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Identifying the Factor of Flat Organizational Structure as One of the Main Indices in Designing a Postmodern Organizational Model with Emphasis on the Role of Factors Influencing the Development of the Market Share of the Refah Kargaran Bank

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Abstract
Today, due to the rapid changes in the market of goods and services, there is a need for a highly flexible organizational model with which the organization can adapt to changes in the environment. With regard to this issue, the author decided to design a postmodern organizational model with an emphasis on the role of factors affecting the development of the market share of theRefahKargaran Bank.In this study, to design a postmodern organizational model capable of development of the market share of theRefahKargaran Bank, the author tried to review and carry out this research-related work both quantitatively and qualitatively,in which first step should be identifyingthe desired effective factors as the main indicesof this model.Therefore, one of the factors being studied by the author is the design of the flat organizational model. This research is applied in terms of purpose, and non-experimental survey and analytical descriptive in terms of research method. To collect the research data, the library method and note taking from books were used. In the qualitative method, to collect data, the author dividedstaff into three categories of bosses, deputies and employees, and for this reason, using the heterogeneous method offering 30 people for each group, a total of 90 people was selected by stratified sampling method and interviewed, and after the interview, the received answers were coded as a five-choice Likert-scale answer sheet. In the quantitative method, the author used the Cochran's formula to determine the sample size of the 9950-people statistical population, for which the sample size was obtained 478 people. Then, the author collected the data using a questionnaire designed based on the Likert scale. Since the answers obtained in quantitative and qualitative methods were coded as the Likert scale and they were five-choice having more response choices than the two-choice scales and the sample size in the qualitative method had three classes, Chi-square method and distribution matching were used to determine the parametric or normal nature of the data, confirming their parametric nature.In addition,using the item discrimination method, the validity of the questionnaire in the quantitative methodand the coding scale of the answers in the qualitative method were examined and confirmed, and then using the Cronbach's alpha method, their reliability was investigated and finally confirmed; However, in the quantitative method to determine the reliability and fit of the model designed based on confirmatory factor analysis, AMOS software was used, confirming the reliability and fit of the model. In the qualtitative method, the main index identified using grounded theory method and univariate analysis of covariance test was the design of the flat organizational structure in designing the postmodern organizational model effective in developing the market share of theRefahKargaran Bank. In the quantitative method, the aboveindex was determined as the main index in the study of the structural model using the confirmatory factor analysis, and organizational model was also designed using the structural equation modeling approach and AMOS graphic software.

Keywords:development, market share, postmodern, bank, evaluation

Introduction
It is evident that the past philosophies and traditions are no longer responsive to the needs and problems facing man, and therefore man is struggling to interpret the ambiguities annoyinghis mind in an understandable way. Mary Jo Hatch in Organization Theory states that postmodernism method is based on two principles: 1)Deconstruction, which means breaking the great intellectual foundation ruling the society and the organization, and 2)Self-reflective theorizing, which means that people criticize and even violate their beliefs and mental norms. According to this view tothe necessity of designing a postmodern organizational model for various organizations,it is clearly evident that in order to design a model, its constituent factors or main indices

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should be identified. To this end, the author seeks to investigate the possibility of putting the design of the flat organizational structure among the constituent factors ofthe postmodern organizational model for the RefahKargaran Bank and researches this process in the ways described above.

Statement of the research problem

Increasing the productivity of production tools is a very important point in the increased enterprises in the market. One of the most important tools of production in the world is the organizational structure of the existing organizations, which plays a key and vital role in continuing the growth and sustainability of the organization in today's competitive world. Therefore, the main problem of the RefahKargaran Bank, like other economic enterprises, is to gain more influence and a larger market share of the banking services market, which one of the factors providing this important is designing the postmodern organizational model for the bank.To this end, it is necessary to identify the main constituent factors and indices of the the mentioned model. In this article, since the author is a PhD student in human resource management inIsfahan ShakhesPajouhResearch Institute and the subject of his dissertation is "Designing a postmodern organizational model with an emphasis on the role of factors influencing the development of the market share of theRefahKargaran Bank", and given that one of the factors affecting the development of the market share of the RefahKargaran Bank of the country is designing a flat organizational model for the bank, and the author is an employee of Kermanshah RefahKargaran Bank with the organizational position of the third degree head of branch, so it is possible for the authorto obtain the data required for this research. Therefore, he has studied and identified the main constituent factors and indices of the postmodern organizational model of the Kermanshah RefahKargaran Bank in order to generalize the results of the forthcoming research to the all levels of the bank in an effort to eliminate one of the problems facing the RefahKargaran Bankas one of the active organizations in the country.

Literature review

Extensive and complete research has been done on the design of flat organizational structure, but in this research, the authorseeks to clarify whether the design of flat organizational structure is one of the main factors and indices of postmodern organizational model in the RefahKargaran Bankor not.

The new pioneers consider organizations as a whole with inseparable divisions, high and multidimensional skills, high flexibility, and self-designing networks. In this situation, the original plan of postmodernism expressed the freedom of each group under pressure and control to get rid of any coercion, fear and threat (Boje&Dennehi, 1999).

In fact, designing a flat organizational structure to motivate employees to work harder is in line with gaining a larger market share for the RefahKargaran Bank. Maslow's hierarchy of needs is among the researches done in the field of motivation.According to Maslow, when a need is met, it is no longer considered a motivator for bad behavior. Satisfying a need means that the need is met to the extent that is now replaced by another stronger competitive need. For example, if we consider the thirst as a strong need, drinking water reduces its strength and other forces become important instead (Alaghehband, 2001).

Structural dimensions indicate the internal characteristics of an organization and are a good basis for comparing and measuring organizations.In other words, structure is a set of relationships dominating the behavior of individuals and groups that strive to achieve goals. In fact, these relationships indicate who will report to whom and show the form of formal coordination and the pattern of interpersonal interaction of individuals. Components of the structural dimensions include:

Formalism: Formalism is the documents available as the methods, job descriptions, regulations and written policies for the implementation of the program in the organization. These documents indicate the type of behavior and activities. The extent of official rules and regulations governing decisions and working relationships determines the level of formality in the organization. When rigid formal rules prevail in the organization, the formation of new ideas is limited, while flexibility leads to better ways of doing things.

Specialism: Specialism means the extent to which an organization divides its work and activities into separate and specialized tasks. If the organization is highly specialized, each employee performs only a limited range of tasks, but if the organization is not highly specialized, employees perform a variety of tasks, each with multiple tasks. Some see specialization as synonymous with division of labor.

Standardism: Standardism means that many similar tasks are performed in the same way. In fact, based on a specific criterion, tasks can be identified or performed.

Hierarchy of authority: The hierarchy of authority determines to whom each person should report his/her work, as well as the scope of control of managers which is usually shown based on the continuous lines in the organizational chart. Based on the scope of control, the persons under the supervision of a management circle

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are identified; in other words, it becomes clear how many people must submit their work report to a supervisor or manager.
Complexity: Complexity refers to the number of subsystems or tasks that are performed or exist within an organization. Complexity can be measured on a vertical (the number of levels in the hierarchy of authority), horizontal (the number of job titles or units per level horizontally across the organization) and geographical (the distance referring to the organization's distribution in geographical areas) basis.
Centralism: In the hierarchy of authority, centralism isa level of authority with the power to make decisions. When a decision is made at the top level of the organization, it is called a centralized organization. When decision-making is delegated to lower levels of the organization, it is called a decentralized organization. Exercising authority in the organization is in the form of granting the right to issue orders, exercising the power of punishment, the right to decide and exercising the power of reward.
Professionalism: Professionalism refers to the level of formal education and training of employees. If job specificationinan organization is based on long-term training courses, it is said that the organization is very professional. To determine the level of professionalism of the organization, the average years of training and education of employees are determined.
Employee ratio: The ratio of employees indicates the extent of employment of human beings in different units of the organization in order to perform organizational tasks. Some of these ratios are management ratio, ratio of administrative staff and etc.To calculate the ratios, the number of people in a circle or a group or managers is divided by the total number of employees (Nowruzi, 2015).

