

## ***Analysis of the Effects of Financial Literacy Through the Mediation of Financial Behavior and Moderating Gender on Vulnerability***

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### ***Abstract***

**Introduction:** one of the ways of development and improvement of knowledge, is Educational workshop which tries to prepare short-time training for employees in order to enhance their abilities, skills and attitude. The purpose of this research was to investigate the effect of knowledge promotion workshops in the development and optimization of cultural knowledge on strengthening the cultural spirit of the professors of the Islamic Azad University of Fars province.

**research methodology:** the research's statistical society are all the resources full-time and part-time professors of Azad Islamic university branches a region which are 2682 individuals altogether 355 of them were selected as the sample group through stratified random sampling and based on krejcie morgan table the study is survey and the method of research is descriptive. Althea data is gathered by the researcher-made questionnaire designed based on likert four-point scale. For analysis of the gathered data descriptive statistics indexes (average and standard deviation) for the comparison between professors' views and studying moderating variables, T-test for the independent groups, analysis of one-way an oval and tukey test-if necessary-were used for the better studying of the variables according to the present results,

**Findings:** the training program in Educational workshop could enhance cultural Abilities, develop the required cultural content and improve performing cultural could enhance academic abilities, develop the required cultural content and improve performing cultural duties.

**Conclusion:** According to the research findings, it can be concluded that the role of professors in strengthening the spirit of self-confidence and strengthening cultural activities in universities is very effective. In this regard, the cultural knowledge of professors plays a significant role.

**Key Words:** development and improvement, cultural knowledge, strengthening the cultural spirit.

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## **Introduction**

Human resources need to develop and improve their knowledge in their organizations to overcome the issues and problems raised from quick changes for the better use of their talent and helping their organization in reaching their goals (rimerz, 2022), one of the ways of development and improvement of knowledge, is Educational workshop which tries to prepare short-time training for employees in order to enhance their abilities, skills and attitudes (fathi vajargah, 2021). foundation of development and improvement of knowledge and skills of the participants and bring them a positive attitude. But these educations are beneficial only if the participants are willing to learn and the trainers are willing to teach. (slow man, 2020). John F May describe Educational workshop as systematic and continuous development and improvement of employees in the fields of skills f behaviors contributing to the welfare of them f their organizations. (abtahi, 2020). Fan-service education which means transferring skills and techniques in the form of master-apprentice in traditional definitions has a long behind story. The reason which made and facilitated basic attention to Educational workshop as the new concept was the range of changes that brought significant achievements especially in the realm of technology. (woodhall, 2001). The main spark of the development and improvement of human resources was since the great wave of advances in 19<sup>th</sup> and the early 20<sup>th</sup> century, which lead to development of various economic and social section and making higher academic degrees the criterion for entering jobs. (kazemi, 2002), Educational workshop seriously began in the mid-twentieth century England and since 1949 in the united states. there for, a significant part of the human resources were trained in such educations in 1960s ..In japan after 1974 based on the recommendation of the central council of education and training , Ministry of education decided to start in-service courses in order to increase academic and technical capabilities of its employees.

In Iran such courses were included in the realm of the government programs since 2011 and various ministries applied different courses and plans in accordance with the needs (Fathi vajaraah, et al, 2021), since educational organizations are in touch with societies and groups, they must be up-to-date to be able to keep pace with scientific and technological changes. (Robins, 2002) In universities and higher education centers the situation is much more complicated due to its specific academic features the human resources working there, because universities are responsible for educating and training masters for development and improvement of their countries, on the other hand human resources working in universities enjoy specific qualities like expertise and high skills, besides their duties such as teaching and research are unique and technical which need special attention. Obviously, the strengthening of the employed human resources in university in all aspects, especially the cultural knowledge strengthening. (Taslimi, et al, 2019), Professors' courses should

enhance the skills, attitudes and abilities, as well as try to improve the cultural knowledge al strengthening of universities. In other words, the impact of the improvement and development of professors' cultural knowledge should be obvious in the strengthening the cultural spirit of universities. It is obvious that conducting the same studies to specify the effects of development and improvements of the cultural knowledge that lead to approaching the goals of the educational institute is indispensable.

