The Relationship between Organizational Trust and Job Satisfaction in Employees of the Agricultural Bank Branches

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<table>
<thead>
<tr>
<th>C H R O N I C L E</th>
<th>Abstract</th>
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<td>Article history: Received: 30/12/2018 Received in revised: 08/04/2019 Accepted: 26/06/2019</td>
<td>Job satisfaction is of great importance to employees, because sometimes due to the lack of trust in the organization and the lack of job satisfaction, employees are looking to leave the organization and seek a different job. The aim of this study was to determine the relationship between organizational trust and job satisfaction of employees of the Agricultural Bank. The research applied in terms of purpose and method was descriptive, correlational one. The statistical population consisted of all staff members of the Agricultural bank branches of Sari (N= 145). The statistical sample was 105 participants that determined by the Cochran formula and selected by stratified random sampling according to gender. The results indicated that there is a positive and significant correlation between organizational trust and its dimensions including trust (lateral, vertical and institutional) with employees’ job satisfaction. Also, the share of each aspect of organizational trust in predicting of employee job satisfaction is not different.</td>
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Introduction

Social scientists consider trust as an effective factor in the organizational complex, and see it as crucial for inter-organizational collaboration. Trust in organizations is useful for creating a culture in which collective goals are important for the expansion of collaboration within organizations (Chathoth et al., 2011, 233). Trust reduces the cost of exchanges, affects interactions among individuals, and undermines the shakiness of cooperative behaviors (Ranca & Iordanescu, 2013, 437). Researchers believe that organizational trust is an important factor in promoting collaboration in an organization that ends with progressive behaviors and performance outcomes (Lee et al., 2013, 408). Job satisfaction is one of the most important factors that increases the efficiency and satisfaction of the individual, as well as the success of the job. Job Satisfaction is a complex and multi-dimensional concept associated with psychological, physical and social factors. Only one factor does not cause job satisfaction. Instead, a certain combination of factors leads to the satisfaction and enjoyment of the person employed at a given moment in time (Khosravi, 2009, 125).

One of the problems of today's organizations is the lack of trust between employees and managers. In organizations, especially government agencies, there is a significant gap between employees and management and the demands of the two. As a result of this gap, decisions are usually faced with executive problems. Because employees are demonstrating stubborn decisions, they also do not trust employees and do not trust them in the decision-making process, and this creates a climate of distrust in the organization (Moghimi, 2011, 43). The result of distrust will be the emergence of behaviors such as rumors of overthrow, controversy, politics, and misery in the organization. It takes energy from organizations and increases costs. In such an organization, talking about topics such as self-management and self-control, cooperation, creativity, and comprehensive quality management are useless; and most attempts to increase productivity will not yield a desirable result. Because achieving the goals of the organization requires the cooperation of its members with each other, the most important way is to facilitate cooperation, mutual trust among the employees, as well as trust between the employees and the managers of the organizations (Abtahi, 2012, 98). In this regard, the issue of employee job satisfaction is also important because sometimes due to the lack of confidence in the organization and the lack of job satisfaction, employees are looking to leave the organization and seek a different job. For this reason, attitudinal studies can be a valuable tool for better understanding of managers from employees in the organization. Considering the importance of these two attitudes, organizational trust and job satisfaction, in this research, the researcher explains the relationship between organizational trust and job satisfaction. Therefore, this research can identify the status of organizational trust and employee's job satisfaction and design and implement the necessary plans to increase these characteristics. In fact, with the help of this study, the officials of the Agricultural Bank could offer some measures to improve the job satisfaction of their employees and increase their sensitivity to this work. To this end, the quantity and quality of the outcomes, results, consequences and effectiveness of organizational trust in job satisfaction are monitored and evaluated. Finally, this research seeks to answer the question of whether there is a relationship between organizational trust and job satisfaction among Agricultural Bank employees.

Trust means the beliefs that individuals have about the future behavior of the opposing group. There are three broad streams of trust literature: first, inter-organizational trust; that is, as an intra-organizational phenomenon, such as trust between employees and supervisors or managers, or among colleagues. Second, trust between organizations, an inter-organizational phenomenon, and third, trust between their organizations and their customers, which is a marketing concept (Shirazi et al., 2012). Organizational trust is a mental state in which a person tends to accept vulnerability to another and based on positive expectations of another's
behavior; and also having positive and reliable expectations about other motivations given that the trusting person places himself in a position of danger (Bluhm, 2014, 105). Organizational trust is defined as the positive expectations of individuals based on organizational roles, relationships, experiences, and interdependence on the intentions and behaviors of the various members of the organization. Organizational trust, which is an essential element of organizational efficiency, is defined as the tendency of one-sidedness to be vulnerable to the other party (Soltani & Iranzadeh, 2016, 22).

