



Presenting A Model For The Development Of Systematic Business-Administrative Ethics: The Case Study Of Iranian Banks

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Abstract

Administrative ethics can be defined as administrative dos and don'ts and how to work in the office. The ideal administrative ethics is realized when the employees of the administrative system look at the people from the right perspective and consider themselves as servants and advocates of the people. With the progress of the globalization of administrative ethics and l and theoretical challenges; therefore, the present study was conducted with the aim of presenting a model for the development of administrative ethics in Iranian banks. The current research was based on the basic objective and was quantitative in descriptive-analytical method, which was implemented with the approach of modeling structural equations based on the survey method. The statistical population includes employees, managers and experts of Iranian banks, and based on Cochran's formula, 300 of them were randomly selected to investigate the relationships between variables. Structural equation modeling and SPSS and PLS software were used for data analysis. The findings showed that based on the pattern obtained, the pattern of development of administrative ethics in Iranian banks includes three main dimensions. Finally, the significant factors are; The individual dimension includes "adherence to values", "development of behavioral principles", "creating the infrastructure of attachment to work", "the internal aspect of people for growth", "improving the level of skills through continuous training" and "ethical characteristics of people". Organizational dimension includes "Ethical charter to comply with ethical principles", "Intra-organizational characteristics", "Ethical decision-making", "Ability to resolve ethical conflicts", "Participation and institutional support", "Institutionalization of organizational culture", "Structure "Organizational", "Skills and knowledge of employees", "Progressivism and meritocracy", "Organizational justice and equality", "Reduction of organizational corruption", "Performance system evaluation", "Ethical leaders", "Respecting labor rights" and "interaction and

Journal of Advertising and Sales Management, 2022, Vol. 3, No.4, pp. 119-141

Published by Persian Gulf University, Faculty of Management

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<https://doi.org/10.52547/JABM.3.2.8>

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Article Type: Research Paper

Received: 20/12/2022

Received in revised form: 21/12/2022

Published online: 22/12/2022



ShamsiPour, J., Faqih, A., NajafBeigi, R., & Kameli, M. (2022). Presenting a model for the development of systematic business-administrative ethics: the case study of Iranian banks. *Journal of Advertising and Sales Management*, 3(4), 119-141.

<http://dx.doi.org/10.1016/j.cviu.2017.00.000>

social relations with others" and environmental dimension including "environmental stimuli", "legalism", "cultural factor", "social factor", "political factor" and "economic factor".

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Keywords: administrative ethics, development of administrative ethics, Iranian banks, structural equation modeling method;

1. Introduction

Today, all over the world, administrative ethics is a topic that has attracted a lot of attention. Since administrative ethics is known as a comprehensive issue that covers all aspects of human life, it is also a main factor in preventing fraud and financial corruption, so compliance with ethical values is considered as the most important policy of any profession. (Farrell et al., 2019). Ethics is a set of principles and values that guide the behavior of a person or a group by considering what is right or wrong (Irannejad Parisi, 2012). Administrative ethics is often defined as doing good and not harming others (Ferrell et al., 2019). A business that is ruled by ethical values, by promoting ethical behaviors and building trust by various stakeholders, forms an organization that is ethical and trust-based, and creates a positive organizational environment. Based on this argument, an ethical approach to business can open communication, better solve organizational problems, share knowledge and creativity among employees to strengthen organizational capital, as well as improve interactions and relationships with suppliers, customers and other stakeholders to increase social capital and To encourage attracting and retaining talents to increase human capital (Su, 2013) and to emphasize ethics as necessary values for business success (Helina and Jokele, 2016). Therefore, work ethics can be considered as a set of characteristics and behaviors that people of a society show in order to fully comply with the quantitative and qualitative work conditions they have committed to. These behaviors are caused by the type of perception they have about work and its role towards society's goals based on their attitude (Yin, Lee and Yang, 2022).

Compliance with ethics and maintaining moral values has become one of the most important phenomena that is considered in most organizations, in other words, ethical principles have become a part of the official policies and informal culture of the organization (Wiley and Altet, 2017). Compliance with ethical values in the implementation of international standards can have an important role in the awareness and professional behavior, organizational culture and environmental control, as well as in the prevention of financial corruption. As the evidence of recent studies, both at the international and national level, shows that administrative ethics is an indicator of measuring appropriate behavior and a tool for determining right and wrong relationships (cited by Darabi et al., 2017). Considering the significant effect of work ethic on the degree of achievement of goals, formulation of strategy, individual behaviors, organizational performance, job satisfaction, creativity and innovation, decision-making and employee participation in affairs, dedication, commitment, discipline, hard work, anxiety level and the like, it can be said that in the organization, there is no phenomenon far from the role and impact of this concept (quoted by Mohammadkhani et al., 2012). Therefore, all businesses seek to create codes of ethics that aim to describe ethical standards and ways of doing work (Albrisen and Dzirjiski, 2016). In the meantime, governments, as governmental institutions, have been responsible for establishing social and economic justice in the society and providing hardware and software infrastructures for the business environment. The government employees, who are considered as the constituent cells of the government body, regardless of their administrative responsibility, are considered as the capitals and capacities of the country, and due to their knowledge of the goals and strategies of the government, they can better and faster convey the message of people's participation in affairs. Understand and implement the relevant. Therefore, taking advantage of all the power and capacities of government employees, as well as identifying and using their characteristics will be helpful in advancing social and organizational goals (Malaki et al., 2014). The era of public service sector organizations is the era of saving and profitability. Of course, they are not new goals that have been proposed by the schools and ideologies of modern societies, but the new heresy that has occurred is the inevitable fate of the public sector to the teachings that lead them to government management. Navin has pushed the new Taylorism and managerialism and forced them to model and conform to the conventional functionalism in the private sector.

Organizations in the conditions of recent decades, simultaneously with the increase of business and economic relations with the private sector, are faced with goals such as decentralization, cost reduction, more savings,

customer orientation, gaining client satisfaction and improving service quality indicators. Legal accountability and social responsibility have become the reason for the increase in the moral errors of the employees and their entry into the field of corruption and criminal offenses, so that the statesmen are required to think of solutions against the weakening of morals (Saidpour, 2012). . Despite the constant efforts of managers, consultants and shareholders to achieve better and superior technology to reduce the role of employees and control them more, and even with the existence of more and more persistent judicial departments regarding employee violations; But there are still opportunities for immorality in organizations. Even with the advancement of technology, it can be said that there are new opportunities along with the advancements that can lead to misbehavior (Yin, Lee, and Yang, 2022).

In this regard, the Organization for Economic Cooperation and Development has also tried to control corruption and maintain and promote ethics and correct undesirable behaviors in most of its member countries by designing an ethical infrastructure, which is considered to be one of the effective models of ethics management. . In this model, a large amount of environmental and organizational factors have been combined with each other, the most important of which are; "Commitment of leaders, politicians and managers to comply with ethical affairs", "Strategy, policies and strict and necessary ethical rules and regulations", "Atmosphere and atmosphere of society and organization", "Motivational systems and mechanisms to encourage to conduct ethical behavior", "Efficient and effective training programs" and "Efficient and effective internal and external evaluation and control systems" (Saeed et al., 2019).