Universities also need to make some research to find out whether such courses are meeting the clarified goals and improving the strengthening the cultural spirit (Talkhabi, 2015). Professors as key elements in educational systems to reach their goals also need to develop and improve their knowledge. This should increase their skills, abilities and attitudes, as well as improve the Professors as key elements in cultural systems to reach their goals also need to develop and improve their knowledge. This should increase their skills, abilities and attitudes, as well as improve the cultural knowledge strengthening of universities. In other words, the impact of the development and improvement of professor's cultural knowledge could be shown in educational qualities of universities. The above mentioned educations as transfer of wisdom and skills chain improve the ability of the learners (Piri, 2003), they are inevitable for the improvement of the cultural knowledge strengthening of the universities in the present competitive world (Rimerz, et al 2022).

The present study discusses the impact of the development and improvement of cultural knowledge of the faculty members of branches of Islamic Azad university in fars one done by the cultural knowledge strengthening of The branches using professors' views (ghoorchian, 2018), believes the strengthening the cultural spirit in higher education's includes different viewpoints according to the definition. In other words, the impact of the development and improvement of professor's cultural knowledge could be shown in educational strengthening the cultural spirit of universities. The above mentioned educations as transfer of wisdom and skills chain improve the ability of the learners. (Piri, 2003) Islamic Azad University according to the fact has designed and performed such courses for the professors by establishing educational courses. The present study discusses the impact of the development and improvement of cultural knowledge of the faculty members of branches of Islamic Azad university in district fars done educational strengthening of The branches using professors' views (ghoorchian, 2018), believes the strengthening in higher education's includes different viewpoints according to the definition of strengthening. For instance, viewpoints of the professors' about the strengthening is different from students' or their parents.

(Behrangi, 2018), believes the strengthening of all the jobs of any society could increase through in-service educations 'and neglecting them decrease the strengthening of education 4 training, especially higher education and finally decrease the strengthening of cultural knowledge in the society. Speller says in higher education if the students and faculty members are considered as consumer, those aspects of strengthening related to the process is meant as this group participate in the process of producing and providing services of

university systems, mission and the productions. but if the society, students 'parents and other organizations are considered as consumers, the aspects of strengthening of the final product which are graduated students are the most important components. Oilia and Aspin vale (2023), tried to make a frame for the aspects of the cultural strengthening the cultural spirit in higher educations. Besides, studying the factors and features which are crucial in forming the strengthening the cultural spirit strengthening in higher educations, classified them in 6 aspects including tangibles, competence, attitude, content and delivery. Beheshti (2021), clarifies through a research that in-service educations enhance the accuracy, improve performance strengthening, increase the knowledge and professional skills of the employees. Rezaee (2014) came to the following results in a research under the title of 'assessment of proportion of curriculum and educational programs in in-service training through academic courses' The hold courses tent to promote the culture of team work as well as teaching the participants how to use the new technology related to their work, besides considering creating a happy mood, cooperation, job motivation, creativity and unblocking talents. Tlatami (2019), in the study 'basement and testing the effect of in-service courses in promoting the performance of the by the office if Human Resources studies faculty members and the employees in Islamic Azad universities in Azones' expbins in-service educations increase professional knowledge, changes in job behavior and attitude, enhancing precision at work and promoting the strengthening the cultural spirit. Rutnam and borko (2019), suggest taking advantage of educational and academic programs in in-service educations for professors play an important role in improving teaching skills and as a result that have a positive impact on students' strengthening the cultural spirit.

Nelson (1992), and kallestard (1998), in a Research about Norwegian professors conclude using curriculum in in-service educations have a wide impact on determining goals for them and promote their teaching performance and their ability for controlling their classes. Supovitz and turher (2000), suggest that using curriculum in in-service educations for professor's influence improving professors 'skills and their fulfilling duties, besides promoting the culture of teaching -learning. Donglas and kelli (2003), conclude those professors who passed the courses trained students with much greater educational success. Falk (2021), Gerson Delon (2018), Tatto (1993) focus on the impact of using curriculum in in-service educations on the improvement of students' learning abilities and increasing its strengthening in their studies. Douglas and kelli (2003), discuss those professors who passed the educations were able to train much more successful students. Turcotte (2014), says professors 'knowledge and improvement of their behavior lead to job satisfaction, working pressure decrease and promotion of their strengthening the cultural spirit ability. Cherler (2009), suggests the most important challenge for the strengthening of higher education is the strengthening of professors which significantly affect the improvement of cultural knowledge strengthening of the universities.

