sig. |
| Regression | 1 | 6/083 | 6/083 | 16/571 | 0/99 | 0/000 |
| Residual | 128 | 46/986 | 0/367 | | Test' result: Hypothesis is rejected: H_0 | |
| Total | 129 | 53/096 | ----- | | | |

As seen in the Table 4, the significance level of the relevant test is 0/000; it can be stated that the above test is significant with the error level of 0/01 or the confidence level of 0/99. Thus, H_1 hypothesis is supported and H_0 is rejected. Given determination coefficient R^2 which is the ratio of changes explained by variable X to total change which is 0/115, it can be stated that 11/5% of the changes in the staffs' organizational citizenship behavior courtesy are explained by the variations in their moral intelligence.

Testing secondary hypothesis 4: Staffs' moral intelligence is effective on their organizational citizenship behavior manliness in state and private banks of Mahabad

Table 5. Variance analysis of the main hypothesis pertaining to regression model of variable moral intelligence with organizational citizenship behavior manliness.

| R | | Determination coefficient (R^2) | Modified Determination coefficient | Standard error |
|-------|--|-------------------------------------|------------------------------------|----------------|
| 0/211 | | 0/044 | 0/037 | 0/58 |

| Variations source | Freedom degree | Square sum | Average square | F | Confidence level | Sig. |
|-------------------|----------------|------------|----------------|-------|--|-------|
| Regression | 1 | 2/005 | 2/005 | 5/936 | 0/99 | 0/016 |
| Residual | 128 | 43/235 | 0/338 | | Test' result: Hypothesis is rejected: H ₀ | |
| Total | 129 | 45/240 | ----- | | | |

As seen in the Table 5, the significance level of the relevant test is 0/016; it can be stated that the above test is significant with the error level of 0/01 or the confidence level of 0/99. Thus, H₁ hypothesis is supported and H₀ is rejected. Given determination coefficient R² which is the ratio of changes explained by variable X to total change which is 0/044, it can be stated that 4/4% of the changes in the staffs' organizational citizenship behavior manliness are explained by the variations in their moral intelligence.

Testing secondary hypothesis 5: Staffs' moral intelligence is effective on their organizational citizenship behavior civic behavior in state and private banks of Mahabad

Table 6. Variance analysis of the main hypothesis pertaining to regression model of variable moral intelligence with organizational citizenship behavior civic behavior

| R | | Determination coefficient (R ²) | Modified Determination coefficient | | Standard error | |
|-------------------|----------------|---|------------------------------------|-------|--|-------|
| 0/496 | | 0/246 | 0/240 | | 0/378 | |
| Variations source | Freedom degree | Square sum | Average square | F | Confidence level | Sig. |
| Regression | 1 | 5/98 | 5/980 | 41/77 | 0/99 | 0/000 |
| Residual | 128 | 18/325 | 0/143 | | Test' result: Hypothesis is rejected: H ₀ | |
| Total | 129 | 24/305 | ----- | | | |

As seen in the Table 6, the significance level of the relevant test is 0/000; it can be stated that the above test is significant with the error level of 0/01 or the confidence level of 0/99. Thus, H₁ hypothesis is supported and H₀ is rejected. Given determination coefficient R² which is the ratio of changes explained by variable X to total change which is 0/246, it can be stated that 24/6% of the changes in the staffs' organizational citizenship behavior civic behavior are explained by the variations in their moral intelligence.

4. CONCLUSIONS

As seen in the Table 1, the significance level of the relevant test is 0/000; it can be stated that the above test is significant with the error level of 0/01 or the confidence level of 0/99. Thus, H_1 hypothesis is supported and H_0 is rejected. Given determination coefficient R^2 which is the ratio of changes explained by variable X to total change which is 0/274, it can be stated that 27/4% of the changes in the staffs' organizational citizenship behavior are explained by the variations in their moral intelligence. As seen in the Table 2, the significance level of the relevant test is 0/000; it can be stated that the above test is significant with the error level of 0/01 or the confidence level of 0/99. Thus, H_1 hypothesis is supported and H_0 is rejected. Given determination coefficient R^2 which is the ratio of changes explained by variable X to total change which is 0/196, it can be stated that 19/6% of the changes in the staffs' organizational citizenship behavior altruism are explained by the variations in their moral intelligence. As seen in the Table 3, the significance level of the relevant test is 0/001; it can be stated that the above test is significant with the error level of 0/01 or the confidence level of 0/99.

Thus, H_1 hypothesis is supported and H_0 is rejected. Given determination coefficient R^2 which is the ratio of changes explained by variable X to total change which is 0/088, it can be stated that 8/8% of the changes in the staffs' organizational citizenship behavior conscientiousness are explained by the variations in their moral intelligence. As seen in the Table 4, the significance level of the relevant test is 0/000; it can be stated that the above test is significant with the error level of 0/01 or the confidence level of 0/99. Thus, H_1 hypothesis is supported and H_0 is rejected. Given determination coefficient R^2 which is the ratio of changes explained by variable X to total change which is 0/115, it can be stated that 11/5% of the changes in the staffs' organizational citizenship behavior courtesy are explained by the variations in their moral intelligence. As seen in the Table 5, the significance level of the relevant test is 0/016; it can be stated that the above test is significant with the error level of 0/01 or the confidence level of 0/99. Thus, H_1 hypothesis is supported and H_0 is rejected. Given determination coefficient R^2 which is the ratio of changes explained by variable X to total change which is 0/044, it can be stated that 4/4% of the changes in the staffs' organizational citizenship behavior manliness are explained by the variations in their moral intelligence. As seen in the Table 6, the significance level of the relevant test is 0/000; it can be stated that the above test is significant with the error level of 0/01 or the confidence level of 0/99. Thus, H_1 hypothesis is supported and H_0 is rejected. Given determination coefficient R^2 which is the ratio of changes explained by variable X to total change which is 0/246, it can be stated that 24/6% of the changes in the staffs' organizational citizenship behavior civic behavior are explained by the variations in their moral intelligence. Given the findings obtained, we can say that the following recommendations can be offered in the direction of promotion of moral intelligence and promotion of organizational citizenship behavior:

Research findings suggest that higher moral intelligence results in promotion of organizational citizenship behavior among them. Therefore, efforts in the direction of increasing staffs' moral intelligence will be groundwork for the promotion of staffs' organizational citizenship behavior in state and private banks. Thus, it is suggested that policy makers consider the following cases while enhancing moral intelligence of staffs and their organizational citizenship behavior:

A) *Strengthening staffs' moral intelligence*: given the results suggesting an increase in the moral intelligence will result in the improvement of staffs' organizational citizenship behavior in state and private banks in Mahabad, therefore, in order to boost moral intelligence of the staffs in state and private banks in the city of Mahabad, such banks can at first by holding instructional classes and inviting from psychologists and professors and by giving more data and explanation regarding the impacts of the staffs' moral intelligence on their organizational citizenship behavior, provide opportunities to them. They can also explain the significance of the issue of moral intelligence on staffs' organizational citizenship behavior. In fact, utilizing psychological and communication experts could be a ground for the development of organizational behaviors and creativity among them. Staffs will have necessary education for strengthening their own moral intelligence and will understand the significance of this issue.

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