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# INVESTIGATING THE IMPACT OF INTELLECTUAL CAPITAL ON INNOVATIVE BEHAVIORS IN MELLAT BANK

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## ABSTRACT

Intellectual capital management is a theory in which managers and organization leaders try to effectively use knowledge (final product) against information (raw materials). Intellectual capital includes knowledge, information, intellectual property and experience that can be used for wealth creation. In recent years, attention has been drawn less attention to this issue. But attention to intellectual capital is necessary in order to understand organizational innovation, since the process of creating new knowledge always begins individually. The main purpose of this descriptive - correlation study was to investigate the effect of intellectual capital components on innovative and innovative behaviors at Mellat Bank in the 1 to 10 districts of Tehran. The statistical population of the study consisted of all employees of Mellat Bank (N = 104) who were selected by Kruskal-Morgan table, 86 of them, using simple random sampling method. The data gathering tool was a standard questionnaire whose validity was confirmed by a specialist survey and its reliability was confirmed by calculating the Cronbach's alpha coefficient. SPSS software was used to analyze the data. The results of correlation analysis showed that there is a positive and significant relationship between the components of intellectual capital and innovative and innovative behaviors. Also, the results of multiple regression in a combined manner indicate that 32% of variations in the variance of creative and innovative behaviors are explained by two components of intellectual capital, including structural capital and human capital, and on the extent to which the components of intellectual capital affect the behaviors Innovative and innovative, it was found that structural effect on innovative and innovative behaviors has the greatest impact.

**Keywords:** Intellectual Capital; Creativity; Innovation; Mellat Bank

## 1. INTRODUCTION

The present age is the era of tremendous changes in technology. It is an era in which the intellectual structure encompasses the deepening of the ability and information and the attention to the creative and innovative workforce participation instead of the functional force; therefore, it is on the vigilant managers that in order to survive and confront uncertain factors and expand the competitive position of force Humans will be the main source of creativity and innovation. Today's organizations need to look for innovation and creativity as a necessary strategy in the current era, in order to be able to compete in a new paradigm, a highly competitive environment, and to recognize the changes and environmental changes that confront them. Identify organizational indicators that affect organizational creativity and innovation and give the most appropriate responses to these changes. (Golden Apple, 2011)

As the experts and managers in most of the new organizational theories, identifies intellectual capital as the most sensitive and critical organizational element, in order to be aware of their performance in relation to their expected efficiency and effectiveness, they constantly evaluate the employees in the organization. Thus, by identifying the weaknesses of the staff, the organization's deficiencies and the quality of the high-quality and high-quality forces are taking steps to improve it. (Worlds, 1394: 66)

Usually intellectual capital and related components of exogenous variables and organizational performance are considered as an endogenous variable. Human capital, which is one of its components, is the organization's knowledge of the organization that its employees show. Structural capital consists of all inhuman knowledge in the organization, and the client's capital is placed in hidden knowledge in the marketing channels and customer relationships. These three components of intellectual capital are the key driver of the organization's performance and generate immediate wealth. (Same as 68)

Stuart believes that intellectual capital is a collection of knowledge, information, intellectual property, experience and organizational learning that can be used to create wealth. In fact, the intellectual capital of all employees encompasses organizational knowledge and their ability to create added value, resulting in continuous competitive benefits. (According to Ghulich Ley and Mashbaki, 2006), innovation is a significant change to improve organizational services and processes and create new values for stakeholders in organizations. And to achieve new dimensions, performance focuses on organizational leadership (Tabarsa, Dari, Qouchani, 1391).

