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# PERFORMANCE ASSESSMENT BASED ON BALANCED SCORECARD (BSC) MODEL TO IMPLEMENT ORGANIZATION STRATEGIES IN AGRICULTURAL BANK OF TEHRAN

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**ABSTRACT**
All organizations, both public and private, request an effective performance assessment system for development and stability in today's competitive arena by which to validate functionality and efficiency of organization plans. Efficient authorities are not satisfied of data gathering and analysis but use data to organize themselves and fulfill their missions and strategies; in other words, they address performance management rather than performance assessment. As a tool to evaluate organization functions in the line with objectives and methodology of balanced scorecard (BSC), their strategies stand in four perspectives such as financial, customers, internal processes, and growth and learning. The objective of this paper is "performance assessment based on balanced scorecard (BSC) to implement organization strategies in currency branches (including central, Shahr e Ara, Shahid Beheshti, Golestan shopping center, Tohid, Bolvar Keshavarz and Vanak) of Tehran Agricultural Bank that these four hypotheses were tested. Statistic society in 1394 is 234 on the basis of census procedure. The research method is descriptive survey and the procedure applied in is the survey. The results related to the binomial test indicate that the function of currency branches of Agricultural Bank is satisfactory in the majority of indicators ( < 0.05 ) and other findings demonstrate that 41,4% of strategic objectives in the financial view, 87,38% of them in the costumer perspective, 66,13% in internal processes and 75% of goals in growth and learning perspective have been accomplished.

**KEYWORDS**: performance assessment, balanced scorecard (BSC), strategic management, Agricultural Bank

## INTRODUCTION
Robert Kaplan and David Norton (2004) recommended balanced scorecard as a tool to evaluate organization performance from four views of financial, customer notice, internal business processes and growth and learning. According to this outlook, objectives and criteria of balanced assessment method are extracted from the organization perspectives and strategies; then, organization performance is verified and validated regarding these four viewpoints (Kaplan, Norton, 2004). As an evaluation system, this procedure, besides the traditional financial assessment, appraises the organization function through the other three aspects namely costumers, internal business processes and growth and learning (Vasilache & Lrfter, 2008; Janakiraman & Banker, 2015; Asgari et al, 2014). This procedure with special attention to the intangible assets of the organization containing specific significance in this era, enables the authority to integrate it into the assessment model in order to, if necessary, resolve weaknesses and shortcomings through overseeing, controlling and identifying the quality of intangible assets (Wilson et al, 2009).

Balanced scorecards procure a framework to measure financial aspects and customer satisfaction as well as organization abilities and processes. In this technique, grand goals and views and strategies of the organization associate with frames including business owners and customers, administrators, owners of the process and other beneficiaries (Gazanfari, 1390).

Development and establishment of a performance assessment system (representing the function of different levels of the organization, appropriately) is difficult simultaneous with numerous challenges. The first challenge is tendency to form several separate indicators to identify the best in the organization. The problem of such an approach is restrictions on information gathering as well as difficulty of gathering and grouping the information. The next challenge is tendency to rush to judgment often due to rush of the organization generally and managers individually seeking a set of indices to evaluate. Note that establish and development of indicators is only a way to complete the work not close out it. The balanced score system provides a base for appropriate and successful implementation of organization strategies and a resolution to make individuals have a new view of their jobs and organizations. The effective performance of this system, then, requests the change in individuals' thinking and mentalities, simultaneously (Bashiri, 1388).

The future organization perspective is the main core of BSC activities (Mercken & Milis, 2008). BSC converts the mission and strategy into the objectives and criteria and addresses this issue from four aspects including financial, customer, internal process and learning and growth of human resources. It should be emphasized that BSC is not merely a controlling system and its criteria are not applied only to describe the past function but they are the means for explanation and transmission of the organization strategy. In addition, the criteria are planned to assist regulation and alignment of initiatives in levels of individuals, various departments and the whole organization to achieve the common objectives. Therefore, not only are the administrators informed clearly of the past function of the corporation by exploiting BSC, but they also find where they stand now and how they can counter with the future challenges (Huang, 2009).