The importance of the topic

The importance and value of this research is in designing a flat, agile and flexible structure for the RefahKargaran Bank, because entering into a world full of change now requires a flexible organizational model that can adapt to the changing and uncertain conditions of the business market of the country and the world and bring positive consequences for the bank. On the other hand, due to the changing expectations of human resources and their attitudes and thinking methods, the need for a comprehensive organizational model is felt that must be addressed. In addition, this study seeks to design an organizational model from a postmodern perspective in the banking system, which has not yet been considered. Therefore, the present research can provide a solution to make organizations more agile and flexible. Moreover, the challenge facing human society and the workforce today is the exploitation of employees and their alienation for which postmodernism attitude seeks to overcome this barrier in the organization.
Boje and Dennehi believe that "pre-modern is skill-oriented management, modern is pyramid-oriented management and post-modern is network-oriented management. But post-modern is not just a system of governance and a flat network organization, but a way of discovering and challenging forms of exploitation " (Boje&Dennehi, 2000).
Therefore, it can be concluded that the value of this research is in the agility and flexibility of the organization (the RefahKargaran Bank) to enter the turbulent world of business and financial services and also in trying to keep employees away from the phenomenon of alienation and exploitation. At the end, as early mentioned, the greatest importance of this research is in trying to develop the market share of the RefahKargaran Bank, which has the lowest market share among the six largest commercial banks in all major areas of the bank including the total resource index (bank deposits) and total expenditure index (paid facilities). According to the author, the reason for the low market share of the RefahKargaran Bank among the six major commercial banks of the country is based on the theory of "service gaps", meaning that there is a gap between customers' expectations and experiences of the type of services they received and this gap must be filled sooner. The model developed by Hill and Alexander is as follows:

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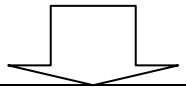
GAP S1 occurs when the services received by the customer are different from the services mapped to him/her.	GAP S2 occurs when the customer's needs are not managed accurately.	GAP S3 occurs when the customer's expectations are not properly defined in the organization's systems.	GAP S4 occurs when the services provided to the customer arenot appropriate with the defined services.	GAP S5 occurs when the level of services expected by the customer differs from the level of services provided to him/her.



Service quality gap
The difference between customers' expectations of services and their forecasts for the actual services provided to them by the organization.

Figure 1. Service gaps (Hill& Alxander, 2000)

Key terms

Theoretical definition

1. Development: Multidimensional transformation of a phenomenon or context to be expanded and grown, and becomes more productive in terms of quantity, quality and content. In addition, development is the continuous improvement and promotion of society and social system (political, economic and cultural promotion) towards a better and more human life (Naraghi, 1991).

2. Market share: The total market share is the percentage of sales of the institution to the total sales of the market. The market share of the services is the percentage of the firm's sales relative to its sales in the markets in which it operates (Cutler &Keller, 2009).

Market share is a measure of the quantitative and qualitative volume of the market that is available to the firm to offer its products (Taghsimi, 1999).

3. Postmodernism: Postmodernism is a fundamental view that has a plan to start a revolutionary change at the partial level by appearing and then completely changing your certain assumptions about oneself, others and social organization (Jo Hatch, 1997).

4. Bank: Bank is an institution whose operations are carried out in three fields of equipping financial resources, exploiting financial resources and other monetary and financial activities (Venus &Safaeian, 2002).

5. Evaluation: Evaluation is a process comparing the efforts and effects of the factors with the standards (Javadin&Esfidani, 2015).

6. Maslow's hierarchy of needs pyramid: This pyramid represents the major need formotivating people to provide related behavior and action.

Operational definition

1. Development: Development is the quantitative and qualitative promotion of the system towards perfection, which in this research is transformation of the organizational structure of the RefahKargaran Bank from a static structure to a dynamic and elastic system to provide a variety of services requested by customers and achieve a greater market share.

2. Market share: Market share is that part of the banking service market in which the RefahKargaranBank is in its sphere of influence,and products and services.

3. Postmodernism: Postmodernism is a new perspective that does not offer any optimal way to achieve the goals of the RefahKargaranBank. Different conditions call for different strategies to achieve optimal goals but it is suggested to the bank that the decisions made be appropriate to the conditions of the internal and external environment of the organization so that the organization does not suffer from ideological dogma and maintains its elastic structure because the postmodernism attitude believes that different conditions call for different strategies to achieve optimal goals.

4. Bank: Bank is a financial enterprise mediating funds between natural and legal persons, which in this study, the RefahKargaran Bank and how to optimize its functioning is considered.

5. Evaluation: Evaluation in this study is to examine the value of the market share of the RefahKargaran Bank in comparison with other commercial banks in the field of resource (deposits) and expenditure (facilities paid to customers) volume.

6. Pyramid of hierarchy of needs: It should be noted that an individual's behavior in a particular moment usually is indicated by his/her strongest need. Therefore, awareness of the needs that are generally most

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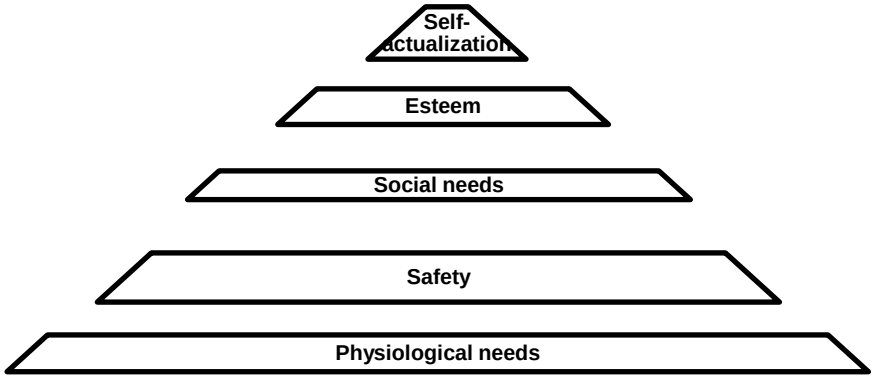
important to people seems necessary for managers. In his interesting theoretical framework, Abraham Maslow helps to explain the power of some human needs. Maslow believes that human needs have a hierarchy based on the following diagram, which shows the level of impact of a need in terms of the impact force of the need.



For example, in this figure, because physiological needs have more power, so they allocate a larger area of the pyramid to themselves, and similarly, when each need finds more power, it allocates a larger area of the pyramid to itself, and the pyramid shape may change into a rhomboid or inverted pyramid.

Personality factors

A set of responses that each person gives to environmental stimuli and how those responses are perceived by others form his/her personality. Each of these responses known as behavior is considered new data relative to the inventory of past experience.The sooner this data is obtained and formed early in his/her life, the greater its potential impact on future behavior will be, because early in life, this behavior shows a larger part of the individual's past experience. If the same behavioral data is acquired later in life, it will represent a smaller part of the individual's experience. In addition, the longer the behavior is reinforced, the stronger the pattern will be and the harder it will be to change. For this reason, creating personality changes is easier early in life. The older a person gets, the more time and new experiences are needed to change his/her behavior (Alaghehband, 2001).

For this reason, it is easier to make personality changes early in life, and as a person gets older, more time and new experiences are needed to make a change in behavior.

Research purpose

The purpose of this study is to achieve a high level of intra-organizational communication to gain more market share than the banking services market for the RefahKargaran Bank by identifying the factors affecting the development of the bank's market share.

Research question

Is the design of a flat organizational structure for the bank one of the main indices in designinga postmodern organizational model with emphasis on the role of factors influencing the development of the market share of the RefahKargaran Bank?

Statistical hypotheses of the research

A . The null hypothesis of this research is H0, which its statistical definition is as follows:

H0: There is no significant relationship between the independent and dependent variables.