Along with these discussions, researchers believe that immorality may exist even in all social work (Ligh, 2017; Danden and Brook, 2017). Among the cases of bad behavior in the organization, it can be mentioned that; The behavior of people who intentionally or unintentionally, secretly or openly, whether intentionally or unintentionally, perform actions in the organization that are against the expectations and assumptions of the organization and lead to disruption in customer service (Ang and Kaslow, 2015). Organizational immorality is one of the prominent features of any organization and an inseparable and pervasive part of organizational reality and an important aspect of individual, group and organization behavior and is an obstacle to achieving the potential benefits of the organization and leads to weakening of effective performance and productivity. (Barnes and Texa, 2015), it also has a negative relationship with organizational commitment in organizations (Brooks, 2015) and leads to disruption in customer service (Ang and Kaslow, 2015) and also hinders the organization's efficiency. And it leads to a decrease in income, damage to the reputation and credibility of the organization (West, 2021).

All organizations, including banks, have special policies and programs for their human resources, including selection policies, pay, performance evaluation programs, growth and development, and other programs. Considering that human resources are the most valuable assets of any organization, continuous monitoring and evaluations should be carried out in order to diagnose policies and programs in the field of administrative ethics in organizations and subsequently develop ethics so that policymakers and planners can be informed of their weak points. and take steps to fix, improve and develop them. The issue of institutionalizing ethics is important for developed countries to such an extent that the process of drafting laws and regulations for re-creating structures, allocating funds and facilities in organizations, especially government organizations and public services, has gained a high speed (Yin, Lee and Young, 2022). But the main question is "why, despite all the efforts made in developing countries, including Iran, many immoralities are observed in organizations?".

In line with the recent content, it can be said that one of the most important organizations in which the pathology of administrative ethics is of great importance are banks and financial and credit institutions. Banks play a fundamental role as the driver and engine of economic development in its development and sustainability. State banks, most of whose budget is provided by the government, as providers of financial resources and support of the government, play a very sensitive role in economic development. The performance of banks and financial and credit institutions and, accordingly, their human resources directly contribute to the realization of development goals and objectives. This is despite the fact that in the last few years, we have witnessed extensive embezzlement, embezzlement and corruption in the bodies of organizations, especially banks; For example, report No. 103/1/97 dated 24/05/1397 and report No. 90/46/1/97 dated 13/05/1397 of the General Department of Housing Bank Inspection (Abul Qasem and Soltani, 2018).

From time to time, there are news in the media about embezzlement, escape and trial of managers and employees of the banking network, which has led to people's lack of trust in banks and government bodies. The results of this performance can be seen in the withdrawal of micro and macro resources from banks and the movement of these resources in the unproductive market. Resources withdrawn from the banking network, along with the country's

international sanctions and the weakness of managers in managing the country, have caused recent fluctuations in the market of currency, coins, gold, housing, etc., and as a result, increased inflation, unemployment, poverty, corruption ... has caused Iran's economy to enter a crisis and cause hyperinflation. In such a situation, the current research with the pathology of administrative ethics is looking for the fact that maybe the root of these embezzlements is due to the weakness in the administrative ethics of the country's organizations, especially banks. Therefore, the main goal of the current research is the pathology and design of the development model of administrative ethics in Iranian banks. In fact, the researcher seeks to answer this question: what are the harms and weaknesses of administrative ethics in Iranian banks? And what are the factors affecting the development of administrative ethics for Iranian banks? And finally, what is the ideal model for the development of administrative ethics in Iranian organizations, especially Iranian banks?

The key role of banks in the financial and economic sector of the country, the bank-oriented nature of the country's financing system, providing liquidity and investment funds for production units and economic projects, and injecting funds into the economic veins of the country, necessitates the development of administrative ethics. It shows a lot (Abulqasem and Soltani, 2018). With the pathology of administrative ethics in Iranian banks, a suitable field is provided to identify the strengths, weaknesses, opportunities and threats in order to make decisions by the officials and it helps them to take steps towards the development of administrative ethics and ultimately the development of their organization. On the other hand, identifying and evaluating the administrative ethics of employees is necessary for planning their growth and excellence. In this situation, the country's banks should evaluate their employees from a qualitative point of view and by formulating and implementing programs for the growth of human resources and planning and fundamental investments in this field, the opportunity to acquire new skills, beliefs, and attitudes. give them so that they can take steps in the direction of developing their competence and improving their administrative ethics and respond to a huge population of clients. Therefore, competent and capable employees with morals are the key to the success of Iranian organizations. In fact, the main necessity of conducting such a research in terms of theory and validation is to design a model in the field of development of administrative ethics, which can be used as a scientific basis and model by the academic community and active researchers in this field and managers of Iranian organizations. Also, providing a road map and an executive model in the field of Iranian banks in order to develop administrative ethics is one of the other necessities of the present research.

2. Theoretical foundations of research

2-1. Administrative ethics

In simple and short words, ethics includes knowing what is right from what is wrong and then doing what is right and what is right and leaving what is wrong and what is wrong, and administrative ethics deals with how to work in the office, so administrative ethics can be defined as administrative dos and don'ts and how to work. He explained it in the office (Sobhi Qaramelki, 1401). The ideal administrative ethics occurs when the employees of the administrative system of a country look at the people from the right perspective and consider themselves as servants and advocates of the people (Mominirad and Sayad, 2014). The most important basis in the development of administrative ethics is the correction of the employees' vision towards themselves, people, officials and their duties; When a person's view of people, superiors and work is corrected, working is like serving and worshipping, and this itself causes growth in administration and development of ethics in administration (Tebanian et al., 1400). Popes (2001) believes that in the administrative system, what prevails at the top of administrative etiquette and behavior is the respect and preservation of the rights of the people. Each of the government employees in whatever rank and position they are in, if they protect the rights and dignity of the clients, it is an administrative system. will emerge based on ethics (Kikha, 1400). Although providing good work is a duty for service delivery systems, it should not be enough to just perform the duty, but considering the high position of "serving the people" in the presence of Almighty God, it is necessary to pass the service beyond the duty and bring it to the level of pleasure. (Amjadi, 1400). Administrative ethics in 5 areas; "Communication with client", "Communication with colleague", "Communication with employee", "Communication with manager" and "Communication with organization and job" are examples of the dos and don'ts of administrative ethics in each of these 5 areas. It is presented in table (1)

(Tabari, Arab and Mohammadi, 2019 quoted from the Vice-Chancellor of Development of Human Resources Management and Planning).

