The Impact of the Quality of Work Life on Organizational Intelligence

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Abstract--- The quality of work life (QWL) focuses on creating working conditions for an individual working in a healthy and supportive work environment. It can also be seen as a goal that business organizations want to reach. To achieve that goal, organizations need ways to manage its employees, and this is achieved through the philosophy adopted to achieve a quality of work life. The aim of this study is to determine the impact of the quality of work life on organizational intelligence. Primary data collected through a questionnaire and were analyzed by SPSS software. The researchers distributed among 100 employees in governmental banks in Koya City, Kurdistan Region of Iraq. Eighty five (85)forms were returned and seventy six (76) forms were found suitable for the purpose of statistically analyzing. The results found there was an impact of the quality of work life on organizational intelligence.

Keywords--- *Quality of Work Life, Appetite for Change, Knowledge Deployment, Participating In Decision-Making, Working Environment, Organizational Intelligence.*

I. INTRODUCTION

Interest in how to create smart organizations is relatively recent in the business world. Since business organizations are looking for ways and best practices that make them different from others, such as becoming highperformance organizations, distinguished organizations, talented organizations, expert organizations and other organizations. The quality of work life (QWL) is concerned with the study and analysis of the components and methods on which management is based in organizations in order to provide a better career life for employees. This contributes to increased performance of the organization and achieves the satisfaction of their needs and desires. Whenever the work environment is characterized by the acceptance and satisfaction of employees, this has contributed to making individuals fully committed to their jobs, which will ultimately lead to better performance. Organizational intelligence is one of the sophisticated methods that find smart organizations. The relevant literature in this field has shown the increasing quest to raise the level of intelligence of the organization because it has been shown that the levels of organizational intelligence have an active role in achieving sustainable competitiveness in business. Through this study, the researchers have adopted the position of intelligent organizations. The importance

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of this study is highlighted by the need to diagnose the quality of work life in government banks in the city of Koya as a way that enhances organizational intelligence and individual thinking. This study provides a brief overview of the concepts of quality of work life and organizational intelligence that help to give a clear vision to the beneficiaries and researchers.

II. LITERATURE REVIEW

A. Quality of Work Life (QWL)

The definitions of researchers and scientists of the concept of the quality of work life are varied that aimed at improving the work environment and the lives of its employees. Anderson (1988: 375) states that the quality of work life represents the increased participation of employees in the decisions made by managers [3]. It is also reflected in improving productivity through the optimal use of people more than money, as well as improving security, job health, revenue sharing and job satisfaction. The quality of work life is seen by providing the organization with satisfactory and favorable environmental factors in the workplace to support employee satisfaction in addition to providing appropriate remuneration systems and growth opportunities. Saraji&Dargahi, (2006, 2) [29] indicates that the quality of work life refers to the things occurred that include some explicit, implicit and tangible benefits that enhance the work environment. In this regard, the quality of work life is a management philosophy that emphasizes the dignity of employees in the evolution of changes of an organizational culture. This also improves the moral and physical aspects of employees by providing opportunities for growth and development. Quality of work life is a set of customized programs designed to create a work environment that promotes employee well-being [20].

The quality of work life is a broad concept used to refer to a management philosophy that promotes the dignity of all employees and changes in the organization's culture that increase well-being and enhance emotional structure [17]. It is a specific work program to improve employee satisfaction, enhance work and learning, help employees better manage change, transformation and job satisfaction[29]. Newstrom (2007) [24], states that the quality of work life is a term that refers to a preference or non-preference in a public function environment. It is the overall climate rate of work and influence on people as well as organizational effectiveness and direct participation of workers in decision-making and problem-solving environments [21].

The quality of work life is the range of activities exercised by management with the aim of achieving staff satisfaction and thus achieving organizational effectiveness of the organization [15]. It means good working conditions, good supervision, good salaries, benefits and rewards, a degree of interest and a challenge to the job. The quality of work life is achieved through a philosophy of employee relations that encourages the use of quality of life efforts to give employees greater opportunities to influence their jobs and contribute effectively across the organization [32]. Based on the above definitions, the present research adopts a procedural definition of the quality of work life as a comprehensive concept that includes achieving the objectives and interests of employees and the objectives of the management of the organization. Increased job satisfaction rates resulting from high levels of quality of work life contribute to the achievement of the strategic goals of the organization and also meet the demands of customers and society.