H0: $\rho = 0$

B. The alternative hypothesis of this research is H1, which its statistical definition is as follows:

H1: There is a significant relationship between the independent and dependent variables.

H1: $\rho \neq 0$

In other words, there is no significant relationship between the factors of the transformation of a hierarchical and high structure into a flat structure as an independent variable and a postmodern organizational model effective in the development of the market share of the RefahKargaran Bank.

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Research variables

This research has a dependent variable and an independent variable as the basis of work.

The dependent variable

The dependent variable of this research is the design of a postmodern organizational model for the RefahKargaran Bank, which can be generalized to all banking networks in the country after obtaining the results.

The independent variable

In this paper, the independent variable is the design of a flat organizational structure in the RefahKargaran Bank, which itseffect is examined on the dependent variable of the research, i.e. the design of a postmodern organizational model.

Research method

The method of this research is applied in terms of purpose, and descriptive and non-experimental survey in terms of method.

Statistical population

The statistical population of this study includes all employees of the RefahKargaran Bankin Iran (9950 people).

Sample size

Since this research is done using both qualitative and quantitative methods, so its sampling method is also done using qualitative and quantitative methods. For qualitative sampling, since the bank staff are divided into three groups of heads, deputies and ordinary employees, the heterogeneous sampling method is used. As we know,using the heterogeneous sampling method, 30 people are selected as the sample size for each group, so because in this study, staff are divided into three groups, the selected sample size for this research is 90 people, which is done using stratified sampling method.

In this study, the sample size has been calculated using Cochran's formula, based on which number of people is 478. Since the statistical population of the study includes 9950 people according to the report of the Employment Department of theRefahKargaran Bank, and the success ratio is not clear for the researcher, the success ratio is considered 0.50 and sample size is calculated.

On the one hand, because the research has a research question and is non-directional, therefore, the confidence interval is 975%, followed by $\propto= 0/025, \frac{\propto}{2} = 0.012$, and$Z\frac{\propto}{2}$=24/2. On the other hand, because the statistical population is 9950 people, and the P value or the success ratio is unknown, so p and q are considered to be 0.50.

$$n = \frac{\mathrm{N}.\left(\mathrm{Z}\left(\frac{\propto}{2}\right)\right).^2\ \mathrm{p}.\mathrm{q}}{(\mathrm{N}.\mathrm{D}^2) + (\left(\mathrm{Z}\frac{\propto}{2}\right).^2\ \mathrm{p}.\mathrm{q})}$$

$$n = \frac{9950.(2.24).^2 .50 \times .50}{(9950 \times .05.^2) + ((2.24).^2 .50 \times .50)} = 478$$

Significance level of the test =∝ = 0.025
Confidence level = 1- ∝=0-1/025=0/975
Error coefficient = D = 0/05
Success ratio = P = 0/50
Probability of failure = q = 1-p = 1-0 / 50 = 0/50
Population size = N= 9950 and sample size = n = 478. Therefore, the sample size of this research is478 people based on the calculations.

Data collection tools

Data collection tools in this research are questionnaire and taking notes from books having useful, relevant and practical information about the subject of the article.

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Validity

Since the questionnaire is adjusted based on the Likert scale,the item discrimination or DP methodis usedto determine its validity, and all items have been accepted. DP or discrimination power is equal to the difference of the weighted mean scores of the high 25% and low 25% groups (Sarmad, 2002).

Reliability

A. Determining the reliability of the research questionnaire using quantitative method

To evaluate the reliability of the questionnaire, Cronbach's alpha formula is used with the SPSS softwareas follows:

$$r_{\alpha} = \frac{j}{j-1}\left(1 - \frac{\Sigma sj^{2}}{s^{2}}\right)$$

where $j$is the number of subsets of the questionnaireitems, sj^2 isthe variance of jth subtest, and $s^2$is the test variance (Sarmad,2002).

In this study, based on Cronbach's alpha method, the alpha for the research question is calculated using version 24 of SPSS software, which is addressed on the next page.

Reliability obtained for research question is 0.712.

N of Cases = 478 N of Items = 6 Alpha = 0.712

Therefore, since the obtained reliability score for the questionnaire is above 71%, it can be said that this questionnaire has a very high reliability.

Questionnaire Characteristics

The questionnaire of this research has 6 items in 6 numbers for the research question which are given in detail in the table below.

Replacement of the position of branch's head with a coordinator of affairs with the provincial branch affairs department	1
Discarding authoritative and one-way relationships in the branches	2
Possibility to establish comprehensive communication between all employees of the branch	3
Appointing one of the employees of the branch only as the coordinator of affairs with other organizations	4
Facilitating the possibility of comprehensive exchange of information between all employees of the branch	5
Eliminating rigid and formal relations and establishingfriendly and intimate relations between the employees of the branch	6

B. Determining the reliability of the questionnaire using qualitativemethod

To determine the reliability of the research questionnaire using qualitative method, since its items have more than two choices, Cronbach's alpha or internal consistency is used. In this study, considering that the sample population is divided into three groups of bosses, deputies and employees, Cronbach's alpha is especially used for each group. To do this, the authorfirst enters the data obtained from 30 interviews coded as a questionnaire in version 24 of SPSS software, and then takes Cronbach's alpha for each group as follows:

1- Cronbach's alpha for the group of heads equals72.1%

2 - Cronbach's alpha for the group of deputiesequals 71.8%

3 - Cronbach's alpha for the group of employees equals 75.4%

Therefore, since Cronbach's alpha for the questionnaires of both quantitative and qualitative methods is above 70%, it can be said that these questionnaires have a good and appropriate reliability for data collection.

Questionnaire characteristics

This research has two questionnaires for qualitative and quantitative methods in order to collect the data related to the research topic. The questionnaire for the qualitative method has 3 items in 3 numbers used to identify key components of the research.

Chi-square test to determine the parametric or non-parametric nature of data or distribution matching

If there is three or more classes in the sample (three choices or more), the Chi-square and distribution matching tests can be used to test the null hypothesis.In the one-choice sample, the Kolmogorov-Smirnov test is used, and in the two-choice sample, the Bernoulli trial is used (Kineer, 2004).

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In this part of the research, for data analysis, the authorhas to determine the parametric or non-parametric nature of the data; in other words, to determine the distribution matching or normal distribution of data in the statistical population using Chi-square method. Therefore, considering all distribution matching tests doneusing Chi-square, Asimp.sig< 0.05 and Sig< 0.05, the research data is parametric.

Data analysis methods

The statistics used for analysis are divided into two categories: descriptive and inferential statistics, because descriptive analysis is done through descriptive statistics, and comparative and relational analysis (causal-correlational) is done through inferential statistics. The descriptive findings are discussed below using different methods according to the data scale (Safari Shali, 2012).

Interval or relative	Ordinal	Nominal	Measurement level Descriptive Statistics
Mode, median, mean	Mode, median	Mode	Central indices
Variance, standard deviation, range of changes	Quartiles	Relative frequency of classes	Dispersion indices
Skewness	Quartiles	Relative frequency of classes	Symmetry (level of symmetric distribution)
Histogram	Bar	Pie	Charts

Table 1. How to descriptively analyze different scales using different descriptive statistics (Safari Shali, 2012)

A. Quantitative method

1.Descriptive statistics

According to the above discussion, since in this study, the Likert scaleasan interval scale is used to collect data, the authortries to obtain histogram diagrams considering the central indices of mode, median and mean; dispersion indices of variance, standard deviation, range of changes; level of symmetric distribution, skewness; and charts from the table of descriptive indices obtained using SPSS software, version 24.

2. Inferential statistics

In the inferential statistics part, given that the questionnaire is designed based on the Likert scale and the obtained data are parametric and interval, and a questionnaire is used to collect data, the goodness of fit test with the complete Chi-square method is used to examine the significance of the research questions. Then, the optimal research model is determined through confirmatory factor analysis and structural equations in SPSS software version 24, and AMOS.