**The structure of balanced scorecard model**

In the frame represented by Norton and Kaplan in 1992 for balanced scorecard, four perspectives or views including financial, customer, internal processes and growth and learning have been utilized (Kaplan & Norton, 1994).

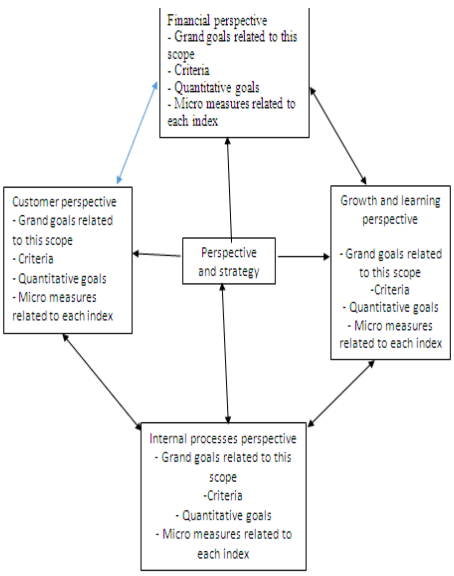


**Figure1: the frame of balanced scorecard (Kaplan & Norton, 1994)**

- Financial perspective: balanced assessment considers the financial perspective and maximizing the profits as the final objective in a firm. Financial criteria are the ones accounted as the function determinants from the viewpoint of shareholders and beneficiaries of the organization (Norton & Kaplan, 1994). The ways of spending funds of the organization are noted in the financial aspect provided through measuring the amount of profits, cash flow, return on the capital invested, economic added value, total return on assets, and financial ratios (Milis & Mercken, 2004).
- Customer perspective: in the business strategy, how to differentiate an organization from its competitors in order to attract, maintain and deepen relations with customers (Norton & Kaplan, 2008) takes extreme importance. In the balanced scorecard model, attention to the customer demands special significance and involves items such as customer satisfaction with products, attention to complaints, timely delivery of products to customers and mitigation of their complaints (Widener et al, 2008).
- Internal process perspective: it refers to those criteria which should exist in internal processes of the corporation to establish satisfaction of beneficiaries and customers (Kaplan & Norton, 1996). This dimension causes reinforcing the two previous aspects and indicates items such as ratio of earned income to marketing costs, ratio of net profit to the number of full-time staff, ratio of total income to total staff, time cycle of converting the idea into the product and price growth during the year (Widener et al, 2008).
- Growth and learning perspective: it demonstrates those activities which must be benefited for growth, learning and training the staff in order to procure desired condition for beneficiaries and customers (Kaplan & Norton, 1996). The criterion of growth and learning addresses staff's abilities, the quality of information system of the organization, layout of tools and equipment to achieve targets (Chan & Ho, 2007; Widener et al, 2008).

**1-3 issue statement**

One of the senior managers' challenges, all over the world, is implementation procedure of the strategy in their organizations; each administrator efforts to apply efficient and effective practices to reach the outlook with respect to the organization status. Although there are different procedures to execute the strategy, response to the questions such as "what method should be selected for strategy performance?" and "is the selected method effective?" contains considerable importance.

Balanced assessment model is a technique to convert the strategy into the action; balanced scorecard maintains traditional financial criteria, but these criteria are insufficient alone. The balanced scorecard completes the financial indices of past function with indices of future function determinatives. Objectives and criteria of the scorecard have been defined from the strategy and view of the organization (Banker, 2015). These objectives and indicators oversee the organization performance from four perspectives: financial, customer, internal process and growth and learning. The balanced scorecard is a model for operating the strategy and converting operational programs, controlling and developing them to accomplish the strategy notwithstanding it is a tool to evaluate the performance. Since function assessment is the most proper means for each organization to ensure accuracy of its steps towards long-term and strategic goals, this model can worthily help organizations execute the strategy and ensure performance without deviation (Asgari et al, 2012). Agricultural Bank, also, needs precise implementation of the strategy to achieve its higher objectives; hence, requests a model to perform its strategy. Since the Bank's mission is not only the purely economic actions, so, considering above cases, it has no choice but compliments a model well-proportional to its structure, Mission, purposes and perspective in order to accomplish requirements and items mentioned before. Performance of balanced scorecard along with development can assist the Bank to operate its strategies, inspect the function of its system to acquire assurance of deviation reduction in assessment and create balance in earning the requested results. In the paper, thus, implementation and operation of Agricultural Bank strategies are inspected via the balanced scorecard (four criteria of BSC).