The importance of the quality of work life

The quality of work life is highlighted by its direct and indirect impact on many management phenomena and behaviors within organizations along with its impact in return on the overall movement of the organization both in the performance of its tasks and achieves its objectives or relationship with the external environment. The quality of work life is important because it leads the organization to achieve the following benefits and advantages:

- 1. Qualitative superiority over competitors by improving productivity and quality at the same time [5].
- 2. Institutions retain workforce with distinct skills and knowledge.
- 3. Organizations recognize their social responsibility in the community in which they operate and are present [7].

4. The superiority of staff in administrative aspects in case the institution is exposed to problems that may hinder its activities and programs.

5. Obtain high loyalty from the beneficiaries of the goods and services provided by these institutions [20].

The dimensions of the quality of working life

This study depends on the following dimensions of the quality of working life:

Salary adequacy and equity

Nowadays, organizations concerned with the system of wages, salaries and justice, devote to that time and great effort in order to build and evaluate the payment systems efficient and effective to ensure fair distribution [29]. Any organization that seeks to build a successful system of wages and salaries, should seek the help of a specialized group of experts and consultants in this field, in order to reach payment systems that achieve the following goals:

- 1. Attract a highly skilled workforce through which the organization gains competitive advantage [28].
- 2. Promote and motivate employees of the organization to improve their performance.
- 3. Maintain a good quality of staff in the organization [8].

This dimension is defined as the financial resources and incentives provided by the organization to its employees on a regular or exceptional basis in accordance with the legitimate controls and standards established by the organization in recognition of their efforts [20].

Participate in decision making

It is the process by which employees are allowed to exert some influence on their work, conditions and results. The participation of workers makes decisions more realistic and more acceptable to those who participated in making them and willingly and convinced [29]. Inviting the employee to participate in decision-making is one of the means that helps the administration to meet the psychological needs of the employees, so that they develop their capabilities, expand their perceptions and assume a share of responsibility. This increases understanding and cooperation within the organization [11].

Working environment

It is an environment conducive to the practice of workers and their work in terms of labor policies, systems and programs of work implementation [18]. Gordon (2002: 659) [10] explained that the importance of this dimension is reflected in the integrity of the regulatory environment at work, as the organization should strive to create a suitable and safe working environment to make employees work with confidence and fear of injury or certain diseases, as well as seeking to reduce health risks and physical injuries [27].indicates that the work environment is able to meet the personal needs of employees to provide a positive interaction effect that will lead to an excellent quality of work life.

B. Organizational intelligence

Organizational intelligence is one of the topics that have been planned by the challenges facing organizations. However, it differs from many of the topics raised in the line of it since it does not provide a solution to get rid of the difficulties and crises experienced by it, but provides a recipe characterized by a proactive approach, and optimization in the exploitation of knowledge resources. In this regard, organizational intelligence can be defined as the full management of the business sector, as well as the intelligence of established policies. Organizational intelligence reflects the ways of mutually reinforcing the receipt of tacit and explicit knowledge and works to increase the overall interaction of the Organization with a view to achieving timely results [23].

Organizational intelligence is defined as an organization's ability to create and use knowledge to adapt to the market environment strategically [26]. It is the ability of an organization to utilize all its mental strengths by managing and coordinating information, and acting wisely, so that it can meet the ever-changing needs of its customers and achieve its goals. It is an indicator of the measurement of successful business crisis management and includes the following aspects: extensiveness, realism, perspective, homogeneity, and development [2]. It is the ability of an organization to deal with complexity, its ability to capture, share and extract significance from market signals [13]. Organizational intelligence according to [25] is the intelligent behavior of the organizations as a function of their design. Glynn, (1996: 1082) believes that organizational intelligence is the information processing functions that adapt to environmental requirements and relate to the initiation and execution of innovation [9].

Organizations with a stable culture may not need high intelligence. However, organizations with a volatile and disparate environment need more intelligence. In order to increase organizational intelligence, the cost of development and maintenance should be increased [4]. Organizational intelligence is defined as the ability of the organization to understand and infer knowledge relevant to the organizational purpose [19]. Organizational intelligence is the result of a combination of individual capabilities, such as teams and processes across the organization, and inter-organizational arrangements [31]. It is the organization's ability to use all available intelligence capabilities and focuses on achieving its mission and objectives [1].

