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EFFECTIVE COMMUNICATION ANDAFF RESPONSIBILITY IN IRAN NATIONAL BANK

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Resumen: La comunicación efectiva es un factor importante para que las organizaciones alcancen los objetivos de la organización. Una comunicación efectiva facilitará el logro de los objetivos de la organización, a través de un mayor sentido de responsabilidad entre el personal. El objetivo de este estudio fue determinar la relación entre la comunicación efectiva y la responsabilidad del empleado en un banco nacional. La población del estudio es el personal de la oficina central ha formado un Banco Nacional en Teherán, que 380 empleados fueron seleccionados como muestras. Los resultados muestran que los sorteos de la Comunidad en el Banco Nacional es débil, y la apertura es inferior a la media. La empatía tiene el promedio más alto que muestran, la empatía en la comunicación dentro de la organización de los bancos nacionales ha sido buena. La correlación de Pearson entre comunicación efectiva y responsabilidad confirma una relación significativa. La comunicación efectiva con todas las dimensiones excepto la dimensión igual, tiene una relación positiva significativa con la responsabilidad. Existe un fuerte vínculo entre la empatía y la responsabilidad. La empatía también desempeña un papel destacado en la comunicación efectiva.

Palabras clave: Comunicación, Relación efectiva, Responsabilidad, Banco Nacional, Apertura, Simpatía, Apoyo al elenco, optimismo, Igualdad, Admitir errores, Suministros de cuidado, Solución de problemas

Abstract: Effective communication is an important factor for organizations to achieve organizational goals. Effective communication will facilitate the achievement of organizational goals, through an increase sense of responsibility among the staff. The aim of this study was to determine the relationship between effective communication and employee's responsibility in a national bank. The population of the study is the central office staff has formed a National Bank in Tehran, that 380 employees were selected as samples. The results show that draws Community in National Bank is weak, and the opening is below average. Empathy has the highest average that show, empathy in communication within the organization of national banks has been good. The Pearson correlation between effective communication and responsibility confirm a significant relationship. Effective communication with all dimensions except the equal dimension, have a

significant positive relationship with responsibility. There is a strong link between empathy and responsibility. Empathy is also plays a Highlight role in the effective communication.

KeyWords: Communication, Effective Relation, Responsibility, National Bank, Openness, Sympathy, Supporting cast, optimism, Equality, Admit mistakes, Care Supplies, solving problems

1. INTRODUCTION:

The impact of behavioral sciences on the study of human behavior at workplace throughout the recent years has made organizational theory more important than the management theory. One of the considered topics in the organizational theory is organizational communications. The importance of communications lies in the fact that humans are constantly making decisions, and are in need of information in order to make their minds up. Meanwhile, this information is gained via communications. Communications and the terms of their inclination toward organizational goals is a topic of importance which has always captured the attention of managers. This attention is paid because managers have come to realize that effective communications with personnel and perception of their communicative incentives is a key factor in achievement of the set organizational goals by the managers. On this basis, and in accordance to the studies which have been carried out, managers spend a lion's share of their time for establishment of communications with individuals. Communications make it possible for all personnel of organizations to interact with each other; to accomplish appropriate goals; to be supported; and to benefit from the official organizational structure.

Another point of importance is the issue of accountability, which is a multifaceted domain; with a string of influential factors playing roles in the promotion of accountability. An individual, who shoulders a particular task, accepts to carry out a series of activities, or to supervise and monitor the implementation of these activities which are done by other personnel. Thus, the responsible individual, in dealing with fresh situations, may act cautiously, and reduce the tendency for carrying out a task in the future. Bright goals kick start all appropriate performances. An integral part of a good performance is to gain assurance that all personnel are perfectly clear about the two following cases:

- 1- Which task have they been asked to carry out? (In which domains should they be accountable?)
- 2- How is a good performance? (What are the performance standards?)

