The Relationship between Mental, Physical and Moral Health with Performance of Refah Bank Staff in Kohgiluyeh and Boyer-Ahmad

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ABSTRACT

This study objectively is an applied one and in terms of the data gathering is survey. In this study, the quantitative method and statistical tests such as Pearson correlation and regression were used to analyze the data. Given that the overall objective of this study was to determine the relationship between mental health, physical health and moral health with performance of Refah bank staff in Kohgiluyeh and Boyer-Ahmad to provide effective solutions to improve the performance of Refah bank staff in Kohgiluyeh and Boyer-Ahmad. The results of this study finally suggest that the three hypotheses of this study were confirmed. Three variables of mental health, physical health and moral health have a significant and positive relationship on the performance of Refah bank staff in Kohgiluyeh and Boyer-Ahmad. The results showed that the moral health had more contribution and effect in predicting the dependent variable (staff performance) than physical health.

INTRODUCTION

While the word is moving to industrialization and profound changes in technology still the subject of mental and physical and moral illnesses are the important issues in many countries and the minds of executive department of different countries have engaged to this issue. Development of any society depends on progress in the executive system of that society. And the role of the staff has a special place. The concept of mental, moral and physical health is an aspect of the more general concept of health and in all methods and procedures is said that to prevent mental, physical and moral illness, their treatment and rehabilitation are used [1]. Mental, moral and physical health of personnel is a determinant factor in increasing the productivity of the workforce and provides better and effective services work by any organization. On the other hand, organizations are humanitarian organizations that accomplish to work for specific purposes. However, in today's dynamic world, organizations are faced with new technologies, but still need human and are planned and managed by human. Thus this basic source of the organization should be managed. The welfare amenities and facilities should be provided for him and his family. In the third millennium, and in the world of information and communication era of knowledge-based organizations, human resources are the most valuable asset of organizations, so human resource management is one of the main organizational processes that if well designed and implemented in line with the vision and strategies of the organization, will have a role in organizational success and achievement of the objectives and enhance the effectiveness and efficiency of activities. Today's organizations are run at a severe competitive landscape. During the past 20 years, great changes have caused many companies think about the best methods of doing business. These changes include: increasing international communications, reducing prices, being more competitive, control activities or unstable monetary transfers,
regulate or modulate the release of information and new technology developments and more stress on quality improvements and pay attention to added value. These factors have been incorporated the strengthening of competition and increasing the pressure for a major change in organizations and management. In new look of human resources management, human is seen as the key element not as one of the resources that not only within the organization should be managed but also his cultural, social, economic and political environment should be considered, so his ability can be used for the purposes of the organization properly. The success of any organization depends on proper assigning and using the tools, equipment, money, raw materials and human resources of that organization in its programs and this will only be possible if these organizations use the skills, abilities and individual and collective characteristics of the their staff in line with the objectives of the organization. In this study which is the result of a research work, in addition to examine the theoretical foundations, the opinions of Refah Bank's staff of Yasouj about relationship between mental, physical and moral health are asked. The opinions were completed and collected by designed questionnaire and collected data were analyzed and then conclusions and providing recommendations for Refah Bank of kohgiluyeh and Boyer-Ahmad are done.

Stating the issue:
Physical, mental and moral health care enables person to identify their emotional and intellectual talents and abilities and act in the workplace and society successfully. Healthy physical, mental, and moral health is in fact the balance between different aspects of physical, social, mental, spiritual and emotional life. The way we manage our environment and decide for our own life has particular importance, so it is clear that health care is an integral part of our physical health [2]. Physical and mental health care is the successful performance of mental function that resulting in fruitful activities, satisfying relationships with others, the ability to adapt to changes and cope with adversity. The characteristic of people with mental health care are: identifying himself, motivations, desires, his environment and integrity of character that causes to coordination between various actions of individual with each other; that according internal standards and criteria adopted by himself makes decision not based on external pressures [3]. Human should feel a little stress to work and efforts in a normal way, but severe or prolonged mental stress causes to physical and psychological damages [4]. On the other hand, the principle of individual differences suggests that not only in the experience of live events, but also are different from each other in the vulnerability against the events. In addition to these differences may be affected by the differences in their knowledge level, attitudes and value systems, origin from different character of each one. Also the physical and mental health problems can have a significant impact on motivations, job performance, job morale and safety of employees [5]. In this regard, this study seeks to answer this question that what relationship there is between mental, physical and moral health with performance of Refah bank staff in Kohgiluyeh and Boyer-Ahmad?

