



Evaluation of amount of strategic management of quality and building trust and its relationship with financial performance (Case Study: the Melli Bank of Ardabil province)

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Evaluation of amount of strategic management of quality and building trust and its relationship with financial performance (Case Study: the Melli Bank of Ardabil province)

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Abstract

This study was aimed to evaluation of amount of strategic management of quality and building trust and its relationship with financial performance (Case Study: the Melli Bank of Ardabil province). Sample size was 223 people based on Cochran's formula. Sampling method was selected stratified random and multiplexing. The data collection instrument in this study was a standardized questionnaire that the reliability and validity of each of them was confirmed. This research in terms of aim and objective is applied research and in terms of performance, it is descriptive survey. Among the distributed questionnaires, 232 cases were analyzed. Spearman correlation test, linear regression and t-test were used for the analysis of research data. The results of Spearman correlation test for the first hypothesis showed that there is a significant relationship between strategic management of quality and building trust. In the correlation test of second hypothesis of the study, the achieved significant level was less than 0.05 that showed there is a significant relationship between strategic management of quality and financial performance. Spearman correlation test in third hypothesis showed there is a significant relationship between Building trust and financial performance. T test was used to test the hypotheses 4 to 5 that the results showed that the level of the strategic management of quality and building trust variables are more than average between employees.

Keywords: strategic management of quality, Building trust, financial performance, the Melli Bank of Ardabil Province



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Introduction

In recent years, much attention has been taken to the needs of customers in relation to the level of quality management. High levels of giving service to customers are used as a means to achieve competitive advantage. Along with increasing customer awareness of the services offered by banks and other financial institutions, they are increasingly sensitive to received strategic of quality. In order to maintain long-term relationships with satisfied customers, the bank must know how can provide satisfied customers with high quality strategic management (Venus, 2003, p. 200). The more we move forward towards a pervasive reality of interdependency, the importance of trust becomes more and more vital. If mistrust occurs either due to unethical behavior or non-professional, but ethical behavior, it will cause the collision and friction (Kowii, 2007, p. 19). With the spread of the phenomenon of globalization, the importance of trust in social, economic, political and institutional relationships has been considered dramatically. So, the majority of experts in various fields have pointed to the importance of trust in organizations. Trust is essential for organizational success, ongoing changes in the role and technologies, as well as designing jobs and responsibilities (Danaeefard et al., 2007). Strategic management attempts to examine the set of achievements and results of practical and executive services and products over the past decade in the field of management services and strategic planning. Strategic management could be mentioned as axes of strategic thinking of entrepreneurship, financial strategic management, manufacturing strategic management, research and futures studies, marketing, innovation and creativity, attention to philosophy and strategic thinking, human resources, ecology and theory of strategic studies of strategic, planning at the national macro level by mathematical models, technology, science and technology, models and patterns of management and strategic planning, successful business and case study of and strategic planning, strategic planning in governmental and non-profit organizations, control and monitoring systems and approaches across all organizations about strategic planning (David, 2009:56).

In other words, the strategy is a plan and a kind of deliberate way and Intended of a guide for dealing with a deceits situation of a particular map or plan or maneuver to divert the model rival, especially the model of a series of concrete measures, it is meaning as a means to determining the position of organization in the market environment, and the view that considers



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the strategy is a subjective notion and it is a common view among members of an organization that is based on their intentions or actions. In fact, we can consider the following points:

- Establish a framework for organizational change
- Creating commitment and sense of ownership
- Create a balance between stability and innovation (Charles, 2014: 15).

Strategic planning has been developed primarily in the private sector, but it can help to organizing of the state, and non-profits organizations, communities and other institutions. Strategic planning can be defined as regular and organized attempt to make decisions and attempt to new actions that lead to the development of an organization. In fact, the strategic planning is a process in order to equip the resources and unify its efforts to achieve long-term goals with regard to the internal and external possibilities and limitations. On the other hand, the process to determine the current position and future direction of the organization or community, setting goals, devising a strategy for the goals and measure results are considered (Rezayian and Naji, 2011: 17). Strategic planning can be stated as planning in conjunction with long-term goals of the organization and the activity necessary to fulfill them (Zaerpuor Kalishm, 2011: 64).