Organizational intelligence is efficiently managing and coordinating information and thought in order to meet customer needs [6]. It is the intellectual capacity of the organization to solve organizational problems, by unifying its technical and human capacities [30]. The function of an organization is not only in maintaining new knowledge but also having the ability to effectively and efficiently applying it in all situations where it may face competition. It is the ability to find answers to new questions and the value of this ability is the time taken to find the answer as well as the quality of the answer itself [14]. In this regard it can be said that organizational intelligence is a set of intrinsic capabilities and tacit knowledge possessed by an individual and used by things that are difficult to deal with by another individual.

The importance of organizational intelligence

The importance of organizational intelligence is the ability of the organization to solve the organizational problems. Emphasis is placed on the integration of technical and human capacity to solve problems and difficulties. It integrates general information, experience and knowledge to understand the organizational problem [26]. The importance of organizational intelligence highlights through the organization's ability to increase innovation, information, general knowledge, effective work and provides organizations with a competitive advantage by converting information into knowledge [19]. Organizational intelligence focuses on accurate understanding of challenges, improved knowledge management as well as communication with the internal and external environment of the organization. This provides an opportunity to discover new knowledge, information and requirements [12]. Organizational intelligence provides better data management. Furthermore, organizational intelligence is essential to increase the usefulness of education in the organization through continuous training [16].

Understanding organizational intelligence has a great importance in commercial business. It reflects the ability of workers in the organization to enhance their capabilities and their ability to continually acquire skills and their desire to reach the desired results. Organizational intelligence is an organizational multi-level intelligence and is important because it leads to the achievement of intelligent organizations. This type of organization can be identified by identifying educated and smart organizations as well as market-oriented organizations and innovative organizations [22]. Braliann et al (2009) indicates that organizational intelligence is a multi-level organizational intelligence and it is an important element because it leads to the achievement of intelligent organizations. This type of organizations with a clear market orientation as well as innovative organizations.

Dimensions of Organizational Intelligence

This study depends on the following dimensions of organizational intelligence:

Appetite for Change

In smart organizations, the challenge and the need for new and appropriate opportunities and experiences to do something of great importance for the development of the organizations concerned. Therefore, the desire for change may reflect the need to write a smart new business model or learn new ways to achieve the goals [33]. Mariani&Soheilipour, (2012: 155) states that:"the appetite for change may reflect an organization's high capacity and overall flexibility with more capabilities and skills to achieve change."

Knowledge Deployment

Many organizations today may succeed or fail in the effective and distinct use of information, knowledge and data available to them during a period [33]. Mariani&Soheilipour, (2012: 156) indicates that sharing knowledge is the ability to create, transfer, organize, share and apply knowledge.

Raising conscientious workers to make further efforts (Heart)

It represents the strong internal desire of individuals to work at the collective level to make the utmost effort in the work stemming from the belief in the goals and values of the organization and the strong desire to maintain membership in the company believing in their sustainability and provide more than what they have to perform [2].

III. STUDY METHODOLOGY

The main object of this study is to examine the role of organizational intelligence in enhancing the quality of work life. This study depends on the descriptive analytical method and shows how organizational intelligence impacts and enhances the quality of work life. This study depended on secondary data obtained through review of the literature, for instance, books and scientific articles and primary data through a survey questionnaire designed to collect data in order to achieve the purposes of this study. The questionnaire included thirty (30) closed-ended questions designed to measure the level of the quality of work life and organizational intelligence based on the study sample perspectives. Five Likert scale strongly agree (5), agree (4), uncertain (3) disagree (2), and strongly disagree (1) were used to measure the questionnaire. The (SPSS/V.20) statistical program used in the analysis the questionnaire questions. The means values of the study questions will be handled to interpret the data as following:

Table 1: Means value Decision Rule

Decision Rule	High Level	Medium	Low level
Mean value	3.50-5	2.49-3.49	1-2.49

The study population consists of all employees in the governmental banks in Koya city in Kurdistan Region/Iraq that numbered approximately two hundred (200) employees. The researchers distributed one hundred (100) among the study sampleof eighty five (85) were returned and seventy six (76) forms were suitable for the purpose of statistically analyzing.