## 2. THEORETICAL CONCEPTS AND BACKGROUND

### a. Innovative Behavior:

Although the concepts of creativity and innovation are related to each other, however, each one relies on something special. Creativity is defined as the production and creation of new ideas, while innovation means the use of new ideas for the first time. Hence, innovation refers to a more complex process whose purpose is to create, transfer, change and respond to new ideas. In this way, staffing innovation in the workplace is also a complicated behavior that involves a three-step process, including: (1) understanding the issue; (2) providing new solutions and ideas; (3) improving ideas, solutions, and finding a logical rule. It is meant to defend them. Since innovation is an activity that is characterized by discontinuous and sequential activities, individuals can expect to play a role in any combination of these behaviors at any time, and in fact show innovative behaviors. The scholars have divided innovative practices into two dimensions: the presentation and testing of new ideas, including problem-solving and problem-solving processes, the discovery of ideas, the creation and composition of ideas, testing them theoretically, and ultimately examining their usefulness. (Salehi, 1394: 3). Transition from the stage of presentation and testing of ideas to implement them requires a change in the organization's control structure, NOVA's implementation is an intervention in the power structure in which knowledge sharing, flexibility, empowerment, control, and competence are needed. .

### b. Creativity

Although the term creativity is synonymous with innovation, most researchers believe that the two terms of innovation and creativity should be considered separately, because they have separate meanings and definitions, especially in organizations. (October 1969, quoted by the Worlds, 1394: 69) Creativity refers to bringing something new to the stage of existence, while innovation implies the use of something new to the stage. (Rosenfield and Cirove, 1990; quoted by the Worlds, 1394: 69) Creativity is the emergence and production of new thought and thought. While innovation is the making of that thought and thought. From creativity to innovation, there is often a long way to go, and a new product or service comes up long after a long time, and much effort is being made. Sometimes new ideas. It moves from the minds of the individual, and in the years to come, by another person, in the form of product innovation or service. (Alirezaei, Tullahi, 2008). Creativity refers to the power of creating new ideas, and innovation means the application of those new thoughts and ideas. In summary, given the above-mentioned theories, one can conclude that creativity refers to bringing something new to the stage of existence, or in other words, implies the "finding" of new things; however, it may be used in stages No innovation, and innovation is any new idea that involves the development of products, services, or processes. Innovation occurs in a sector, organization, industry. Today's organizations, in order to survive in the new paradigm, must look for innovation and creativity as a necessary strategy in the current era, while recognizing the environmental changes that have taken place in facing them, organizational indicators that affect organizational creativity and innovation (Intellectual Capital) and make the most appropriate responses to these changes. (Golden Apple, 1390).

### c. Intellectual Capital

Intellectual capital has several definitions in theoretical literature of economics and management. Some of these structures define the financial value of innovations, inventions and intelligence of humans in the organization, and some consider it to be equivalent to the knowledge assets of an organization that helps to achieve the goals of the work. On the other hand, this kind of capital is considered as an intangible asset, which includes the internal recognition of employees from information processes, internal and external expertise, customer products, and competitors. (Brocking et al., 2002: 364; quoted by Salehi, 1394). Economic Cooperation and Development (1990) defines intellectual capital as the economic value of two categories of institutional intangible assets, namely, human beings and structures. In this definition, humans can be customers, employees, suppliers, competitors and government officials. For Bontis, intellectual capital means the collection of intangible resources and their flows. He believes that the components of intellectual capital, by influencing each other, determine the value of the company. (Yountis, 2005: 795; quoted by Salehi, 1394). Intellectual capital has a wealth of organizational values such as profitability, strategic positioning, acquisition of innovations from other companies, customer loyalty, cost cutting, productivity improvement, and so on. (Sullivan, 2000: 330; quoted by Salehi, 1394)

Intellectual capital is the whole knowledge that an organization uses in its business process to create value. (Zagal & Maul, 2010). Scholars such as Smile et al. (2012) express intangible assets and intellectual capital of the organization, including social, structural and cultural capital. (Razmjou et al., 2014). Intellectual capital management has two aspects: on the one hand, the organization should value this capital for its customers, and on the other hand it must gain a competitive advantage by continually increasing the value of intellectual capital. Stuart (1997: 26) and

Edwinson and Malone (1997: 23), Rose et al. (2005: 25) consider intellectual capital as a combination of three components: human capital (such as knowledge, skills and experience of employees), structural capital (incarnation, affirmation and supportive structures of human capital) and customer capital (the value lies within the relationships with customers) (Ghaseminejad, 1393: 142).