The necessity and importance of research:
Two basic factors in applying the management are: human and operational systems of organization. Since operational systems are run by humans, so we can rightly claim that the most important capital of the organization is its human resources. Pay attention to human resources in local organization in the recent years has allocated a lot of time and money of future organizations to itself. Now smart managers know that whatsoever they invest in the development and promotion of human resources, they have ensured success, efficiency and competitive advantage to their organization. If we know new organizations as one of the main innovations of the new century, the success of these organizations depends on the effective use of resources and their efficient order in implementing organizational strategies. The center of each strategy and organizational policy and any use of resources are the organization's individuals. The success or failure of an organization depends entirely on how to attract and maintain its human resources [6]. Research on health and character due to its role in social and individual performance is important. In recent decades, extensive researches in the field of health and individual differences such as aggression, anger, Type A, repression, emotional, intelligence, anxiety, paranoia, resource of control, exhaustion, ambitious, criminal, trust, and many other things have been done. In the view of management, satisfied manpower, due to reducing absenteeism and also since the individuals' health because of reducing the costs of insurance and hospital is in favor of the organization, will increase efficiency. In addition to the society will generally benefit more from this, satisfied employees carry happiness and joy from organization to the home and community. The maintenance system of human resources includes several aspects that can be divided into two categories:
1. cases that are more concerned with wellbeing and maintaining the health of employees, including health and safety measures, physical education, and health care, and like these.
2. cases which are morale booster and maintain the human dignity of staff that these factors have mainly mental, spiritual, value and belief aspects [7]
Objectives:

The overall objective:
Determining the relationship between mental, physical and moral health with performance of Refah bank staff in Kohgiluyeh and Boyer-Ahmad

Partial goals
Investigating the relationship between physical health and performance of Refah bank staff in Kohgiluyeh and Boyer-Ahmad
Investigating the relationship between mental health and performance of Refah bank staff in Kohgiluyeh and Boyer-Ahmad
Determining the relationship between moral health and performance of Refah bank staff in Kohgiluyeh and Boyer-Ahmad

Hypotheses
There is a significant relationship between physical health and performance of Refah bank staff in Kohgiluyeh and Boyer-Ahmad.
There is a significant relationship between mental health and performance of Refah bank staff in Kohgiluyeh and Boyer-Ahmad.
There is a significant relationship between moral health and performance of Refah bank staff in Kohgiluyeh and Boyer-Ahmad.

Literature:

There is no comprehensive study on mental, physical and moral health and their relationship with performance therefore separate studies have been done on each case that is mentioned below.

Dehbash and Talebi [8] in a study entitled investigating the mental health status of Shahid Khazraei Aviation Training Center staff concluded that there is a significant relationship between age and mental health and they also stated that there is a significant relationship between education level and work experience with mental health.

Ghasemzadeh and Younesi [9] in their study entitled the comparison of mental health of students of Tonekabon Azad University concluded that there is a significant difference between various groups in terms of entry year and gender.

Qaderi et al [10] in their study entitled evaluating the human resource performance of banks showed that Bank staff in aspects of development of capabilities, responsibility, quality of work, creativity and innovation have the best performance.

Abbas Qolipur [11] in his study entitled factors affecting the improvement of banks' performance showed that modern banking, financial resources, risk management and optimum switching are the most important factors affecting banks' performance.

Shahbazi and Khaef Elahi [12] in their study entitled evaluating the intellectual capital on the performance of Sepah Bank Branches stated that there is a significant positive relationship between intellectual capital and bank performance and has the greatest impact on customers' capital.

The report of Barkway and Creating [13] suggests that by increasing physical and mental health, job satisfaction increases and consequently job performance increases too, and in terms of personality traits the less anxiety and the higher leadership power and compatibility ability cause to more job satisfaction that enhance the social and occupational functioning.

Sample size and sampling method:

Generally, in order to plan and evaluate the social, economic and political life of a society need to have specifications and characteristics of that society. To determine the characteristics and attributes of variables of the society may all the people of the community need to be studied and measured, this is called enumeration or census. It is natural that most of the time due to lack of facilities and the high costs of the census, it is not applicable and we had to do sampling [7] Sample size depends on to what accuracy we want to generalize the research results of the samples to the entire population. The accuracy and reliability is increased, a larger sample size would be needed and vice versa In this regard, in this study the census method was used for determining the sample size that was estimated 111 subjects who were Refah bank staff of kohgiluyeh and Boyer-Ahmad.

