INVESTIGATION OF EFFECTIVE FACTORS IN PSYCHOLOGICAL OWNERSHIP (CASE STUDY: TEJARAT BANK BRANCHES IN TEHRAN CITY)

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Mohammad Reza Rezaei
Islamic Azad University, Department of Management, Rafsanjan Branch, Rafsanjan, Iran

Malikeh Beheshtifar
Islamic Azad University, Associate Professor, Department of Management, Rafsanjan Branch, Rafsanjan, Iran. Corresponding author Email: m.beheshtifar@yahoo.com

Abstract. The present study aims to explore the effective factors in psychological ownership of bank staff; this is a case study conducted in 2017 regarding Tejarat Bank branches in the city of Tehran in Iran. This research was performed using descriptive studies and correlation method in a statistical population consisting of 270 people, 160 of whom were selected as study sample by Morgan table and multi-stage cluster sampling. Data collection was done using Psychological Ownership Questionnaire, Work Engagement Scale, Personal Trust Questionnaire and Self-Awareness Scale with validities of 0.93, 0.91, 0.92 and 0.88, respectively. Also Cronbach’s alpha method was used to calculate the reliabilities of these questionnaires, which were respectively 0.90, 0.89, 0.85 and 0.86. Amos and SPSS softwares were used for data analysis. The obtained results showed that work engagement has a positive and significant effect on psychological ownership of bank staff and the component of job-based psychological ownership of employees, but work engagement has no effect on organization-based psychological ownership. Personal trust has a positive and significant effect on psychological ownership of bank staff and the component of job-based psychological ownership of employees, but personal trust has no effect on organization-based psychological ownership. Also self-awareness has a positive and significant effect on psychological ownership of bank staff and the component of job-based psychological ownership of employees, but self-awareness has no effect on organization-based psychological ownership. Personal trust, self-awareness and work engagement have the most impact on psychological ownership. Therefore, it is recommended to attempt to increase work engagement, personal trust and self-awareness of employees in order to enhance the sense of psychological ownership in bank staff.

Keywords: work engagement, personal trust, self-awareness, psychological ownership

1. INTRODUCCIÓN

Pierce, O’driscoll and Coghlan consider psychological ownership as an aspect of the individual’s feeling that is related to thinking about the sense of ownership; this is the sense of a person who believes that the organization or a part of it belongs to him. Numerous researchers have shown that when individuals own something, they consider it as optimal and desirable. Thus, it should be expected that employees like their job and feel satisfied when they feel a psychological ownership towards their job (Pierce et al. 2013). By taking into consideration the nature of the sense of belonging and ownership, it can be expected that people extend this feeling to various organizational fields such as themselves, jobs, work tasks, work environment, equipments, ideas, suggestions and team members. Ven Dayn et al. suggest that employees should feel that they are the owners of the organization so that the features of organizational commitment expand (Khosravi and Neissi, 2009). Recently, studies and investigations focus on things that constitute employee ownership and its potential returns. Like other psychological resources, psychological ownership can be appraised; it is possible to invest in it, develop it and manage it for competitive advantage. Although researchers have recognized the relationship between psychological ownership and its satisfactory results like organizational citizenship behaviors, but further research is required.

Discussion and investigation on the satisfaction of needs and contributing factors to the encouragement and effectiveness of employees and also creating an intimate and attractive space for them in organizational environments attract the attention of every caring person to the future of this country, because with attempt and coordination of all bodies and organizations of the society, one can naturally hope that basic steps will be taken for the development and advancement of the society (Khaghani, 2015: 4). If the employees do not have a sense of psychological ownership, their job satisfaction decreases, their loyalty and organizational commitment diminish, they lose their motivation, their job engagement decline and they will have less tendency and enthusiasm for their tasks (Azarnoush, Neissi, Moradi Kouchi and Derikvand, 2012: 74). People who work in the organization and perform their duties, they should be mobilized in a manner that they perform activities with more motivation and enthusiasm in the organization. If employees in the organization have a sense of organizational ownership and are psychologically dependent on the organization and its goals and if they are willing to achieve these objectives and goals, so they perform activities more diligently and seriously and consequently, they will enhance the performance of the organization.