### **Research question**

Dose knowledge-enhancing workshops of the Islamic Azad University of Fars province effective in strengthening the cultural spirit of the professors?

- 1: Dose developing and improving the cultural knowledge of the professors enhance their cultural abilities?
- 2: Dose developing and improving of the professors 'cultural knowledge cause improving their teaching performance?
- 3: Does developing and improving 'cultural knowledge develop their required scientific content?

### **Methodology**

In terms of purpose, the present research is an applied research and based on the method of data collection, it is a descriptive research. The research implementation method is a survey, and since the relationship between the variables is studied in it, it is of the correlation type. Based on 4-point likert scale is used. It is arranged According to the information gathered in library studies and thesis similar to some extent, educational calendar of the center of studies and Human Resources, regulations and circulars, surreys at the end of each educational courses, and taking advantage of the experience and guidance of a group of professors possessing high degrees related to the subject of this research. To arrange and prepare the questionnaire professors of ethics science were included, which is the reason of its high validity, the reliability of the questionnaire is calculated with Cornbrash's alpha coefficients 0/86. This questionnaire has 15 items, each item has 5 options, and the range and scoring of the items is as follows: totally agree score 5, agree score 4, neutral score 3, disagree score 2, totally disagree score 1. In order to determine the face validity of the questionnaire, researchers and experts in the field of research regarding the accuracy and transparency of the questionnaire questions are asked for their opinions, and thus a number of experts and educational groups were asked for their opinions about the questionnaire and its questions, and finally, validity The form of the questionnaire was approved. Statistical Society of the study are all the 2682 part-time and full-time professors of Islamic Azad University units in Fars in 2022-2023. To determine the sample after preparing a list of the professors teaching in Islamic Azad universities and assessing the background of them in passing cultural courses, those who had passed at least 60 hours of the courses were selected, then finally according to Krejcie - Morgan table 335 were picked out. The method in the present study is random sampling and stratified cluster. Due to the large number of the statistical society. Cluster sampling was applied at first; in the following to define the members of the sample stratified sampling was applied. To analyzing the data descriptive statistical indexes (mean and standard deviation) and to compare the viewpoints of the professors and assessing moderator variables t-test for independent groups, are one-way an ova analysis and if necessary Toki techier used.

### **Research Findings**

**Question number1:** Dose developing and improving the cultural knowledge of the professors enhance their cultural abilities?

To Analyze the data about the above question , average and standard deviations are used because four-point likert scale is used and the average score in this scale is 2 and 77/6 percent of the participants score is above 2 and only 22/4 percent and developing the professors cultural knowledge enhance their cultural abilities to a great extend Investigating moderator variables with t-test for independent groups for variable as gender and academic degrees academic ranks, teaching experience and major with one-way anova analysis according to tables 1 and 2 illustrate the fact that the differences of opinions between men and women is meaningful to 0.012. Comparing the average of views between male and female professors reveals a higher average for female ones. So it could be concluded that the more beneficial participation of female professors in in-service courses promote their attitude towards B such courses and as a result ends in a meaningful difference between theirs and the males.’ The differences between the views of the professors with different academic ranks, academic degrees and teaching experiences are not meaningful, though difference are noticed between the professors in different majors at a level of 0.0001. Toki test is used to investigate the differences in attitude of the participants and reveals that this difference is meaningful between the averages of engineering group , human it , basic sciences , medical sciences and agriculture since the average of engineering group is the lowest, it seems their ineffective participants or in appetite for such courses is due to different reasons such as mismatching between them and their expertise and ideal educations or busy schedules.

