



# Survey on the Impact of Financial Payment on Employees' Motivation Case Study: Ardebil Melli National Bank

Beheshti Vahdat\*, Iranzadeh Suleiman, Jabbari Khamaneh Hussein

Department of Management, East Azarbaijan Science and Research Branch, Islamic Azad University, Tabriz, IRAN

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## Abstract

*This research was conducted by the aim of investigation of the impact of financial payment on employees' motivation in Ardebil Melli (National) Bank. The statistical population involves 762 managers and employees of 56 branches of Ardebil National Bank that 164 individuals were selected in simple random sampling method. A questionnaire containing 27 statements was used for measuring financial payment among national bank branches employees. The reliability of the questionnaire was reported 0.84 according to Cronbach alpha coefficient. This research was conducted based on four hypotheses. The first and second hypotheses were confirmed and the fourth and fifth hypotheses were rejected according to  $\chi^2$  test. The results show that according to the table 6 of  $\chi^2$  test statistical analysis, factors influencing on employees motivation are current status and optimal status of salary and wage, extraordinary increase of employment, excess insurance, life insurance, use of organizational homes, sport facilities, salary increase, job benefits, financial rewards, managers awareness of new styles and methods of financial payment. The results indicate that the statistical population tends to direct financial motivators to have better performance.*

**Keywords:** Motivation, need, financial payment, salary and wage, reward.

## Introduction

A manager is responsible for motivating his staff in order to have better performance. He should be assured that his employees are on time and consider organization mission. Job performance depends on capability, environment and also motivation<sup>1</sup>. Motivation is a chain process starts with feeling of need and deficiency and deprivation and followed by demand and leads to tension toward goals that its product is tendency toward goal. The succession of this process may lead to meeting needs. So, motivators encourage individuals to do something or show behavior and motivation reflects general demand. In all researches on motivation yet punishment and rewarding are considered as strong motivators. In this sense, money is considered as a device for paying reward, but it is not the only motivational factor<sup>2</sup>. Motivation term is originated from "move"<sup>3</sup>. Motivation is the reason for a behavior. In other hands a person does not show a behavior without any motivator or need. Consciousness and unconsciousness motivations are results of human needs. Thus it can be said that motivation or need is an inner state, deficiency or deprivation that cause to some conducts<sup>4</sup>.

Motivation can be defined as tendency toward effort to achieve organizational goals so that this effort is done for meeting some personal needs<sup>5</sup>.

Contemporary theories of motivation: J.P. Compel and et al classified theories of motivation into two categories in 1970. i. Content theories involved needs hierarchy theory, Murray active needs theory and motivation hygiene theory, human duality

theory, X and Y theory, Mac Colland triplet theory, biologic needs theory, belongings and growth theory. ii. Process theories involve: expectancy theory of motivation, equality theory, attribution theory and goal setting theory. After studying theories it is probable that this question rises that what are benefits of them and what techniques are used by managers? Although motivation is a complex and personal issue but there is no certain respond to this question. In the following some motivation techniques are referred<sup>6</sup>. Monetary and fanatical reward is one of the motivation techniques. Money is complex motivation since it combines with other needs like physiologic needs and it can be emphasized in different forms. William F. Whyte in researches on motivation of money concluded that money as an old, reliable and motivator device is not so powerful particularly for productive workers in contrary to beliefs. According to Mayo there is other key factor called team work for workers.