The paper conducted by Rouholla Asgari (2012) under the title of "functionality assessment in hospitals of the medical Science University of Yazd using the quantitative approach of data envelopment analysis" determines that technical efficiency of hospitals under the study is 0,958 by data analysis assuming a variable yield. According to the research findings, applying other procedures of performance assessment such as the balanced scorecard is of major proposals in order to be compared with outcomes of this study to define and direct inefficient units to improve efficiency and special privileges for hospitals with high performance level.

The research conducted by Maryam Ebrahimi (1390) under the title of "considering alignment relationship of strategic management of information systems with the balanced scorecard and performance of information systems" emphasizing that codifying the strategies of information systems based on outcomes of information system performance brings about strategies to be always update regards the alignment relationship of strategic management of information systems with the balanced scorecard and function of information systems as essential. Her research outcomes point out that increase (decrease) of alignment of strategic management of information systems with the balanced scorecard leads to increase (decrease) of performance of information systems (Ebrahimi, 1390).

Banker et al (2015) carried out a BSC analysis of performance measure in the telecommunication industry of America. Four performance measures were utilized relevant to four BSC views namely return on assets (ROA), the number of access lines according to each employee, percentage of digital access lines and percentage of business access lines for the relative proportion with perspectives including financial, internal process, innovation and acquisition and customer. A model of data envelopment analysis was, then, built in order to sift relations between financial performance measure and other non-financial measures. The results indicated that two items of three non-financial metric measures want no transaction by the financial measure, whereas the third non-financial measure (percentage of business access lines) should be evaluated by the financial measure and relevantly integrated into the performance assessment system (Banker, 2015).

Abran and Buglione (2013) claimed that traditional BSC cannot combine perspectives, automatically as a single view; therefore, the frames do not rein participation of each objective in the whole BSC. A multi-dimensional performance model was recommended for incorporation of BSC's through the quality factor plus technical, social and economic aspects of BSC for information and communication technology organizations (Abran & Buglione, 2013).

**1- Major objectives of the research**

Performance assessment of currency branches of Agricultural Bank in regard to the balanced scorecard model (four BSC criteria) to implement the strategy.

**Secondary objectives of the research**:

1. Performance assessment of currency branches of Agricultural Bank to accomplish financial criteria.
2. Performance assessment of currency branches of Agricultural Bank to accomplish customer satisfaction criteria.
3. Performance assessment of currency branches of Agricultural Bank to accomplish the internal process criteria.
4. Performance assessment of currency branches of Agricultural Bank to accomplish growth and learning criteria.

**1-7 research questions**

1. Have currency branches of Agricultural Bank of Tehran achieved financial indicators come of the organization strategy in the second half of 1394?
2. Have currency branches of Agricultural Bank of Tehran achieved customer satisfaction indicators stem from the organization strategy in the second half of 1394?
3. Have currency branches of Agricultural Bank of Tehran achieved the internal process indicators stem from the organization strategy in the second half of 1394?

4. Have currency branches of Agricultural Bank of Tehran achieved growth and acquisition indicators come of the organization strategy in the second half of 1394?

**1-8 research hypothesis**

1. Currency branches of Agricultural Bank of Tehran accomplished financial indicators stem from the organization strategy in the second half of 1394.
2. Currency branches of Agricultural Bank of Tehran achieved customer satisfaction indicators come of the organization strategy in the second half of 1394.
3. Currency branches of Agricultural Bank of Tehran achieved the internal process indicators resulted from the organization strategy in the second half of 1394.
4. Currency branches of Agricultural Bank of Tehran achieved growth and acquisition indicators stem from the organization strategy in the second half of 1394.