**Table1. t-test to investigate the effect of gender and academic Degree on Enhancing professors’ cultural abilities**

c	factor	parameter	number	average	Freedom degree	t	Meaningful ness level
1	gender	female	106	2.9434	333	2.527	0.012
		male	229	2.7391			
Total number			335				
2	Academic degree	M.A	217	2.7823	333	-	0.443
		P.H.D	118	2.8432			
Total number			335				

**Table2. One-way anova analysis to investigate the effects of academic ranks, teaching experience and majors on enhancing cultural abilities of the professors**

c	factor	parameter	number	average	Standard deviation	frequency	Meaning fullness level
3	Academic rank	educator	225	2.7878	0.68564	1.861	0.136
		Assistant prof	101	2.8639	0.71584		
		Associate pro.	5	2.9000	0.57554		
		Full prof	4	2.0625	0.31458		
4	Teaching experience	Under 5 years	143	2.7880	0.66549	1.906	0.128
		5-10 years	106	2.7524	0.66143		
		10-20 years	59	2.9958	0.69712		
		Over20years	27	2.7222	0.89961		
5	major	humanities	106	2.8679	0.69111	4.731	0.0001
		Basic science	85	2.8618	0.67756		
		Engineering	90	2.5278	0.63317		
		Medical science	15	3.0833	0.60994		
		Art	12	3.0417	0.73727		
		Agriculture	27	3.0278	0.74464		
	Total	number	335	3.8037			

**Question number2:** Does developing and improving technical knowledge develop their required scientific content?

of the professors' average and standard deviation were two indexes used to analyses the gathered data about the above mentioned questions note that four point likert scale was used and its average mark is 2,8616 percent of the participants had their mark above 2 and only 13.4 percent of the marks were equal or lower than 2. Thus, it seems from the viewpoints of the professors developing and improving their cultural knowledge lead to enhancing their required cultural content according to tables 3 and 4 assessing moderator variables with t-test for independent groups for the variables gender and academic degrees, as well as one-way anova analysis for academic ranks, teaching experience and major reveals that the differences between the male and female professors are meaningful in the level of 0.006. But the differences between professors with different academic degrees are not meaningful. The differences between the viewpoints of the professors with various academic ranks is meaningful in the level of 0.05.

Toki test was used to investigate this difference in the attitude of the participants; it reveals a meaningful difference between the average of faculty members and full. Professor, educators and assistant professors. The difference

between the views of professors with various teaching experience is meaningful in the level of 0.044.

Toki test was used to investigate these difference in the attitude of the participants it reveals a meaningful difference between the average of faculty members and full. professors, educators and assistant professors. The difference between the views of professors with various teaching experience is meaningful in the level of 0.044.

Toki test was also applied to investigate the difference in attitude. it suggests a meaningful difference between the average of professors with over 20 years of teaching experience and those with 10-20 years of experience, however the difference between the professors with various majors is not meaningful.

**Table3. t-test to investigate the impact of gender and academic degree on the Development of the required scientific content**

c	factor	parameter	number	average	Freedom degree	T	Meaning fullness level
1	gender	female	106	2.8670	333	2.776	0.006
		male	229	2.6870			
		Total number	335				
2	degree	M.A.	217	2.7337	333	-0.435	0.664
		P.H.D	118	2.7616			
		Total number	335				

**Table4. Analysis of one-way anova for investigation the effect of academic ranks, teaching experience and professors ‘majors on the development of their cultural content**

c	factor	parameter	number	average	Standard deviation	frequency	Meaning fullness level
3	Academic rank	Educator	225	2.7388	0.53371	2.617	0.050
		Assistant pro.	101	2.7858	0.59614		
		Associate prof	5	2.7020	0.79694		
		Full prof	4	1.9975	0.23571		
4	Teaching experience	Under 5 years	143	2.7801	0.50302	2.737	0.044
		5-10 years	106	2.6982	0.59828		
		10-20years	59	2.8447	0.54482		
		Over20 years	27	2.5067	0.65666		
5	major	Humanities	106	2.7818	0.59260	1.344	0.246
		Basic sciences	85	2.7768	0.56789		
		Engineering	90	2.6243	0.46312		
		Medical sciences	15	2.8113	0.42730		
		Art	12	2.9450	0.59122		
		agriculture	27	2.7589	0.63166		
Total	number	335	2.7436				



**Question number 3:** Dose developing and improving of the professors ‘cultural knowledge cause improving their teaching performance?

According to the applied scale which is four point likert scale and the average mark which is 2, 77.9 percent of the participants have an average over 2 and just 22.1 percent of them have an average equal or less them 2 , thus it could be stated that from the professors ‘views improvement and development of cultural knowledge promote their teaching performance to a great level by evaluating moderator variables with t-test for independent groups for gender, degrees and one way anova analysis for academic ranks, teaching experience and majors using table 5,6 reveals the difference of views between male and female professors is not meaningful. The difference between the professors with various degrees, ranks, experience and and majors is not meaningful, either.