On the other hand, today’s organizations need energetic and enthusiastic staff and people having interest and passion towards their job. Generally, enthusiastic employees are totally attracted by their jobs and do their job assignments and tasks in an optimal manner (Nouri et al. 2010:10). Usually, the staff of organizations in the country has insufficient motivation for performing their tasks and these conditions have caused them to have inadequate enthusiasm for doing their job tasks. The lack of job motivation leads to negative results such as burnout, malfunction and poor performance. Work engagement, as a job concept, is the result of the recent tendency to positive psychology. Positive psychology focuses on human resources, optimal performance and positive experiences in work. According to this movement, not only negative results such as burnout, malfunction and weakness, but also positive phenomena in the workplace are worthy of consideration. The concept of work engagement has been described in two different ways. According to the theory of Liter, work engagement refers to energy, engagement, and professional qualifications. That is why it is very important to promote work engagement of employees for their growth and improvement. Finally, it is clear that by increasing work engagement, the readiness of employees to do their job tasks increases and their attitude towards their work will change and finally, the organization will be more successful (Mirzadarani, 2013: 63).

Trust is defined as having confidence to the intentions and actions of the others and a key factor in interactions. Having confidence to the organization plays an important role in achieving its goals. Azbern states that complexity and the lack of inherent confidence in the nature of today’s business and also the volume of reciprocal cooperation have complicated the effectiveness of working relationships. In case of complexity and the lack of certainty, maintaining effective cooperation will be possible only when all communications are clear, and this is possible when there exist mutual trust and confidence (Morman, 2010: 191). In general, the key of maintaining internal organizational relationships and preventing them from failing is that individuals
have enough trust and confidence for mutual cooperation (Wiles, 2015). In reality, trust is necessary and required for doing anything and without trust, things are hardly done or will not be done at all. Mistrust is a characteristic of today’s world and is considered as a big risk for governments and organizations; it incurs high costs to organizations and governments (Mayern, 2014: 28). On the other hand, many employees in organizations make their job decisions by observing the world around and trying to adapt themselves with this world and this is the opposite of what should really be done. The best career path is a process that begins from the interior, an evolution and self-awareness. Individuals should be aware and conscious of their own skills, talents, abilities and unique features and characteristics, because this self-awareness leads a person to a satisfactory and desirable career (Khani, 2013). Different pundits consider self-awareness as what people know of themselves, they believe that this knowledge is acquired by two ways: the first type of self-awareness is acquired through the comparison of an individual between himself and the people around and the second type is obtained through the feedbacks that other give. In this way, an individual feels a good sense and finds himself capable, attractive and agreeable. In psychology, this description that shows the abilities of an individual is called self-awareness (Breska, 2011: 7). Van Huggins (1998), Kepenberg & Skay (2000), Mayers & Etzel (2003) and Kerumer et al. (2006) found in their studies, a positive and significant relationship between psychological ownership and work engagement. Landen, Rubenfeld & Morgan investigated in their research, the relationship between personal trust and psychological ownership and have confirmed that there is a relationship between these two variables. Sikafeili, Sambasivan & Muniandy (2012) have also found in their study, a positive and significant relationship between self-awareness and psychological ownership. According to the above-mentioned descriptions, the researcher of the present study seeks the answer to the question of whether work engagement, personal trust and self-awareness have impact on psychological ownership in Tejarat bank branches in the city of Tehran.

Theoretical framework
In this study, psychological ownership is considered to be the dependent variable and work engagement, personal trust and self-awareness are considered as independent variables. Psychological ownership is described as a cognitive-emotional structure. It is a situation in which people feel that the objective of ownership belongs to them (in terms of nature, whether material or immaterial). Such a sense reflects the individual consciousness, thoughts, opinions and beliefs towards the goal (Azarnoush et al. 2012). According to the model of Van Dine and Pierce (cited by Azarnoush et al. 2012: 77), psychological ownership has two components: organization-based psychological ownership and job-based psychological ownership.

The enthusiasm is important in the sense that job and career are considered as a widespread and influential part of prosperity and influence not only the life quality of individuals, but also their mental and physical health. Most people are forced to work for living and that is why working is an obligation, rather than a choice. However, the experiences of individuals about their jobs are very different. For some people, working can be considered as a monotonous, boring and repetitive process, and for some other people, it can be considered as a sign of personal identity (Mirheidari, Shahpouri Asl and Arizi, 2012). In this study, work engagement is evaluated using the model of Buker and Demerouti (cited by Dehghan Rajabi, 2014) and also by using the components of professional energy, professional dedication and professional fascination.