Research Method and Data Analysis:

Methodology and how to analyze the data in this part can be divided into several sections which are:
1. Correlation analysis of the independent variables and the dependent variable of the study (performance)
   In order to infer the existence, magnitude and direction of the relationship between the independent variables (mental health, physical health, and moral health) and the dependent variable (performance of Refah bank staff), the Pearson correlation coefficients were used by software SPSS20. To describe the degree of
correlation between the above variables, the model was known as the Davis agreements was used that based on this model Correlation coefficients described as: 0/01-0/09 partial level, 0/1-0/29 poor level, 0/3-0/49 moderate level, 0/5-0/69 relatively strong level and 0/7 and above very strong level

2. Determining the contribution of each independent variable in the dependent variable by using the regression.

Analysis:

Describe the Demographic indicators describe:

Table 1 shows the individual characteristics of the study population. It shows that generally, the respondents have the average age of 34/83 years and standard deviation of 4.29. Furthermore, the minimum age is 24 years and maximum age is 46 years. The results showed that 5 patients (4.5%) were women and 106 patients (95/5%) were men (Figure 4 -1). According to information obtained from the respondents' level of education, 10 patients (9%) were Diploma, 15 patients (13.5%) were Advanced Diploma, 75 patients (67/60%) were Bachelor and 11 patients (9/90%) had Master's Degree. It could be argued that in the different levels of education, undergraduate education was the highest rate (Figure 4 -2). Analysis of the work experience shows that 64 patients (58%) of cases have 1 to 15 years and 36 patients (23%) have 16 to 20 years and finally 17 patients (19%) have more than twenty years of work experience. The Table 4-1 is shown graphs related to demographic characteristics. Also the results showed that 9 patients (8/1%) were single and 102 patients (91/9%) were married.

Table 1: Distribution of respondents according to individual characteristics.

<table>
<thead>
<tr>
<th>Variable</th>
<th>Variable levels</th>
<th>Frequency</th>
<th>Percentage</th>
<th>The mean</th>
<th>Standard deviation</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td>5</td>
<td>4/5</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>106</td>
<td>95/5</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100</td>
<td>34/83</td>
<td>4/29</td>
<td>24</td>
<td>46</td>
<td></td>
</tr>
<tr>
<td>Age</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Diploma</td>
<td>10</td>
<td>9</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Advanced Diploma</td>
<td>15</td>
<td>13/5</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bachelor</td>
<td>75</td>
<td>67/60</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Masters</td>
<td>11</td>
<td>9/9</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Marital status</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single</td>
<td>9</td>
<td>8/1</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Married</td>
<td>102</td>
<td>91/9</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: research findings

According to information obtained from the respondents' level of education, 10 patients (9%) were Diploma, 15 patients (13.5%) were Advanced Diploma, 75 patients (67/60%) were Bachelor and 11 patients (9/90%) had Master's Degree. It could be argued that in the different levels of education, undergraduate education was the highest rate. Also the results showed that 9 patients (8/1%) were single and 102 patients (91/9%) were married.

Descriptive analysis of variables

Moral Health:

Table 2 shows the distribution of Moral Health items of Refah bank staff in kohgiluyeh and Boyer-Ahmad. As can be seen, the item of "there is discrimination between employees in this department" with the mean of 3/75 has the highest mean among the responses. Also the item of "there is monopoly in the office" with the mean of 1/56 has the lowest mean. Totally, since almost the mean of all items is lower than average so it can be concluded that in terms of moral health are in a moderate level.

Table 2: Moral Health.