Table 2: Distributed and Returned Questionnaire

Governments bank in Koya City	Distributed questionnaire	Returned questionnaire	Used for analysing
Bank of Bawaje	30	26	25
Bank of Koya	40	34	32
Bank of Zanko	30	22	19
Total	100	82	76

A. Study hypotheses

H₁: There is an impact of the quality of work life on organizational intelligence.

H₂: There is an impact of the quality of work life on appetite for change.

H₃: There is an impact of the quality of work life on knowledge deployment.

 H_4 : There is an impact of the quality of work life on raising conscientious workers to make further efforts (Heart).

IV. RESULTS AND OUTCOMES

A. Reliability

The coefficient of Cronbach's Alpha used to find out the reliability of the questions of the questionnaire that shown in table (3). The coefficient of Cronbach's Alpha of the quality of work life, organizational intelligence, and the whole questionnaire is equal to (.865, .871, and .883) respectively which are considered to be high value of reliability.

Study Variables	No. of Items	Cronbach's Alpha Value
The quality of work life	15	.865
Organizational intelligence	15	.871
Whole questionnaire	30	.883

Table 3: Reliability of the questionnaire

Analysis respondents' general information

Gender of the Respondents: figure (4) shows that the majority of the study sample were male N=59 (77.6%) and N=17 (22.4%) were female.

Academic Achievement: figure (4) shows that the majority of the study sample are holding a diploma degree N=47 (61.84%), coming in second the respondents that are holding a BSc. degree N=29 (38.16%).

Years of experience: figure (4) shows that the majority N=48 with (63.2%) years of experience are between 11-15 years. Secondly, N=14 (18.4%) their years of experience are more than 16 years. Thirdly, N=8 (10.5%) their years of experience are between 6-10 years. Finally, N=6 (7.9%) their years of experience are less than 5 years.

Age of the Respondents: the majority of the respondents' age are between (31-40 years) N=32 (42.1%), coming second the respondents that their age are between (41-50 years) N=19 (25.0%), coming third the respondents that their age are between (20-30 years) N=16 (%21.1), coming forth the respondents that their age are between (51-60 years) N=8 (10.5%). Finally, the respondent that their age are (61 and above) N=1 (1.3%).

General in	formation	Frequency	Percent
	Male	59	77.6
Gender	Female	17	22.4
_	Total	76	100.0
	BSc.	29	38.16
Academic Achievement	Diploma	47	61.84
_	Total	76	100.0
	Less than 5 years	6	7.9
	6-10 years	8	10.5
Years of experience	11-15 years	48	63.2
-	More than 16 years	14	18.4
-	Total	76	100.0
	20-30 years	16	21.1
-	31- 40 years	32	42.1
A	41-50 years	19	25.0
Age	51-60 years	8	10.5
	61 and above	1	1.3
-	Total	76	100.0

Table 4: respondents' general information analysis

B. Descriptive analysis of study variables

C. The quality of work life questions

The quality of work life of governmental banks in Koya city was evaluated as well under three dimensions: salary adequacy and equity, participating in decision-making and the work environment. The overall mean value of the quality of work life have a high level of attribute (mean = 3.53). The three dimensions of the quality of work life have been analyzed through the frequencies distribution, percentages, means, and standard deviations.

1. Salary adequacy and equity: table (5) shows the analysis of salary adequacy and equity questions (Y1-Y5). The general average of salary adequacy and equityquestions reached a high level of contribution through the mean of (3.64). The important question that contributes to enhance this dimension (salary adequacy and equity) is (Y1) that states "I fully understand the bank's pay and rewards system" with a mean and standard deviation of (3.64), (.972) respectively. In contrast, the lowest contribute question is (Y2) that states "I am quite happy with the income I get from my work" with a mean and standard deviation of (3.28), (.974) respectively.

2. Participating in decision-making:table (5) shows the analysis of participating in decision-making questions (Y6-Y10).The general average of participating in decision-making questions reached a medium level of contribution through the mean of (3.38). The important question that contributes to enhancing this dimension (participating in decision-making) is (Y6) that states "I collaborate and share work efforts with co-workers" with a mean and standard deviation of (3.76), (.798) respectively. However, the lowest contributing question is (Y9) that states "I have the opportunity to influence decisions that affect my work." with a mean and standard deviation of (3.14), (1.003) respectively.