Benefits of Strategic Planning

The benefits of strategic planning are as follows:

- Strategic planning is guidance and it determines direction of the activities and operations of the organization and acts as a guide.
- It determines future direction and priorities and it adopts today's decision in light of future outcomes.
- It has coordinating role between operational programs and it puts measures in different parts of the organization on a single path.
- It treats with the conditions that are changing fast in an effective method and it provides teamwork and expertise work.
- It predicts the future with long-term approach and thus provides information on its own that is useful for long-term measures of managers.
- Strategic prediction is possible across organizational units including all administrative systems and rather than it will be mechanical operation, it acknowledges the central role of individuals, groups and influence of organizational culture.



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Concepts of Strategic management of Quality

Quality management has urgent need for a deep and microscopic understanding of human nature, ie the needs, aspirations and fundamental abilities of the human. A leader because he can affect the environment and his relatives, he must have been familiar with all the items below and he should has a full understanding of them:

- 1).The human needs security while he doesn't want his independence be violated.
- 2). Human is very sensitive to the external rewards and punishments.
- 3). Human loves to hear kind verbal in his praise.
- 4). Human can only do a limited number of activities at the same time.
- 5). Human is being sure to his personal perceptions more than the information and statistical data.
- 6). If it is a conflict between leader speech and leadership performance - though that his speeches are eloquent – he will distrust towards him.

By expanding the understanding of the public, who is responsible for leading a working process, he must respect the spirit of independence and lack of complete dependence of employees and besides he must provide appropriate security in the working environment.

Persuading, encouragement and rewards that are given because of success of people, they are effective in running the entire process. According to the latest studies, sudden and unpredictable rewards are more effective than uniform repeated payments in the end of the year (Cutler, 2005).

Building trust

Trust in organization, in both Inter-organizational and out- organizational buildings, it has important role in achieving the goals and targets of it. Attracting specialist forces, attracting financial resources, the realization of productivity cooperative system in manufacturing, success in competitiveness and developing and promoting genuine and sustainable organizational culture depend on trust. Not satisfied with gaining the superficial and unstable trust by approaches and techniques of propaganda and enjoyment of concern to institutionalize it, all of them are one of symptoms beyond slogans to the intelligence and technical perfection of wisdom, that is derived from strategic vision of managers and it finds tools to achieve itself by sufficient knowledge. Trust seedlings don't root on any subject and it doesn't load in any substrate, but its attainment is based on principles and specific ways. Principles that could pave



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the organization's strategic directions and it acquired efficient and viable methods in achieving that orientation and direction (unnamed, 1999).

Dimensions of trust

In various studies it is defined various dimensions for trust structure, such as three-dimensional trust Bromiley and Koomingez (1996) four-dimensional Trust of Mishra (1996) and five dimensional Trust of Thomas and Schindeler(1993) and finally ten dimensional Trust of Butler (1991)(Sarlak, 2003).

Thomas and Schindeler consider that the key elements of trust are including five factors according to their research:

- 1- Honesty: Honesty is the same as honesty and trust. This pillar is the most important factor among the five factors, especially when a person evaluates the ability to rely on someone else.
- 2- Competency: It covers a person's all the social skills and technical capabilities and refers to whether the person knows what they're talking about it.
- 3- Stability: According to McGregor, stability consider the ability whether we can predict person's words and deeds or not. Existence of contradiction between words and deeds of individuals reduces trust by reducing the stability. This variable is important, especially among managers.
- 4- Loyalty: It is enthusiasm for supplying the interests others. This pillar is the opposite of opportunistic acting. Loyalty represents the person's desire to maintain the prestige and reputation of the opponent.
- 5- Clarity: It represents the person's desire to freely share information and thoughts with others. Clarity refers to state of all facts and not a part of it and it is to avoid concealing the truth (Movahed et al., 2010).

Performance

Individual or group performance measurement process in specific period with the approach to achieving the goals and strategies of the organization, so that expectations and indices, has already been transferred transparently evaluated party, all of them are named performance assessment (Tabarsa, 1990). Organizations have been formed based on a philosophy, and they are moving toward targets. In order to achieve organizational goals, core processes should be identified and in an integrated environment with creating synergy, they facilitate achieving the goals. In the meantime, performance measurement of organizational processes helps to



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determine achieving the goals of each process together with the organization's objectives (Akbari, 2005, p. 10).