Table 1. Dos and don'ts of administrative ethics in different fields

Areas	Administrative ethics requirements	Don'ts of administrative ethics
Communication with clients	<ul style="list-style-type: none"> • Honoring clients and preserving their dignity and personality. • Pleasantness and pleasantness in dealing with clients. <ul style="list-style-type: none"> • Accountability and responsibility for the client's work. • Legal, intellectual and logical justification for not fulfilling the client's irrelevant requests. <ul style="list-style-type: none"> • Paying attention to getting people's satisfaction and ultimately God's satisfaction. • Observance of justice and fairness in dealing with clients. • Compliance with administrative ethics and humility before people. • Compliance with Islamic ethics in dealing with clients. <ul style="list-style-type: none"> • Attending the workplace on time and appointing a substitute to do the client's affairs when not present at the workplace. • Speeding up and facilitating people's affairs. • Follow up and deal with the client's affairs, problems and complaints. • Doing people's work correctly and on time. • Having a positive attitude and a positive attitude in dealing with clients. <ul style="list-style-type: none"> • Effectively listening to the requests and providing the necessary and sufficient information and guidance to the client. • Respecting colleagues and behaving with courtesy and politeness. 	<ul style="list-style-type: none"> • Racial, ethnic, kinship, religious and sexual discrimination in providing services to clients. • Spying on the client's personal affairs. • Extortion, bribery and charging more than the tariffs stipulated in the law. <ul style="list-style-type: none"> • The impact and acceptance of recommendations and orders in the provision of client services. • Taking care and keeping an eye on the client's affairs. • Leaving the workplace during administrative duties without reason or permission. <ul style="list-style-type: none"> • Disclosure of secrets and confidential information of clients. • Having arrogance and pride in dealing with clients. • Annoying paperwork and doing the client's work today and tomorrow.
Communication with colleagues	<ul style="list-style-type: none"> • Observing and having proper behavior of female and male colleagues with each other in the office space. <ul style="list-style-type: none"> • Providing constructive and effective criticism if needed for correction and improvement. • Having unity, intimacy and empathy with colleagues. • Cooperation, consultation and participation in the optimal performance of occupational and organizational tasks. <ul style="list-style-type: none"> • Development and empowerment of colleagues through experience transfer and information sharing. 	<ul style="list-style-type: none"> • Spying on colleagues' personal affairs. • Revenge from colleagues and clients. <ul style="list-style-type: none"> • Ridicule and destruction of colleagues. • Unnecessary interference in matters unrelated to assigned duties. • Not paying attention to the opinions of colleagues and not using people's participation in work. <ul style="list-style-type: none"> • Suspicion, stinginess and jealousy of colleagues.

Communication with the employee	<ul style="list-style-type: none"> • Trustworthiness and keeping the secrets of colleagues. • Enjoining good and forbidding evil. • Affection, kindness and honesty in interaction and communication with colleagues. • Helping colleagues to perform their job duties when they are not at work or when they are busy. • Employing committed, expert and competent personnel in various departments of the administration to move things forward quickly. • Justice and fairness in dealing with subordinates. • Delegation of authority and independence in performing job and organizational duties. • Increasing the capabilities of employees through the transfer of experiences and training. • Creating motivation, desire and interest in employees to perform job and organizational tasks. <ul style="list-style-type: none"> • Timely encouragement and punishment of employees. • Sense of responsibility and participation of employees in affairs. • The presence of the device manager among colleagues in order to deal with their affairs. <ul style="list-style-type: none"> • Strengthening the sense of cooperation, cooperation and participation among employees. • Planning to expand the spirit of initiative, creativity and innovation of employees. <ul style="list-style-type: none"> • Appreciating the innovative, creative, active and conscientious forces of the organization and seriously supporting them. <ul style="list-style-type: none"> • Promoting the spirit of philanthropy and institutionalizing Islamic ethics among employees. • Accurate control and evaluation of employees and providing appropriate feedback for correction and improvement. • Providing conditions for the growth and excellence of employees in different dimensions. • Serious support and support to colleagues to solve their problems. • Obedience and timely execution of orders from superiors. • Compliance with organizational hierarchy. • Maintaining the respect and dignity of managers in the administrative and non- 	<ul style="list-style-type: none"> • Spying on employees' personal affairs. <ul style="list-style-type: none"> • Prejudice and one-sided judgment towards personnel. • Tyranny, arrogance, humiliation and mockery, discrimination, disrespect and violence in dealing with subordinates. <ul style="list-style-type: none"> • Improper appointment of unqualified relatives, relatives and friends. • Failure of officials to supervise the units under their control. • Empty and impossible promises to employees. • Hiding the job information of employees. <ul style="list-style-type: none"> • Attributing the results of subordinates' efforts and work to themselves. • Employing employees of the collection under management to do personal and non-administrative affairs.
Communication with the manager	<ul style="list-style-type: none"> • Non-observance of administrative hierarchy. • Disobedience and disobedience to superior orders. <ul style="list-style-type: none"> • Lies, slander, slander, backbiting and bad mouthing behind managers' backs. 	

Communication with the organization and job

- administrative environment.
- Providing expert opinions regarding job and organizational duties.
- Honesty, trustworthiness and polite treatment with superiors.
- Serious participation in team work and job duties.
 - Proper use of delegated authority.
 - Timely and accurate performance of assigned tasks.
- Regular and timely attendance at work and activities until the end of office hours.
- Improving the knowledge and skills required for job and organization.
- Hard work and effort at work.
 - Carefulness and caution in spending money and avoiding wastage and extravagance.
 - Increasing productivity, improving the consumption pattern, saving and optimally using the facilities and resources of the organization.
 - Promotion of creativity and innovation in the methods of performing occupational and organizational tasks.
- Complying with administrative coverage.
 - Paying attention to simple dressing and no ugly makeup in offices and educational and public centers.
 - Complying with laws, regulations, administrative regulations and neatness of the work environment.
- Observance of Islamic customs and ethics (in speech, behavior and dress and dealing with others).
- Maintaining job secrets and increasing organizational affiliation and reputation.
- Conducting and participating actively and on time in congregational prayers and encouraging colleagues to participate in prayers.
 - Getting to know the laws, guidelines and new sciences and techniques and technologies related to job and organizational duties.
- Clarifying and documenting the way of providing services and related documents.
- Providing false reports.
- Flattery and flattery in behavior and communication with superiors.
- Just putting yourself close to the manager and supervisor.
- Don't shirk the tasks and don't put the assigned tasks on others.
- Abuse of job position and personal use of government and public facilities.
- Exercising influence to achieve personal and group benefits and expensive receptions to maintain personal status.
 - Holding unnecessary and useless meetings and costly and unnecessary domestic and foreign trips.
- Negligence in administrative duties and underselling and underworking.
 - Coming to work late and leaving early.
- Doing personal work during office hours.
- Staying in the office outside office hours and not doing work and getting overtime.
- Extravagance and exaggeration in the use of property, even for administrative purposes.
 - Negligence in maintaining government facilities, making people pessimistic about the system and the Islamic revolution.
- Extravagance in holding festivals and heavy side costs (types of receptions).
 - Embezzlement, forgery, betrayal of trust and breach of promise.
- A lot of long and unnecessary conversations with the office phone.
- Disclosure of information on the device.
 - Smoking and addiction.
- Lack of motivation, laziness, indecency and poor dressing.