<table>
<thead>
<tr>
<th>Items</th>
<th>The mean</th>
<th>Standard deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>There is discord and hypocrisy in this department</td>
<td>3/48</td>
<td>1/29</td>
</tr>
<tr>
<td>Often in things I will sabotage</td>
<td>2/23</td>
<td>1/46</td>
</tr>
<tr>
<td>There is treason in this department</td>
<td>2/07</td>
<td>1/43</td>
</tr>
<tr>
<td>There is lying in the department</td>
<td>2/47</td>
<td>1/24</td>
</tr>
<tr>
<td>There is Gossip in the office</td>
<td>3/79</td>
<td>1/21</td>
</tr>
<tr>
<td>There is monopoly in the office</td>
<td>1/56</td>
<td>1/26</td>
</tr>
<tr>
<td>There is Discrimination between employees in the office</td>
<td>3/75</td>
<td>1/23</td>
</tr>
<tr>
<td>There is power law</td>
<td>3/65</td>
<td>1/08</td>
</tr>
<tr>
<td>Relatively, there is corrupt</td>
<td>2/37</td>
<td>1/47</td>
</tr>
<tr>
<td>I am man of value in my job</td>
<td>0/82</td>
<td>4/36</td>
</tr>
<tr>
<td>I respect others in my work</td>
<td>4/44</td>
<td>0/81</td>
</tr>
<tr>
<td>I am honest in my work</td>
<td>4/60</td>
<td>0/4</td>
</tr>
</tbody>
</table>

Source: research findings
Physical health:

Table 3 shows the distribution of physical Health items of Refah bank staff in Kohgiluyeh and Boyer-Ahmad. As can be seen, the item of "Do you eat breakfast every day?" with the mean of 3/99 has the highest mean among the responses. Also the items of "Do you feel you need a good dose of strength?" and "Do you feel helpless and exhausted?" with the mean of 2/69 and standard deviation of 1/62 have the lowest mean. Given these findings it can be concluded that Refah bank staff have a favorable physical health.

Table 3: Physical Health.

<table>
<thead>
<tr>
<th>Items</th>
<th>The mean</th>
<th>Standard deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Do you feel very good and are healthy?</td>
<td>3/83</td>
<td>1/09</td>
</tr>
<tr>
<td>Do you feel you need a good dose of strength?</td>
<td>2/96</td>
<td>1/42</td>
</tr>
<tr>
<td>Do you feel you need a good dose of strength?</td>
<td>2/69</td>
<td>1/62</td>
</tr>
<tr>
<td>Have you had any pain in your head?</td>
<td>2/81</td>
<td>1/69</td>
</tr>
<tr>
<td>I exercise regularly</td>
<td>3/24</td>
<td>1/15</td>
</tr>
<tr>
<td>You eat breakfast every day</td>
<td>3/99</td>
<td>1/28</td>
</tr>
<tr>
<td>In terms of weight, you're in a favorable condition</td>
<td>3/53</td>
<td>1/02</td>
</tr>
<tr>
<td>I sleep 7 to 8 hours every day</td>
<td>3/43</td>
<td>1/17</td>
</tr>
</tbody>
</table>

Source: research findings

Mental Health:

Table 4 shows the distribution of mental Health items of Refah bank staff in Kohgiluyeh and Boyer-Ahmad. As can be seen, the item of "Do you feel you have a useful role in the affair?" with the mean of 4/48 has the highest mean among the responses. Also the items of "Are you afraid or terrified unreasonable?" has the lowest mean. Given these findings it can be concluded that Refah bank staff have not a favorable mental health.

Table 4: Mental Health.

<table>
<thead>
<tr>
<th>Items</th>
<th>The mean</th>
<th>Standard deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Do you have cold or warming states?</td>
<td>3/28</td>
<td>1/36</td>
</tr>
<tr>
<td>Have you recently lost a lot of sleep due to anxiety?</td>
<td>3/26</td>
<td>1/44</td>
</tr>
<tr>
<td>Do you have trouble in sleep continuity after getting to sleep?</td>
<td>3/17</td>
<td>1/47</td>
</tr>
<tr>
<td>Do you feel you are constantly under pressure?</td>
<td>3/46</td>
<td>1/42</td>
</tr>
<tr>
<td>Are you afraid or terrified unreasonable?</td>
<td>2/65</td>
<td>1/50</td>
</tr>
<tr>
<td>Are you constantly nervous and sensitive?</td>
<td>2/81</td>
<td>1/48</td>
</tr>
<tr>
<td>Have you been successful in entertaining and keep busy yourself?</td>
<td>3/76</td>
<td>1/42</td>
</tr>
<tr>
<td>Have you been slower in doing your works?</td>
<td>2/78</td>
<td>1/43</td>
</tr>
<tr>
<td>Overall, do you feel you are doing things right?</td>
<td>4/36</td>
<td>0/85</td>
</tr>
<tr>
<td>Are you satisfied with doing your tasks?</td>
<td>4/45</td>
<td>0/83</td>
</tr>
<tr>
<td>Do you feel you have a useful role in the affair?</td>
<td>4/48</td>
<td>0/84</td>
</tr>
<tr>
<td>Do you feel you have the ability to decide on things?</td>
<td>4/26</td>
<td>0/86</td>
</tr>
<tr>
<td>Are you able to enjoy your daily activities?</td>
<td>3/96</td>
<td>1/04</td>
</tr>
<tr>
<td>Do you think you are worthless person?</td>
<td>2/28</td>
<td>1/59</td>
</tr>
<tr>
<td>Do you feel life is completely without hope?</td>
<td>2/72</td>
<td>1/52</td>
</tr>
<tr>
<td>Do you feel that the world is not worth staying alive?</td>
<td>2/74</td>
<td>1/67</td>
</tr>
</tbody>
</table>