B. Qualitative method

1. Descriptive statistics

In this part of the research, the authorinvestigates the documents related to the subject of the research, and analyzes and interprets the information obtained from these documents. On the other hand, the authorconducts interviews and observes how the work is done in the work environment of the RefahKargaran Bank, and then examines, interprets and analyzes such information..

2. Inferential statistics

In the inferential statistics part of the qualitative research method, the authoruses the groundedtheory method to conduct the research, and to this end, he divides the staff into three groups of bosses, deputies and employees and then collects data from these three groups and compares them.Considering that the scale used in the questionnaire is of Likert type which is an interval scale and due to the fact that according to the Chi-square test of distribution matching, the obtained data are parametric, as well as because the staff is divided into three independent groups and this research has a dependent variable, the author uses the univariate analysis of covariance test to analyze the data and test their significance (due to having a dependent variable) (Safari Shali, 2012).

Analysis of research hypotheses based on descriptive and inferential statistics

The number of employees and staff of all branches of the RefahKargaran Bank in Iran is 9950 people. The authorcalculated the sample size of 478 people in the quantitative method using the Cochran's formula and selected 30 people in the qualitative method using the heterogeneous sampling method for each group of heads, deputies and employees, whose number was totally 90 people. Then, in the quantitative method, he used the self-made questionnaire to collect data and descriptive and inferential statistics (Chi-square) to test the goodness

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of fit of the obtained data. And in the qualititative method, the required data was extracted by conducting interview and then coding the responses obtained from interviews based on the Likert scale, as well as the main factors and components of the research were identified through confirmatory factor analysis.

Descriptive analysis of research question in quantitative method

In this part of the present study, the authorseeks to do a descriptive analysis of the research question and wants to find out whether the answer to the research question based on the obtained data indicates this question as one of the constituent factors of the postmodern organizational model influencing the market share development of the RefahKargaran Bank or not. Therefore, the descriptive analysis of the research question is as follows. It should be noted that in order to increase the accuracy of descriptive analysis, transforming the data in SPSS software and taking their average is avoided. Since the sample size is 478 people and 6 factors are defined for the research question, which are examined in the form of six items, as a result, N = 478 * 6 = 2868 is shown in the statistics table, which is the product of the sample size multiplied by the number of items related to the research question, but in principle our sample size is 478 people. However, when analyzing the relationship between the index and postmodern organizational model, the data is transformed and rounded.

Research question

**Is the design of a flat organizational structure for the bank one of the main indices in designinga postmodern organizational model with emphasis on the role of factors influencing the development of the market share of the RefahKargaranBank? **

Research question analysis in the quantitative method

(Research question) Is the design of a flat organizational structure for the bank one of the main indices in designinga postmodern organizational model with emphasis on the role of factors influencing the development of the market share of the RefahKargaran Bank?

Statistics

The descriptive statistics tablefor research question: Design of a flat organizational structure for theRefahKargaran Bank

N	**Valid**	**2868**
	Missing	**0**
Mean		**3.9693E+000**
Std. Error of Mean		**2.13764E-002**
Median		**4.0000E+000**
Mode		**5.00E+000**
Std. Deviation		**1.14479E+000**
Variance		**1.311**
Minimum		**1.00E+000**
Maximum		**5.00E+000**

Thefrequency tablefor research question: Design of a flat organizational structure for theRefahKargaran Bank

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very low	**166**	**5.8**	**5.8**	**5.8**
	Low	**171**	**6.0**	**6.0**	**11.8**
	Average	**415**	**14.5**	**14.5**	**26.2**
	High	**949**	**33.1**	**33.1**	**59.3**
	Very high	**1167**	**40.7**	**40.7**	**100.0**
	Total	**2868**	**100.0**	**100.0**	

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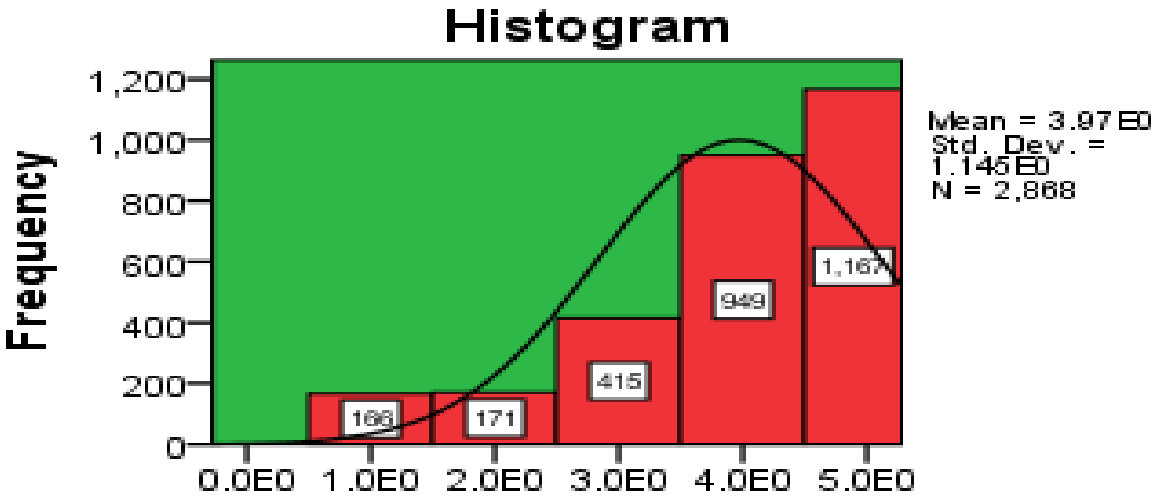

Figure 2. Histogram chart for the research question: Design of a flat organizational structure for the Refah Kargaran Bank

Therefore, based on the frequency table and histogram or bar chart for the research question in the quantitative method, since most of the bank employees have chosen the option "very high" and the mean score obtained for it is equal to 3.97, which is above "average", from the perspective of the employees of the Refah Kargaran Bank, design of a flat organizational structure for the bank is one of the main indices in designing the postmodern organizational model with emphasis on the role of factors influencing the development of the market share of the the Refah Kargaran Bank.

Qualitative analysis of the main indices based on descriptive statistics

In this part, the authorencodesthe answersand analyzes the main indices of the postmodern organizational model in the qualitative research method based on the data obtained from examining key components in the interviews and obtaining the final opinion, based on a five-choice questionnaire,. It should be noted that in order to increase the accuracy of descriptive analysis, data is not transformed in SPSS software and averaging is avoided; therefore, since the sample size is 90 people (30 employees in each category) and three components are defined for each index, which are examined in the form of three items; as a result, N = 90 * 3 = 270 is shown in the table of statistics, which is the product of the sample size multiplied by the number of items related to each index, but in principle our sample size is 90 people. But when analyzing the relationship between indices and postmodern model, data is transformed .