In order to achieve appropriate conduct, the organization should maintain an appropriate accountability system. When the personnel or their managers are asked about the activities of personnel; a wide variety of responses are made. This is especially the case when each of these groups is asked to prioritize their enlisted responsibilities. Thus, the personnel are oftentimes punished due to non-implementation of a number of activities; which they didn't know they were duty-bound to carry out. Hence, one of the biggest impediments to improvement of performance and output is the ambiguity of the organizational expectations and how to fulfill these expectations. Oftentimes, those personnel whom the manager considers to be in charge of an especial activity are completely unaware of their role (6). Under these conditions, communications play a fateful role in the accountability of personnel. Managers and caretakers within the organization, upon utilization of effective communications should appropriate elaborate and declare the responsibilities and duties of personnel to them. Awareness of one's responsibilities and duties boosts the accountability of personnel. The further the employee is aware of his duties and responsibilities and the more he benefits from effective communications, the further he welcomes fresh vocational situations and the better is his performance in the organization. So, more efficient communications lead coordinated more organizational activities, resulting in transference of information; more participation of personnel; and improvement of decision-making approaches. Therefore, effective communications, and better and faster transference of information among the personnel, enables the employees to carry out their duties and grants them a further sense of responsibility in fulfillment of their obligations.

2. THEORETICAL PRINCIPLES OF RESEARCH:

Communications is defined as the process of delivery of personal information to another person and perception of the information by the individual; who is at the receiving end. In other words, communications is tantamount to transferring and sharing ideas, beliefs, and realities, such that the person at the receiving end would receive and understand these ideas, beliefs, and realities. In this manner, communications is a purposeful and meaningful interaction among individuals such that what has been transferred would maintain the same meaning for the sender and receiver, both (7).

Edwin Emri generally defines communications as follows: "Communications is the technique for transference of human information, thoughts, and behavioral patterns from one person to another." Communications are effective when it closely takes into consideration the motivator of the sender and the evident motivator of the receiver.

Communications are usually referred to as the lifeline of an organization, and a means through which the organizational affairs are carried out (9). The topic of communications is of paramount importance in an organization such that it can be said that the first and foremost duty of any manager is to develop the communication system in the organization. Therefore, communications is a highly important skill and the cornerstone of effective management, via which managers establish and maintain relations among individuals that are vital for appropriate implementation of personnel's everyday duties (10).

Interpersonal communications make it possible for personnel to interact with each other, accomplish appropriate goals, be supported, and benefit from the official organizational structure. These aims serve every one of the individuals, while the bigger goal is the qualitative reformation of job life and effectiveness of the organization (11).

Unfortunately, majority of organizations consider communications as a trivial matter, not realizing the true value of communications, and neglecting communications until critical conditions emerge (12). On the other hand, based on a number of studies, usually the quality of communications between manager and personal is relatively low. Turton refers to the outcome of some of the recent studies, pointing out that the most important problem of a manager can be summarized in one word: communications (13).

On the other hand, the further the complexity of organizations; the more complicated is the issues related to communications. Generally speaking, effective communications are important for managers for two reasons:

- 1) Communications is a process, via which managers carry out their plans, leadership, coordination, and control mechanisms.
- 2) Communications is an activity which managers allocated the main portion of their time to. Furthermore, if we compare all of the activities and duties of managers, in regard to their extent, frequency, and range, none of those activities are as inclusive and extensive as communications (2).

World is dreadful and sorrowful in the absence of communications and information. When the individual is unaware of his surrounding and imminent developments, he turns pessimistic and insecure. In many occasions, communications is applied as a means to calm down and to remedy human pain. So, communications as one of the most important tools of management maintains a number of set goals which are evident in all personal, collective, organizational, and social realms (2).

Effective communication emerges when the receiver and sender maintain the same interpretation about the conveyed message. In other word, as Feldberg notes (1975), agreement in communication occurs when the expectation of the sender is compatible with the reaction of the receiver. In general, it can be said that the goal of any communication, is to assure that the expectation of the sender and the reaction of receiver are compatible and along the same lines. What a manager intends to achieve is establishment of most effective communications. Efficient communication needs lesser amount of time and resources (16). Effective communications; upon granting appropriate information to personnel and managers, remedy distrust toward the outcomes of activities. On the other hand, responsible individuals accept the outcomes of their behaviors, and are trustworthy; feel a sense of commitment toward the social structure, and are righteous (17). Hence, presence of effective communications at the organization and among personnel, reinforces vocational confidence, and ultimately cements and boosts the sense of responsibility.

3. EXPERIENCE

Tabari (1380), in a study, has researched the relationship between the effectiveness of communication and management performance in the schools of city of Hamedan. The findings show that the effectiveness of communications in the studied community is powerful and the managerial duties are carried out effectively. Also, a powerful and positive

correlation was achieved between the index of human relations and the index of managerial duties.