#### i. Human Capital

Human capital refers to all the characteristics and characteristics of employees, as resources for the organization and under conditions where these features cannot be replaced by machines or written on paper. This capital includes resources such as suitability, attitude, skill, tacit knowledge, personal networks, and so on. (Rose et al., 2005: 26). Human capital refers to the knowledge, skills, abilities and experience of employees in an organization. (Brookline, 1996: 12, Edwinson and Malone, 1997: 24; Rose et al., 2005; 26; Sullivan 1998; 45; Bontis 1998; 423; Bonfour, 2002; 396; Qasiminejad, 2014: 144 ) The accumulated human capital is due to investing in education, training, employee qualifications, and references. (Ghasemi Nejad, the same)

#### ii. Structural capital

When building staff leave the organization, everything that remains within the organization is structural capital, but you cannot find them on the balance sheet," says Lew Edwinson. This kind of capital includes sources such as trademarks, information technology ownership (on paper or in databases), personal networks, and the like (Rose et al., 2005: 19). Also, structural capital is about the mechanisms and organizational structures that help employees (human capital) to achieve optimal intellectual performance and, consequently, overall business performance. That is why, although one can weaken a high level of organizational intelligence for pursuing a person's activity, the total intellectual capital does not reach its maximum potential (Winter 1987: 159). Therefore, structural capital is an institutionalized knowledge and knowledge of A person organized in systems, processes, databases, procedures, patent patents, instructions, and so on. (Chang, 2007: 26).

#### iii. Relative capital (customer):

Another type of intellectual capital is the relationship capital (customer), either at the organizational level or at the individual level. Social capital or customer is a mediating form of intellectual thinking, including knowledge in the groups and knowledge resource networks that are or will result from a network of current relationships. (Rose et al., 2005: 27). Such relationships are not limited to the internal exchange of knowledge between employees, but to customer relationship with suppliers. Some researchers consider customer capital as part of a structural capital. Customer capital is the strength and loyalty of customer relationships within or outside the organization. (Ghaseminejad, 1393)

#### d. Successful management of intellectual capital

To have a positive impact on the future value of the firm, we need to have a better understanding of intellectual capital and the latest tools available to identify, measure and manage this important value creation. The Management Accounting Guidelines published by the American Association of Accountants provide five basic steps for: Successful management of intellectual capital is determined by:

- 1 Identification of firm intellectual capital
- 2 Draw key factors of value
- 3 Measures intellectual capital
- 4 Intellectual Capital Management
- 5 Reports of Intellectual Capital

The first step is to identify the intellectual capital of the firm. This step involves measuring its value. All intellectual capital is not automatically valuable to an enterprise. These funds are valuable when they contribute to the goals of the firm. Intellectual capital can be identified through interviews, workshops, or online surveys. When intellectual capital is identified, its value can be measured. When evaluating intellectual capital, we must keep in mind that the value of intellectual capital depends on the firm's strategy and dynamically interacts with and relies on other resources.

The next step is to map the valuation map. This spectacular parable has two primary functions: to ensure that the strategy is consistent with all the factors of the value of intellectual capital, coherent and continuous, and the possibility of easy communication of the strategy and the role and importance of intellectual capital in advancing the strategy.

After identifying and mapping the factors of the value of intellectual capital, the firm can begin to measure them. There are many tools and techniques available to measure intellectual capital. When intellectual capital is measured, it can be managed. With the help of evaluations, we can understand the current levels of performance, understand whether intellectual capital has improved or declined, and find out what activities or programs have affected performance. This information can be used to decide on the study and strategy testing and managing the risks associated with intellectual capital.