Performance evaluation process

The process involves a series of measures with particular sequences that are logical and purposeful. Performance evaluation involves taking multiple steps. The proposed steps in the performance evaluation include:

1. Drafting or review their message, mission, the major objectives and strategies
2. The preparation and formulation of performance evaluation indexes
3. Development and establishing of performance standards related to evaluation metrics
4. Notification and announcement of evaluation indexes to person who is assessed.
5. Determination of actual performance
6. Comparison of the actual performance with the standards for each indicator
7. Announcement of results and how to achieve them to person who is assessed.
8. Action to the application of corrective actions to improve the performance of subjects evaluated through feedback mechanisms. (Ghasempour, 2005, p. 36)

Melli Bank of Iran

The law establishment of Melli Bank of Iran was approved by parliament in the session of 14 May 1925 and the Statute of the Bank in the 14 June 1926 were approved by Finance Committee of parliament and Melli Bank of Iran officially began its work on Tuesday of 20 September 1926 in the Tehran.

Now 86 years passes from glorious establishment of Iran's Melli Bank. Now there are more than 3276 branches within country and 16 active branches in abroad and 179 booths and because of that it is one of the strongest financial institutions in Iran and even in the world.

History

Alizadeh Sani and et al (2012), in the a study entitled "Effect of Perceived variations on financial performance of team: the moderator role of organizational trust" came to the conclusion that financial Performance of teams has positive significant correlation (0.321) with diversity and variety and it has negative significant correlation with the difference (-0.371) and it has no significant relationship with separation. In the second part of the tests, organizational trust was considered as a mediating variable of relationship between perceived diversity and financial performance of the team. And model test results indicate the severity of strong



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moderating effect (1.277) for organizational trust variable. Rahimnia and Muradian (2011), in the study titled "Conceptual Model of leadership style of the CEO on strategic decisions by creating a trust relationship between senior managers and their learning from failure.", they represented the conceptual model of the relationship between leadership style relationship of CEOs with trust between senior managers and with their learning from past failures, relationship between senior managers learning from the failures and amount of trust between senior managers with quality of strategic decisions, the relationship between trust between senior managers with their learning from failures. Opinions and several studies have claimed that CEOs can improve quality of strategic decisions of senior managers in the organization under their leadership by forming a relationship based on trust between senior managers as well as accelerating their learning process.

Chamchong and Wonglorsaichon by doing a research under the title of Total Quality Management, they achieved the following key results: 1- In the case of teachers' perceptions, there were issues with the practices indicators (strategic quality management), particularly in terms of changing management. There were striking differences in perception between teachers in the ways of TQM related to branch variables, level of education and employment while there was no significant difference according to state of variables. 2- Also the practical implications of the questionnaire were on this basis, the findings showed the need for changing efficient management, staff training and deployment of human resources in order to gain a wide system of quality management for the realization of the principles of Total Quality Management. 3. The origin of value in this research is the quality improvement of an ongoing process that should be taken from a practical level to senior management. Primary schools as the basic system of higher education, it effects on the upper level schools with the correct results. Thus, total quality management efforts in the elementary schools are essentially important to achieve a high quality education system.

In the research Patanayak (2011) as strategic quality management influence on customer satisfaction in the banking industry in India, the findings suggested that 1. There was a high correlation between the variables of strategic quality management. 2. Also There was significant relationship between the dimensions of strategic quality management (employee empowerment and responsiveness, speed in providing services, accuracy of providing services, beauty of