Maleki Ranjbar (1384) in a study titled: "Study of effective inner-organization communications' impact on the performance of the personnel of the city of Hamedan's Water and Wastewater Company), concluded that generally speaking, the effectiveness of communications in the studied community has been less than average. The dimensions of openness and supportiveness maintain the highest role in effective communications, and a strong and positive correlation has been achieved between the index of human relations and the index of performance.

Jones (2006), in a study, researched the relationship between satisfactory communications and job satisfaction. The aim of the said research has been to better understand and identify the official and unofficial communication channels of the Judiciary of State of Georgia, and to spot problems, and discover the relationship between satisfactory communications and job satisfaction of the personnel of the said organization. Based on results, there is no meaningful relationship between satisfactory communications and job satisfaction among women. Also, there was no meaningful relationship between job satisfaction and communication with subordinates.

Petty, Gores, and Watt (1997) (20), in a study, titled: "Assessment of organizational communications as an adjustor of relationship between job performance and job satisfaction", found out that organizational communications is an important predictor of job satisfaction. It could also partly adjust the relationship between job performance and job satisfaction. In the meantime, correctness of information throughout communications also adjusted the correlation between job and performance satisfaction. Also, the result of study shows the communicational parameters predict the correctness of data, inclination toward interaction, communicational load or capacity; communication with the superior; the impact of superior; and the level of satisfaction toward communications.

4. CONCEPTUAL MODEL:

Communications is defined as the process of delivery of personal information to another person, and its perception by the receiver. In other words, communication is tantamount to transferring and sharing ideas, beliefs, and realities, such that the receiver would receive and understand it. In this manner, communications is equivalent to purposeful and meaningful interaction between individuals, such that what has been transferred maintains the same meaning for the sender and receiver, both (7).

Farhangi (21) has considered five aspects for effectiveness of communications which are namely openness, empathy, supportiveness, positivism, and equality.

The concept of openness emerges at least in three main aspects. The first and probably the most evident qualitative aspect of openness is that the sender of the message should be inclined to deal with communication parties with a relative openness. This doesn't mean that the party to communication should reveal all of the hidden angles of his life for others in the first encounter. However, he should be enthused to show relative openness. The second aspect of openness is that the sender of the message should be keen to honesty reveal his motivators and the impacts they have left on him. The majority of people want others to show a vivid reaction to their remarks and acts. Every person has the right to know and understand what the reaction of others is toward his deeds and remarks. The third aspect of openness which was first presented by Arthur Buchner, and Clifford Clay, is related with the concept of possession of thoughts and feelings. It is interpreted that the considered individual, who completely owns, understands and hold responsibility for his sentiments and thoughts, conveys his thoughts and sentiments to the receiver of the message.

May be one of the most difficult qualitative aspects of communication is usage of empathy in a mutual relationship. Empathy means that the sender and receiver of the message have both reached the same feeling. Three steps for application and elevation of skills in relation to empathy are as follows: The first step is avoidance of judgment and assessment of the behavior of the other party. The second step is perception of the feelings and emotions of the other party. Perception of demands, needs, ideals, abilities, experiences, and fears of the other party motivates us to better understand the other party and to find out his sentiments and emotions, enabling us to better sympathize with the other party. In the third step, we should try to experience what the other party has experienced based on his outlook and ability. The important point to realize is that this experience should be based on the other party's outlook and sentiments. So, you should completely put yourself in the other party's shoes, enabling you to better understand him.

An effective and reliable interpersonal relationship is one which has taken shape in a supportive environment. Open and sympathetic interpersonal communications cannot last in a climate of fear and sooner or later result in termination of the relationship. If the participants in a communication sense that their remarks and deeds are criticized and attacked, they avoid any measure which shows their inner demands and needs.

Positivism in interpersonal relationship at least relies on three different factors. Firstly, interpersonal relationships appropriately take shape and develop when we respect ourselves. An individual, who thinks positively about himself, also convey this positive sentiment to others and compels them to think positively. Secondly, interpersonal communications take shape appropriately when we convey our pleasant feelings to the other party. It is clear that transference of this sentiment to the other party leaves a positive impact and encourages him to play a more active role in the considered communications; and to uplift his communications. Thirdly, a positive and pleasant sentiment toward the general conditions, governing communications, is vital and decisive for interactions between two or several individuals. In other words, lack of enthusiasm of the addressee or addressees, drifts the sender of the message communications.