**RESEARCH METHOD**

This research is descriptive-survey and the method applied is survey. The measurement tool, information required to identify strategies, operational objectives, criteria and relevant targeting were determined by referring to documents available in Bank's branches and interview with managers and experts. Incidentally, the library method was benefited in the paper, for sections of literature and theoretical foundations. Statistical society of the research contains the staff of currency branches of Tehran Agricultural Bank including (Central, Shahr e Ara, Shahid Beheshti, Golestan shopping center, Tohid, Bolvar Keshavarz and Vanak) consisting of 234 people. Thereupon, the census method was used concerning restrictions of statistical society and the sample size is equivalent to the statistical society. Regarding the questionnaire, 15 individuals of professors of management course and economics were surveyed; then, it was codified according to rectification determined by them. For final calculation of the questions, Cranach's alpha method was applied. Alpha gained for the questionnaire was equal to 0/822.

**Research findings**

**Describing data collected from statistical society**

Descriptive information of respondents to the questionnaire has been revealed in table2 with respect to gender, education level and age.

**TABLE2: DESCRIPTION OF DEMOGRAPHICS VARIABLES**

| age | | gender | | Education | |
|---|---|---|---|---|---|
| **Levels** | **percentages** | **Levels** | **percentages** | **Levels** | **percentages** |
| Female | %25 | Under25 | 5/1 | Diploma | 15.0 |
| | | 25-35 | 45/8 | Associate degree | 23.3 |
| Male | %75 | 36-45 | 26 | Bachelor's degree | 53.4 |
| | | 46-55 | 23/1 | M.Sc. | 8.3 |
| total | 100 | 100 | | 100 | |

Reference: research findings

Outcomes of the hypothesis tests

**4-3- descriptive information related to the perspectives**

**4-3-1- descriptive information related to the internal process perspective**

Table 4-5 indicates descriptive information related to the internal processes. Indices of frequency, average, variation range and standard deviation were determined.

**Table4-1: descriptive information related to internal processes**

| perspective | Operational goal | index | frequency | average | Total average | Standard deviation | Variatio n range |
|---|---|---|---|---|---|---|---|
| Internal processes | Rectification and Improvement of Banking processes | The bureaucracy | 94 | 3/32 | 2/87 | 0/755 | 4 |
| | | Time of Banking affaires | 31 | 3/03 | | 0/836 | 4 |
| | | | | | | 0/908 | 3 |
| | | | 31 | 3/1 | | | |
| | | Duplication and chaos at work | 94 | 3/03 | | 0/943 | 4 |
| | Increasing safety and security factor of Banking system | Understanding the rules and regulations | 31 | 3/77 | 4/12 | 0845 | 3 |
| | | Administrative security | 31 | 4/47 | | 0/629 | 2 |
| | organizational | Training courses | 31 | 3/32 | 3/27 | 1/013 | 4 |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| | Transformation and change | education tendency among staff | 31 | 3/48 | | 0/89 | 3 |
| | | Importance of staff's college educations to managers | 31 | 3 | | 0/926 | 4 |

**3-4- descriptive information related to the customer satisfaction perspective**:
Table 4-2 represents descriptive information of the perspective of customer satisfaction. Indicators of frequency, average, variation range and standard deviation have been identified, too.