## Financial Payment

In the mid-20th century, financial economists have tried to draw attention to the company's new approach to business<sup>7</sup>. An organization is established when a group works regularly together to achieve a common goal. Universal changes in all aspects particularly in technology cause to complexity of organizations. According to experts in spite of these changes and complexity of internal and external factors the main effective factor in development of an organization is efficiency of human force and optimal employment of human resources and experts and these factors impact on success and failure of organizations in achieving goals since achieving goals and

missions depend on employees. So an organization will succeed only by employment of competent and expert staff. This issue is considered in service offering intuitions like banks. According to legal rules, it is necessary the employees to know rules and regulations related to staff. This trend has old precedence in Iran due to history and interference of different cultures and factors in changing administrative system. Shift in employment in state organizations after constitution and establishment of new administrative system in 1907 was turning point in social and economical shifts that led to gradual founding of organizations similar to developed countries. Establishment of governmental organizations required to employment of productive staff by paying salary and benefits of retired staff, manner of investigation human force violation that it is called employment regulations and rules. Accordingly foreign administrative and financial experts enacted employment regulations in Iran. Based on enacted regulations and shift in administrative system employment sector was established as general duty of ministries by different steps like employment, appointment, promotions, assessment, education, salary and benefits, welfare affairs, retirement and etc<sup>3</sup>.

**Payment structure:** In modern societies, reward is a device for employment, preservation and motivation of employees. In spite of complexity and subjectivity of this process the management should plan compensation programs, objective and systematic approach based on performance. The HR department performs a number of activities in companies including recruitment, training and development, wages, motivation of employees and performance management<sup>8</sup>. Rewardable is a comprehensive system that involves not only basic salary and benefits but also non financial rewards and benefits that evaluates staff performance, develops human resources. This system is a complete and inseparable part of art and science of management. Planning an efficient rewardable program is one of the challenges of organizations in the world particularly since organizations change from individual performance based reward system to group performance based rewarding system. Traditional approaches are based on subjective constructs in planning salary and wage that lead to assessment and scheduling of payment enhancement, although it is better to use systematic and quantitative methods based on job performance for efficient decision making<sup>3</sup>. It is emphasized that job assessment is used for determination of relative value of jobs in order to establish just rewardable system but it is not considered as only base for determination of salaries and wages<sup>9</sup>. It is said that methods of grading, classification, comparison of factors, job elements and score system. Of course score method is common and understandable method<sup>3</sup>.

**Structure of payment:** Structure of payment indicates that job relative value is increased by payment level. After determining jobs relative value in achieving organizational goals (inner information) and processing of information in similar industries (external data) payment graph can be drawn. Social conditions, organizational factors, economic conditions, job commitments, record and characteristics of the employee and acceptance of

employees are important issues in just payment structure<sup>3</sup>. Since payment structure involves external and internal comparisons so employers should consider payment structure and balance the external and inner factors. There are three payment structures. These statuses are different based on relative emphasize-market information that external constructs are emphasized and it contains key posts, 2-policy involving external and internal comparison information, 3-payment grades that jobs with similar content and value are graded to achieve payment rates<sup>10</sup>. Structure of payment affects on rewardable cost in different ways that payment level is an obvious way<sup>11</sup>.

**Classification and system of payment:** Management of employees in present conditions is impossible without specification of number of jobs and setting duties and classification of the categories. In this case it is necessary to classify and organize duties and specify all required jobs in order to achieve organizational goals and appointment conditions. This process is called classification. In implementation of this method the person should be confirmed by the mentioned job. In this relation, characteristics and duties of jobs should be identified and after achieving required conditions the duties should be set. So, classification of jobs is primary step in any action toward staff affairs. Different systems have offered different plans for jobs classification and banks have own classification plans<sup>3</sup>.

**Payment system:** The aim of payment system is to preserve and instruct competent individuals in required specialists and support employees and meet their material needs. Flexibility and feasibility in organization and equipment of human force for execution of different and variable duties, establishing appropriate norms in order to assessment and increase of productivity, attention to specialists demand and supply by considering requirements of different industrial sectors in different geographical zones, empowerment of healthy and specialists occupational culture and providing developed and technical feasibilities are considered in jobs specialists content<sup>3</sup>. National Bank employees benefits scores are: 1-personal score 2-occupational score Employees' right equals sum of occupational score and personal score multiplies in wage Rial table. Occupational score is determined by assessment of duties and responsibility, physical and mental and working conditions without considering person skills and specifications. The person uses other benefits in abnormal environmental conditions based on hardness grade. Minimum payable salary or wage is determined based on labor council approvals and salary cannot be less than minimum mentioned wage. Wage table coefficient and its consequent changes are specified according to cost in frame of general association council<sup>3</sup>. The constituent factors of personal score are studies, educational courses, services years, military services, familiarity with foreign languages. Factors consisting occupational score are 1-manual jobs that do not need to studies higher than diploma and university degree and these jobs are practical, 2-jobs that specialist and intellectual ability play an important role. Employment in these jobs requires