The final step is the reporting of intellectual capital. The purpose of intellectual capital reporting is to provide information about the intellectual capital of an organization to its stakeholders. Traditional reporting can not describe the value of intellectual capital. Different ways have been created to address the limits of traditional financial reporting to disclose information about intellectual capital, but no standard has yet been agreed upon. As a result, various organizations have presented volunteer reports and have identified their clear benefits, such as improving stakeholders' understanding of corporate strategy and improving corporate image and reputation. (Bavandi, 1394: 20)

#### **e. Reasons for Measuring Intellectual Capital by Organizations**

For many reasons, organizations tend to measure intellectual capital. In a study, five main reasons are as follows:

- 1 Measuring intellectual capital can help formulate a business strategy for an organization. With the identification and development of its intellectual capital, the organization can gain a competitive advantage.
- 3 Create key performance indicators that will help assess the implementation of the strategy.
4. The use of non-financial evaluations of intellectual capital can be linked to repayment and reward schemes of the organization.

### **3. INTRODUCING MELLAT BANK**

Mellat Bank is one of the Iranian financial and banking services companies, which is considered one of the largest banks in the country with 5 trillion tomans of capital, after the National Bank and the Bank Saderat Bank. Mellat Bank was Iran's first state-owned bank, which entered its stock in Tehran from the year 87 and its privatization became available. Mellat Bank is one of the top 1000 banks in the world with 1900 domestic branches, 11 units and an active branch abroad, 50 thousand customers and more than 24 thousand employees. The main shareholders of the Mellat Bank, the Government (as equity), Holding Company Social Security Investment (Shasta), the Pension Fund and the Social Security Organization of the Armed Forces, Mellat Bank employees and its shareholders are in the Tehran Stock Exchange.

#### **a. Mellat Bank History**

Mellat Bank was formed by merging banks of Tehran, Dariush, Iran International, Civil, Iranian Insurance, Iran, and Arab, Pars, Cooperative and Distribution Credits, Foreign Trade and Cultural Funds on July 31, 1980. The initial capital of the Mellat Bank was about 35.3 billion USD at the time of its establishment, and according to the latest official announcement in 1993, its assets reached 71 trillion tomans. With the approval of the Cabinet of Ministers in August 86, the legal personality of the Mellat Bank became public. The bank, including the Iranian banks, is concerned with advertising and branding. In 2013, the Mellat brand was recognized as one of the 100 top Iranian brands in the 10th National Iranian Heroes Championship. Also, the Mellat logo is inspired by the City National Bank of Florida logo and the promotional colors used in the logo, bank boards and the interior design of its branches are gray and red.

#### **b. Mellat Bank Activities**

One of the main goals of the Mellat Bank, published in its memorandum, is the development of information and communication technology, customer relationship management, service quality improvement, human resource development, and improvement of bank performance indicators. Mellat Bank has 37 years of banking experience and is the CEO and chairman of its current board of directors, moral and nonprofit gentlemen. The Mellat Mellat Funding Company was established in 2009 with a capital of 100 billion USD for providing investment services, financing, asset management, valuation and financial consulting and supervision of Mellat Bank projects. Our insurance company has been active in the field of property insurance, individuals and liability since the year 90 as one of the subsidiaries of Mellat Bank. The insurance company has 40 branches and 1000 insurers in the country.