**Table4-2: descriptive information related to the customer satisfaction**

| perspective | Operational goal | index | frequency | average | Total average | Standard deviation | Variation range |
|---|---|---|---|---|---|---|---|
| the customer satisfaction | Increasing the customer satisfaction | Responding | 234 | 4/52 | 4/32875 | 0/626 | 2 |
| | | | 234 | 4/1375 | | 0/6076 | 2/5 |
| | | Intimacy | 234 | 4/3333 | 4/3333 | 0/76931 | 3 |
| | | Politeness and respect | 234 | 4/505 | 4/625 | 0/6009 | 2/5 |
| | | | 234 | 4/58 | | 0/564 | 2 |
| | | | 234 | 4/79 | | 0/437 | 2 |
| | | Capability of trust | 234 | 4/5033 | 4/5033 | 0/56556 | 2/33 |
| | | Appearances | 234 | 4/055 | | 0/74801 | 3/33 |

Information related to the customer satisfaction represents that the index of politeness and respect took the highest average equal to 4/625 and the lowest belongs to Appearances equal to 4/055.

**4-3-3- descriptive information related to the growth and learning perspective**:
Information connected to growth and acquisition have been displayed in table4-3. Indicators of frequency, average, variation range and standard deviation were defined.

**Table4-3: descriptive information related to the growth and learning**

| perspective | Operational purpose | indicator | frequency | average | Total average | Standard deviation | Variation range |
|---|---|---|---|---|---|---|---|
| growth and learning | development of Information technology and electronic Banking | development trend of Information technology and electronic Banking | 234 | 3/9194 | 3/7747 | 0/755 | 2/5 |
| | | Use of Software and hardware facilities | 234 | 3/63 | | 1/134 | 4 |
| | | Training courses connected to information technology | 234 | 4/0745 | 4/0745 | 1/54849 | 2/5 |
| | | | 234 | 2/84 | 2/84 | 0/071 | 4 |
| | Organizational culture development | teamwork | 234 | 3/44 | 3/44 | 1/127 | 4 |
| | | Individual creativity | 234 | 2/93 | 2/93 | 0/629 | 3 |
| | Increase of staff satisfaction | Salary and benefits | | 3/3 | 3/3 | 1/013 | 4 |
| | | Opportunity of Promotion and development | 234 | 2/83 | 2/83 | 0/89 | 4 |
| | | Job entity and condition | 234 | 3/9521 | 3/9521 | 0/926 | 4 |
| | | Administration and management | 234 | 3/8777 | 3/8777 | 0/76442 | 3/5 |

This table concludes that the index of application of software and hardware facilities obtains the highest value of 4.745 and the index of opportunity of promotion and development has the lowest average of 2/83.

**4-4- research findings and tests related**
In this part of research findings, four perspectives of financial, internal processes, customer satisfaction and growth and development are tendered, particularly.

**4-4-1- financial perspective**

In order to assess function of currency branches of Agricultural Bank, the value and goal realization percent of financial criteria accounted for three objectives including income, cost, and resources and consumptions are represented, separately in table4-4.

| Perspective | Operational goal | Index | Predicted value | Real value | Percent of fulfilment |
|---|---|---|---|---|---|
| Financial | Income | Commitment of funds received or (Late fees) | 8458000000 | 3260205008 | 38/5 |
| | | trading profit of Islamic contracts | 27045500000 | 9720686528 | 35/9 |
| | | commission | 1493800000 | 1588448711 | 106/3 |
| | Cost | Operational costs | 7181000000 | 6087007000 | 115/23 |
| | | Personnel and administrative costs | 13645769000 | 15924165480 | -116/7 |
| | Resources and consumptions | Effective and ineffective deposit | 317536000000 | 336698000000 | 106 |
| | | Consumption growth compared to the beginning of the year | 271844000000 | 284418000000 | 4/6 |

References: management accounting of currency branches of Agricultural Bank.

In table4-4, the predicted value has been extracted regarding the budget notified to the currency branches in the beginning of 1394. The real value has been procured regarding statistics extracted from management accounting of currency branches of Tehran Agricultural Bank. Based on this table, currency branches of Agricultural Bank have been gained 38/5% of commitment of funds received, 35/9% of trading profit of Islamic contracts and 106/3% of received commission from the predicted value. In the part of cost, the use of operational costs is less than predicted value and thrift value is equivalent to 115/23%; but, personnel and administration costs are more than predicted value, thus fulfilment percentage of it is -116/7. In the resources and consumptions section, fulfilment percent of deposits is 106 and growth rate of consumptions is 4/6%. Generally, currency branches of Agricultural Bank accomplished only 41/4% of pre-determined objectives with regard to the financial perspective.