minimum diploma and higher studies levels. In general in organization employee's benefits and rights, responsibility and other factors are evaluated based on scoring method and their relative value is determined accordingly. Thus after specification of posts in occupational categories and these categories are explained and jobs scores are determined. It should be pointed that occupational and personal factors are determined separately as occupational scores and supervision scores, specialists scores, occupational sensitivity scores and hardship scores. According to the above mentioned and effect of financial payment on employees it can be said that this research aims to investigate the impact of financial payment on employees motivation in Ardebil Melli (National) Bank.

### Review of Literature

Kamran Noorbakhash studied occupational satisfaction in "Parskhodro" employees by T test in 1991. In this research it was hypothesized that spiritual values are important in increase of work force job satisfaction than material properties. In this research 65 individuals were selected by simple random method among 2300 people. Conduction of effective test is main hypothesis of this research. Ahmad Ibrahimzadeh Asli Fomani investigated meeting motivational needs in administrative employees of Gilan University based on Mazola theory in 1995. The results show that employees' needs hierarchy is rejected. A physiologic need by % 18.02 is not prior and need to respect with %18.93 as an important factor in job assessment is not confirmed. According to X test it was specified that relationship between need to self actualization is a main factor in decision making for promotion in higher levels and it is significant in confidence level of 5%. Abbass Nikhou Amiri studied job satisfaction in Ardebil National Bank by T test in 2004. It was hypothesized that there is a positive relationship in salary, studies, working record, education and job satisfaction. This research was conducted by library and field research method on 115 individuals.

Gasem Ansari Zamani investigated the status of motivation of human force by considering punishment and reward system in Iran-Ahvaz Foolad industrial national group factories in 1994. It was hypothesized that there is a positive relationship between increase employees' tendency from material rewards toward nonmaterial rewards by increase of working readiness (organizational maturity) and promotion of management style. In this research 300 individuals were selected and the hypothesis was confirmed by correlation test.

Hamid Bahreini Moghadam studied the effective factors on job satisfaction among Kerman coal mines workers by X<sup>2</sup> test in 1996. In this research the relationship among job satisfaction and factors like salary and wage, dwelling, employment type, colleagues behavior, work physical conditions, skill, distance from home to work place, work record, age, studies and etc was investigated. One hundred individuals were selected by systematic random method. According to X<sup>2</sup> test it was

concluded that there is a relationship among all above mentioned variables and job satisfaction except age, studies and work record.

### Methodology

This research is descriptive and survey from data collection viewpoint and it is applied due to goal and nature<sup>12</sup>. The data were collected by 1-library method 2-field research. Validity is questionnaire efficiency for measuring validity<sup>13</sup>. Through this approach, the acceptability of theoretical models in certain populations can be examined<sup>14</sup>. For measuring validity the experts and professors studied the questionnaire and it was concluded this questionnaire is highly reliable. The reliability of the questionnaire indicates compatibility in measuring a concept and it is suitable for fitness measuring. Capability of a device in preserving reliability in uncontrollable conditions of test and respondents depicts its reliability and less conversion. This capability indicates device fitness since it leads to stable results<sup>15</sup>. In this research Cronbach's alpha was used for calculation of reliability and some individuals were selected randomly before final implementation and the data were analyzed by SPSS software and 0.84 was obtained.