2-2. Ethical and administrative charter of employees of the Islamic Republic of Iran government and the principles governing it

Every organization was created to provide services to others, and in fact, the philosophy of existence of all organizations is to provide services, so all administrative employees must work to achieve organizational goals. If the administrative staff considers their responsibility as a kind of trust, they will undoubtedly make all their efforts in order to do it right, which creates trust. Also, observing justice and fairness in judgments, rewards and division of responsibilities in the organization raises the morale of the employees. As the existence of injustice provides the ground for corruption in organizations. The emergence of unfairness and injustice in organizations creates the basis for party games, bribery, bad mouthing and general lack of trust. Observance of fairness and justice in organizations causes positive activity and as a result the development and progress of the organization. Following up the work and ensuring that it is done correctly and on time and getting results from the activity and following up on the orders and responsibilities assigned to the organizational people, how and with what quantity and quality the work was done. On the other hand, work discipline means organization, neatness, order and avoiding disorder in work. In fact, it is possible and desirable to do anything according to the principles of that work and to do everything on time. Accepting responsibility must be accompanied by the ability to carry out responsibility, so the person who accepts responsibility is responsible for carrying out the relevant affairs. In fact, the person who accepts responsibility must answer for his actions and behavior. Inability to fulfill what is assigned to a person can affect the entire system. On the other hand, good behavior is an internal attribute; Openness, humility and gentleness is the way to penetrate the hearts and is one of the necessities of office workers. Also, patience is one of the characteristics of every successful person, and employees should be patient with people's needs. Finally, avoiding autocracy is one of the most important characteristics of administrative workers; Self-righteousness, arbitrariness, selfishness, domineering and selfishness destroy the individual and the organization. Autocracy is caused by a selfish view in management, gaining points without effort and belittling others. An autocratic person is falsely entitled to himself and resorts to improper ways to get his needs (Noorian, Azmi Monfared and Zakari, 1400). In line with the recent content, the principles governing the ethical and administrative code of government employees in the Islamic Republic of Iran are (Akhundi, Jalalian and Mofidian, 1400):

- The principle of equality: all citizens are equal before the law and all of them should be treated the same under similar conditions. Employees must provide equal access to government services to all citizens within the scope of their job duties and treat them without any discrimination.

- The principle of the rule of law in administrative relations: all government affairs have a legal basis, and administrative decisions and actions of employees must be adopted and carried out based on respect for existing laws and regulations.

- Citizen-oriented principle: The ultimate goal of forming government organizations and hiring employees is to provide better services to people and citizens. Employees should manifest the title of "servant of the people" in their speech, actions and attitudes. Employees are committed to take into account the interests and preferences of people and citizens and public interests in their decisions, duties and behaviors, and provide easier and more general access to government services.

- The principle of respect and trust: employees must maintain their respect in their interactions and behaviors with other people such as superiors, subordinates, colleagues and clients. Give importance to the expectations and feelings of others and act on the basis of trust in the other party.

- The principle of transparency: employees must provide stakeholders with all information related to the current affairs and processes of the executive bodies (except for those classified as classified documents and information) within the framework of regulations and rules. This information, in addition to defining the organizational processes, provides the basis for the accountability of employees to the people and authorities.

- The principle of accountability: government organizations are created for the people and must be accountable to them. The employees take responsibility for their decisions and actions and are accountable to the people and relevant authorities.

- The principle of not abusing the job position: employees should not use their job and organizational authority and position for personal benefits or a specific group. Occupational and organizational powers should be used only to perform organizational duties and for the public interest.

- The principle of commitment and loyalty to the organization: employees must be committed and loyal to their respective organization and its goals, missions, and standards, and strive with interest and full strength through the correct performance of job and organizational duties and responsibilities in order to achieve the goals and missions of the organization. do
- The principle of using skills and expertise: employees should try to acquire the skills, knowledge and expertise related to their job and organizational duties and use all their technical, professional and professional abilities to perform optimal job and organizational activities.

2-3. Ethical behavior factors of employees

Professional ethics is a process of rational thinking, the purpose of which is to realize what values should be preserved and disseminated in the organization. Professional ethics have a significant impact on the activities and results of the organization and increase productivity, improve communication and reduce risk because when professional ethics prevail in the organization, The flow of information circulates easily and the manager is informed about it before an incident occurs (Noorian, Azmi Monfared and Zakari, 1400). By studying several models of ethical behavior, several factors have been identified as factors influencing ethical behavior in organizations, and in most of these models, similar factors have been introduced as factors influencing ethical behavior in organizations. The power of these factors in three categories; Examined the macro, medium and micro. In the following, a description of the factors affecting the ethical behavior of employees, which can ultimately lead to the administrative health of organizations, is presented (Sobhi Qaramelki, 1401):

- macro level; The macro level is related to the factors that exist in the external environment of the organization, these factors are usually not under the control of the organizations and are imposed on them by the external systems. Among these, we can mention culture, economy, political environment, technology, religion and law.
- middle level; The middle level refers to organizational level factors, organizations usually have good maneuverability over these factors and most of them can be controlled through organizational policies and programs. Among these, we can mention competition, reward system, behavioral principles, job characteristics, resources, organizational culture, organization goals, manager's behavior, organizational atmosphere, position authority, performance evaluation and reference people.
- Micro level; The micro level refers to individual level factors, these factors are located within the organization's employees, and the organization can influence some of the factors of this level by changing the middle level factors. Among these words, we can mention attitude, intention, self strength, parental influence, values and beliefs.

2-4. The empirical background of the research

Amjadi (2021) in a research titled "Identifying criteria and components affecting ethical principles and providing a suitable model in the electronic banking system" pointing out that ethics in the banking industry has wide applications that affect the decisions of depositors, investors and recipients of facilities. is highly effective, it emphasizes that the main mission of banks is to adopt and establish optimal methods of providing, allocating and distributing financial resources and expenses at different levels of society in accordance with the needs of development in a way that at the same time as carrying out financial activities, not only morals in the society will not be damaged. but also on the path of improvement and improvement. The results of the findings show that similar components; Customers' confidential information, honesty and integrity, expertise and efficiency, customer orientation, discretionary and voluntary responsibility, ethical responsibility, etc. are among the factors that influence the institutionalization of ethical principles in the electronic banking system.