**4-4-2- the customer perspective**

To evaluate performance of the costumer perspective of currency branches of Tehran Agricultural Bank, the fulfilment value and percentage of the index, increase of customer satisfaction, has been represented in table4-9. Since indicators of responding, intimacy, politeness and respect, capacity of trust and appearances are positive, targeting is 5 in likert scale. The real value has been acquired on the basis of average of the response to the questionnaire, based on likert scale score. Fulfilment percentage is computed according to it and total average is found based on fulfilment percent average of five indices related to the customer satisfaction. This has been conducted for all indicators available in the paper.

**Table4-5: fulfilment percent of indicators of customer perspective**

| Perspective | Operational goal | index | targeting | Real value | Fulfilment percent | Total average |
|---|---|---|---|---|---|---|
| Customer satisfaction | Increase of customer satisfaction | Responding | 5 | 4/32875 | 86/575 | 87/3814 |
| | | Intimacy | 5 | 4/3333 | 86/666 | |
| | | Politeness and respect | 5 | 4/625 | 92/5 | |
| | | Trust capability | 5 | 4/5033 | 90/066 | |
| | | Appearances | 5 | 4/055 | 81/1 | |

In indicators whose questions had the five-item likert scale, responses were divided into two groups of 1 and 2. Group1 is the number of respondents selecting three alternatives with scores of 1, 2, and 3 as the response of the related question among five items of likert responding. In addition, group2 is the number of respondents choosing two alternatives of 4, 5 as the answer to the question from five items of responding likert. In indicators benefited from more than one question to measure them (including politeness and respect), categorizing the responses into group1 and group2 has been reiterated for other questions. Where the number of questions of a questionnaire measuring the index is more than one (like the index of politeness and respect measured by two questions), to avoid complexity of test analysis, the average of the number of questions has been accounted. Observed ratio is calculated via dividing the number of each group by the number of total respondents.

The following table determines the results of binomial nonparametric test connected to the answer of customer perspective questions.
To analyze data, for validation of questionnaires, binomial test has been applied. This test is defined as two following hypotheses:

H0: $P \geq 0.6$ satisfaction is not high

H1: $P < 0.6$ satisfaction is high

On this base, to identify if satisfaction is high or not, a significant value or (sig.one talled) is compared to 0/05. If this value is less than 0/05, it means that the null hypothesis is rejected. The error value has been defined as 0/05. The alternative hypothesis, here, is verified when the observed ratio is less than 0/6. The reason of comparison of ratio with 0/6 is that ratio of 3 alternatives to 5 alternatives (in the range of 5-item likert) becomes equivalent to 3/5=0/6.

Test results indicate respondents are satisfied with criteria of customer perspective. The table above, also, states that fulfilment value of customer indicators is less than 100 in all indicators and total average of realization percent of indicators is almost 87%. On the other hand, currency branches of Agricultural Bank could accede to 87% of defined objectives in the customer perspective.

**4-4-3- internal process perspective**
To consider performance of currency branches of Agricultural Bank, realization value and percent of criteria of internal processes are designated in three operational goals including improvement of Banking processes, increment of security and safety factor of Banking system and organizational changes represented individually in table4-6.

**Table4-6: fulfilment percent of indicators of internal process perspective**

| Perspective | Operational goal | index | Predicted value | Real value | Realization percent | Total average |
|---|---|---|---|---|---|---|
| Internal processes | Improvement of Banking process | Bureaucracy | 1 | 2/68 | 46/4 | 66/1375 |
| | | Banking time | 1 | 1/935 | 61/3 | |
| | | Duplication an chaos at work | 1 | 1/97 | 60/6 | |
| | Increase of security and safety factor of Banking system | Understanding of regulations | 5 | 3/77 | 75/4 | |
| | | Administrative security | 5 | 4/47 | 89/4 | |
| | Organizational change | Training courses | 5 | 3/32 | 66/4 | |
| | | education tendency among staff | 5 | 3/48 | 69/4 | |
| | | Importance of staff's college educations to managers | 5 | 3 | 60 | |

Since first three indices related to the operational objective of improving Banking processes are negative in table4-6; then, predicted value is designated 1 and for other indicators being positive, it is designated 5.

