

Presenting a Model for Developing a Strategic Program in Bank Meli of Mazandaran Province

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Abstract: The aim of this study is to provide a model to develop a strategic planning at the National Bank of Mazandaran province. The statistical population in this study comprised of all managers and experts of Bank in the year 2014-15 and 40 specialists were chosen to perform this study using purposive sampling method. The present study is a survey analytical-descriptive one. To review the research questions, researcher-made strategic planning has been used. For statistical analysis of data, Analytic Hierarchy Process (AHP) is used. The result shows that the model of developing strategic planning includes four main components: organization's strategies development, developing strategic plans with regard to the great values of the organization, mission and goals of the organization and internal and external analysis which are in order of priority and preference and these dimensions interact with each other.

Keywords: Strategic Planning, Analytic Hierarchy Process

INTRODUCTION

To increase capacity, growth and long-term survival and reduce the risk of their operations, today, most organizations are required to develop a strategic plan. These programs directly related to policies, goals, mission, size, dynamism, complexity and structure of the organization. Hence, the strategic plan is determined by looking at those factors.

Complex situation facing managers and planners require organization use thought and systematic approach to identifying, analyzing opportunities, situations, threats and constraints of the external environment and internal strengths and weaknesses of the organization, then repair and strengthen the ability and capacity of the organization with the information obtained from the analysis to provide the conditions for the implementation of programs within the organization (Zaribaf and Alizadeh, 2010).

Organizations should draw their eye to the future by understanding the concepts, platforms, strategies and the strategic planning process so that they can adapt their own conditions and continue their own operation and their survival. Dramatic changes in the public sector make senior decision-makers inevitable to think about strategic approach on what the organization should do and use their strategic planning. (Patrick et al., 2009). The strategic planning process is therefore to determine the priority tasks that will be performed in the future.

In fact, the reason to use strategic planning is to access the improved performance and resolving the major issues at the macro level. Thus, for a strategic planning, a suitable model should be developed and designed to determine a strategic plan in the first step which its background is assessment of the organization and current situation and position and its regarded goals (Varesi, 2012). To survive in today's competitive world, organizations should have high competitiveness and achieve their goals and attract and satisfy their customers as well as their loyalties using a variety of methods (Mirsepasi, 2009). Since the banks are one of the pillars of the economy, they should have a comprehensive and strategic plan for their future and always improve and enhance their performance and goals according to the changes and developments of science and technology.

Research conducted by Zarbaf and Alizadeh (2010) entitled "Developing strategic planning of the fishing industry in Iran (Case Study: Fisheries Organization of Iran)" aimed to identify internal factors (strengths and weaknesses) and external factors (opportunities and threats) as well as long-term goals of the Iranian Fisheries Organization using the techniques of strategic planning and suitable strategies are developed and suggested to achieve this goal.

A research was conducted by Bijani (2009) entitled "Strategic planning of engineering company and supplying parts for Iran Khodro Diesel (APCO)", according to the results of the research findings, the best strategy for APCO, market development and product development strategies were identified. Both strategies are concentrated.

Another study was conducted by Araie (2008) with the theme of "optimal strategic planning of Semnan province's Power" has been done. In this study, the optimal strategic planning process is led to determining the mission, goals and strategy of the country's electricity collection.

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Also, a study was done by Yaghoubi (2010) entitled "Rubber industry strategy from the view of experts (Case Study: Iran Tire factory)". This study was a descriptive - survey one based on surveys of experts in Delphi method which aims to identify the main factors affecting the rubber industry in terms of internal factors (strengths and weaknesses) and external factors (opportunities and threats) and providing a suitable model of these variables and dynamic strategies at various levels of the industry.

Method

The statistical population in this study comprised of all managers and experts of Bank in the year 2014-15 and 40 specialists were chosen to perform this study using purposive sampling method. The present study is a survey analytical-descriptive one. To review the research questions, researcher-made strategic planning has been used. For statistical analysis of data, Analytic Hierarchy Process (AHP) is used.

Findings:

Question one: What is the weight of each strategic program options?