Source: research findings

Dimensions of Health:

Table 5 shows the distribution of Health items of Refah bank staff in Kohgiluyeh and Boyer-Ahmad. As can be seen, the moral health of Refah bank staff with the mean of 2/25 has the highest mean between the various aspects of health among the responses. Also the mental health with the mean of 3/37 has the lowest mean. Given these findings, it can be deduced that Refah bank employees were in the best condition of the moral health and in total, according to the mean of all the items is higher than the average we can deduced that the population are in a moderate to high health status.

Table 5: Total health factors.

<table>
<thead>
<tr>
<th>Item</th>
<th>The mean</th>
<th>Standard deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Moral Health</td>
<td>2/25</td>
<td>0/71</td>
</tr>
<tr>
<td>Physical Health</td>
<td>3/27</td>
<td>0/85</td>
</tr>
<tr>
<td>Mental Health</td>
<td>3/37</td>
<td>0/82</td>
</tr>
</tbody>
</table>

Source: research findings

Dimensions of Performance:

Table 6 shows the distribution of various aspects of performance of Refah bank staff in Kohgiluyeh and Boyer-Ahmad. As can be seen, the teamwork aspect between the different dimensions with the mean of 3/12 has the highest mean among the responses. Also the personality functioning aspect with the mean of 3/92 has the lowest mean. Given these findings, it can be deduced that between the various aspects of performance,
Refah Bank staff have the best condition in teamwork. Also, in general, in all dimensions are in a good condition.

**Table 6: Performance Dimensions.**

<table>
<thead>
<tr>
<th>Item</th>
<th>The mean</th>
<th>Standard deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personality</td>
<td>3/92</td>
<td>0/72</td>
</tr>
<tr>
<td>Performance Management</td>
<td>4/51</td>
<td>0/69</td>
</tr>
<tr>
<td>Teamwork</td>
<td>4/14</td>
<td>0/65</td>
</tr>
<tr>
<td>Moral</td>
<td>4/34</td>
<td>0/65</td>
</tr>
<tr>
<td>Perceptual skills</td>
<td>4/24</td>
<td>0/65</td>
</tr>
<tr>
<td>Communication skills</td>
<td>4/32</td>
<td>0/65</td>
</tr>
</tbody>
</table>

Source: research findings

**Relationship between moral health with Performance:**

To determine the relationship between moral health and Performance the Pearson correlation coefficient was used. Also used the model of Davis (1971) was used to describe the correlation between variables. According to this model, the amount of correlation can be described as follows:

- Partial correlation=0/01 - 0/09
- Low correlation= 0/1 - 0/29
- Moderate correlation= 0/3 - 0/49
- High correlation=0/5 – 0/69
- Very high correlation=0/7 - 0/99
- Full correlation =1

As Table 7 shows, the relationship of moral health with Performance is positive and significant at the 1% level, and their correlation described as high (p=0/001 and r=0/571).

**Table 4: The correlation between moral health and Performance.**

<table>
<thead>
<tr>
<th>Variable</th>
<th>Pearson's correlation coefficient (r)</th>
<th>Significance level (p)</th>
<th>Describe the correlation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Moral health</td>
<td>0/571</td>
<td>0/001</td>
<td>High</td>
</tr>
</tbody>
</table>

Source: Research Results **Correlation is significant at the 1% level (p≤ 0.01).**

**Relationship between physical health and Performance:**

To examine the relationship between physical health and Performance, the Pearson correlation coefficient was used. As Table 8 shows, the relationship between physical health and Performance is positive and significant at the 5% level, and their correlation has been described as moderate (p=0/001 and r=0/461).