Equality is an especial trait. An individual may be more intelligent, more powerful, wealthier, and healthier than another individual; because two individual can never be the same in all aspects. Given this inequality, interpersonal communications are generally more effective when the governing atmosphere is based on equality. This doesn't mean unequal individuals that cannot establish communication. However, if they want to establish effective communications, attention should be paid on the equality of their characters, or the commonalties, which are a type of equality, should be further emphasized. This means that in interpersonal communications, there should be an especial policy or outline in order to identify the personal characteristic traits of the parties to communication. Note that the parties to communication should realize they are both human beings and valuable creatures; each of which maintains a number of characteristic traits that can be valuable for others.

With due regard to abovementioned discussions, and dimensions of effective organizational

communications, the study's assumptions are defined as follows:

Main assumption: There is a meaningful, positive relationship between effective organizational communications, and accountability of the personnel.

Minor assumptions:

- 1) There is a meaningful, positive relationship between openness and accountability of personnel
- 2) There is a meaningful, positive relationship between empathy and accountability of personnel
- 3) There is a meaningful, positive relationship between the supportiveness and accountability of personnel
- 4) There is a meaningful, positive relationship between the positivism and accountability of personnel
- 5) There is a meaningful, positive relationship between the equality and accountability of personnel

5. METHODOLOGY:

This study has been carried out in order to determine the relationship between effective communications and accountability of personnel at Bank Melli Iran. In fact, in the current study, the relationship between of effective communications aspects accountability of personnel of the selected branches of Bank Melli Iran in the city of Tehran was studied, based on a conceptual model, and within the form of creation of models for structural equations. The statistical community of the study is all of the personnel of the headquarters of central departments of Bank Melli Iran in the city of Tehran. The study's sample consists of 380 employees (162 women, and 218 men). The abundance and percentage of abundance of the sample group of this study has been presented in Table 1, with due reference to their marital status, academic qualifications, management background. The average age group of the sampled group of this study is 39.42 years (minimum age is 24 and maximum age is 57). Also, the average vocational background of the study's sample group totals 17.38 years (At least 2 and maximum 29 years).

Table 1. Descriptive Figures on demographic variables of this study

Variable	Subgroups	Abundance	Rate	of

			Abundance
Gender	Women	162	42.6%
	Men	218	57.4%
Marital Status	Married	347	91.3%
	Single	33	8.7%
Academic	Diploma and	47	12.4%
qualifications	Associate's		
	Degree		
	BA	310	81.6%
	MA and	23	6%
	higher		

The applied sampling approach was random, stageby-stage method, such that each general department was considered as one floor (28 general departments) and thereafter out of each floor, the needed ones were selected based on a simple random method. The tools of this study were two questionnaires. The questionnaire on effective communication based on the existing aspects in conceptual model, was granted indices and was approved by the corresponding lecturers and experts. This questionnaire is based on approving factor analysis (K2 with a level of freedom of 1.78, GFI=0.95, AGFI=0.97, CFI=0.97, NFI=0.98, RMR=0.027), maintaining an appropriate structural validity. In the current project, the Cronbach alpha of the effective communications stood at 0.813, which is higher than the minimum acceptable level (0.7), and, thus, the said questionnaire maintains an appropriate reliability. The second questionnaire used in this study was the accountability questionnaire, which maintains three dimensions, namely acceptance of your mistakes and making efforts to dispel them; taking care of workplace equipment and tools; and making efforts to solve the problems of customers. This questionnaire which was first produced by Gaaf, and was later revised by him in the year 1978, is comprised of 34 questions, which are made use of in order to assess traits such as sense of reliability and commitment, diligence, resoluteness, reliability, conduct based on rules and regulations and discipline, logic, and sense of responsibility. The questionnaire on the organizational structure based on the existing dimensions in the conceptual model was granted indices and was approved by the corresponding lecturers and experts. This questionnaire has been shaped based on approving factor analysis (K2 with a level of freedom of 2.37, GFI=0.97, AGFI=0.95, CFI=0.98, NFI=0.98, RMR=0.036), maintaining an appropriate structural validity. In the current study, Cronbach alpha for accountability stood at 0.789, which shows the appropriate and acceptable questionnaire. These two reliability of the questionnaires are responded based on five-degree Likert Scale (Completely in favor=5, to completely opposed=1) and have been presented to the personnel of departments as a whole, so that they would fill in these questionnaires. The data gained from the study's questionnaires were analyzed with the usage of descriptive figures, including figures on abundance and percentage of abundance, median and deviation of the criterion, and interpretive figures such as Pierson correlation coefficient, approving factor analysis, and structural equations model (SEM). The results of creation of structural equations model for assessment of model's appropriateness (K2 with a level of freedom of 1.67, GFI=0.98, AGFI=0.96, CFI=0.99, NFI=0.95, RMR=0.028), manifest the appropriateness and acceptability of the study's conceptual model, and given the appropriateness of the model, the assumptions based on the model of study, are tested with the application of Pierson Correlation Coefficient.