All real and assumed members by this tendency constitute the statistical population<sup>16</sup>. The statistical population involves all 763 managers and employees of 56 branches of National Bank in Ardebil. The sample is collection of signs of a group or sector and society so that it shows qualities and characteristics of a group, sector and society by n<sup>17</sup>. In this research 164 individuals were selected as sample. Questionnaire is a common and direct research method for data collection. A questionnaire contains statements that respondent answers they and this response is data required by a researcher<sup>18</sup>. Questionnaire was used for data collection.

**Analysis:** Descriptive statistics: in this section distribution of statistical samples and variables of gender, age, place of birth and marital status are analyzed.

**Table-1**  
**Respondents' frequency according to gander**

	Frequency	Percentage	Collective percentage
Male	135	82/3	82/3
Female	29	17/7	100
Total	164	100	

According to table 1, 82.3 percent of the respondents were male and 17.7 percent was female. So, most of the respondents were male.

According to table 2, from total respondents 3.7 percent was to 25 years, 14.6 percent was in 25-30 years range, 28 percent was in 30-35 years range, 34.4 percent was in 35-40 years range and 15.2 percent was in 40-45 and upper year. So, most of the respondents were in 35-40 range.

**Table-2**  
**Respondents' frequency according to age**

	Frequency	Percentage	Collective percentage
To 25 years	6	3/7	3/7
25-30 years	24	14/6	18/3
30-35 years	46	28	46/3
35-40 years	63	38/4	84/8
40-45 and upper	25	15/2	100
Total	164	100	

According to table 3, 90.2 percent was native, 9.8 percent was non native. So, most of the respondents were native.

**Table-3**  
**Respondents' frequency according to place of birth**

	Frequency	Percentage	Collective percentage
Native	147	90/2	90/2
Non native	17	9/8	100
Total	164	100	

**Table-4**  
**Respondents' frequency according to marital status**

	Frequency	Percentage	Collective percentage
Married	149	90/9	90/9
Single	15	9/1	100
Total	164	100	

According to table 4, 90.9 percent of the respondents were married and 9.1 percent was single. So, most of the respondents was married.

According to table 5, 14.6 percent of the respondents were diploma, 14.6 percent was with associate degree, 58.5 percent was bachelor of sciences and 12.2 percent was master of sciences and upper levels. So, most of the respondents was bachelor of sciences.

**Descriptive statistics:** In order to test of effect of current status and optimal conditions on each other  $X^2$  test was used. Table 6 depicts value of-p and significance level of 0.05 and results.

$H_0$ =No Effect

$H_1$  =Effect

**Table-5**  
**Respondents' frequency according to studies**

	Frequency	Percentage	Collective percentage
Diploma	24	14/6	14/6
Associate	24	14/6	29/3
Bachelor of science	96	58/5	87/8
Master of sciences and upper level	20	12/2	100
Total	164	100	

In order to investigate the relationship between national bank branches motivation and financial payment (salary, wage, excess employment, job benefits and reward and etc)  $X^2$  test was conducted in significance level of 0.05. SPSS software was employed for data analysis. So, significance level lower than 0.05 indicates that there is a significant relationship between motivation and mentioned variable. In case of significance level higher than 0.05 null hypotheses is accepted and there is no significant relationship in mentioned variables.

### Hypotheses test

**First hypothesis:**  $H_0$ : There is no significant relationship between types of financial payment and motivation of managers and employees of national bank branches.

**H1:** There is a significant relationship between types of financial payment and motivation of managers and employees of national bank branches.

According to output of SPSS and table 6 of statistical analysis of  $X^2$  test: salary and wage amount, extraordinary increase of employment, insurance surplus, utilization of enterprise homes, sport facilities, salary enhancement, job benefits, financial rewards, management conscious awareness of new financial payment styles in organization impact on employees working motivation.