Trust is the extent to which one is willing to have confidence towards words and actions of others. Also having positive and confident expectations about others’ motivations can bring risk for the person who trusts (Khanifar et al. 2009: 5). Based on the opinion of Panahi (cited by Hassani, 2016) the components of organizational trust are: Honesty, competence, loyalty, stability and being franc and straightforward.

In this study, self-awareness is appraised based on the model of Shaper and Boss (cited by Allahabadi, 2016) through the components of public self-awareness and private self-awareness. Van Huggins (1998), Kepenberg and Skay (2000), Mayerz and Etzel (2003), Kerumer et al. (2006) found in their research, a positive and significant relationship between psychological ownership and work engagement. Landen et al. (2011) investigated the relationship between personal trust and psychological ownership and confirmed the existence of relationship between these two variables. Sikafeili et al. have also found in their studies, a positive and significant relationship between self-awareness and psychological ownership.
2. RESEARCH METHOD

Research is a systematic activity that focuses on discovering and developing a set of organized knowledge (Bast, translation of Sharifi and Taleghani, 2012). This is a descriptive research because it describes the status of variables and also the relationship between them. This study is correlational because it examines and explains synchronous relationships between variables by using correlation analysis. According to the objective of this study, its statistical population consists of all employees of Tejarat Bank branches in the city of Tehran with the total number of 270 people. In this study, multi-stage cluster sampling method was used; this method is another kind of cluster sampling. When an area is selected randomly, it is possible to continue sampling within this area. In this study, six headquarters of Tejarat Bank are the first stage cluster, two headquarters are the second stage cluster and 50 branches from two headquarters (each headquarters, 25 branches) are considered as the cluster of the third stage. The sample size of this study was considered to be 160 people by Morgan table for a statistical population of 270 people.

The evaluation tool in this study was a two-part questionnaire. The first part measures the personal information of subjects such as gender, age, years of service and education level; and the questions of the second part of this questionnaire were designed for evaluating research variables. The first questionnaire is developed for evaluating psychological ownership based on the model of Van Dine and Pierce (cited by Azarnoush et al. 2012) and includes the components of organization-based psychological ownership and job-based psychological ownership, this questionnaire includes 11 questions. For evaluating work engagement, the model of Buker and Demerouti (cited by Dehghan Rajabi, 2014) and three components of professional energy, professional dedication and professional fascination were used and there are 17 questions. Also for appraising personal trust, the model of Panahi (cited by Hassani, 2016) and five components of honesty, competence, loyalty, stability and being franc and straightforward were used. For examining self-awareness, the model of Saleh (cited by Allahabadi, 2016) were used, this model includes two components of public self-awareness and private self-awareness. For the questionnaires, Likert scale was used, each question consisted of 5 items of: I totally agree, I agree, I almost agree, I disagree and I totally disagree. For testing the correctness and validity of items, different kinds of validity tests are used, one of these tests is the test of content validity (Danayifar et al. 2008). Content validity is a kind of validity for examining different components of a measurement tool. The content validity of a test is usually determined by expert people on the subject (Sekaran, translated by Saebi & Shirazi, 2012). In the present research, for evaluating psychological ownership, a questionnaire with an approved validity of 0.93 by Sheibani (2015) was used. For testing work engagement, a questionnaire with the approved validity of 0.91 by Dehghan Rajabi (2015) was used and for testing personal trust, the questionnaire of Hassani (2016) with the validity of 0.92 was used. Also for examining self-awareness, a designed and developed questionnaire by Allahabadi (2016) and approved with the validity of 0.88 was used.

For determining the reliability of questionnaires, Cronbach’s alpha method was used and the reliabilities of questionnaires of psychological ownership, work engagement, personal trust and self-awareness were obtained 0.86, 0.90, 0.89 and 0.85, respectively.

In order to organize and summarize raw grades and the description of sample sizes, descriptive statistics (mean, percentages, frequency, standard deviation, charts and tables) was used, and in the second part, for data analysis, research hypotheses and questions were investigated. In data analysis part, for investigating research hypotheses and questions, structural equation modeling was used and for data analysis, Amos and SPSS softwares were used and the significance level of 0.05 was considered. It should be noted that conducted investigations in this part were done based on 160 subjects.