Test results in table4-7 indicate that for the internal processes, respondents are contented only with indicators of regulation understanding and administrative security and dissatisfied with others. In addition, table4-6 concludes that realization value of criteria of internal processes is less than 100% for all indices. Only administrative security index with 89/4% is close to 100%. Total average of fulfilment percent of indicators is 66/1375; it means currency branches of the Bank could achieve 66% of determined goals concerning internal processes.

**Table4-7: binomial test results for internal processes**

| index | group | category | Observed ratio | Sig. (one talled) |
|---|---|---|---|---|
| Bureaucracy | Staff | ≤ 3 | 0/9 | 0/000 |
| | Staff | > 3 | 0/1 | |
| | Total | | 1 | |
| Banking time | Staff | ≤ 3 | 0/7 | 0/083 |
| | Staff | > 3 | 0/3 | |
| | total | | 1 | |
| Duplication and chaos at work | Staff | ≤ 3 | 0/7 | 0/089 |
| | Staff | > 3 | 0/3 | |
| | Total | | 1 | |
| Regulation understanding | Staff | ≤ 3 | 0/4 | 0/005 |
| | Staff | > 3 | 0/6 | |
| | total | | 1 | |
| Administrative security | Staff | ≤ 3 | 0/1 | 0/000 |
| | Staff | > 3 | 0/9 | |
| | Total | | 1 | |
| Training courses | Staff | ≤ 3 | 0/6 | 0/48 |
| | Staff | > 3 | 0/4 | |
| | Total | | 1 | |
| education tendency among staff | Staff | ≤ 3 | 0/6 | 0/48 |
| | Staff | > 3 | 0/4 | |
| | Total | | 1 | |
| Importance of staff's collage education for managers | Staff | ≤ 3 | 0/7 | 0/119 |
| | Staff | > 3 | 0/3 | |
| | total | | 1 | |

**4-4-4- growth and learning**

In order to assess function of currency branches of Agricultural Bank of Tehran, realization value and percent of criteria of growth and learning perspective accounted in four operational goals including development of information technology and electronic Banking, promotion of organizational culture, augmentation of staff satisfaction and capability of human force are presented separately in table4-8.

**Table4-8: fulfilment percent of growth and learning criteria**

| Perspective | Operational goal | index | Predicted value | Real value | Realization percent | Average of percentages |
|---|---|---|---|---|---|---|
| Growth and learning | Development of information technology and electronic Banking | Growth trend of information technology and electronic Banking systems | 5 | 3/7747 | 75/494 | 74/166 |
| | | The use of hardware and software facilities | 5 | 4/0745 | 81/49 | |
| | | Training courses related to information technology | 5 | 2/84 | 56/8 | |
| | Promotion of organizational culture | Teamwork | 5 | 3/44 | 68/8 | |
| | | Individual creativity | 5 | 2/93 | 58/6 | |
| | Increase of staff satisfaction | salary and benefits | 5 | 3/3 | 66 | |
| | | Opportunity to promote | 5 | 2/83 | 56/6 | |
| | | Nature and condition of employment | 5 | 3/9521 | 79/042 | |
| | | Administration and management | 5 | 3/8777 | 77/554 | |
| | Capability of human force | Budget of book procurement | 4000000 | 4000000 | 100 | |
| | | The number of training courses | 20 | 9 | 45 | |
| | | Trained personnel | 148 | 131 | 88/5 | |
| | | Training hours | 228 | 156 | 68/4 | |

Table4-8 contains binomial test results related to the responses of questions relevant to the growth and learning perspective. with regard to table4-8, realization of criteria of growth and learning perspective is less than 100% in more items. Moreover, Agricultural Bank has obtained its objectives in budget of book procurement as 100%, the number of training courses as 45%, the number of trained personnel as 88/5% and training hours as 68/4%. Therefore, only the realization of book budget is equal to 100%. Total average of realization of these indices is equivalent to 74/166% illustrating currency branches of Agricultural Bank could accomplish only 74% of determined goals in this dimension.