Descriptive analysis of the flat organizational structure design index for bank

Statistics

Descriptive statistics table for the flat organizational structure design index

N	**Valid**	**270**
	Missing	**0**
Mean		**3.5889**
Std. Error of Mean		**.07112**
Median		**4.0000**
Mode		**4.00**
Std. Deviation		**1.16862**
Variance		**1.366**
Minimum		**1.00**
Maximum		**5.00**

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The frequency table for the flat organizational structure design index

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Totally disagree	19	7.0	7.0	7.0
	Disagree	39	14.4	14.4	21.5
	No idea	31	11.5	11.5	33.0
	Agree	126	46.7	46.7	79.6
	Totally agree	55	20.4	20.4	100.0
	Total	270	100.0	100.0	

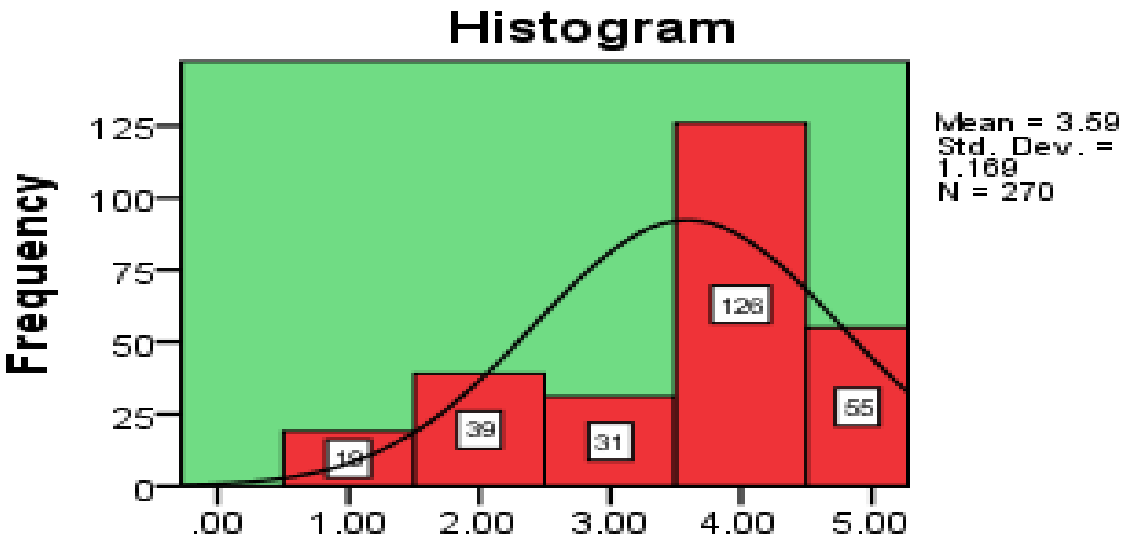

Figure 2. Histogram chart for the flat organizational structure design index

Therefore, based on the frequency table and histogram or bar chart for theflat organizational structure design index, since most of the bank employees have chosen the option " high" regarding the mentioned index and the mean score obtained for it is equal to 3.59, which is above "average", from the perspective of the employees of the Refah Kargaran Bank, the flat organizational structure design for the bank is one of the main indices in designing the postmodern organizational model.

Data Analysis based on the inferential statistics

In the analysis of research inferential statistics, as mentioned before, the authoruses the grounded theory and univariate analysis of covariance for the qualitative method of research.

In the quantitative method, the authoruses the confirmatory factor analysis with the complete Chi- square and the goodness of fit test.

A. Analysis of qualitative method based on the inferential statistics

At first, it should be said that in this research, the Likert scale, which is an interval scale, is used to encode the data collected from the interview method. The Likert scale is an interval scale used to measure ability, sensitivity, beliefs, satisfaction, values and attitudes ofindividuals for the various political, social, economic, religious and family issues, etc. The basic criterion for making items on this scale is ideals and desirable things, not facts and beings, in other words, what should be or should be done is the criterion for designing items, not what is or is done (Biabangard, 2007, p. 101).

Now, since in this research, the Likert scale, which is an interval scale, is used to collect data and encode them; therefore, histogram charts should be usedto draw charts (Safari Shali, 2012, p. 97, Table 1-5).

Because coding the estimated responses from interviews with three groups of 30 employees, including ordinary employees, deputies and bosses, is based on a five-choice Likert scale, and the Likert scale is an interval scale and the research has a dependent variable, the authorhas used the univariate analysis of covariance. On the other hand, it can be said that because in the qualitative part of the research, the three sample groups are in a different organizational position and are heterogeneous, the heterogeneous sampling method is used and therefore for

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each group, 30 people as the sample are selected based on the stratified random sampling method. It should be noted that in the ANCOVAmethod or analysis of covariance, the correlation between x and y variables is determined, so it should be saidabout the intensity of the relationshipthat if the intensity is up to 0.3, it indicates a weak relationship, but if it is between 0.3 to 0.5, it indicates a relationship at the middle level and if it is above 0.5, it indicates a strong (high) relationship between two variables. In humanities and social sciences, it rarely happens that the correlation level is above 0.8 (Safari Shali, 2012).

Covariance is a measure determining the presence or absence and type of a linear correlation between two random variables. The covariance of the two random variables X and Y is represented by Cov (X, Y) and defined as follows:

Cov (X, Y) = E (XY) -E (X) E (Y)

E (XY) = Σxyp (x, y)

The formula for calculating the covariance

Cov(X,Y)>0means that there is a positive linear correlation between the two random variables X and Y.

Cov (X, Y)<0 means that there is a negative linear correlation between the two random variables X and Y.

Cov (X, Y) = 0 means that there is no linear correlation between the two random variables X and Y.

Therefore, it should be said that the range of changes in covariance is between +1 and -1. In other words, we can say: $-1 \leq \rho \geq +1$ (Abdullah Zadeh et al., Summer 2011, pp. 167- 168).

To determine the correlation coefficients between independent and dependent variables, there are several correlation coefficients such as Pearson, Spearman and Kendall's tau-b. For example, Spearman and Kendall's tau-b correlation coefficientsare used for the ordinal-ordinal scales, and Pearson correlation coefficient for the interval and relative scales (Safari Shali, 2012, p. 98, Tables 1-6).

Therefore, because the measurement scale used in this study is the Likert scale, which is aninterval scale, the authorhas used Pearson correlation coefficient to determine the correlation coefficients between the variables.

Inferential analysis of the flat organizational structure design index for the RefahKargaran Bank

Correlations

		Creating the same organizational position for all employees	Possibility of comprehensive exchange of information between all employees	Replacing friendly relationships with rigid and formal relationships in the organization	The flat organizational structure design
Creating the same organizational position for all employees	Pearson Correlation	1	-.006	.157	.663**
	Sig. (2-tailed)		.957	.139	.000
	Sum of Squares and Cross-products	123.789	-.422	14.000	45.200
	Covariance	1.391	-.005	.157	.508
	N	90	90	90	90
Possibility of comprehensive exchange of information between all employees	Pearson Correlation	-.006	1	.285**	.556**
	Sig. (2-tailed)	.957		.006	.000
	Sum of Squares and Cross-products	-.422	43.156	15.000	22.400
	Covariance	-.005	.485	.169	.252
	N	90	90	90	90
Replacing friendly relationships with rigid and formal relationships in the organization	Pearson Correlation	.157	.285**	1	.550**
	Sig. (2-tailed)	.139	.006		.000
	Sum of Squares and Cross-products	14.000	15.000	64.000	27.000
	Covariance	.157	.169	.719	.303
	N	90	90	90	90
The flat organizational structure design	Pearson Correlation	.663**	.556**	.550**	1
	Sig. (2-tailed)	.000	.000	.000	.000

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	Sum of Squares and Cross-products	**45.200**	**22.400**	**27.000**	**37.600**
	Covariance	**.508**	**.252**	**.303**	**.422**
	N	**90**	**90**	**90**	**90**

****Correlation is significant at the 0.01 level (2-tailed).**

The correlation coefficient and covariance table for the flat organizational structure design index of the RefahKargaran Bank