Conceptual model of research
3. RESEARCH FINDINGS

3.1 Description of demographic indices (Study of general features)

Out of 160 studied subjects, 46 subjects (28.8%) were female and 95 subjects (59.4%) were male. In addition, 19 people didn’t determine their gender. Out of 160 studied subjects, 1 person (0.6%) was 25 years old or younger, 8 people (5%) were between 26-30 years old, 64 subjects (40%) were between 31-40 years old and 74 subjects (46.3%) were 41 years old or older. In addition, 13 people didn’t determine their age. Out of 160 studied subjects, 3 people (1.9%) had 5 years of service or lower, 7 people (4.4%) had between 6 to 10 years of service, 68 people (42.5%) had between 11 to 20 years of service and 6 people (41.3) had more than 21 years of service. In addition, 16 people didn’t determine their years of service. Out of 160 studies subjects, 34 people (21.3) had secondary school diploma, 23 people (14.4%) had associate degree, 70 people (43.8%) had bachelor’s degree and 15 subjects (9.4%) had master’s degree. In addition 18 people didn’t determine their education level.

4. RESULTS OF RESEARCH HYPOTHESES

First main hypothesis: Work engagement has an impact on psychological ownership in employees of Tejarat Bank branches of Tehran: The standardized direct effect of work engagement on psychological ownership is positive and significant. So it indicates the fact that work engagement has an effect on psychological ownership and by increasing the level of work engagement, the level of psychological ownership will also increase.

- Subsidiary hypothesis: Work engagement has an impact on organization-based psychological ownership in employees of Tejarat Bank branches of Tehran: The standardized direct effect of work engagement on organization-based psychological ownership is not significant. So it indicates the fact that work engagement has no impact on organization-based psychological ownership.

- Subsidiary hypothesis: Work engagement has an impact on job-based psychological ownership in employees of Tejarat Bank branches of Tehran: The standardized direct effect of work engagement on job-based psychological ownership is positive and significant. So it indicates the fact that work engagement has an effect on job-based psychological ownership and by increasing the level of work engagement, the level of job-based psychological ownership will also increase.

Second main hypothesis: Personal trust has an impact on psychological ownership in employees of Tejarat Bank branches of Tehran: The standardized direct effect of personal trust on psychological ownership is positive and significant. So it indicates the fact that personal trust has an effect on psychological ownership and by increasing the level of personal trust, the level of psychological ownership will also increase.

- Subsidiary hypothesis: Personal trust has an impact on job-based psychological ownership in employees of Tejarat Bank branches of Tehran: The standardized direct effect of personal trust on job-based psychological ownership is positive and significant. So it indicates the fact that personal trust has an effect on job-based psychological ownership and by increasing the level of personal trust, the level of psychological ownership will also increase.

- Subsidiary hypothesis: Personal trust has an impact on organization-based psychological ownership in employees of Tejarat Bank branches of Tehran: The standardized direct effect of personal trust on organization-based psychological ownership is not significant. So it indicates the fact that personal trust has no impact on organization-based psychological ownership.

Third main hypothesis: Self-awareness has an impact on psychological ownership in employees of Tejarat Bank branches of Tehran: The standardized direct effect of self-awareness on psychological ownership is positive and significant. So it indicates the fact that self-awareness has an effect on psychological ownership and by increasing the level of self-awareness, the level of psychological ownership will also increase.

- Subsidiary hypothesis: Self-awareness has an impact on organization-based psychological ownership in employees of Tejarat Bank branches of Tehran: The standardized direct effect of self-awareness on organization-based psychological ownership is not significant. So it indicates the fact that self-awareness has no impact on organization-based psychological ownership.

- Subsidiary hypothesis: Self-awareness has an impact on job-based psychological ownership in employees of Tejarat Bank branches of Tehran: The standardized direct effect of self-awareness on job-based psychological ownership is positive and significant. So it indicates the fact that self-awareness has an effect on job-based psychological ownership and by increasing the level of self-awareness, the level of job-based psychological ownership will also increase.
psychological ownership is positive and significant. So it indicates the fact that self-awareness has an effect on psychological ownership and by increasing the level of self-awareness, the level of psychological ownership will also increase.