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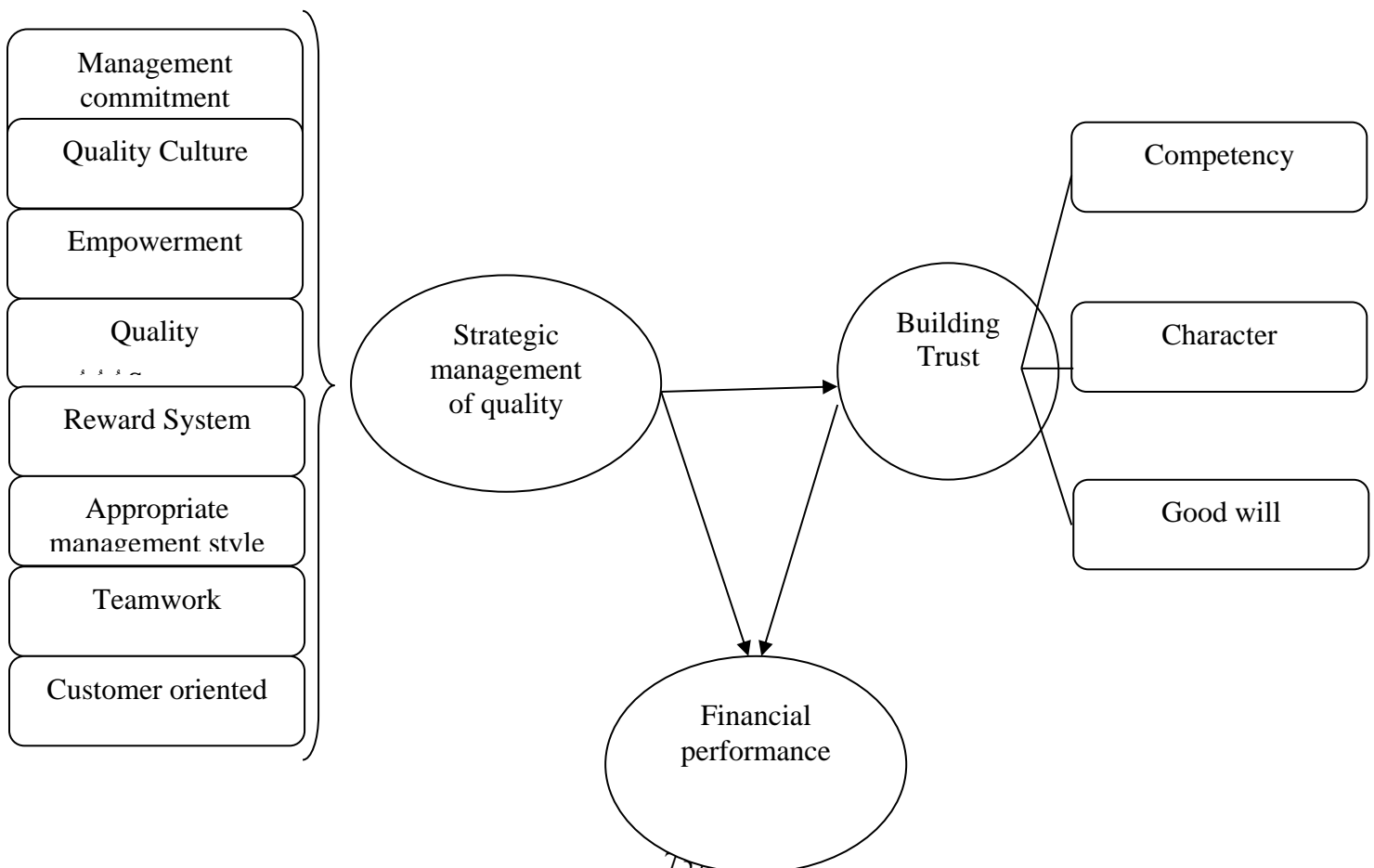
services space, central trust, transparency and notification, flexibility and considerations of values and beliefs) and the customer satisfaction.

The research hypotheses

1. There is a significant relationship between quality strategic management and building trust.
2. There is a significant relationship between quality strategic management and financial performance.
3. There is a significant relationship between building trust and financial performance.
4. Status of quality strategic management at the Melli Bank of Ardebil is above average.
5. Status of building trust in the Melli bank of Ardabil province is higher than the average.

Conceptual model

For doing scientific and systematic research, scientific and theoretical framework is needed which is commonly called a conceptual model. In this study amount of the strategic management of quality and building are considered as independent variables and organizational performance are considered as a dependent variable.