Organizational trust is divided into two dimensions of trust between the individual (communicative) and the impersonal. Personal trust can be divided into two dimensions. Horizontal trust relates to trust between employees and vertical trust that relies on trust between employees and their managers. These credentials are based on qualifications, benevolence or credibility. The impersonal type of organizational trust refers to institutional trust and refers to the trust of members in the organization's strategy and outlook, its business competence and technology, fair structures and processes, and human resource policies of the organization (Ellonen et al., 2008).

Job Satisfaction means loving the tasks required for a job, the conditions in which the job is performed, and the reward for which it is received, and now the activities, affairs and conditions that satisfy the work of a person depends on the judgment of that person. One has to balance his good and bad things, as well as the good they overcome; one is likely to be satisfied with his job.

Job satisfaction involves four rewards, namely, legal and promotional terms, a job field that refers to the conditions and benefits of a job, factors and human relationships, between colleagues and managers, as well as the characteristics of a job or profession. From the definitions of job satisfaction, it is implied that this concept reflects the positive feelings and attitudes that a person has toward his job, when he states that someone has a high degree of job satisfaction, this means that he is generally satisfied with his job and he likes and values it for a lot, and in general has an emotional feel to it, as many think that dissatisfaction or satisfaction is not generally the result of a wage increase, although it is also affected. Job Satisfaction is due to the impact of many related factors such as the needs, interests and attitude motivations and personality of the people in the workplace that the individual feels to be known as job satisfaction (Ahmadi Baladehi et al., 2015, 6).

In the study entitled "Organizational Trust and Organizational Silence: the Factors Predicting Organizational Commitment" by Helmiati et al (2019), they examine the impact of organizational trust on organizational commitment through organizational silence and job satisfaction among academics in Indonesia. The result from partial least square-structural equation modeling analysis reveal that organizational trust has a negative effect on organizational silence, and organizational silence has a negative effect on job satisfaction and organizational commitment. In other words, individuals with low trust tend to do silence at the organization, not satisfied with the job and low commitment. In addition, the result also suggests the effect of organizational trust on organizational commitment is indirectly influenced by organizational silence and job satisfaction. In the other study entitled "Organizational Commitment, Job Satisfaction, Organizational Justice and Self-efficacy among Nurses" by Chegini et al (2019), they resulted organizational commitment had significant positive relationships with self-efficacy and job satisfaction, while organizational justice had significant positive relationship with job satisfaction. Moreover, job satisfaction had a mediating role in the relationship of organizational justice with organizational commitment. Fathi and Talebzadeh Shooshtari (2017) with a research entitled "The Relationship between Psychological Capital, Job Satisfaction and Social Anxiety with Organizational Trust in the Employees of Iranian Drilling Company" showed that there is a
positive and significant relationship between psychological capital and job satisfaction with organizational trust. There was a significant positive correlation between social anxiety and organizational trust. Also, predictive variables explain organizational trust. Kumar (2017) with research entitled "Organizational Trust and Job Satisfaction: Analyzing Gender as A Moderator" the results indicate that trust significantly predicts job satisfaction and gender moderates their relationship. Tekingunduz et al (2017) with title "Effect of Organizational Trust, Job Satisfaction, Individual Variables on the Organizational Commitment in Healthcare Services" revealed that cognitive trust, managers, communication, the structure of work, gender, and the department worked (laboratory or surgery room) were the significant predictors of affective commitment. Income, cognitive trust, education status, emotional trust, and the structure of work and additional opportunities have been found to have a meaningful effect on continuance commitment. Cognitive trust, promotion, managers, the structure of work, education status, emotional trust, and the structure of work, gender, and emotional trust had a meaningful effect on normative commitment. This study could have potential practical implications in healthcare management. Soltani and Iranzadeh (2016) with a research entitled 'Promoting Organizational Citizenship Behavior and Employee's Job Satisfaction in the Light of Organizational Trust' showed that organizational trust has a positive and significant effect on organizational citizenship behavior. Organizational trust has a positive and significant effect on job satisfaction of human resources. Among the dimensions of organizational trust, the greatest contribution in explaining organizational citizenship behavior is the vertical trust and the most contribution in explaining the job satisfaction of employees is horizontal trust. Dilmaghani and Zakeri (2016), with a research entitled "Determining the relationship between work career anchors and organizational trust of Payame Noor University staff," showed that there is a positive and significant relationship between anchors in the job path with organizational trust. Also, the anchors of business path and organizational trust affect university performance improvement. Ahmadi Baladehi et al (2015) with a research entitled "Investigating the relationship between organizational trust and citizenship behavior with mediating role of job satisfaction" showed that there is a positive and significant relationship between organizational trust with citizenship behavior and job satisfaction. There is also a positive and significant relationship between citizenship behavior and job satisfaction. The research of Etemad Ahari et al (2015) as the study of the "Relationship between Knowledge Management and Organizational Trust and Job Satisfaction of Employees" showed that knowledge management and all its dimensions have a significant relationship with organizational trust and job satisfaction of employees. Also, there is a relationship between organizational trust and its dimensions (institutional, vertical and lateral trust) with job satisfaction of employees. The results of research Shams and Esfandiari Moghaddam (2015) as "The Relationship between Different Dimensions of Organizational Trust and Job Satisfaction" showed that there is a positive and significant relationship between organizational trust and job satisfaction. There is also a positive and significant relationship between the various dimensions of organizational trust (horizontal, vertical and institutional trust) and job satisfaction.