Subsidiary hypothesis: Self-awareness has an impact on organization-based psychological ownership in employees of Tejarat Bank branches of Tehran: The standardized direct effect of self-awareness and by increasing the level of self-awareness, the level of psychological ownership will also increase.

Forth main hypothesis: Prioritization of effective factors in psychological ownership in employees of Tejarat Bank branches of Tehran: The standardized direct effect of the variables (work engagement, self-awareness on organization-based psychological ownership is not significant. So it indicates the fact that self-awareness has no impact on organization-based psychological ownership.

3-2 subsidiary hypothesis: Self-awareness has an impact on job-based psychological ownership in employees of Tejarat Bank branches of Tehran: The standardized direct effect of self-awareness on job-based psychological ownership is positive and significant. So it indicates the fact that self-awareness has an effect on job-based psychological ownership.

5. DISCUSSION AND CONCLUSION

• Work engagement has a positive and significant impact on psychological ownership in employees of Tejarat Bank branches of the city of Tehran. The results of the present research are in line with the results of Van Huggins (1998), Kepenberg & Skay (2000), Mayers & Etzel (2003) and Kerumer et al. (2006). Van Huggins (1998), Kepenberg & Skay (2000), Mayers & Etzel (2003) and Kerumer et al. (2006) found in their studies, a positive and significant relationship between work engagement and psychological ownership. In an organization where people are eager to work, motivated and take energy by doing their tasks, so they will have more sense of belonging and ownership. In other words, these two variables are associated. When the sense of belonging and ownership increases in individuals, their work engagement will also increase.

• Work engagement has no effect on organization-based psychological ownership in employees of Tejarat Bank branches in the city of Tehran. In this field, Kerumer et al. (2006) conducted a study and found that work engagement has a positive and significant impact on organization-based psychological ownership. These results are not consistent with the results of the present study. This result may be due to the fact that individuals have less sense of belonging to their organization.

Figure 2: The values of standardized coefficients in the investigation of the effect of the variables of work engagement, personal trust and self-awareness on components of psychological ownership

e3: Professional energy
e2: Professional dedication
e1: Professional fascination
e8: Honesty
e7: Competence
e6: Stability
e5: Loyalty
e10: Public
e9: Private

Green oval from up to down: Work engagement, personal trust, self-awareness e22: organization-based e23: job-based
or bank and psychologically, they have no enthusiasm and motivation for the ownership of the organization.

- Work engagement has a positive and significant impact on job-based psychological ownership in employees of Tejarat Bank branches of the city of Tehran. In this field, Van Dine and Pierce believe that work engagement has a positive and significant impact on job-based psychological ownership and this is in line with the results of the present study. If the employees of the organization have enthusiasm and motivation for doing their job tasks and can do their assumed tasks by enthusiasm, their sense of belonging to their job will increase and consequently, work engagement will lead to the increase of the sense of organization-based psychological ownership.

- Personal trust has a positive and significant impact on psychological ownership in employees of Tejarat Bank branches of Tehran. The results of the present study are in line with the results of Landen et al. (2011) who investigated in a research, the relationship between personal trust and psychological ownership and confirmed the relationship between these two variables. If individuals trust each other in organizations, by this trust, they will have more tendencies to the sense of ownership and belonging to the organization and the existence of personal trust consolidates and strengthens the psychological ownership.

- Personal trust has no impact on organization-based psychological ownership in employees of Tejarat Bank branches of Tehran. In this field, De dreu, Giebels & Van de Vilert (2008) found in their research that personal trust increases the sense of organizational ownership; this result is not consistent with the results of this study. It may be due to the fact that bank employees work in a financial environment and in this kind of environment, people trust less to their organization and due to this less confidence, there is no organization-based sense of ownership in employees.

- Personal trust has a positive and significant impact on job-based psychological ownership in employees of Tejarat Bank branches of Tehran. In this field, Avey, Avolio, Crossley & Luthans conducted a study; they found that personal trust of one of effective factors in job-based psychological ownership. If employees in the organization trust each other and can have mutual confidence, so they perform their job tasks and activities with more confidence and correctness and consequently, their sense of belonging to their job will increase.