Tebianian et al. (2021) in a research entitled "Professional ethics from the perspective of Islam and its organizational and extra-organizational effects" state that today attention to professional ethics and its consequences is one of the most basic research topics in organizational fields. Due to the fact that professional ethics and moral climate can affect the quality of organizational processes, taking into account the developments caused by information, communications and virtual spaces, as well as the power and speed and the need to take advantage of opportunities. The need to pay attention to values and especially moral values in business and human and organizational relations is felt more than any other time. Professional ethics is one of the fields that has a close relationship with value and belief bases. Man is the fundamental factor of movement and transformation in the organization/office, and paying attention to this important and strategic factor in the work environment and activity

will pursue the growth and excellence of the group, therefore, professional ethics with regard to the methods of improving the relations within the organization will play a role. It will be important in this context. One of the issues that comes up a lot in the discussion of ethics is the policy of political ethics, which seems necessary to address in view of the changes in today's world.

Noorian, Azmi Monfared and Zakari (2021) in a research entitled "Islamic ethics components in Iran's government organizations" with an overview of the concepts of work ethics, ethics in Iran's government organizations and the perspective of Islam to examine and rank the components of trustworthiness, justice, Sacrifice, cooperation and social etiquette as the components of Islamic ethics in Iran's government organizations and showed that the components of ethics in Iran's government organizations are: trustworthiness ($\mu=3.40$), social etiquette ($\mu=3.29$), cooperation ($\mu=3.22$), sacrifice ($\mu=2.49$) and justice ($\mu=2.46$).

Tabari, Arab and Mohammadi (2019) in a research titled "Assessment of the situation and ranking of effective factors in the institutionalization of administrative ethics" showed that administrative ethics in Mazandaran Gas Company has eight dimensions; Value-based leadership, organizational systems and structure, education, disclosure of facts, observance of spiritual affairs, social responsibility, citizenship and justice, which are two factors of value-based leadership and social responsibility in the average situation and six factors of systems and structure. Organization, education, disclosure of facts, observance of spiritual affairs, citizen orientation and observance of justice are in a relatively good condition.

Saeedi et al (2019) in a research entitled "Identification of the dimensions and components of professional ethics in the organization" showed that out of the 8 upstream documents examined, 119 sub-components were identified and obtained, which were separated and categorized. By classifying these sub-components and identifying their common and different aspects, 24 components of professional ethics have been identified. Therefore, emphasis should be placed on a coherent program of professional ethics training, creating a spirit of cooperation and joint and collective work, especially administrative and organizational ethics, as part of the educational programs in the organization.

Friel et al (2019) investigated the relationship between business ethics, corporate social responsibility and brand attitudes in an article. The aforementioned research examined the relationship between business ethics and social responsibility and conducted a study to evaluate the customer's attitude. The findings of the study from a group of 351 respondents provided new insights into customer expectations and perceptions of corporate social responsibility and ethical business behavior. The results showed that although the attitude of corporate social responsibility is important, customers value business ethics as critical behavior in their understanding of corporate social responsibility attitudes.

Mohammad and his colleagues (2018) In their study investigated administrative ethics in Islam and its results in the organization and showed that administrative ethics in Islam improves the performance of employees in the organization. Also, their results showed that organizational justice and reducing organizational corruption are also results of improving administrative ethics in the organization.

Abolqasem and Soltani (2018) in a research entitled "Presenting the proposed model of organizational ethics culture excellence in Refah Kargaran Bank" pointing out that there are various and different models and patterns of organizational ethics culture and organizational excellence that exist in organizations to It has been used especially for banks and financial institutions, but the present models have not been prepared by using conventional models and models and based on the opinion of experts, including university professors and managers and banking experts, and cannot be used specifically. Financial institutions and banks are located. Therefore, he presented a model based on the opinion of academic experts with the approval of professionals working in the banking field, and finally, the model of excellence of organizational culture in 6 main groups and 24 subgroups and 114 indicators was identified as a suggested model of organizational culture for Refah Bank.

Al-Dolami (2016) In their study examined the perspective of administrative ethics based on Islam and showed that ethical teachings in the organization can be derived from Islamic teachings. It also showed that administrative ethics teachings can include dimensions such as honesty, hard work, cooperation, safety, self-control and all things that can be analyzed in two dimensions, individual and organizational.

Fourquest (2016) In their study examined social norms and administrative ethics in organizations. He showed that social values that are rooted in society's culture can influence administrative ethics. He also mentioned the role

of education and training to improve administrative ethics in the organization and considered it effective in improving administrative ethics.

Hayati and Kaniago (2012) In their study investigated administrative ethics from the perspective of Islam, employees' perceptions, job satisfaction, organizational commitment and job performance in a coherent model. They showed that the development of administrative ethics in the organization leads to the improvement of employees' perception, job satisfaction, organizational commitment and job performance in organizations.

Lloyd and May (2010) In their study presented a model for the development of administrative ethics in organizations. They introduced the main dimensions of their model as ethical culture and environmental stimuli, ethical standards, minimum administrative ethics, protection of ethical values and results of administrative ethics.

Kumar and his colleagues (2010) In their study examined administrative ethics and innovation capacities in the organization. They showed that administrative ethics in organizations includes 17 dimensions and paying attention to the dimensions of administrative ethics in organizations can improve innovation capacities in organizations.

Atbari et al (2016) in an article investigating the effect of professional ethics on the personality traits of the employees of Hazrat Zainab (S) Faculty of Nursing, Midwifery and Paramedicine in Langrod city and showed that professional ethics have a high effect on the personality traits of the employees; The effect coefficients of the regression between professional ethics and the components of social responsibility, organizational responsibility, belonging to the scientific community and employees' self-efficacy, respectively; 11. 998, 7. 554, 6. 891, 6. 781, so the greatest impact is related to social responsibility.

Hijaziger and his colleagues (2016) In their study examined the relationship between professional ethics and organizational discipline with the administrative health of employees and showed that responsibility, honesty, justice and fairness, loyalty and commitment, sympathy with others and respect for values are the dimensions of professional ethics in organizations. And these factors affect organizational health.

Hosseini and his colleagues (2015) In their study also measured tax ethics and examined the factors affecting it among students. They showed that the moral infrastructure governing the society is effective on tax performance and tax behavior. They also showed that variables such as age, gender and income level can be effective on the financial and tax behavior of people at the level of society and organizations.

Qalipour et al (2014) in an article investigated the effect of institutionalizing ethics on the happiness and vitality of employees and showed that the effect of institutionalizing ethics in general and in its explicit and implicit form was confirmed on the happiness and vitality of employees. The results also indicated that the implicit institutionalization of ethics has a greater effect on employee happiness than its explicit form. According to the findings of the research, they recommend that managers of organizations should emphasize the institutionalization of moral culture (explicit and implicit) in order to increase the level of happiness and cheerfulness of employees. Also, implicit institutionalization of ethics is more important. Therefore, the managers of the organization should pay more attention to their actions and behavior; Because the happiness of employees is more affected by their actions and behavior than by moral codes and the like.