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Figure 1. The conceptual model of research (Nena Tani and et al., 2010; Alizadeh Sani and et al., 2012)

In this study standard questionnaires were used to assess each of these of variables, so that, for the amount of attention to Strategic management of quality inventory of Days and Chapman, 1997 was used, questionnaire of Kuwait Cole et al (2009) was used to building trust and Dizji happiness questionnaire (2012) was used to financial performance.

Research Methodology

This research can be considered as a functional based on purpose and it can be regarded as a descriptive study according to obtain the desired data, and because the desired data is obtained by community sampling, to determine the distribution of population characteristics, this study was correlational survey and its method is cross sectional. Research is correlation in terms of implementation.

The study population consisted of all those that researcher are interested to study a particular topic on them. Therefore, all employees of the Bank Melli of Ardabil province are considered. The total number of our population is 532 people.

Sampling method: sharing stratified random sampling method was used to sampling. In the table below, the number of population is mentioned based on the sample of Ardabil province branches:

Table1. Stratified random sampling

STATISTICAL SAMPLE	STATISTICAL SOCIETY	Branches	CLUSTERS	ROW
167	400	32 branches	Ardabil	1
7	17	3 branches	Khalkhal	2
14	33	5 branches	Parsabad	3
11	27	4 branches	Germi	4
3	7	1 branch	Namin	5
9	21	4 branches	Meshgin Shahr	6
6	14	3 branches	Bilesavar	7
3	6	1 branch	Nir	8
3	7	1 branch	Sarein	9
223 people	532 people	54 branches	9	Total



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In the present study the descriptive analysis methods such as the frequency distribution, frequency percent, average and graphs and appropriate inferential analysis methods were used to analyze the data and verify hypotheses such as normality of population and the correlation coefficient and linear regression analysis, that all these calculations were performed using SPSS version 20. At the beginning of inferential statistics, for ensuring of normal survey data Kolmogorov-Smirnov was used. Then, according to the abnormal data, the Spearman correlation test was used to test the first to third hypotheses and then to test the fourth and fifth hypothesis t-test was used.

Findings:

The first hypothesis test

There was a significant relationship between strategic management of quality and building trust.

Spearman correlation test was used to test this hypothesis that the results is showed in Table 2 below.

Table 2. The correlation coefficient between the components of the strategic management of quality and building trust

Building Trust		independent variable
0.251**	The correlation coefficient	Customer oriented
0.000	Significance level	
223	Number	
0.225**	The correlation coefficient	Quality Culture
0.000	Significance level	
223	Number	
0.321**	The correlation coefficient	Management commitment
0.000	Significance level	
397	Number	
0.198**	The correlation coefficient	Empowerment
0.000	Significance level	
397	Number	
0.162**	The correlation coefficient	Quality structure
0.002	Significance level	
223	Number	
0.141**	The correlation coefficient	Reward System
0.006	Significance level	
223	Number	
0.195**	The correlation coefficient	Appropriate management style
0.000	Significance level	
223	Number	



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0.296**	The correlation coefficient	
0.000	Significance level	Teamwork
223	Number	
0.443**	The correlation coefficient	
0.000	Significance level	Strategic management of quality
223	Number	

* Significant test at a significance level of 0.05

** Significant test at a significance level of 0.01

As can be seen in Table 2 at double domain significant level, a significant level of Spearman's test is 0.000 and this level is smaller of the minimum level of significance which is 0.05, and also according to the correlation value that is calculated 0.443, therefore there is a significant relationship between these two variables, there after hypothesis H0 is rejected and H1 is confirmed. In other words, there is a significant relationship between strategic management of quality and building trust. According to the above table, we can also conclude that there is a significant relationship between all components of strategic management of quality and building trust and the highest correlation coefficient between the components of the strategic management of quality is related to management commitment component with a correlation coefficient of 0.321 and the lowest one is related to component of rewards system with a correlation coefficient of 0.141.

The results of previous table showed that there is a significant relationship between the dimensions of strategic management of quality and building trust. The correlation coefficient for each dimensions of the strategic management of quality (Customer oriented, quality Culture, management commitment, empowerment, quality structure, reward system, efficient management style, teamwork) in relation to building trust is calculated respectively (0.251, 0.225, 0.321, 0.198, 0.162, 0.141, 0.195, 0.269) at the significant level ($P < 0.05$).