3. The work environment: table (5) shows the analysis of the work environment questions (Y11-Y15). The general average of the work environment questions reached a high level of contribution through the mean of (3.578). The important question that contributes to enhancing this dimension (the work environment) is (Y15) that states "I stay in the bank even if you lose materially" with a mean and standard deviation of (3.74), (.915) respectively. On the other hand, the lowest contributing question is (Y14) that states "My moral obligation to my colleagues drives me to stay in the bank" with a mean and standard deviation of (3.43), (1.024) respectively.

		rongly agree	Ag	gree	Unc	Uncertain		agree		ongly agree	Mean	StD.
	Ν	%	Ν	%	Ν	%	Ν	%	Ν	%		
Y1	3	3.9	2	2.6	12	15.8	42	55.3	17	22.4	3.89	.918
Y2	1	1.3	19	25.0	20	26.3	30	39.5	6	7.9	3.28	.974
¥3	2	2.6	6	7.9	15	19.7	44	57.9	9	11.8	3.68	.883
¥4	2	2.6	5	6.6	22	28.9	32	42.1	15	19.7	3.70	.952
¥5	6	7.9	4	5.3	16	21.1	32	42.1	18	23.7	3.68	1.134
	1 1	Gener	al avera	ge of (sala	ry adeq	uacy and o	equity) q	uestions			3.64	.972
Y6	1	1.3	2	2.6	23	30.3	38	50.0	12	15.8	3.76	.798
¥7	2	2.6	5	6.6	29	38.2	36	47.4	4	5.3	3.46	.807
¥8	2	2.6	8	10.5	32	42.1	28	36.8	6	7.9	3.37	.877
¥9	4	5.3	14	18.4	32	42.1	19	25.0	7	9.2	3.14	1.003
Y10	5	6.6	12	15.8	26	34.2	28	36.8	5	6.6	3.21	1.011
		General	average	of (partic	ipating i	n decision	-making	g) question	IS		3.38	.899
Y11	4	5.3	2	2.6	32	42.1	31	40.8	7	9.2	3.46	.901
Y12	2	2.6	6	7.9	19	25.0	40	52.6	9	11.8	3.63	.892
Y13	3	3.9	5	6.6	27	35.5	26	34.2	15	19.7	3.59	1.009
Y14	3	3.9	13	17.1	16	21.1	36	47.4	8	10.5	3.43	1.024
Y15	2	2.6	5	6.6	17	22.4	39	51.3	13	17.1	3.74	.915
	1 1	Ger	neral ave	erage of (t	he work	environm	ent) que	stions			3.57	.948
		Ger	eral ave	rage of (t	he qualit	y of work	life) que	estions			3.53	.939

Table 5: Analyzing the quality of work life questions

D. Organizational Intelligence

Organizational intelligence of governmental banks in Koya city was evaluated under three dimensions: desire for change, sharing knowledge, and raising conscientious workers to make further efforts. The overall mean value of organizational intelligence have a high level of attribute (mean = 3.73). The three dimensions of organizational intelligence have been analyzed through the frequencies distribution, percentages, means, and standard deviations.

1. Appetite for change: table (6) shows the analysis of appetite for change questions (X1-X5). The general average of desire for change questions reached a high level of contribution through the mean of (3.90). The important question that contributes to enhance this dimension (appetite for change) is (X1) that states "The bank wants to follow a new business model that is intelligence" with a mean and standard deviation of (4.22), (.793) respectively. In contrast, the lowest contributing question is (X5) that states "The Bank motivates its workers to meet challenges and obtain new experiences" with a mean and standard deviation of (3.58), (1.036) respectively.

2. Knowledge Deployment: table (6) shows the analysis of knowledge deployment questions (X6-X10). The general average of sharing knowledge questions reached a high level of contribution through the mean of (3.72). The important question that contributes to enhance this dimension (knowledge deployment) is (X10) that states "employees have a culture of knowledge deployment" with a mean and standard deviation of (3.95), (.893) respectively. However, the lowest contribute question is (X9) that states "The Bank applies continuous training programs to give employees modern knowledge" with a mean and standard deviation of (3.54), (.871) respectively.