- Self-awareness has a positive and significant impact on psychological ownership in employees of Tejarat bank branches of Tehran. The results of the present study are in line with the results of Sikafeili et al. (2012). In their research, Sikafeili et al. (2012) found a positive and significant relationship between self-awareness and psychological ownership. Individuals who recognize and perceive their abilities and themselves, they perform their activities and do their tasks with more awareness in the organization and they are satisfied and pleased with their activities in the organization. As a consequent, their sense of belonging and psychological ownership will increase.

- Self-awareness has no impact on organization-based psychological ownership in employees of Tejaran Bank branches of Tehran. In this field, no research was found so that the results of the present study could be compared and assessed with the results of previous studies. But the lack of relationship between these two variable have been approved in the present study, and this may be due to the fact that despite the self-awareness and the consciousness of an individual to himself and his abilities, these abilities have not been used and consequently, self-awareness has no impact on organization-based psychological ownership.

- Self-awareness has a positive and significant impact on job-based psychological ownership in employees of Tejaran Bank branches of Tehran. In this field, Ezler and Yalmaz (2008) conducted a study and found that self-awareness has an impact on an individual’s sense of belonging to his job. If individuals believe in themselves and their capabilities and recognize their abilities and talents in their jobs and if they attempt to develop and strengthen them, so this will lead to the increase of the sense of job-based psychological ownership.

6. SUGGESTIONS BASED ON RESEARCH RESULTS

- The results obtained by testing research hypotheses showed that work engagement has a positive and significant impact on psychological ownership in employees of Tejarat Bank branches of Tehran. For the increase and improvement of work engagement, it is recommended that employees perform purposeful and meaningful activities, be interested in their work and enjoy doing it. In this way, their jobs are encouraging and motivating, employees are proud of their jobs, they try to do better their work, they forget the time while doing their works and think just to their work, they forget any other thing while doing their job tasks and they works give them a sense of happiness. Getting
away of work is difficult for them and in this way, psychological ownership of employees will be improved.

- The results obtained by testing research hypotheses showed that personal trust has a positive and significant impact on psychological ownership in employees of Tejarat Bank branches of Tehran. Therefore, for improving personal trust in the organization, it is recommended that the organization have the ability of doing what it promises to do, advance with a logical process, be honest with employees and avoid deceiving and abusing them; it is also recommended that the organization try to do the best what it assumes and be successful in it. The organization should make correct and logical decisions for employees and make them participate in the process of decision-making. In this way, the psychological ownership of employees will be enhanced.

- The results obtained by testing research hypotheses showed that self-awareness has a positive and significant impact on psychological ownership in employees of Tejarat Bank branches of Tehran. So it is recommended to the employees to be enough informed and aware of the subject they are working on. It is suggested that they have creativity and innovativeness in their works and choose their own style for works, use new ways and approaches to achieve organizational goals and give importance to their appearance. By increasing their self-awareness in the organization, their sense of belonging to their job will also increase.

- The results obtained by testing research hypotheses showed that work engagement has a positive and significant impact on psychological ownership in employees of Tejarat Bank branches of Tehran. So it is recommended to managers to provide conditions in which employees are full of energy while working, have the feeling of power and motivation while working, be happy and pleased while going to work and enjoy working so that they could work long time without interruption, their minds focus only on work and have enough endeavor. In this way, by increasing work engagement, their job-based psychological ownership will also increase.

- The results obtained by testing research hypotheses showed that personal trust has a positive and significant impact on job-based psychological ownership in employees of Tejarat Bank branches of Tehran. So it is recommended that the organization behave fairly and justly with employees and clients, make them participate in decision-making processes, fulfill promises, have the necessary capabilities and the ability to accomplish what it promises, have logical behavior in banks, be honest, franc and straightforward in performing activities, avoid abusing individuals and try to success in competitive advantages so that it could create the sense of psychological ownership in bank staff. It is also recommended to pay attention to the self-awareness of bank staff by appraising, evaluating and recognizing their weaknesses and strengths, paying attention to their inner feelings, changing the mood, being aware of their mental process and paying attention to their appearance. And finally, in order to increase work engagement, it is recommended that the organization give energy to employees, create motivation and the sense of psychological ownership in employees by salary, benefits, respect, courtesy, services and so on. It is also recommended that the organization create physical motivation and ability for doing long-term works, create persistence in staff for doing tasks, do purposeful and meaningful tasks, do works with high interests, have passion and enthusiasm to the job, have more tendencies to do work etc. In this way, the psychological ownership of staff will increase.

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