### c. Foreign Activities

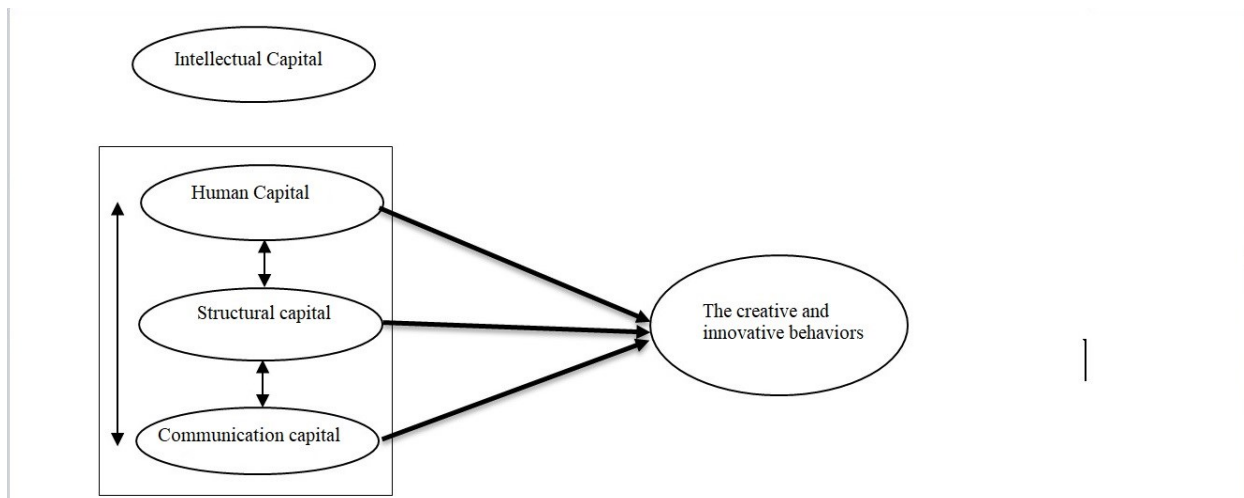
The International Bank of Persia in 2002 established the merger of the Foreign Branch of the Mellat Bank and the Trade Bank in London. Foreign branches of the Mellat Bank are active in Armenia, Azerbaijan, Bahrain, France, Germany, Hong Kong, Iraq, South Korea, Oman, Russia, Turkey, the United Arab Emirates and the United Kingdom. The Malaysian Investment Bank is one of the other banks owned by the Mellat Bank, which has been established in Malaysia since 2009, including banks that can use Iran to provide Malaysian money to Iran.

The bank manages its domestic investment activities by the Mellat Bank. Among the investment projects of the bank in recent years, it is possible to invest in the Central Iranian Oil Company \$ 200 million worth of investments and \$ 120 million in investments in Iran's Water and Power Resources Development Company in 92 and 93 years. Investment in the parent company of Power and Energy Industries Saba, National Iranian Copper Co., Iron and Steel Trading Company Milad, has been providing other investment funds in recent years. Internet Banking Mellat Bank is also among the banking e-banking services in Iran, which has been welcomed by its customers, but is ranked seventh among other Internet service providers in terms of website loading speed.

The currency accounts of the Mellat Bank accept the currencies of the US dollar, the euro, the DPRK, and the Japanese currency, providing currency services to its clients in order to carry out currency transfers with a fee and fee limit. If you are from those compatriots who need to transfer money abroad, there are a number of ways in which you can transfer money abroad with the lowest cost and the shortest possible time with full confidence. You can contact our experts at Star Sahil Stock Exchange to know the exchange rate and the terms and conditions of the currency exchange.

Also, if you are considering specific criteria for choosing an Iranian banking service, and having a successful experience or dissatisfaction with the services of these banks, share your reasons and comments with us and your friends.

This research also tells Mellat bankers that the components of intellectual capital affect innovative and innovative behaviors? And so they can make more informed decisions. Considering the above-mentioned issues in the previous sections of the research and in the main objective of the research, namely, the study of the effect of components of intellectual capital on innovative and innovative behaviors of the Mellat Bank, based on the review of the theoretical literature and related empirical studies, in this section, the conceptual model of the research is drawn. As can be seen in the figure, intellectual capital consists of three components: human, structural and relational, and intellectual capital and creative and innovative behaviors have a direct relationship with each other (Figure 1)



(Figure 1): The conceptual model of research (the effect of intellectual capital on innovative and innovative behaviors)

#### 4. RESEARCH OBJECTIVES:

The general purpose of this study was to determine the effect of intellectual capital on innovative and innovative behaviors in Mellat Bank. According to the general purpose mentioned, the specific objectives of this research were to:

- i. Identification of individual and professional characteristics of employees; Investigating the relationship between the components of human, structural, and intellectual capital, and relationship with innovative and innovative behaviors.