3. Raising conscientious workers to make further efforts (Heart): table (6) shows the analysis of raising conscientious workers to make further efforts questions (X11-X15). The general average of raising conscientious workers to make further efforts questions reached a high level of contribution through the mean of (3.60). The important question that contributes to enhance this dimension (raising conscientious workers to make further efforts) is (X12) that states "The Bank is motivated by the desire of employees to feel and work towards the Bank's objectives" with a mean and standard deviation of (3.72), (.974) respectively. On the other hand, the lowest contributing question is (X13) that states "Employees believe that management puts the interests of employees at the center of their attention" with a mean and standard deviation of (3.45), (.972) respectively.

	Strong	gly agree	A	lgree	Unc	ertain	Dis	agree	Strong	gly Disagree	Mean	StD.
	N	%	N	%	N	%	N	%	N	%		
X1	1	1.3	0	0.0	11	14.5	33	43.4	31	40.8	4.22	.793
X2	3	3.9	4	5.3	5	6.6	39	51.3	25	32.9	4.04	.986
X3	1	1.3	4	5.3	9	11.8	44	57.9	18	23.7	3.97	.832
X4	3	3.9	7	9.2	18	23.7	29	38.2	19	25.0	3.71	1.069
X5	3	3.9	9	11.8	18	23.7	33	43.4	13	17.1	3.58	1.036

Table 6: Analyzing Organizational Intelligence questions.

General average of (Appetite for change) questions							3.90	.943				
X6	1	1.3	9	11.8	9	11.8	43	56.6	14	18.4	3.79	.928
X7	2	2.6	5	6.6	25	32.9	36	47.4	8	10.5	3.57	.869
X8	1	1.3	5	6.6	20	26.3	33	43.4	17	22.4	3.79	.914
X9	1	1.3	7	9.2	27	35.5	32	42.1	9	11.8	3.54	.871
X10	1	1.3	5	6.6	11	14.5	39	51.3	20	26.3	3.95	.893
General average of (knowledge deployment) questions								3.72	.895			
X11	3	3.9	3	3.9	25	32.9	32	42.1	13	17.1	3.64	.948
X12	1	1.3	10	13.2	13	17.1	37	48.7	15	19.7	3.72	.974
X13	1	1.3	14	18.4	20	26.3	32	42.1	9	11.8	3.45	.972
X14	1	1.3	6	7.9	23	30.3	32	42.1	14	18.4	3.68	.912
X15	2	2.6	6	7.9	32	42.1	22	28.9	14	18.4	3.53	.973
(General	average	of (raisi	ng conscie	entious w	orkers to	make fu	rther effo	rts) quest	tions	3.60	.955
		Ge	neral av	erage of (organiza	tional inte	lligence)questions	;		3.74	.931

E. The impact of the quality of work life on organizational intelligence

Multiple linear regression analysis is used in order to examine the study hypotheses. The hypotheses were tested according to the decision rule that the Hypotheses is accepting if the value of F calculated is higher than the value of F tabulated, in addition to the level of significance is lower than 0.05. Table (7) shows that the significance value is 0.000 which is less than 0.05. As a result, the model is statistically significant in predicting how the quality of work life impacts organizational intelligence. At the level of significance 0.05, the value of F calculated was 135.723 which his higher than the value of F tabulated (4.001). This shows that the overall model is significant. The value of R square is .595 which illustrates that (59.5%) of organizational intelligence variation is explained by the quality of work life.

Table 7: The Impact of the Quality of Work on Organizational Intelligence

	The quality of work life						
	R Square	F calculated	Sig. F Change				
Organizational intelligence	.595	135.723	.000				
Appetite for change	.548	88.659	.000				
Knowledge deployment	.549	90.245	.000				
Raising conscientious workers to make further efforts (Heart)	.692	129.357	.000				

(N=76, df=1, 74)

Furthermore, table (7) clarifies the analysis result of the impact of the quality of work life on organizational intelligence dimensions (appetite for change, knowledge deployment, and raising conscientious workers to make further efforts). The table shows that the quality of work life impacts on the dimensions of organizational intelligence as the values of F calculated reached (88.659), (90.245), and (129.357) respectively. These values are higher than the value of F tabulated (4.001). The values of R square reached (.548), (.549), and (.692) respectively. These values explain that (54.8%), (54.9%), and (69.2%) of the dimensions of organizational intelligence variation is explained by the quality of work life. In addition, the impacts of quality of work life on raising conscientious workers to make further efforts (Heart)achieved the highest statistically impact as the R square value is (.692). On the other hand, the impacts of the quality of work on appetite for change have the weakest impact according to the R square value that it is (.548). Consequently, the fourth study hypotheses are accepted.