Khanifar and his colleagues (2014) investigated the philosophy of ethics in management science. The results of this research emphasize the necessity of applying ethical values in management science to have better management and make realistic decisions based on the values of society. Therefore, several methods for introducing ethics in management were suggested to the designers of decision-making patterns. These methods included duty orientation, distributive justice and individual freedom.

Arefi and Sharifi (2013) in an article investigated the effect of ethical components in professors' teaching from the perspective of Kausar University students. The results showed that educational efficiency and correct evaluation play a role as more important indicators in the moral teaching of professors and have more influence than other components. Professors who consider themselves obliged to comply with ethical teaching are more clearly aware of educational methods and solutions and perform proper and fair evaluation. It is worth paying attention to the selection of professors with high educational efficiency and who are aware of correct evaluation in the higher education system.

Habibi and Shahbazi (2013) In a research investigated the effect of compliance with ethics in improving business performance and showed that in general, ethics in organizations is defined as a system of values and dos and don'ts based on which The good and bad of the organization are clear and the bad action is distinguished from the good. In general, humans have special moral characteristics in the individual and personality dimension that

shape their thinking, speech and behavior. It is possible that when the same people are placed in a position and position in the organization, there are factors that cause different thoughts, speech and behavior from the individual dimension, and these human characteristics affect the level of efficiency and effectiveness of the organization. On the other hand, whether or not behaviors and performance are ethical can cause positive or negative consequences at the organization level.

3. Research method

The current research was based on a fundamental goal, which was carried out in a quantitative way, in which the structural equation modeling method was used to present the model. The statistical population of the quantitative part of the present study includes all the experts and managers of Iranian banks (including national, commercial, export, housing, industrial and mining banks, and Sepeh) who have a bachelor's degree or higher, which, based on the inquiry, consists of 1300 people. and using the Cochran equation, 300 people were determined and evaluated as a sample, and these people were chosen completely randomly. The process of data analysis in the quantitative part was such that after collecting the data through a researcher-made questionnaire, the data was entered into SPSS statistical software and by this software and PLS software, the method Descriptive statistics and inferential statistics were implemented on the data.

Inferential statistics methods used, Kolmogorov-Smirnov one-sample test in order to check the normality of the distribution of research variables, Ki statistic. M. He and Bartlett's test were used to determine the accuracy of sample adequacy and structural equation modeling in order to determine the effect of predictor variables on the criterion variable. In the path analysis, the model was fitted first, and then the appropriateness of the model was controlled through goodness of fit indicators, so that if the model is appropriate, the significance of each of the paths can be determined through the t-test; If the t-statistic was greater than 1.96 or less than -1.96, the significance of the path was confirmed. Finally, the effect of each variable on each other was determined through the β statistic. In the fitted model, in order to check the convergent validity of factor loadings, it was controlled that the value of factor loadings was greater than 0.4, the average value of extracted variance was greater than 0.5, and the composite reliability was greater than the average variance extracted. It was confirmed and in order to check the divergent validity of the Fornell-Larker matrix, which is a combination of the correlation between hidden variables and the average variance extracted, it was calculated that due to the fact that the values on the main diameter of this matrix were larger than the values below the diameter, the divergent validity was also It was confirmed. Also, in order to check reliability, Cronbach's alpha coefficient and combined reliability were used, and in all cases, the value of both coefficients was greater than 0.7, so reliability was also confirmed. It is worth mentioning that ethical considerations were considered in the implementation of the current research and the rights of the interviewees and the confidentiality of their information were respected. The research implementation process is presented in Figure (1).

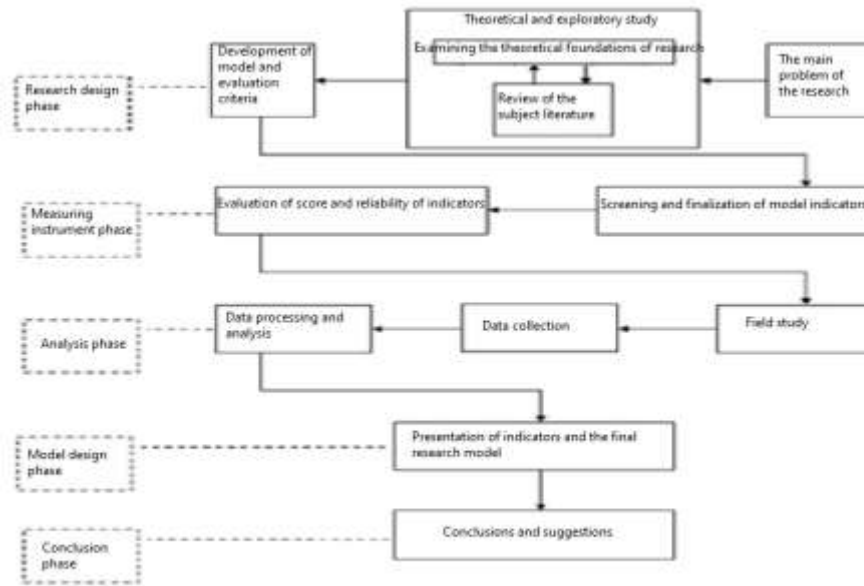


Figure 1. Research implementation process

Source: Researcher's findings

4. Research findings

Out of 300 people, 58% were men and 42% were women. 17% were under 30 years old, 54% were between 30-50 years old and 29% were over 50 years old. 41% had master's degrees, 41% were doctoral students, and 18% had doctoral degrees. Validity, reliability and goodness of fit indices of the model are presented in table (1).

Table 2. description of research variables (n=300)

Variables	KMO	AVE	α	CR	R2	Q2	1	2	3	4
1. Individual dimension	0.886	0.926	0.982	0.986	-	-	-			
2. Organizational dimension	0.8562	0.869	0.987	0.990	-	-	**0.856	-		
3. Environmental dimension	0.834	0.866	0.967	0.974	-	-	**0.826	**0.756	-	
4. Development of administrative ethics	0.897	0.996	0.998	0.998	0.999	0.991	**0.855	**0.895	**0.819	-

Goodness of fit index (GoF) = 0.956

* P<0.05, ** P<0.01

Source: Researcher's findings

The findings of table (1) showed that there is a positive and significant relationship between individual, organizational and environmental dimensions with the development of administrative ethics (P<0.01) and the biggest relationship is related to the organizational dimension with the development of administrative ethics (0.895). (r), the next is individual with the development of administrative ethics (r=0.855) and the environmental dimension

with the development of administrative ethics (r=0.819). Also, as can be seen, in all cases, the indicators of the model are in a favorable condition, so the reliability, validity and predictive power of the fitted model are confirmed. The summary of the fitted model statistics is presented in table (2).