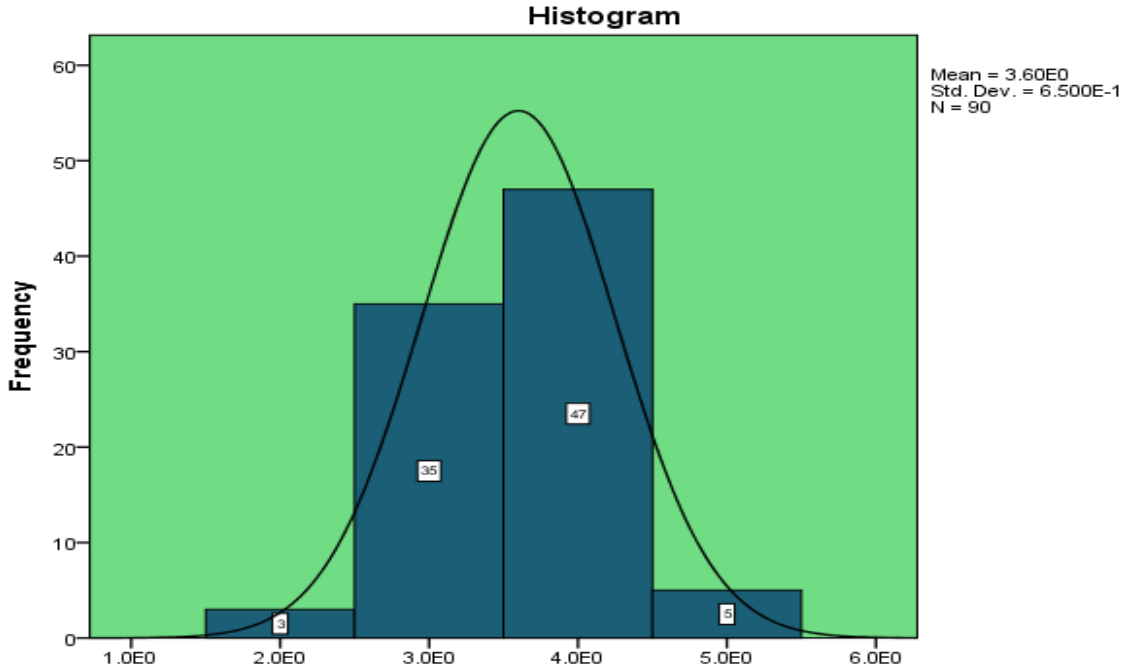

Figure 3. Histogram chartfor the flat organizational structure design index

The design of the flat organizational structure for a bank is not one of the main indices in designing a postmodern organizational model effective in developing the market share of the RefahKargaran Bank: **H0**. In other words:

H0:ρ=0

The design of the flat organizational structure for a bank is one of the main indices in designing a postmodern organizational model effective in developing the market share of the RefahKargaran Bank: **H1**. In other words:

H1:ρ≠0

Therefore, based on the correlation table and histogram or bar chart for theflat organizational structure design indexfor the RefahKargaran Bank and since the covariance of components 1, 2 and 3 mentioned in the form of items 1 to 3, compared to the above index which is the dependent variable, is 0.508, 0.303 and 0.252, respectively, and covariance of the dependent variable is also 0.422, all of which are above zero, so it can be said that at the confidence level of 97.5% and at the significance level (P-Value) of 0.025, since the error value of all options is zero, which is less than the significance level of the test, in other words Sig = 0<0.025,therefore, there is a positive correlation between the independent and dependent variables or between the main components and the index mentioned above. Therefore, the H0 hypothesis is rejected and the H1 hypothesis is accepted. On the other hand, Pearson correlation coefficient between independent variables 1, 2 and 3 with the main index of research, or Pearson correlation coefficient between independent variables 1, 2 and 3 with the dependent variable is0.663, 0.556 and 0.550, respectively, which are all above 0.5, so we can say that there is a strong relationship between independent and dependent variables.

Quantitative analysis of research quantitative methods based on inferential statistics

In the quantitative part of research, the data are analyzedaccording to the opinions of the employees based on inferential statistics. As previously explained, the sample size of this study calculated and determined using the Cochran's formula is 478 people. In this section, the authortests the research question using the structural equations and confirmatory factor analysis, and uses goodness of fit index to test the fit of data. Structural

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equations have their own characteristics and the following features can be used to differentiate structural equation models from classical linear modeling approaches. Classical approaches include regression analysis, analysis of variance, analysis of covariance and many multivariate statistical methods. However, it should be noted that the characteristics of structural equation models are as follows:
1. These models are usually considered theoretical or hypothetical and (perhaps so) vague constructs that are not directly measurable.
2. In this model, measurement errors are usually considered in all observed variables, specially in independent variables (predictive, explanatory). This is done by including an error phrase for each errorable size, whether this is the size of an explanatory or predictive variable or not.
3. These models are usually fitted with matrices of interaction indexes, i.e. matrices of covariance or correlation between all pairs of observed variables and sometimes to the means of variables (Cuff & Markolides, 2014).
In confirmatory factor analysis (CFA), the basic premise is that each factor is related to a specific subset of variables (based on literature review). The minimum condition for confirmatory factor analysis is that the authorhas a certain assumption about the number of factors of the model (constructs) before performing the analysis. But at the same time the authorcan include his/her own expectations on the relationships between variables and factors in the analysis (Zare Chahouki, 2010).
Therefore, since in the present study, both the factors and variables (constructs) and the questionnaire items (indices) have a theoretical basis based on the research background, the authoruses the method of confirmatory factor analysis to design the model. It should be noted that to determine the appropriateness of the data, the Kaiser-Meyer-Olkin (KMO) test or the sampling adequacy measureis used. This test is a statistic determining the share of variance in research variables that may be due to the latent factors. Large values close to (1.0) generally indicate that factor analysis may be useful for your data. But if the value is below (0.50), the results of factor analysis are probably not very useful. In addition to this test, the Bartlett's Test of Sphericity should also be used to test the hypothesis that the correlation matrix is known. This test identifies latent variables, showing that if the values obtained are small and close to the significance level, which in this study is (0.025), then the factor analysis test is suitable for the research data, and if the values obtained in the test are large and not close to the significance level, then the factor analysis test will not be suitable for the research. The KMO test clarifies whether the variance of the research variables is under common variance or not? That is, can we say that the variance of the set of variables is due to a series of latent and fundamental factors and not all of these variables? The statistic of this test varies between 0 to 1. Values close to 1 (above 0.7) indicate that factor analysis can be performed on the data in question and can be reduced to a series of latent factors. For low values and especially values below 0.5, it is recommended to skip factor analysis (Afshani et al., 2016).

KMO and Bartlett's Test

Table of KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		**.896**
Bartlett's Test of Sphericity	**Approx. Chi-Square) Test statistics**	**14021.215**
	Df: Degree of freedom	**630**
	Sig.	**.000**

Therefore, according to the results obtained in the table above, the KMOmeasure obtained is 0.896, which is larger than the acceptable value of 0.7 and is closer to 1, so the number of samples is suitable for structural equations and factor analysis.Sig = 0.000 <0.025 indicates that factor analysis is also appropriate to identify the structure between the variables.
Formula for calculating the degree of freedom in the KMO and Bartlett's test

$$\mathbf{Df = ½\ (p)(p+1) – k}$$

where p is the number of obvious or observable variables, or the number of items, and k is the number of parameters that the software is to calculate in the model. These parameters are equal to the number of factor load coefficients and the number of measurement errors equal to the number of items. We see that the sample size has no role here and it is enough for us to correctly calculate the number of obvious variables and the number of parameters that the model is to calculate (Afshani et al., 2016).

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How to calculate Chi-square statistics

Hypothesis under consideration of the test (H0) is as follows:

There is no relationship between independent and dependent variables. **H0: ρ = 0**

Hypothesis of the test(H1) is as follows:

There is a relationship between independent and dependent variables. **H1: ρ ≠ 0**

The test statistic is also calculated using contingency table in SPSS software as follows:

$$\chi 2 = \sum_{I=1} \frac{(FOi - Fei)^2}{Fei}$$

Formula for calculating the Chi-square

In the above statistic, *FOi* is the observed frequencies and *Fei*is the expected frequencies, where the *Fei* values are the same as those presented in the H0 hypothesis and the frequencies observed in the sample are under investigation.

To accept or reject the hypothesis under consideration is always as follows:

- If Sig <.025, then H0 is rejected.
- If Sig> .025, then H0 is accepted.

Analysis of research questions based on confirmatory factor analysis

As mentioned above, because the research question is based on the theoretical foundations and research background, therefore, confirmatory factor analysis is used to analyze the research question.