V. CONCLUSION AND RECOMMENDATIONS

The results of this study revealed that the quality of work life is a multidimensional concept which includes improving the work environment, providing moral work conditions, fair wages and a rewards system, participation in decision-making as well as working groups and teams which in turn lead to improving the competitive position of the organization. This study indicates that the primary objective of the quality of work life is to create a satisfied, motivated and highly loyal workforce with a high degree of creativity and innovation. Quality of work life aimed at high levels of employee satisfaction which can be seen as a competitive weapon, because improvements in product quality and customer service are achieved through committed workers.

The results of this study revealed that the level of the quality of work life at governmental banks in Koya city is high according to their employees. Working environment comes first as the significant dimension for improving the quality of work life. Salary adequacy and equity comes second and participating in decision-making comes last. In addition, the level of the organizational intelligence at governmental banks in Koya city is high according to their employees. Appetite for change comes first as the significant dimension for improving the organizational intelligence. Knowledge deployment comes second and raising conscientious workers to make further efforts (Heart) comes last.

Following are recommendations presented to managers' governmental banks in Koya city in order to improve the quality of work life and organizational intelligence:

1. The need for government banks in Koya city to focus on programs that will improve the quality of work life such as social welfare programs, occupational safety programs and focus on the empowerment of workers.

2. The need for government banks in Koya city to focus on the fairness of a system of wages and salaries because of their prominent role in encouraging workers to always provide the best.

3. Providing a friendly work environment to the employees that enhances their participation in organizational decision-making and develops better communication between employees and management, while providing fair compensation to the employees which in turn create an environment for employees to demonstrate loyalty to the organization.

4. Increase employee confidence in decision-making and willingness to take responsibility with co-workers.

Moreover, working to prepare employees psychologically to work competently and efficiently by enhancing the psychological presence and self-efficacy of employees.

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QUESTIONNAIRE

General Information

Gender:

Age:

Academic Achievement:

Experience total years:

Strongly agree	Agree	Uncertain	Disagree	Strongly disagree
5	4	3	2	1

	The quality of work life:	5	4	3	2	1
Salary adequacy and	I fully understand the bank's pay and rewards					
equity	system.					
	I am quite happy with the income I get from my work.					
	My work depends on how much I accomplish at work.					
	I was fair given what my colleagues were getting.					
	I was fair considering my skills and efforts.					
Participating in decision-	I collaborate and share work efforts with co-					

making	workers.			
	I can share an opinion on solving my business			
	problems.			
	I can get full information on my business goals			
	I have the opportunity to influence decisions			
	that affect my work.			
	I get the right information about my work.			
Working environment	There is a bank's prefer in building my career.			
	I have a moral bond to the bank that makes me stick to it.			
	My bank provides an opportunity to show my potential			
	My moral obligation to my colleagues drives me to stay in the bank.			
	I stay in the bank even if you lose materially.			

	Organizational Intelligence	5	4	3	2	1
Appetite for change	The bank wants to follow a new business					
	model that is intelligence.					
	The Bank wants to generalize new ways to					
	achieve the desired goals.					
	The Bank has the flexibility and skills to make					
	a change.					
	The Bank has the capacity to change the					
	internal environment to keep pace with					
	external environmental developments.					
	The Bank motivates its workers to meet					
	challenges and obtain new experiences.					
Knowledge deployment	The Bank has the ability to create and use					
	knowledge.					
	The Bank has the ability to flow knowledge of					

	liquidity across management levels			
	Bank's information system supports sharing			
	knowledge.			
	The Bank applies continuous training programs			
	to give employees modern knowledge.			
	Employees have a culture of knowledge			
	sharing			
Raising conscientious	The Bank stimulates the willingness of			
workers to make further	employees to work together			
efforts (Heart)	The Bank is motivated by the desire of			
	employees to feel and work towards the Bank's			
	objectives			
	Employees believe that management puts the			
	interests of employees at the center of their			
	attention			
	Workers accept to do their work energetically			
	Employees express a sense of pride for being			
	part of the bank			