Emadi et al (2015), as "The Relationship between Organizational Trust and Job Satisfaction among Marvdasht Education and Training Staff", showed a direct and meaningful relationship between organizational trust and job satisfaction; and the components of inter-organizational trust and system trust with job satisfaction were direct and there is a significant and direct relationship. Seddigi & Kharshiing (2015) with the study entitled "Influence of Organizational Trust on Job Satisfaction and Organizational Commitment Findings" suggest that the two groups differ significantly in terms of organizational trust and job satisfaction. On affective and normative commitment, the executives of the two banking sectors differed significantly, though not so on continuous commitment. Further, regression analysis showed
that organizational trust has a significant influence on job satisfaction and organizational commitment among middle-level executives of public and private sector banks. Usikalu et al (2015) with the study entitled "Organizational Trust, Job Satisfaction and Job Performance among Teachers in Ekiti State" showed that organizational trust significantly influences job performance among teachers in Ekiti State. Also, it was revealed that job satisfaction significantly influences job performance among teachers. However, no significant interaction effect of job satisfaction and organizational trust was found on job performance. Result of data analyses also showed that sex has no significant influence on job performance among teachers in Ekiti State. Cingoz & Kaplan (2015) in "the Effect of Workplace Incivility on Job Satisfaction and Organizational Trust, a Case Study of Industrial Enterprises in Turkey" showed that there was a statistically non-significant and negative relationship between workplace incivility and job satisfaction. There was a significant and negative relationship between workplace incivility and organizational trust. Mat Salleh et al (2015) in a study entitled "Exploring the Relationship between Interpersonal Trust and Job Satisfaction on Organizational Commitment" showed that job satisfaction and interpersonal trust are positively and significantly related to organizational commitment. The outcome of the study indicated that PFC Engineering needs to focus on their job satisfaction and trust among employees towards sustaining and improving organization commitment. The results of studying by Soltani et al (2015) entitled "The Role of Organizational Trust in Improving the Performance and Job Satisfaction of Employees in Hormozgan Steel Company" showed that organizational trust has a positive and significant effect on personal performance and on job satisfaction. Sarani et al (2014) in research entitled "The Effect of Organizational Justice and Trust Dimensions on Job Satisfaction in Men Athletes in the Futsal League of Iran" showed that organizational trust affects the athlete's job satisfaction. Barimani et al (2011) with the research entitled "Identifying and Ranking the Factors Affecting the Job Satisfaction of Faculty Members in the Units of Islamic Azad University of Mazandaran Province" showed that scientific, professional, organizational, motivational and ergonomic factors affect the job satisfaction of faculty members and the influence of professional factors is greater than the other factors. Kristin (2005) with the study entitled "the Effects of Supervisors’ Trust of Subordinates and their Organization on Job Satisfaction and Organizational Commitment" found a significant relationship between supervisors’ trust of their subordinates and supervisors’ job satisfaction. Further, supervisors’ trust of the organization was found to have a greater effect on job satisfaction than that of supervisors’ trust of their subordinates. Lauren (2005) in "Impact of Nurses' Job Satisfaction on Organizational Trust" identified specific aspects of job satisfaction that contribute to organizational trust. Regarding the main objective of this research, which is to investigate the relationship between organizational trust and job satisfaction among agricultural bank employees and presenting useful suggestions to bank officials based on research results, the research hypotheses are presented below.