**Table 8: Correlation between physical health and Performance.**

<table>
<thead>
<tr>
<th>Variable</th>
<th>Pearson's correlation coefficient (r)</th>
<th>Significance level (p)</th>
<th>Describe the correlation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Physical health</td>
<td>0/461</td>
<td>0/001</td>
<td>moderate</td>
</tr>
</tbody>
</table>

Source: Research Results **Correlation is significant at the 1% level (p≤ 0.01).**

**Relationship between Mental Health and Performance:**

To examine the relationship between mental health and Performance, the Pearson correlation coefficient was used. As Table 9 shows, the relationship between mental health and performance is positive and significant at the 5% level, and their correlation has been described as moderate (p=0/001 and r=0/401).

**Table 9: Correlation between Mental Health and Performance.**

<table>
<thead>
<tr>
<th>Variable</th>
<th>Pearson's correlation coefficient (r)</th>
<th>Significance level (p)</th>
<th>Describe the correlation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mental health</td>
<td>0/401</td>
<td>0/001</td>
<td>moderate</td>
</tr>
</tbody>
</table>

Source: Research Results **Correlation is significant at the 1% level (p≤ 0.01).**

**Examining the effect of various aspects of health on the performance:**

In order to explain the structures affecting the performance of Refah bank staff in Kohgiluyeh and Boyer-Ahmad, the simultaneous multiple regression analysis (Enter) is used. Table 4 shows the details of this analysis.

As Table 10 shows the different aspects of health are: 1-Moral Health (X1), 2- Mental Health (X2), 3- physical health (X3)

The calculated F-value at 99% level (F=72.442 and sig=0.0001) represents the regression is significant. In this model, the Mental Health (X2), the moral health (X1) and physical health (X3) were the variables that caused to the most changes in the dependent variable (performance), respectively.
To provide an estimate, according to information obtained and significance of the final model of multiple regression analysis in this study (Table 4-10), the following equation can be used to estimate the performance:

\[ Y = 0.493 + 0.227X1 + 0.250X2 + 0.169X3 \]

Positive values of the regression coefficients in this equation show that by increasing the amount of variables, the dependent variable increases too. Also the results in Table 10 show that the predictor variables predict 0/573 percent (R² Adjust= 0.573) of the volatility of the criterion variable (performance). Also, the evaluation of the standardized regression coefficients (beta) suggests that mental health has a greater contribution in predicting the dependent variable than other variables.

**Conclusion:**

Given that the overall objective of this study was to determine the relationship between mental health, physical health and moral health with performance of Refah bank staff in Kohgiluyeh and Boyer-Ahmad to provide effective solutions to improve the performance of Refah bank staff in Kohgiluyeh and Boyer-Ahmad. The results of this study finally suggest that the three hypotheses of this study were confirmed. Three variables of mental health, physical health and moral health have a significant and positive relationship on the performance of Refah bank staff in Kohgiluyeh and Boyer-Ahmad. So the increase in mental health, physical health and moral health can improve employee performance of the bank. Also the results of multiple linear regression showed that all the three variables have a significant and positive relationship on the performance of Refah bank staff in Kohgiluyeh and Boyer-Ahmad and in general with regard to the significance of the model and the standardized regression coefficients (beta) the mental health was introduced as the most important factor affecting the performance of the employees. The results showed that the moral health had more contribution and effect in predicting the dependent variable (staff performance) than physical health.

**Suggestions:**

1. the impact of mental health, physical health and moral health on staff performance in other banks and even other public and private institutions can be studied in future researches.
2. It is recommended to evaluate and compare the impact of mental health, physical health and moral health on staff performance in public and private banks in future researches.
3. It is recommended to investigated the impact of factors such as personality factors, job compatibility, job burnout, job rotation, etc. on the performance of Refah banks staff in the province in future researches.
4. It is recommended to priorities the factors affecting the performance of the bank staff by proper models.
5. It is suggested to examine the relationship between mental health, physical health and moral health with job satisfaction of Refah bank staff in Kohgiluyeh and Boyer-Ahmad.
6. mental health, physical health and moral health and their impact on employee performance can be examined in different groups such as school, sex and age groups.

**REFERENCES**