This is lower than standard significance level of 0.05. So, contrary hypothesis is accepted in confidence level of 0.95. According to table 6 of statistical analysis of  $X^2$  test: Commission, receiving loan, financial rewards, optimizing cooperatives, using kindergarten and students rewards, paying salary and wage proportionate with expenditure, offering financial rewards based on personal differences, religious and recreational cost, cash rewards, incentive leave, effective financial payment and concurrent financial payment with performance do not impact on employees motivation. This is higher than standard significance level of 0.05. So, null hypothesis is accepted in confidence level of 0.95.

**Second hypothesis:**  $H_0$ : There is no significant relationship between management and responsible awareness of effective utilization of financial payment and motivation of managers and employees of national bank branches.

**H1:** There is a significant relationship between management and responsible awareness of effective utilization of financial payment and motivation of managers and employees of national bank branches. According to output of SPSS There is a relationship between management and responsible awareness of effective utilization of financial payment and motivation of managers and employees in significance level of 0.002. This is lower than standard significance level of 0.05. So,  $H_1$  is accepted in confidence level of 0.099 and there is a significant relationship between these variables.

**Table-6**  
**X<sup>2</sup> Statistical Analysis**

Question	Do following costs impact on work motivation?	P value	effect in significance level of 0.05
1	Do current status and optimal conditions of salary and wage impact on each other?	0.006	yes
2	Do current status and optimal conditions of extraordinary employment increase impact on each other?	0.0001	yes
3	Do current status and optimal conditions of overtime work impact on each other?	0.246	no
4	Do current status and optimal conditions of commission impact on each other?	0.060	no
5	Do current status and optimal conditions of excess insurance surplus (glasses, dental, medical and etc) impact on each other?	0.0001	yes
6	Do current status and optimal conditions of insurance impact on each other?	0.007	yes
7	Do current status and optimal conditions of loan impact on each other?	0.626	no
8	Do current status and optimal conditions of financial rewards impact on each other?	0.221	no
9	Do current status and optimal conditions of organizational homes impact on each other?	0.001	yes
10	Do current status and optimal conditions of optimizing cooperatives impact on each other?	0.571	yes
11	Do current status and optimal conditions of sport facilities impact on each other?	0.006	yes
12	Do current status and optimal conditions of kindergarten and students studies rewards impact on each other?	0.087	no
13	Do current status and optimal conditions of increase of salary and wage impact on each other?	0.001	yes
14	Do current status and optimal conditions of salary and wage proportionate with expenditures impact on each other?	0.553	no
15	Do current status and optimal conditions of paying financial rewards based on personal difference impact on each other?	0.156	no
16	Do current status and optimal conditions of religious and recreational costs impact on each other?	0.163	no
17	Do current status and optimal conditions of monetary rewards and wage impact on each other?	0.253	no
18	Do current status and optimal conditions of promotion of post impact on each other?	0.238	no
19	Do current status and optimal conditions of job benefits impact on each other?	0.025	yes
20	Do current status and optimal conditions of incentive leave impact on each other?	0.460	no
21	Do current status and optimal conditions of financial rewards based on studies level impact on each other?	0.002	yes
22	Do current status and optimal conditions of management awareness of new financial payment impact on each other?	0.004	yes
23	Do current status and optimal conditions of job security impact on each other?	0.0001	yes
24	Do current status and optimal conditions of effective application of financial payment impact on each other?	0.364	no
25	Do current status and optimal conditions of concurrent payment and performance impact on each other?	0.732	no
26	Do current status and optimal conditions of conscious management awareness of financial payment impact on each other?	0.0001	yes
27	Do current status and optimal conditions of management awareness of financial payment impact on each other?	0.002	yes

**Third hypothesis:** H0: There is no significant relationship between salary, wage and reward proportionate with expenditure and motivation of managers and employees of national bank branches. H1: There is a significant relationship between salary, wage and reward proportionate with

expenditure and motivation of managers and employees of national bank branches. According to output of SPSS There is a relationship between salary, wage and reward proportionate with expenditure and motivation of managers and employees of national bank branches in significance level of 0.553. This is

higher than standard significance level of 0.05. So, H<sub>0</sub> is accepted in confidence level of 0.095 and there is no significant relationship between these variables.