Research hypotheses:
1. There is a meaningful relationship between organizational trust and job satisfaction of employees.
2. There is a significant relationship between the dimensions of organizational trust (side, vertical and institutional) and job satisfaction of employees.
3. The share of each aspect of organizational trust is different in predicting employee job satisfaction.
Material and methods
The purpose of the research is to apply the descriptive method as a correlation type in which the relationships between variables are described and explained using correlation coefficients. The statistical population of this research includes all employees of branches of Agricultural Bank of Sari in 145 people in 2016. To determine the sample size, Cochran's formula was used, in which 105 individuals were selected as samples. To determine this number of samples, the statistical population with the above characteristics has been used by stratified random sampling method based on gender. In this research, two standardized trustworthiness questionnaires, organizational trust of Moorman, Blalki (1998) and Ganon's job satisfaction (2007), have been used to collect data. The research is based on theoretical foundations of the research topic. To measure organizational trust, a standardized questionnaire was compiled of 18 questions based on three subscales (trust, vertical trust, and institutional trust) Which is based on the Likert range of five options, and optionally (quite disagreeing, disagreeing, to some extent, agree and completely agree) that the scoring options are from 1 to 5, respectively. The higher the score the person receives from the questionnaire, the higher the level of organizational trust. Also, in order to measure job satisfaction, a standardized questionnaire of 35 questions, which was developed in terms of the five Likert range and with options (very low, low, moderate, high and very high), was used, this scales options from 1 to 5. The high score of this questionnaire reflects the high level of job satisfaction. The formal validity of the questionnaires was verified through the review of relevant experts and experts. The reliability of the questionnaires was carried out on a group of 30 employees of the bank that was related to the surveyed society and their amount was calculated 0.83 and 0.86 using the Cronbach's alpha coefficient for each questionnaire. This is an acceptable coefficient. Data were analyzed by SPSS software and statistical methods at descriptive level including tables, frequency, mean and percent, and inferential statistics including Pearson correlation coefficient and regression analysis.

Results
Hypothesis 1: There is a significant relationship between organizational trust and employee satisfaction.

Table 1: Test results of the first hypothesis

<table>
<thead>
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<th>Variables</th>
<th>correlation coefficient</th>
<th>Error rate</th>
<th>Sig</th>
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<tbody>
<tr>
<td>Organizational trust and job satisfaction</td>
<td>0/346</td>
<td>0/05</td>
<td>0/000</td>
</tr>
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</table>

Considering that the significance of this test (sig = 0,000) is less than 0.05, therefore, with 95% confidence, the research hypothesis is confirmed and zero hypothesis is rejected. Also, the results of examining the correlation coefficient (0.346) between variables indicate that there is a positive correlation between two variables; Therefore, it can be stated that there is a meaningful relationship between organizational trust and job satisfaction of employees; that is, with increasing organizational trust, job satisfaction increases and vice versa.

Hypothesis 2: There is a significant relationship between the dimensions of organizational trust and job satisfaction of employees.

Table 2: Test results of the second hypothesis of the research

<table>
<thead>
<tr>
<th>Variables</th>
<th>correlation coefficient</th>
<th>Error rate</th>
<th>Sig</th>
</tr>
</thead>
<tbody>
<tr>
<td>Side trust and job satisfaction</td>
<td>0/037</td>
<td>0/05</td>
<td>0/001</td>
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The table below shows the correlation coefficients and significance levels of the research variables:

<table>
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<tr>
<th>Vertical Trust and Job Satisfaction</th>
<th>0.282</th>
<th>0.05</th>
<th>0.004</th>
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<tbody>
<tr>
<td>Institutional trust and job satisfaction</td>
<td>0.284</td>
<td>0.05</td>
<td>0.003</td>
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</table>

According to the above table, it can be seen that all the significant levels obtained by this test are less than 0.05 and the correlation coefficients of these variables are significant, therefore, with 95% confidence, the hypothesis of the research is confirmed and the hypothesis is rejected.

Therefore, it can be stated that there is a direct and significant relationship between the dimensions of organizational trust (lateral, vertical and institutional) with job satisfaction of employees.

Hypothesis 3: The share of each aspect of organizational trust is different in predicting employee job satisfaction.

<table>
<thead>
<tr>
<th>Correlation between variables</th>
<th>The coefficient of determination</th>
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<tbody>
<tr>
<td>0.364</td>
<td>0.124</td>
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</table>

As we can see, the correlation between predictive variables and criterion of research is equal to 0.364, which shows a weak correlation between research variables. Also, due to the coefficient of determination \(R^2 = 0.124\), this value indicates that 12.4 percent of the variable of the criterion (employee job satisfaction) is predicted by the predictor variable (organizational trust); the rest is related to other components. This has not been investigated in this study.