Table 3. Summary of fitted model statistics

predictor variable	Model variables	Criterion variable	Standard impact factor	Test statistics	Significance level
Individual dimension	→	Development of administrative ethics	**0.284	31.742	0.000
Organizational dimension	→	Development of administrative ethics	**0.323	21.885	0.000
Environmental dimension	→	Development of administrative ethics	**0.394	31.163	0.000

Source: Researcher's findings

The findings of table (2) showed that the direct effect of individual dimension ($\beta=0.284$), organizational dimension ($\beta=0.323$) and environmental dimension ($\beta=0.394$) on the development of administrative ethics is ($01/01$) $P>0$), the greatest effect is related to environmental dimension, organizational dimension and individual dimension respectively. The fitted model based on standard path coefficients is presented in Figure (2).

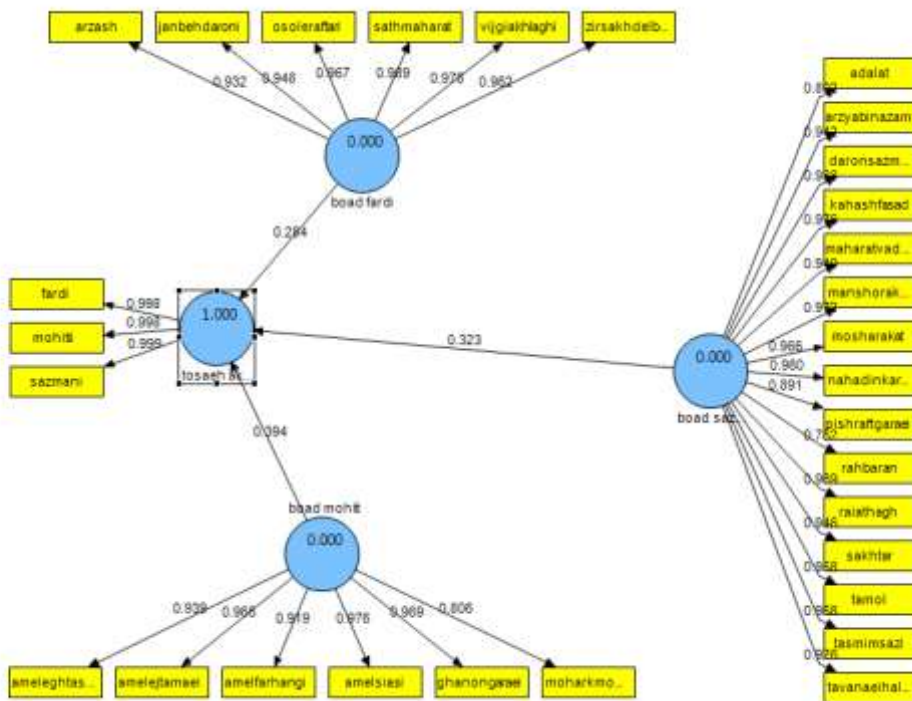


figure 2. Conceptual model fitted based on standard path coefficients

Source: Researcher's findings

The summary of the fitted model statistics for the components of each dimension is presented in Table (3). The findings of table (3) showed that "improving skill level through continuous training" with an influence coefficient $\beta=0.989$, "ethical characteristics of people" with an influence coefficient $\beta=0.976$, "development of behavioral

principles" with a coefficient The influence of $\beta=0.967$, "creating the infrastructure of attachment to work" with the influence coefficient of $\beta=0.963$, "the internal aspect of people for growth" with the influence coefficient of $\beta=0.948$ and "observance of values" with the influence coefficient $\beta = 0.932$ in the individual dimension, "political factor" with an influence coefficient $\beta = 0.976$, "legalism" with an influence coefficient $\beta = 0.969$, "social factor" with an influence coefficient $\beta = 0.965$, "Economic factor" with an influence factor of $\beta=0.939$, "Cultural factor" with an influence factor of $\beta=0.919$ and "Environmental stimuli" with an influence factor of $\beta=0.806$ in the environmental dimension and "Reduction of organizational corruption" with an influence factor of The influence of $\beta = 0.976$, "drafting an ethical charter to comply with ethical principles" with an influence coefficient of $\beta = 0.972$, "respecting labor rights" with an influence coefficient of $\beta = 0.969$, "ethical decision-making" with an influence coefficient of $\beta = 0.968$ $\beta = 0$, "participation and institutional support" with an influence coefficient $\beta = 0.966$, "institutionalizing organizational culture" with an influence coefficient $\beta = 0.960$, "interaction and social relations with others" with an influence coefficient $\beta = 0.958$, "Organizational structure" with the influence coefficient $\beta = 0.946$, "Ar The effectiveness of the performance system" with an influence coefficient of $\beta=0.942$, "Intra-organizational characteristics" with an influence coefficient of $\beta=0.928$, "Ability to resolve ethical conflicts" with an influence coefficient of $\beta=0.926$, "Skills and knowledge of employees" with $\beta = 0.910$ influence factor, "progressivism and meritocracy" with $\beta = 0.891$ influence factor, "organizational justice and equality" with $\beta = 0.802$ influence factor and "ethical leaders" with $\beta = 0.802$ influence factor The effect of $\beta = 0.762$ in the organizational dimension respectively has the greatest effect on the development of administrative ethics in Iranian banks.

Table 4. summary of the statistics of the components of the fitted model

predictor variable	Model variables	Criterion variable	Standard impact factor	Test statistics	Significance level
Compliance with values	→	Individual factors	**0.932	186.276	0.000
The inner aspect of people for growth	→	Individual factors	**0.948	175.264	0.000
Development of behavioral principles	→	Individual factors	**0.967	312.067	0.000
Improving skill level through continuous training	→	Individual factors	**0.989	861.325	0.000
Moral characteristics of people	→	Individual factors	**0.976	459.411	0.000
Creating the infrastructure of attachment to work	→	Individual factors	**0.963	243.599	0.000
Economic factor	→	Environmental factors	**0.939	172.459	0.000
Social factor	→	Environmental factors	**0.965	284.001	0.000
Cultural factor	→	Environmental factors	**0.919	86.396	0.000

Political agent	→	Environmental factors	**0.976	334.817	0.000
Rule of law	→	Environmental factors	**0.969	399.748	0.000
Environmental stimuli	→	Environmental factors	**0.806	36.032	0.000
Organizational justice and equality	→	Organizational factors	**0.802	35.926	0.000
Performance system evaluation	→	Organizational factors	**0.942	142.168	0.000
Internal characteristics of the organization	→	Organizational factors	**0.928	748.321	0.000
Reducing organizational corruption	→	Organizational factors	**0.976	333.927	0.000
Skills and knowledge of employees	→	Organizational factors	**0.910	136.912	0.000
Compilation of the code of ethics to comply with ethical principles	→	Organizational factors	**0.972	325.064	0.000

Participation and institutional support	→	Organizational factors	**0.966	284.496	0.000
Institutionalizing organizational culture	→	Organizational factors	**0.960	233.004	0.000
Progressivism and meritocracy	→	Organizational factors	**0.891	79.474	0.000
Ethical leaders	→	Organizational factors	**0.762	34.822	0.000
Compliance with labor rights	→	Organizational factors	**0.969	310.339	0.000
Organizational Structure	→	Organizational factors	**0.946	159.293	0.000
Interaction and social relations with others	→	Organizational factors	**0.958	186.524	0.000
Ethical decision making	→	Organizational factors	**0.968	309.319	0.000
Ability to resolve ethical conflicts	→	Organizational factors	**0.926	169.762	0.000

Source: Researcher's findings

5. Discussion and conclusion

The present research was conducted with the aim of designing the development model of administrative ethics in Iranian banks. In order to achieve the goals of the research, in the first step, with comprehensive library reviews and evaluation of past studies, effective dimensions and components in the development of administrative ethics in

Iranian banks were identified and extracted. In the final step, in the quantitative part, confirmatory factor analysis was used to determine the validity of the model and determine the effective dimensions and components in the development of administrative ethics in Iranian banks, and finally, a model was presented and tested that identified all aspects of this phenomenon.