In this part, the relationship between the questionnairequestions as observed variables with the latent factor or variable, which is the variable proposed in the research question, is tested. To this end,first the model is designed in the AMOS environment and after estimating the factor loads, in two stages the significance of the factor loads is examined and then the fit of its structural model is investigated.The purpose of these analyzes is to design a model and examine another aspect of the validity of the questionnaire, which is known as construct validity.

Confirmatory factor analysis for the research question: Is the design of the flat organizational structure for the bank one of the main indices in designing a postmodern organizational model withemphasis on the role of factors influencing the development of the market share of the RefahKargaran Bank?

The variable of the flat organizational structure as an independent variable in the research model includes 6 questions in the questionnaire. In this part, the confirmatory factor analysis of all six factors raised in these questions is discussed.

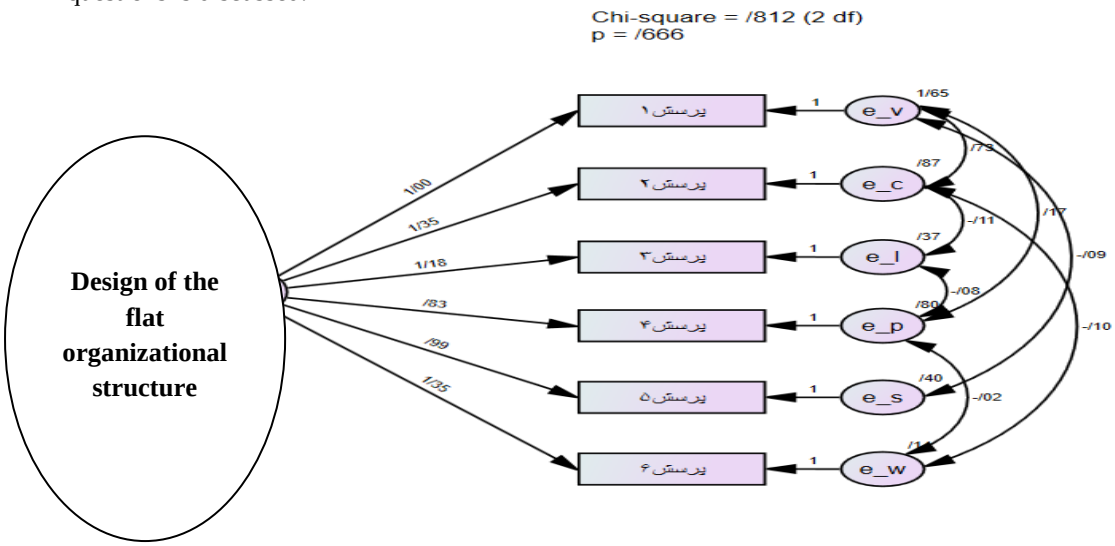

Figure 4. Non-standard measurement model for designing a flat organizational structure for the RefahKargaran Bank

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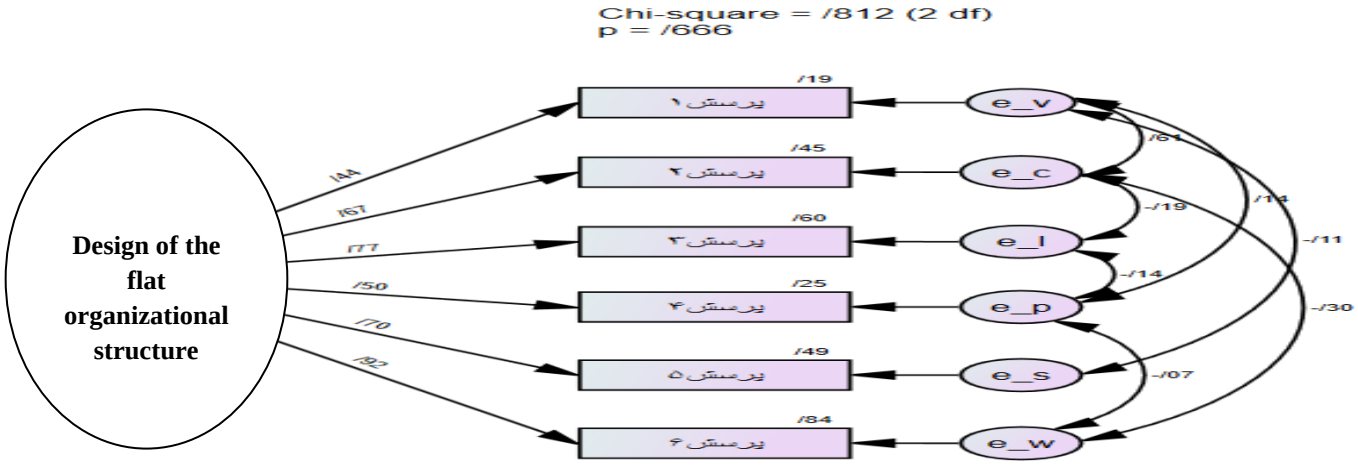

Figure 5. Standard measurement model for designing a flat organizational structure for the RefahKargaran Bank

We now turn to the CFA. As a first step in performing the CFA, we investigate the standardized factor loads of the indicators to ensure that they are above 0.5. 0.5 is the minimum acceptable value for the standard factor load. The best situation is when all standard factor loads are above 0.707 because each factor load is the same as regression coefficient of the path from the latent variable to the indicator. In simple terms, the standardized factor load is the standardized regression coefficient of the model in which the latent variable is an independent variable and its indicators are dependent variables (Afshani et al., 2016).

Based on the output of AMOS software, version 24, the model for measuring the design of a flat organizational structure for the RefahKargaran Bankin both standard and non-standard modes is shown. As seen, the sixth variable (Question 6:Eliminating the rigid and formal relationshipsand establishing the friendly relationships between the branch employees) shows a higher factor load (0.92) than the other observed variables after improving the model by plotting the covariance path between the error variables, indicating that the mentioned variable has a greater share in measuring (applying) or operating the latent variable (Design of the flat organizational structure). On the other hand, other variables, except the first variable, are all above 0.5 and play an important role in the operation of the mentioned latent variable, but the first variable (Replacing the position of the branch head with a coordinator) is 0.44, indicating the least effectin the operation of the latent variable(Design of the flat organizational structure), and since the value of factor load is less than 0.5, this variable should be removed from the model and the model should be improved again. Therefore, the authorworks to remove the first variable and then improve the model and its factor loads as follows:

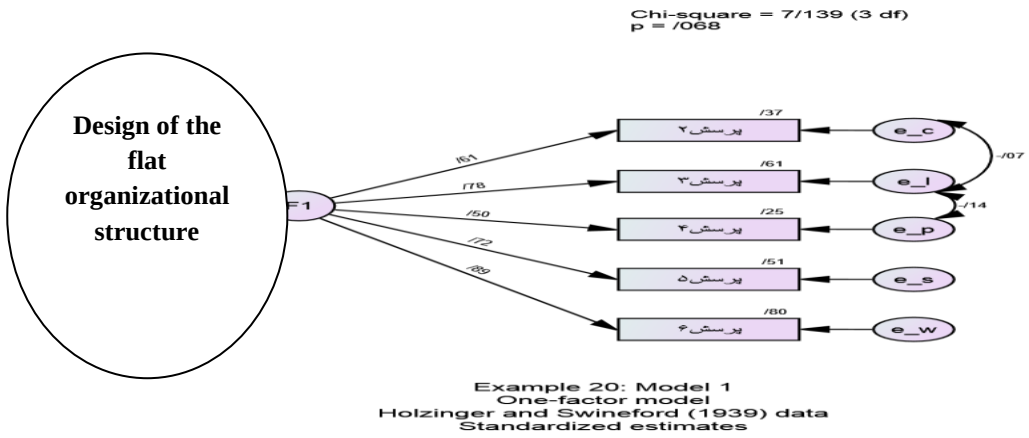

Figure 6. Standard measurement model after eliminating the variable of Question 1 for the design ofthe flat organizational structure of the RefahKargaran Bank

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Then, the significance of factor loads at the 97.5% confidence level is examined as follows:
Significance table for the factor loads of the flat organizational structure design model

			Estimate	S.E.	C.R.	P	Label
Question 2	**<---**	**F1**	**/928**	**/072**	**12/943**	*******	**par_1**
Question 3	**<---**	**F1**	**/909**	**/050**	**18/287**	*******	**par_2**
Question 4	**<---**	**F1**	**/624**	**/059**	**10/537**	*******	**par_3**
Question 5	**<---**	**F1**	**/768**	**/044**	**17/271**	*******	**par_4**
Question 6	**<---**	**F1**	**1/000**				

Based on the output of AMOS software, version 24, the estimated factor loads are significant at the 97.5% confidence level. This argument is based on the critical level value (C.R), which are all above the critical level value of 1.64, and the permitted error value (P), which are all below the permitted error value of 0.025 and equal to zero, indicated by *** in the table above. In the next step, the fit of the measurement model is examined using thefit indices: The accepted threshold of the most common fit indices of the modelis represented in the below table as follows (Afshani et al., 2016).