The second hypothesis test

There is a significant relationship between strategic management of quality and financial performance.

To test this hypothesis, we used Pearson correlation multivariate test, which the results for this are in the table below.

Table 3. The correlation coefficient between components of strategic management of quality and financial performance



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Financial performance		independent variable
0.329**	The correlation coefficient	Customer oriented
0.000	Significance level	
223	Number	
0.127*	The correlation coefficient	Quality Culture
0.014	Significance level	
223	Number	
0.041	The correlation coefficient	Management commitment
0.425	Significance level	
397	Number	
0.213**	The correlation coefficient	Empowerment
0.000	Significance level	
397	Number	
0.105*	The correlation coefficient	Quality structure
0.04	Significance level	
223	Number	
0.264**	The correlation coefficient	Reward System
0.000	Significance level	
223	Number	
0.295**	The correlation coefficient	Appropriate management style
0.000	Significance level	
223	Number	
0.047	The correlation coefficient	Teamwork
0.395	Significance level	
223	Number	
0.28**	The correlation coefficient	Strategic management of quality
0.000	Significance level	
223	Number	

* Significant test at a significance level of 0.05

** Significant test at a significance level of 0.01

As can be seen in Table 3 at double domain significant level, a significant level of Spearman's test is 0.000 and this level is smaller of the minimum level of significance which is 0.05, and also according to the correlation value that is calculated 0.28, therefore there is a significant relationship between these two variables, there after hypothesis H0 is rejected and H1 is confirmed. In other words, there is a significant relationship between strategic management of quality and financial performance. According to the above table, we can also conclude that there is a significant relationship between all components of strategic management of quality (except for two components of management commitment and teamwork) and financial performance.



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The results of previous table showed that there is a significant relationship between dimensions of strategic management of quality and financial performance. The correlation coefficient for each dimensions of the strategic management of quality (Customer oriented, quality Culture, empowerment, quality structure, reward system, efficient management style) in relation to financial performance is calculated respectively (0.329, 0.127, 0.213, 0.105, 0.264, 0.295) at the significant level ($P < 0.05$) and for two components of management commitment and teamwork, because a significant level obtained for each of them is more than the standard significance level of 0.05, they have no significant relationship with financial performance variable.

The third hypothesis test

There is a significant relationship between building trust and financial performance.

To test this hypothesis, we will also use the Spearman correlation coefficient test that the results of them are represented in Table 4.

Table 4. The correlation coefficient between the components of building trust and financial performance

Building trust	Good will	Character	Competency	The dependent variable
0.223**	0.147**	0.201**	0.308**	The correlation coefficient
0.000	0.002	0.000	0.000	The significance level
223	223	223	223	Number

* Significant test at a significance level of 0.05

** Significant test at a significance level of 0.01

As can be seen in Table 4, at double domain significant level, a significant level of Spearman's test is 0.000 and this level is smaller of the minimum level of significance which is 0.05, and also according to the correlation value that is calculated 0.223, therefore there is a significant relationship between these two variables, there after hypothesis H_0 is rejected and H_1 is confirmed. In other words, there is a significant relationship between Building trust and financial performance. Also results showed that there is a significant relationship between all components of Building trust and financial performance and the highest correlation coefficient between the components of it is related to management competency component with a



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correlation coefficient of 0.308 and the lowest one is related to component of good will with a correlation coefficient of 0.141.

The fourth hypothesis test

The strategic management of quality at the Melli Bank of Ardabil province is above average.

To test this hypothesis, we used the t-test which the results for that is provided table (5 and 6) below.