The results of calculations show that the development model of administrative ethics in Iranian banks includes three dimensions; (1) a person composed of agents; Adherence to values, development of behavioral principles, creation of work attachment infrastructure, internal aspect of people for growth, improvement of skill level through continuous learning, moral characteristics of people, (2) organization consisting of agents; Ethical charter to comply with ethical principles, internal organizational characteristics, ethical decision-making, ability to resolve ethical conflicts, participation and institutional support, institutionalizing organizational culture, organizational structure, skills and knowledge of employees, progressiveness and meritocracy, organizational justice and equality, reducing corruption organizational, performance system evaluation, ethical leaders, compliance with labor rights, interaction and social relations with others and (3) an environment consisting of factors; Environmental drivers are legalism, cultural factor, social factor, political factor, economic factor.

These results are in agreement with the research results of Al-Dolami (2016), Vanki and Mehrani (2009), Pop (2013), Ebrahimejad and Tagavi (2014), Abdullahzadeh et al. (2014), Ahmadi et al. et al. (2016), Mohammad et al. (2018), Vidjen et al. (2019), Turmo Karbow et al. (2016), Rafiei et al. (2012), Azar et al. (2013), Hosni et al. colleagues (2014), Qolipour et al. (2014), Abdullahzadeh et al. (2014), Giorgik (2012), Lloyd and May (2010), Negan and Chan (2015), Arefi and Sharifi (2013), Taheri Demeneh and colleagues (1390) is consistent. sub-variables of the individual dimension; The organizational dimension and the environmental dimension are also based on the opinion of experts. Also, the results of the statistical section confirm the findings of the research in the qualitative section in the considered dimensions (individual, organizational and environmental).

5-1. Offers

The current research was conducted with the aim of pathology and design of the development model of administrative ethics in Iranian banks. In this section, based on the results obtained from the research, practical suggestions for organizations, students and university professors have been presented. The suggested items are as follows:

A) At the macro level

- It is recommended to the officials of the country's administrative system to prepare the country's environment for the development of administrative ethics by creating the necessary foundations, including the foundation for promoting legalism, institutionalizing the ethical culture in the society, the foundation of social, political and economic factors. In order to provide the necessary ground for the development of ethics in all its aspects and dimensions.

- In the administrative system, what prevails at the top of the relations and administrative behavior is the respect and preservation of the rights of the people. Each of the government employees in whatever rank and position they are in, if they protect the rights and dignity of the clients, an administrative system based on ethics will emerge. did

- The philosophy of the administrative system is to serve the people, and all agents and employees at all levels are the servants of the people. This is a principle in the administrative system, and as long as there is such a feeling, the agents and employees of the administrative system will not have a possessive and bossy attitude towards the people, but consider their position and position as a blessing that is a means of serving the people. .

- No organization and military will go anywhere without observing these matters. The best organizations and systems are destroyed when the principle of administrative ethics is violated, and all their positive aspects become worthless. The most capable managers, brokers and employees become worthless in an administrative complex where the principle of administrative ethics is not respected.

- The country's economic system must have the necessary health in a behavioral system framework at different individual, departmental, organizational, local, regional and national levels in order to create the necessary foundations for development and moral transformation in the economic system.

b) at the organization level

- It is recommended that senior managers of organizations, especially banks, explain a method to encourage the organization's employees in order to accept the development and promotion of administrative ethics.

- Organization managers are advised to institutionalize "administrative ethics" as a system thinking and dominant culture in the organization by formulating an ethical charter and following it.
- The management of the organization must first identify this issue. Also, psychology researchers suggest frameworks and models for the development and expansion of the efficiency of business ethics. Another point is about applying business ethics. This can be applied both in a centralized and decentralized manner, both individually and socially. It can be continued in an informal and private way and it can be implemented in an official way. It is reasonable to consider the application of each method after conducting undergraduate studies and considering the ethical structure of organizations and business environments and their previous experiences and fields.
- The common good has a special place in Islamic and religious thought and the managers of the organization should show more effort to revive the common good. Others are the beginning of the turning point of humans.
- Ethical decision-making, organizational justice, reducing corruption and respecting the rights of human resources are among the things that can provide the basis for the emergence of ethics in the organization. The implementation of disciplined management and strategic planning in the field of promoting ethics in business centers is very effective in this regard, the ethical or unethical performance of senior management has the highest role and impact.

c) at the individual level

- Employees must be committed to Islamic and humane ethics. In simple and short words, morality consists of knowing what is right from what is wrong, then doing what is right and abandoning what is wrong. Therefore, administrative ethics can be defined as administrative dos and don'ts and how to work in the office.
- Good administrative ethics arise when the employees of the administrative system of a country look at the people from the right perspective and consider themselves as servants and advocates of the people.
- The most important basis in the development of administrative ethics is correcting the employees' view of themselves, the people, their managers and their duties. Growth in the administration and the development of ethics in the administration.
- Accountability in administrative ethics is the basic principle, as any kind of irresponsibility means getting out of the right path and stepping into crookedness and untruths. The principle of responsibility teaches that everyone, regardless of rank, is responsible and accountable for all matters and works related to him. No agent can treat people however he wants and not hold himself accountable. On this basis, no one has the right to insult or disrespect people, even for the way they look, express themselves and behave.

5-2. Obstacles and limitations of research

The current research, like other behavioral and social researches, was associated with limitations that must be taken into account in generalizing the results. Among the limitations of the current research, the following can be listed:

- Prolongation of the research time due to the spread and epidemic of the disease Kovid 19 (corona), which in the selection and time of the interview with the experts, the unwillingness of the experts to conduct the interview.
- In the current research, a questionnaire was used for background research, which may be faced with unrealistic answers in some cases.

Limitation in effectiveness: Another existing limitation can be called limitation in effectiveness. Even if you have chosen a very strong statistical analysis, still limitations such as paying attention to a specific community, paying attention to individuals or species in a limited area will interfere with the discussion of generalizability, so you cannot use data specific to a limited community and He extended Khas to other societies.

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