- ii. Investigating the effect of components (intellectual, structural and relational capital) on innovative and innovative behaviors in Mellat Bank.

## 5. RESEARCH METHOD

This research is of a quantitative and purposeful nature in terms of the purpose of the research. Also, the present study is considered as a field study in terms of the degree and degree of control of variables. In terms of collecting and analyzing data, also descriptive research Solidarity is. The statistical population of this study was Mellat Bank employees from 1 to 10 cities in Tehran (N = 104) using 86 and Krjitsan table, Morgan table was selected by simple random sampling method. The main tool for collecting data in this research was a questionnaire consisting of three parts of the personal and professional features of Mellat employees, intellectual capital and innovative and innovative behaviors. The second and third sections of the measure of the five-level Likert scale (1) I disagree to 5. I totally agree.) The Bontistic Intellectual Capital Questionnaire, which evaluates Intellectual Capital through three components: human (20 items), structural (16 items), and relationship (17 items) using 53 items, was based on work (Moghimi and Ramadan, 2011). To measure innovative and innovative behaviors based on a researcher-made questionnaire that has 15 items, it was used. In order to investigate the factual validity of the research tool from the viewpoint of the professors and experts of this field, and to ensure reliability of the research tool, Cronbach's alpha coefficient was also used. Considering that the Cronbach's alpha value of all research structures in the pre-test section was higher than 0.70, it can be concluded that the research tool has a high reliability for doing this research. In order to analyze the data in two sections, descriptive and inferential statistics (correlation analysis and multiple regression analysis) were used for SPSS software.

## 6. ANALYSIS AND RESEARCH FINDINGS

Individual and professional characteristics of respondents According to the descriptive statistics, most of the subjects studied in this study were men (69.9% (58 people) from the male sample and 30.1% (25 persons) They were women. The age of the majority of respondents aged 31 to 40 was 40.5% (34 people). In terms of service experience, 37.2% (32) of the sample members have a working experience of more than 20 years. According to the level of education, the most frequent was the master's degree, which accounted for 41.9% (36 people). In the case of employment status, 85.7% (72 persons) were official respondents. In terms of organizational status, 6.1% (5 people) were managers and 39.9% (77 people) were experts.

### a. The Relationship between Intellectual Capital Components and Innovative Behaviors

In order to investigate the relationship between the components of intellectual capital with innovative and innovative behaviors among Mellat Bank employees, the distance from the five-level Likert scale is used to measure the components of intellectual capital and innovative behaviors. Due to the normal distribution of data, Pearson correlation coefficient was used. The Kolmogorov-Smirnov test was used to check the status of normal distribution of data. When the mean, median, and faces are equal, the distribution of data is normal. In this test, the assumption of zero is based on the normality of the test and the assumption is based on its non-normality. Here the level of significance is higher than 0.05. Therefore, the assumption of the research is rejected and the assumption of zero is accepted, which means the normal distribution of the data. The results presented in Table 1 show that there is a positive and significant relationship between the intellectual error rate and creative and innovative behaviors at the 1% error rate. Therefore, with a confidence of 99%, it can be said that by increasing or decreasing the intellectual capital of Mellat employees, the rate of creative and innovative behaviors among them increases or decreases. Also, there is a positive and significant relationship between human component and structural component, intellectual capital and innovative behaviors at the level of 1% error, but between the relationship between intellectual capital and creative and innovative behaviors at the level of error of 5% of this relationship Positive and meaningful. In other words, it can be stated that by increasing or decreasing the amount of intellectual capital components among Mellat employees, the rate of creative and innovative behaviors among them also increases or decreases. Also, the correlation coefficient between intellectual capital and creative and innovative behaviors among employees of Mellat Bank is equal to 0.470, which indicates a positive and significant relationship between intellectual capital of Mellat employees with innovative and innovative behaviors among them.