**Fourth hypothesis:** H<sub>0</sub>: There is no significant relationship financial reward based on personal differences and motivation of managers and employees of national bank branches. H<sub>1</sub>: There is a significant relationship financial reward based on personal differences and motivation of managers and employees of national bank branches.

According to output of SPSS there is no significant relationship financial rewards based on personal differences and motivation of managers and employees of national bank branches in significance level of 0.156. This is higher than standard significance level of 0.05. So, H<sub>0</sub> is accepted in confidence level of 0.095 and there is no significant relationship between these variables.

**Fifth hypothesis:** H<sub>0</sub>: There is no significant relationship effective financial payment and concurrent financial payment with performance and motivation of managers and employees of national bank branches. H<sub>1</sub>: There is a significant relationship effective financial payment and concurrent financial payment with performance and motivation of managers and employees of national bank branches.

According to output of SPSS and table 6 there is a significant relationship effective financial payment and concurrent financial payment with performance and motivation of managers and employees of national bank branches in significance level of 0.732. This is higher than standard significance level of 0.05. So, H<sub>0</sub> is accepted in confidence level of 0.095 and there is no significant relationship between these variables.

## Conclusion

According to output of SPSS and table 6 of statistical analysis of X<sup>2</sup> test: salary and wage amount, extraordinary increase of employment, insurance surplus, utilization of enterprise homes, sport facilities, salary enhancement, job benefits, financial rewards, management conscious awareness of new financial payment styles in organization impact on employees working motivation. So, managers who implement this type of financial payment have highly motivated human force. The results show that the statistical population tends to direct financial motivators. In contrary table 6 shows that commission, receiving loan, financial rewards, optimizing cooperatives, using kindergarten and students rewards, paying salary and wage proportionate with expenditure, offering financial rewards based on personal differences, religious and recreational cost, cash rewards, incentive leave, effective financial payment and concurrent financial payment with performance do not impact on employees motivation. The results of observations depict that employees are competent and mostly they consider themselves oblige to implementation of their managers orders and norms

and pay attention to moral and social norms, organizational and management limitation, economical and social norms. According to results followings are proposed for increase of productivity of human forces in this section: i. the results show that the statistical population tends to direct financial motivators. This tendency need to more research in Ardebil province due to economic status, ii. it is recommended appointment is accompanied by paying direct costs like increase of base salary (promotion) and offering cash rewards at the end of effective activity, iii. in recent period individuals financial needs should be investigated for preservation of experiences and effort to achieve organizational goals, iv. investigation on expenditure in the region and benefits and salary in other organizations offer effective information for managers to adopt required plans, v. considering educational courses and selection of items that affect positively on employees working motivation and they offer opportunity for effort in this case. Education process is one of the motivators in organization. The aim of education is direct employees tendency toward organizational goals by adding occupational knowledge. For achieving goals an organization should employ competent and efficient staff in addition to comprehensive and occupational education-although some items required to high primary investment but it is necessary to take steps in this relation. Although using organizational homes (indirect cost) implies dwelling problem in the society but selection of this item indicates its importance that requires to rational action of dwelling cooperatives, vi. of direct costs increase of salary and wage and of indirect costs offering required facilities in insurance are recommended to use facilities in high level, vii. it is necessary to establish a defined relationship between performance and reward and this relationship should be comprehended, viii. of important motivating factors material aspects: a. plans based on variable salary involving participation of employees in interest, offering reward. According to this plan offerings are changed according to performance shift. Those who have weak performance will receive less salary and those who have high performance earn more salary, b. payment plans based on skill and competency: this plan encourages employees to learn skills.

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