<table>
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<tr>
<th>Analysis of variance</th>
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<td>F</td>
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<tr>
<td>14.03</td>
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Considering that the significance of this test \(\text{sig} = 0.000\) is less than 0.05. Therefore, it is concluded that regression equations are significant at 95% level and using regression equations is allowed.

<table>
<thead>
<tr>
<th>Regression coefficients</th>
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<tr>
<td>Model</td>
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<tr>
<td>-------</td>
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<td></td>
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<tr>
<td></td>
</tr>
<tr>
<td>Constant</td>
</tr>
<tr>
<td>Side trust</td>
</tr>
<tr>
<td>Vertical trust</td>
</tr>
<tr>
<td>Institutional trust</td>
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As can be seen, the significance level of all variables is greater than 0.05. Therefore, none of the dimensions of organizational trust in the regression model are left; and with a 95% confidence, the research hypothesis is rejected; that is, the share of organizational trust dimensions in predicting job satisfaction of employees is not different.
Discussion
The results of this study showed that there is a positive and significant relationship between organizational trust and job satisfaction of employees. In other words, the greater the organizational trust in the bank, the greater the job satisfaction of employees and there is a positive and significant relationship between organizational trust dimensions including side trust, vertical trust and institutional trust with employee's job satisfaction; Also, the share of organizational trust dimensions in predicting employee satisfaction is not different. A survey of the history of the research suggests the consistency of the results of the present study with the findings of other researches of the researchers. The results of Fathi and Talebzadeh Shooshtari (2017), Soltani and Irazadeh (2016), Dilmaghani and Zakeri (2016), Ahmadi Baladehi et al (2015), Etemad Ahari et al (2015), Shams and Esfandiari Moghadam (2015), Emadi et al (2015), Soltani et al (2015), Sarani et al (2014), Barimani et al (2011), Kumar (2017), Tekingunduz et al (2017), Siddiqi and Kharshing (2015), Sandra et al (2015), Usikalu et al (2015), Cingoz and Kaplan (2015), Mat Salleh et al (2015), Lee et al (2013), Kristin (2005) and Lauren (2005) also showed that there was a positive and meaningful relationship between organizational trust and job satisfaction of employees. Therefore, trust in today's organizations is considered vital.
Organizational trust is one of the variables that contribute to many collaborative efforts and behaviors in the organization; And in many relationships between employees and managers plays a key role. By increasing trust in the organization, somewhat offsetting the weaknesses in other factors necessary for the job satisfaction of employees in the organization. Trust in the organization makes the employees' attitudes toward the organization more positive and if there is sufficient trust between the employees and managers in the organizations, the gap between the demands of the managers and the employees is lost and the managers participate in decision making and decision making; On the other hand, employees also feel more accountable to the organization for participating in organizational decision making; That is, by maximizing the trust of employees, they can maximize their job satisfaction and increase their participation in the organization's affairs. When trusted in the organization, employees are confident about their managers and trust their organization, their strategies and prospects, operations, and processes; and such a space will increase the probability of employees' confidence and trust in their colleagues.
Therefore, in general, increasing job satisfaction among employees can be seen, which in turn will have many benefits, including employee productivity. If mistrust is ruled by organizations, most efforts to increase productivity will not yield desirable results; Because achieving the goals of the organization requires the cooperation and coordination of the members of the organization with each other, and the most important way of facilitating cooperation in the organization is in the process of mutual trust of the employees to each other, as well as trust between the employees and managers of the organizations;
And also distrust in the organization can provide incentives for behaviors such as hypocrisy, rumors, politics, conflict, suspicion, leaving the organization and job change, and ultimately job dissatisfaction; and leads to the lack of employee involvement in commenting on the organization's issues and problems. Which, over time, can be a critical and troublesome organization; and if the employees' mouths become mistrustful, a job-creating engine will stop working; because when manpower is not committed as the most important organizational capital to its organization, management and organization face great danger. Therefore, it is suggested that the management of agricultural bank branches should develop and strengthen organizational trust in the bank to reduce the phenomenon of employees' job dissatisfaction. Also, their trust in human resources and the creation of the necessary ground for greater participation in organizational matters and the provision of opinions by these
staffers can prevent the phenomenon of job dissatisfaction and help the organization grow as much as possible.

**Conclusions**

In sum, the results of this study can be argued that agricultural bank managers can improve their trustworthiness in their organization through mission statement, strategies, development, and development of long-term plans; And thus prevent distrust in the organization; Therefore, it can be stated that the Agricultural Bank, in particular, and other organizations in general, should strengthen and develop the organizational trust as an important part of their programs so that they can establish organizational trust among managers and staff to provide a source of job satisfaction.

**References**


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