**Table5: t-test for investigating the effect of gender and degrees on promotion Of teaching performance**

c	factor	parameter	number	average	Freedom degree	T	Meaning fullness level
1	gender	female	106	2.8670	333	2.776	0.006
		male	229	2.6870			
	Total number		335				
2	degree	M.A.	217	2.7337	333	-0.435	0.664
		P.H.D	118	2.7616			
	Total number		335				

**Table 6: one –way anova analysis for developing the effect of academic rank, teaching experience and majors on improvement of teaching performance**

c	factor	parameter	number	average	Standard deviation	frequency	Meaning fullness level
3	Academic rank	educator	225	2.7878	0.68564	1.861	0.136
		Assistant prof	101	2.8639	0.71584		
		Associate pro.	5	2.9000	0.57554		
		Full prof	4	2.0625	0.31458		
4	Teaching experience	Under 5 years	143	2.7880	0.66549	1.906	0.128
		5-10 years	106	2.7524	0.66143		
		10-20 years	59	2.9958	0.69712		
		Over20years	27	2.7222	0.89961		
5	major	humanities	106	2.8679	0.69111	4.731	0.0001
		Basic science	85	2.8618	0.67756		
		Engineering	90	2.5278	0.63317		
		Medical science	15	3.0833	0.60994		
		Art	12	3.0417	0.73727		
		Agriculture	27	3.0278	0.74464		
Total number		335	3.8037				

### *Discussion and conclusion*

Data analysis reveals that from the viewpoints of the professors in Islamic Azad university branches in district, improving and developing their cultural knowledge enhance their cultural abilities, improve their required cultural content and promote their cultural performance. In some cases, gender has a meaningful impact on their attitude. According to the comparison made between the average of the male and female professors 'views, and the higher average acquired by the female ones, it seems their more participant in educational courses improve their attitude towards such courses and as a result leads to a meaningful difference between the two genders .it is revealed that in some cases the majors of participants have a meaningful effect on the professors 'attitude. As Toki test shed light on the fact that its reason is the differences between the viewpoints of the professors between the engineering group and other groups as basic sciences, medical sciences, art and agriculture. Since, the average mark for the absence from such courses or even their apathy towards participating in courses could be due to them mismatch between these courses and their expertise. Academic ranks could also affect the professors 'attitude. using Toki test showed that reason is the differences between the views of different rank e.g. full professors, educator. And assistant professors. Forasmuch as the average mark of full professors is less than others it seems their apathy towards such courses is due to various reasons such as hectic schedules, enjoying great abilities at the presented educations and the lack of need for participating in educational courses. Teaching experience produce a meaningful effect on the attitude of the professors. The results of the present study are in line with the research (Beheshti, 2021), (Oilia· 2023).

Toki test showed the difference is emerged from diversity in viewpoints of professors with 20 years of teaching experience and those with 10-20 years. Since the average mark for the faculty members with the more experience is less than that of the other group, it seems this is caused by their lack of needing such courses due to the miss math between the educations and needs, great experience and feeling having the sufficient abilities in the required cultural content. The results of the present study are in line with the research (Abtahi, 2020). Scientism ranks is the other factor in developing the required cultural content required by the professors and increasing the trust to the universities has a meaningful effect on their attitude .it is concluded from tokay test that this is due to the diversity in views of full professors, educators, assistant professors and associate professors. The lower average between full professors and other ranks guessed to be due to their dislike to participate in the above –mentioned

educational courses. Having a hectic schedule, great abilities in the presented courses and lack of need for the courses are all the causes of the professors' apathy.

### **Conclusion**

According to the research findings, it can be concluded that the role of professors in strengthening the spirit of self-confidence and strengthening cultural activities in universities is very effective. In this regard, the cultural knowledge of professors plays a significant role.

### **Following the principles of research ethics**

Informed consent forms were completed by all subjects in the present study.

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The costs of the present study were provided by the authors of the article.

### **Conflicts of interest**

According to the authors, the present article does not have any conflict of interest.

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