6. STUDY'S FINDINGS:

In Table 2, the descriptive benchmarks (median and deviation of criterion), the study's variables, and variable aspects of effective communications at Bank Melli Iran, have been rendered.

Table 2. Descriptive Benchmarks (Median and Deviation of Criterion) of Study's Variables

Study's variables	Effective communications	Openness	Empathy	Supportiveness	Positivism	Equality	Accountability
Median	3.53	2.92	4.05	3.27	3.83	2.78	3.84
Deviation	0.63	0.78	0.82	0.46	0.92	1.05	0.72
of criterion							

Table 2 shows that the median of the two main variables of the study – effective communications (3.53) and accountability (3.84), are higher than the five-degree Likert median (3). In other words, the grade of the effective communications and accountability of the personnel of Bank Melli Iran is

higher than average. Among the aspects of effective communication, the aspect of equality has attained the lowest average (2.78). Thus, the aspect of equality in the existing communications at Bank Melli Iran is weak and low. The highest median among the aspects of communication belongs to

Table 3. shows the correlation coefficient between the variable of organizational communications and its aspects with the variable of accountability.

Study Variables	Effective communication	Openness	Empathy	Supportiveness	Positivism	Equality
Accountability	0.384**	0.136**	0.359**	0.263**	0.308**	0.078
Meaningfulness Sig	0.000	0.014	0.000	0.001	0.002	0.104

The correlation coefficient is meaningful at the level of 0.05;**correlation coefficient is meaningful at the level of 0.01

Given the outcomes of Table 3, the correlation coefficient between the two variables of effective communication and accountability (1st premise) is meaningful at the assurance level of 99%. Thus, the study's first assumption is confirmed. Given that the correlation coefficient is a positive and meaningful number, thus, there is a positive and meaningful relationship between effective communications and accountability of personnel at Bank Melli Iran. Based calculated determination (100x0.3842) 14.75% of variance is shared between effective organizational communication accountability of personnel. The second assumption of the study about the presence of a meaningful relationship between the aspect of openness and level of accountability of the personnel of Bank Melli Iran is confirmed at the rate of 95% (Sig=0.014, r=0.136). The third assumption of the study about presence of a meaningful relationship between empathy and level of accountability of personnel of Bank Melli Iran is confirmed at the level of 99% (Sig=0.000, r=0.359). The fourth assumption of the study about presence of a meaningful relationship between the aspect of supportiveness and level of accountability of personnel of Bank Melli Iran is confirmed at the level of 99% (Sig=0.001, r=0.263). The fifth assumption of the study about presence of a meaningful relationship between the aspect of positivism and level of accountability of personnel of Bank Melli Iran is confirmed at the level of 99% (Sig=0.002, r=0.3080). The sixth assumption of the study about presence of a meaningful relationship between the aspect of equality and level of accountability of personnel of Bank Melli Iran is not confirmed at the level of 99% (Sig=0.104, r=0.078). This means that there is no meaningful relationship between the aspect of equality effective communications of accountability of personnel. Among the aspects of effective communication, the largest relationship with accountability is established by the aspect of empathy (r=0.359), and the least meaningful relationship is established by the aspect of openness (r=0.136). Also, a meaningful relationship was not found between the aspect of equality and accountability of the personnel.

In order to study the level of importance and role of each of the aspects of communications on the resulting effective communications, the approving factor analysis has been applied. The results of this analysis, related to the variable of effective communications have been presented in Table 4.