**Table 1. Relationship between the components of intellectual capital and innovative and innovative behaviors**

Innovative and innovative behaviors	The	significance level	The correlation	Coefficient type	Intellectual capital components
** 0/00		0/488		Pearson	human
** 0/00		0/533	Pearson		Structural
* 0/04		0/180	Pearson		Relation
** 0/00		0/470	Pearson		Intellectual

\* Significant at level 5% \*\* Significant at 1% level

#### b. The Influence of Intellectual Capital Components on Creative and Innovative Behaviors

In this research, multiple linear regression was used which is a suitable method for investigating linear relationships between an independent variable and a number of independent variables (Dong et al., 2008). In this way, the linear combination of several independent variables was used to predict dependent variable variations. Linear regression in a coherent way is one of the methods of multiple linear regression. This is a method in which all independent variables are simultaneously analyzed and the effect of all of them in general is examined on the dependent variable (Sadeghi, 2006) and The severity or weakness of the dependence of the variable dependent on these variables will not affect the final form of the model, and finally all independent variables are entered into the model. In the regression analysis, there should be no large independent coherent variables. The variance and tolerance index are used to examine the co-linear relationship. The inflation factor of variance is greater than 1 and the index of tolerance is less than one. The closer the two statistics are to the one, it means that there is no linear relationship between independent variables and these variables are suitable for performing regression analysis. But if the inflation factor is more than 10 and the tolerance index is close to zero, there is a co-linear relationship between the independent variables and the regression model is worthless (Belsley et al., 1980). An analysis of variance (F) is also used to verify the appropriateness of the regression test, which, if meaningful, indicates that the regression test is appropriate. Based on the results presented in Table 2, the factor of inflation variance and tolerance index are of good value. Also, the variance analysis statistic was significant at 1% level. Therefore, there is no linear relationship between independent variables and regression model has good fit. In addition, the results presented in Table 2 indicate that the value for human and structural components is significant at 1% level and is not significant for the relationship component. This suggests that the human and structural components of intellectual capital have a strong and meaningful effect on the prediction of creative and innovative behaviors among Mellat Bank employees. The value of the multiplicity correlation coefficient (R) between the components of intellectual capital and innovative and innovative behaviors is 586.0 and the adjusted adjustment coefficient (R<sup>2</sup> adj) is 320.0, which suggests that 32% of The dependent variable changes Innovative and innovative behaviors are explained by components of intellectual capital (structural human) and the rest of the changes are 68% of the changes due to variables and factors other than intellectual capital, the significance of the F and t tests is significant The regression equation. To determine the relative importance of independent variables, attention should be paid to the Beta value. This statistic examines the effects of each independent variable independently of the other independent variables on the dependent variable. Therefore, it can be said that the structural component of intellectual capital in the prediction of creative and innovative behaviors is more effective than 395.0. Because a unit of change in its standard deviation causes the standard deviation of the dependent variable of research (creative and innovative behaviors to vary by a factor of 395.0 units), so other components of intellectual capital, respectively, have an effect on the dependent variable, respectively, of human capital with the amount The beta of 0.300 and the relationship capital are beta of 0.130.

**Table 2. Influence of intellectual capital components on innovative and innovative behaviors**

VIF	Tolerance	Sig	t	Beta	Std Error	B	Variables
-	-	0/002	** 3/133	-	0/342	1/070	Constant factor
1/755	0/570	0/008	** 2/701	0/320	0/141	0/382	Human component
1/556	0/643	0/001	** 3/537	0/395	0/073	0/258	Structural component
1/345	0/743	0/215	-1/248	-0/130	0/053	-0/066	Relational component