Table 5.Strategic Management of quality Average test

The mean error	Standard error	Average	Number	Variable
0.02	0.399	3.56	222	Strategic Management of quality

Table 6.T test of strategic management of quality in one sample

Upper bound	Lower bound	difference in average	The significance level	freedom degree	T statistics	Variable
0.61	0.529	0.569	0.000	222	27.739	strategic management of quality

According to the scores obtained from the sample and one sample t test, the results were represented in Tables 5 and 6. As can be seen amount of p-value ie Sig amount that is equal to 0/000 was smaller than of the amount $\alpha = 0.05$. Therefore, the null hypothesis that the mean of variables of strategic management of quality has not been confirmed that it is equal to 3; on the other hand, two numbers that were shown in the column corresponding to 95% confidence interval of the mean difference were not including the zero. Therefore this factor proves that the null hypothesis is rejected. Lower and higher limits are also positive and this implies that the average of strategic management of quality is more than the number 3. The overall result can be explained in this way that the strategic management of quality is relatively high according to the average population 3.56 in statistical population. As identified in the table, the statistic value of T is equal to 27.739, which is larger than 1.96 and it is at the critical area of test and in other words, the mean difference of the number 3 is significant.

Fifth hypothesis test



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The level of building trust of Melli Bank in Ardabil province is above average.

To test this hypothesis, we used the t-test which the results for it are provided below in the table (7 and 8).



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Table 7. Average test of building trust

The mean error	Standard error	Average	Number	Variable
0.02	0.395	3.531	222	Building Trust

Table 8. One sample t-test of building trust

Upper bound	Lower bound	difference in average	The significance level	freedom degree	T statistics	Variable
0.571	0.491	0.531	0.000	222	26.171	Building Trust

According to the scores obtained from the sample and one sample t test, the results were represented in Tables 7 and 8. As can be seen amount of p-value ie Sig amount that is equal to 0/000 was smaller than of the amount $\alpha = 0.05$. Therefore, the null hypothesis that the mean of variables of Building Trust has not been confirmed that it is equal to 3; on the other hand, two numbers that were shown in the column corresponding to 95% confidence interval of the mean difference were not including the zero. Therefore this factor proves that the null hypothesis is rejected. Lower and higher limits are also positive and this implies that the average of strategic management of quality is more than the number 3. The overall result can be explained in this way that status of building trust is relatively high according to the average population 3.53 in statistical population. As identified in the table, the statistic value of T is equal to 26.171, which is larger than 1.96 and it is at the critical area of test and in other words, the mean difference of the number 3 is significant.

Conclusion:

The first hypothesis test results

The Spearman correlation test was used to examine the relationship between strategic management of quality and trust building. The results with respect to the significant level indicate a significant relationship between the research variables. The findings of this part of the research are consistent with findings of Nena Tani et al. (2010), which confirmed significant effect of strategic management of quality on the customer trust and studies of Patanayk (2011).

The second hypothesis test results

The Spearman correlation test was used to examine the relationship between strategic management of quality and financial performance. The results with respect to the significant



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level indicate a significant relationship between the research variables. The findings are consistent with findings of Nena Tani et al. (2010), which confirmed significant effect of strategic management of quality on profitability.

The third hypothesis test results

The Spearman correlation test was used to examine the relationship between trust building and financial performance. The results with respect to the significant level indicate a significant relationship between the research variables. The findings of this area of research are consistent with the findings of the Alizadeh Sani et al (2012) that reported the moderator role of the trust on the financial performance and also it is consistent with Gahremani's results which showed that organizational trust are associated with the creation and transfer of knowledge and innovation and innovation has a significant relationship with financial performance.

The fourth hypothesis test results

One sample t-test was used to analyze this hypothesis. With respect to the significant level of 0.000, it indicates that this hypothesis is confirmed at the level of 95% and can be argued that situation of variable of strategic management of quality between the staff of the Melli Bank of Ardabil province is above average. The findings in this area of research are consistent with the findings of Rasouli et al (2012) which reported that level of strategic management among their population is higher than the average.

Fifth hypothesis test results

One sample t-test was used to analyze this hypothesis. With respect to the significant level of 0.000, it indicates that this hypothesis is confirmed at the level of 95% and can be argued that situation of building trust variable between the staff of the Melli Bank of Ardabil province is above average. The findings in this area of research are consistent with the findings of Bakhshan (2011) that in a study with title: identifying and prioritizing the factors affecting the trust of Internet banking customers (Case Study: Mehr- e- Eghtesad Bank) that they reported that the level of the building trust in T test is higher than the average.



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