Accepted threshold table for the most common fit indices of model

Acceptable range	Full name	Fit index
P – value. Chi-square > 0.05	**Chi- square p-value**	**x^2 p-value**
Good< 3.0 Acceptable<5.0	**Minimum discrepancy function**	**CMIN/DF**
>0.90	**goodness-of-fit index**	**GFI**
>0.80	**Adjusted goodness-of-fit index**	**AGFI**
> 0.90	**Normed fit index**	**NFI**
>0.90	**Relative fit index**	**RFI**
>0.90	**Incremental fit index**	**IFI**
>0.90	**Tucker – Lewis index**	**TLI**
>0.90	**Comparative fit index**	**CFI**
>0.5	**Parsimonious normed fit index**	**PNFI**
>0.5	**Parsimonious comparative fit index**	**PCFI**
weak >0.1to0.08/mean0.1/good<0.08	**Root mean square error of approximation**	**RMSEA**
>0.05	**For close fit of the population RMSEA**	**PCLOSE**
<0.10	**Standardized root mean square residual**	**SRMR**

Jakardovan (1996) argues that for each group of absolute fit, comparative fit, and parsimony fit, we must report at least one index. Mirz et al. (2005) believe that it very important to report the values of RMSEA, GFI, NFI and Chi-square. In general, when at least three indices have values in the acceptable range, we can claim that the model fit is good and acceptable (Afshani et al., 2016). Now, according to the above, we will examine the model fit of the first research question.

Degreeof freedom table

Chi-square = 7/139	Total number of points (variance and covariance): 15
Degree of freedom= 3	Number of parameters to be estimated: 12
Probability level=0.068	Degree of freedom (15 - 12): 3

The fit table forthe model of measuring or applying and operating the design of the flat organizational structure for the RefahKargaran Bank

Acceptable range	Full name	Fit index
P–value.chi-square=7.139*.068=0.485>0.05	**Chi- square p-value**	**x^2 p-value**

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Good =2.380< 3.0 Acceptable< 5.0	**Minimum discrepancy function**	**CMIN/DF**
0.994>0.90	**goodness-of-fit index**	**GFI**
0.970>0.80	**Adjusted goodness-of-fit index**	**AGFI**
0.992 > 0.90	**Normed fit index**	**NFI**
0.973>0.90	**Relative fit index**	**RFI**
0.995>0.90	**Incremental fit index**	**IFI**
0.984>0.90	**Tucker – Lewis index**	**TLI**
0.995>0.90	**Comparative fit index**	**CFI**
- 0.5<0.298	**Parsimonious normed fit index**	**PNFI**
- 0.5<0.299	**Parsimonious comparative fit index**	**PCFI**
***0.054Good<0.08 0.1to0.08Mean Weak>0.1**	**Root mean square error of Approximation**	**RMSEA**
0.373>0.05	**For close fit of the population RMSEA**	**PCLOSE**
0.000 <0.10	**Standardized root mean square residual**	**SRMR**

According to the output of AMOS software summarized in the table above, since the value of GFI and NFI indices is above 0.90 and the value of RMSEA index is below 0.08 and equal to 0.054 as well as because the value of CMIN / DF index is 2.380, which is below 3.0 and P-value.Chi-square is 0.485 and above 0.05; therefore, all the proposed indices have values in the acceptable range, so it can be said that the model designed for the first research question has a good fit.

Conclusion

Conclusion based on the qualitative research method

Test resultsforthe flat organizational structure design index based on the qualitative method

The design of a flat organizational structure for the bank is not one of the main indices in designing a postmodern organizational model effective in the development of the market share of the RefahKargaran Bank:**H0**.

In other words: **H0:ρ=0**

The design of a flat organizational structure for the bank is one of the main indices in designing a postmodern organizational model effective in the development of the market share of the RefahKargaran Bank:**H1**.

In other words: **H1:ρ≠0**

Therefore, based on the correlation table, bar chart and histogram presented in chapter 4, theflat organizational structure design index for the RefahKargaran Bank and since the covariance of components 1, 2 and 3 mentioned in the form of items 1 to 3, compared to the above index which is the dependent variable, is 0.508, 0.303 and 0.252, respectively, so it can be said that at the confidence level of 97.5% and at the significance level (P-Value) of 0.025, since the error value of all options is zero, which is less than the significance level of the test, or in other words, Sig = 0<0.025; therefore, there is a positive correlation between the independent and dependent variables or between the main components and the index mentioned above. Therefore, the H0 hypothesis is rejected and the H1 hypothesis is accepted. On the other hand, since Pearson correlation coefficient between components 1, 2 and 3 with the main index of research, or Pearson correlation coefficient between independent variables 1, 2 and 3 with the dependent variable is 0.663, 0.556 and 0.550, respectively, which are all above 0.5, so we can say that there is a strong relationship between independent and dependent variables.

Results of confirmatory factor analysis for the first research question: Is the design of the flat organizational structure for the bank one of the main indices in designing a postmodern organizational model with emphasis on the role of factors influencing the development of the market share of the Refah Kargaran Bank?

Based on the output of AMOS software, version 24, and data presented in Table 4-145, the estimated factor loads are significant at the 97.5% confidence level. This argument is based on the critical level value (C.R), which are all above the critical level value of 1.64, and the permitted error value (P), which are all below the permitted error value of 0.025 and equal to zero, indicated by *** in the table. In addition, according to the output of AMOS software summarized in Table 4-148, since the value of GFI and NFI indices is above 0.90 and

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the value of RMSEA index is below 0.08 and equal to 0.054 as well as because the value of CMIN/DF index is 2.380, which is below 3.0 and P-value.Chi-square is 0.485 and above 0.05; therefore, all the proposed indices have values in the acceptable range, so it can be said that the model designed for the first research question has a good fit.

Suggestions

After analyzing and concluding from the main indices and components identified in the research and prioritizing them based on the qualitative method and testing the research questions in a quantitative way, the author offers some practical and research suggestions. Practical suggestions are presented separately and based on the results of each research question, and at the end, several research suggestions are given for future research.

Practical and research suggestions based on the index and first research question

According to the qualitative analysis and the first research question test in quantitative manner, the design of the flat organizational structure has a direct, positive and significant effect on designing a postmodern organizational model effective in the development of the market share of the Refah Kargaran Bank. Therefore, based on the research findings, the following suggestions are made here:

Practical suggestions

A. It is suggested that the organizational hierarchy be reduced and in order to achieve it, the organizational intermediary positions between managers and employees be eliminated.

B. It is suggested that the negative view about the direct relationship between managers and employees and the possibility of employee abuse be changed.

Researchsuggestions

A. It is suggested to examine which organizational positions are effective in optimizing organizational efficiency.

B. It is suggested that the Delphi method be used to identify the main index of the model.

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