\*\* Significant at 1% level

## 7. DISCUSSION AND CONCLUSION

The purpose of this study was to investigate the effect of intellectual capital on innovative and innovative behaviors among employees of Mellat Bank. Therefore, one of the most important goals of this study was to investigate the correlation between the components of intellectual capital on innovative and innovative behaviors in the studied population. Based on the results of the correlation analysis, it was found that there is a positive and significant relationship between intellectual capital and innovative behaviors at the level of one percent, and a positive and significant relationship between the structural component and the human component with creative behaviors And there is an innovative. But between the relationship component and the innovative and innovative behaviors of this relationship is positive and significant at the level of error of 5%. The structural component has the highest correlation coefficient and relationship component with the lowest correlation coefficient with innovative and innovative behaviors. Therefore, it can be stated that intellectual capital and its components among the employees of Mellat Bank have a positive and significant relationship with innovative and innovative behaviors among them, so that by increasing or decreasing intellectual capital and its components, innovative and innovative behaviors Also, among them increases or decreases. Based on the results of multiple regression in the combined manner, it was determined that the structural and human components of intellectual capital have positive and significant effects on innovative and innovative behaviors among Mellat Bank employees, so that the adjusted coefficient of creative and innovative behaviors is  $320 / 0$ , meaning that 32% of variance changes in creative and innovative behavior can be explained and predicted by structural and human components of intellectual capital among them, and structural component in predicting creative and innovative behaviors is more effective than 395% . Therefore, it must be acknowledged that intellectual capital among Mellat employees plays an important role in the development and development of innovative and innovative behaviors among them, and the findings of this study provide a good solution for organizations seeking to create and strengthen competitive advantage. Therefore, this capital can be used to improve and promote innovative and innovative behaviors among Mellat Bank employees.

## 8. SUGGESTIONS

According to the results of this research, the following suggestions for developing creative and innovative behaviors among Mellat employees are presented with the promotion of intellectual capital: According to the research findings and the effect of the structural component of intellectual capital on entrepreneurship, creative and innovative behaviors through classroom management Provide short-term courses and provide employees with the necessary information and give them more transparency in organizations, emphasize the independence of employees, the freedom of employees and the right to decide. Also, the directors of the staff will lead to creativity and innovation in doing things. On the other hand, managers will be able to withstand defeat and enhance the risk aversion in employees. Management can expand horizontal and vertical communications within the organization and provide the context for access to information for all employees in the organization. It also reinforces team and team work. In general, today, organizational structure changes from a strictly controlled pyramid structure into a network structure in which employees' emotional and mental conflicts are at an upper limit, as well as minimal control. And managers should try to create such an organization. Considering the impact of the human component of intellectual capital on innovative and innovative behaviors, it is suggested that managers make decision making and empowerment of human capital to empower employees of the organization and create trust in the organization. Trust and confidence help to make doubt, Security and ambiguity are eliminated in the relationship between the staff and the manager. Encourage staff to bring forward new ideas and support innovation in the organization, encourage staff members to work teamwork and teamwork, as people in the group become acquainted with the thoughts of others, and this creates an innovation in the organization. To make Also, they will create a part in the organization as research and development, which in this way will be the organization responsible for new ideas. It should be noted that management should be aware of the level of employee satisfaction, and tailor everyone appropriately to their specialty, and systematically measure the level of competence of the organization's employees, and consistently use performance through verbal incentives. Staff appreciate. Based on the results of the research and the significance of the correlation between the relationship between intellectual capital and innovative and innovative behaviors, it is suggested that the level of customer satisfaction be strengthened from the services provided, to improve the organization's relationship with customers through the receipt of comments and suggestions by the client and Customers and efforts to meet their needs, the organization will continuously inform customers about the level of customer satisfaction, and use customer ideas and views on how to provide services, as well as courses and classes to train staff to strengthen Relationship of experts with the client and their reverence TDA Organizations that focus on the relationship component are encouraged to provide innovative actions and distinct services from other competitors, and this creates a competitive advantage.

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