Table 4. Results of Approving Factor Analysis of the Effective Communications Variable

Aspects of	Path	t	Determination
Variable	coefficient	statistics	coefficient
			(R2)
Openness	0.403	9.74**	50.49
Empathy	0.672	16.19**	74.29
Supportiveness	0.456	11.47**	55.36
Positivism	0.528	13.94**	67.89
Equality	0.385	7.60**	43.96**

*Path coefficient is meaningful at the level of 0.05, **Path coefficient is meaningful at the level of 0.01

The results of Table 4 show the path coefficients of each of the five aspects of effective organizational communications are positive and meaningful. The aspect of empathy with the path coefficient of 0.672, maintains the highest role in effective organizational communications at Bank Melli Iran. determination coefficient of the aspect of empathy stands at 74.29. This means that the aspect of empathy is capable of prediction of 74.29 percent of changes in effective communications and the 25.71 percent of the remaining changes result from other independent variables, which have not been taken into consideration in this study. The aspect of equality with a path coefficient of 0.385 plays the least role in effective organizational communications a Bank Melli Iran. The determination coefficient of

the aspect of equality stands at 43.96. This means that the aspect of empathy is capable of prediction of 43.96% of changes in effective communications. After the aspect of empathy; the aspects of positivism, supportiveness, and openness, with respective path coefficients of 0.528, 0.456 and 0.403 maintain more importance in elaboration of effective communications at Bank Melli Iran.

7. CONCLUSION AND PROPOSALS:

Communications is a complicated topic, which maintains a decisive role in an organization. Communication is necessary for coordination of collective activities and implementation of nonmanagerial duties. Some thinkers opine that many of organizational problems originate from inappropriate communications and negligence of delicacies of organizational communications. communication is the root cause of emergence of negative sentiments at the organization and among the personnel. At this point, personnel lose hope in the senior managers, while open and trustworthy communications do not take shape. Effective communication secures successful change in the organization. With the assistance of effective communication, ambiguities are dispelled and the essential data and power is provided for those in of making changes. Through open communicational channels, individuals can express thoughts about the effectiveness of organizational activities, and upon being assured of the outcome of organizational activities, they can maintain a higher sense of responsibility toward their duties and their outcomes.

Based on the results of this study, the rate of correlation coefficient between communications and accountability of personnel of central departments of Bank Melli Iran stands at 0.384, which manifests the presence of a positive and average correlation between these two variables. Also, effective communications, on its own, determines 14.75 percent of the variance of the variable of accountability of personnel. The findings of our study match the findings of Tabari (1380), Maleki Ranjbar (1384), Jones (2006), and Petty et al (1997), who believe effective communications bring about a number of positive developments at the workplace such as improvement of efficiency of management and performance, job satisfaction and the sense of responsibility of the personnel. Effective communications highly contribute to building trust among personnel, and through effective communications can easily exchange views and to precisely understand the demands and needs of the other party. Appropriate and complete receipt of messages; and presentation of an effective feedback leads to provision of valuable information which an employee can use for improvement of his performance and reinforcement of his sense of responsibility.

Among the aspects of effective communications, the aspect of empathy maintains the highest meaningful relationship (0.359), and the aspect of openness maintains the least meaningful relationship (0.136) with the level of accountability of personnel of central departments of Bank Melli Iran. Empathy is the important aspect of communications. If the personnel maintain sympathy toward each other and attain a sense of unity, throughout their efforts to establish mutual relations, the effectiveness of communications will be boosted. Thus, the higher the sense of empathy among personnel, the higher would be their ability to understand each other's emotions and sentiments, which in turn ultimately leads to enhancement of mutual trust and sense of responsibility of personnel toward their own, and others' (Manager and his subordinates) duties. Based on results, it seems that the aspect of equality doesn't maintain a meaningful relationship with the accountability of personnel of the departments of Bank Melli Iran. Given the ideological and cultural grounds governing Iranian organizations, presence of especial personal traits in individuals (such as being more intelligent, wealthier, and...) cannot lead to distortion and formation of a sense of inequality within the inner-organizational communications. Absence of a relationship between the aspect of equality and accountability of personnel is because of the fact that personnel, based on their especial religious, and cultural teachings, believe the parties to communications, irrespective of their personal traits, are human beings and should be honored. Thus, equality and inequality in other particular personal traits cannot leave an impact on the outlook and sense of responsibility of the personnel.

Among the five aspects of effective communications in this study, the aspect of empathy has maintained the highest contribution to effective communications at Bank Melli Iran, which shows the importance and priority of this aspect at the organization. The aspect of equality has the least role and importance in determination of effective communications at Bank Melli Iran. With due regard to these results, and the importance and priority of the aspects of effective communication, the managers of Bank Melli Iran should focus on establishment of an appropriate

atmosphere in order to maintain a sense of unity, coupled with empathy, via making appropriate and principled plans. Usage of plans and measures which lead to gatherings of the personnel and grant them a sense of unity can be beneficial to this end.

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