**Table4-9: binomial test results for growth and learning**

| index | group | category | Observed ratio | Sig. (one talled) |
|---|---|---|---|---|
| Growth trend of information technology and electronic Banking systems | Staff | ≤ 3 | 0/9 | 0/000 |
| | Staff | > 3 | 0/1 | |
| | Total | | 1 | |
| Time Banking | Staff | ≤ 3 | 0/7 | 0/ 083 |
| | Staff | > 3 | 0/3 | |
| | total | | 1 | |
| Duplication and chaos at work | Staff | ≤ 3 | 0/7 | 0/089 |
| | Staff | > 3 | 0/3 | |
| | Total | | 1 | |
| Regulation understanding | Staff | ≤ 3 | 0/4 | 0/005 |
| | Staff | > 3 | 0/6 | |
| | total | | 1 | |
| Administrative security | Staff | ≤ 3 | 0/1 | 0/000 |
| | Staff | > 3 | 0/9 | |
| | Total | | 1 | |
| Training courses | Staff | ≤ 3 | 0/6 | 0/48 |
| | Staff | > 3 | 0/4 | |
| | Total | | 1 | |
| Education tendency among staff | Staff | ≤ 3 | 0/6 | 0/48 |
| | Staff | > 3 | 0/4 | |
| | Total | | 1 | |
| Importance of staff's collage education for managers | Staff | ≤ 3 | 0/7 | 0/119 |
| | Staff | > 3 | 0/3 | |
| | total | | 1 | |

Test results in table 4-9 indicate that respondents have satisfied with indicators including growth of information technology and electronic Banking, the use of software and hardware facilities, teamwork, job nature and conditions, and administration and management but indices including training courses related to information technology, individual creativity, salary and benefits as well as opportunity to promote have not contented them.

## CONCLUSION

Strategies applied in order to achieve the objectives of the currency branches of Agricultural Bank of Tehran demand assessment and inspection so that this system can operate in conformity with what is predicted from codification and performance of strategies. Then, after evaluation of operational programs of strategic management system of currency branches of Agricultural Bank of Tehran, using binomial test the results demonstrate that the function of currency branches of Tehran Agricultural Bank was considered among the 22 criteria through binomial test; 12 indices were satisfactory ($\propto < 0/5$). On the whole of the 33 defined indicators, realization percent of 27 criteria is higher than 50%. As indicated, Agricultural Bank of Tehran has procured the determined goals as following: 87/38% in the customer perspective, 74/66% in the growth and learning perspective, 66% in the internal process perspective, and 41/4% in the financial perspective. Failure to achieve these goals absolutely (as 100%) may arise from economic crisis and unequal conditions of competition among Banking institutions of the country and the lack of resource and consumption planning, and/or incompatibility of incentive system, performance assessment and promotion and training of staff with determined objectives, and lack of attention to the individual capability, creativity and innovation among staff that causes unrealized strategies of the organization; consequently the organization could not accomplish determined goals absolutely. It is necessary to mention due to specifying the target quantity of qualitative indices in the relevant department, the target value has been designated in the best status for these indices; in addition, for evaluation, the real value of these indicators was compared with the best alternative. Regarding being these goals in the ideal balance (not lower than it), the results provided in these four perspectives did not reach 100% of determined values. Nevertheless, the function of currency branches of Agricultural Bank of Tehran can be considered in a desired circumstances. The results can be successful as a frame for better management of performance. These achievements can assist senior managers of Agricultural Bank to assess the Bank system scientifically and comprehensively and through recognizing deficiencies and building on strengths and considering external opportunities and threats, it can establish the real balance in assessment between long-term and short-term objectives, main and sub- indices and internal and external functions.

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