According to AHP questionnaire responses from the experts and given the importance of components as well as using EC software with Excel output, it is determined as follows:

We must determine the weight of the elements which the geometric mean method is used here:

At this stage of the elements, a mean is taken from each row that the weight of each subscale is obtained:

The results (gaining average rows) in the mission and goals of the organization

Subcomponents of the mission and goals of the organization	Weight of each sub-component
Increasing the efficiency of bank services	0/214858
Bank net profit	0/25722
Increasing investment and competitiveness of the bank	0/195724
Reducing management costs and IT costs	0/332198

Thus, with regard to components of the mission and goals of the organization in the development of the strategic plan, subcomponent (4): The priority (0.332198) is the top component, And sub-component 2: priority (0.25722) is the second subcomponent and the subcomponents: (1) with priority (0.214858) is the third subcomponent and sub-component 3: priority (0.192622) is the fourth subcomponent in terms of weighing importance and priority.

The results (average gain of rows) in the internal and external factors analysis

Subcomponents of the mission and goals of the organization	Weight of each sub-component
Surveying the status of payable debts	0/17262

Surveying the status of receivable claims	0/14095
Surveying the status of cash flow and cash return on assets	0/29694
Surveying the status of market demands and customer complaints	0/38947

Thus, with regard to components of internal and external analysis in strategic planning, subcomponent (4): The priority (0/38947) is the top component, and sub-component 3: priority (0/29696) is the second subcomponent and the subcomponents: (1) with priority (0/17262) is the third subcomponent and sub-component 2: priority (014095) is the fourth subcomponent.

The results achieved (gaining average rows) in the component of organization's strategies development

Developing organization's strategies	Weight of each sub-component
Increasing foreign investment	0/231523
Increasing equity and internal efficiency of the bank	0/200151
Increasing the share of the bank in the market	0/36384
Identifying and reducing the creditors risk of bank	0/204845

Thus, with regard to components of developing organization's strategies, subcomponent (3): The priority (0/36384) is the top component, and sub-component (1): priority (0/231523) is the second subcomponent and the subcomponents: (4) with priority (0/204845) is the third subcomponent and sub-component 2: priority (0/200151) is the fourth subcomponent.

The results achieved (average gain of rows) in the elements of developing strategic plan due to the higher values of organization

Subcomponents of strategic planning development element according to higher value of organization	Weight of each sub-component
Using a valid statistical tool for systematic evaluation methods and choosing the best method according to the goals and values of the company	0/230091
Providing facilities and financial, human and physical resources and information and communication equipment	0/201461
Allocating sufficient time for the implementation of the processes and strategies and the use of new technologies to reduce the time to do things	0/265176
Systematic assessment of the success and failures of programs to increase knowledge and the speed of response and keeping pace with changes	0/303273

Thus, with regard to components of strategic planning development element according to higher value of organization, subcomponent (4): The priority (0/303273) is the top component, and sub-component (3): priority (0/265173) is the second subcomponent and the subcomponents: (1) with priority (0/230091) is the third subcomponent and sub-component 2: priority (0/201461) is considered as the final component.

Question 2: what is the weights of each criteria?

Based on AHP questionnaire responses and the importance of each of the components that were identified and described in Question 3, geometric mean of output matrix opinions with Excel output was determined as follows:

Matrix of comparing the main indicators

3. Calculating the final weight of the main elements was determined by the software:

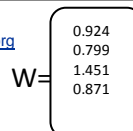
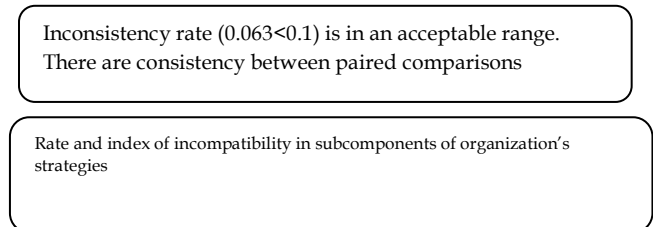
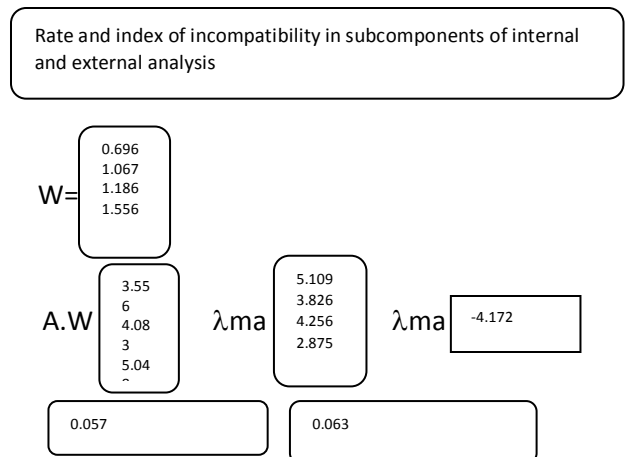
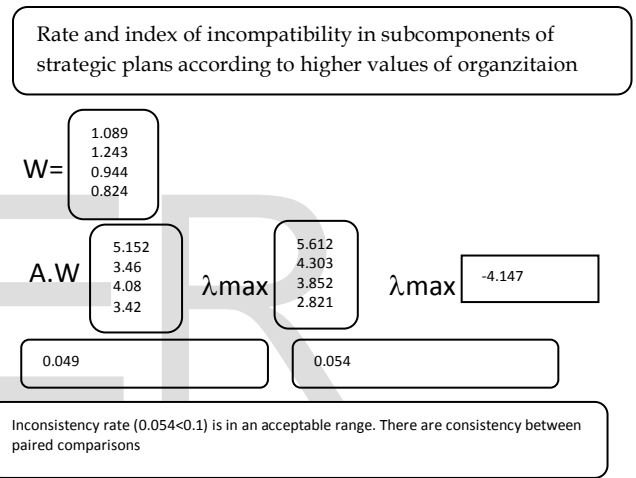
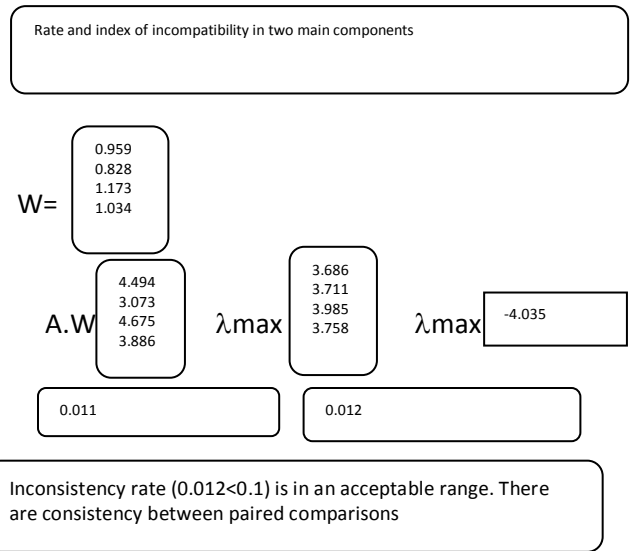
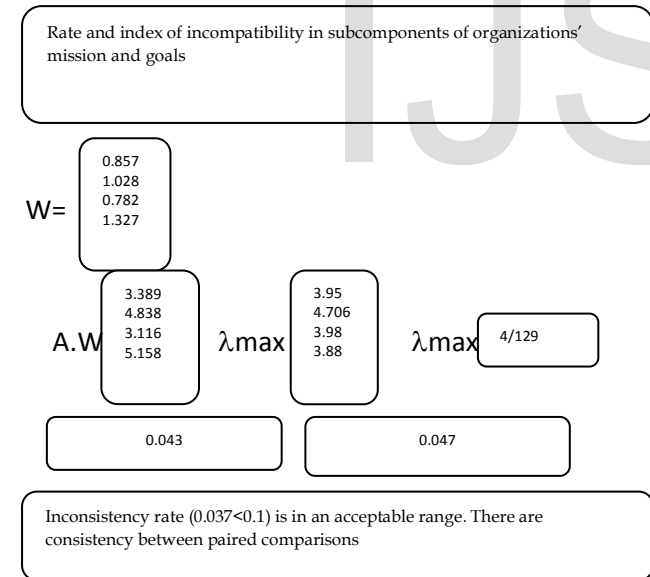
Table (18-4): The result of step 3 in the main component:

Main components	Weight of each components
Mission and goals of organization	0/23988
Internal and external analysis	0/20760
Developing organization's strategies	0/29358
Developing strategic plans with respect to higher values of organization	0/25892

As can be observed, component of developing organization's strategies with priority and importance of 0.29358 is the best choice and then the component of developing a strategic plan with regard to the great values of the organization given the priority and importance is 0.25892 is the second choice and the component of organization's missions and goals with the priority and importance of 0.23988 is the third component and the main component of internal and external analysis with the priority and importance of 0.20760 is identified as the last component.

Question 3: how much is the rate and indication of paired comparisons inconsistency matrix?

The incompatibility rate is the device to calculate and show the degree of compatibility and to what extent can we trust the results of priority.

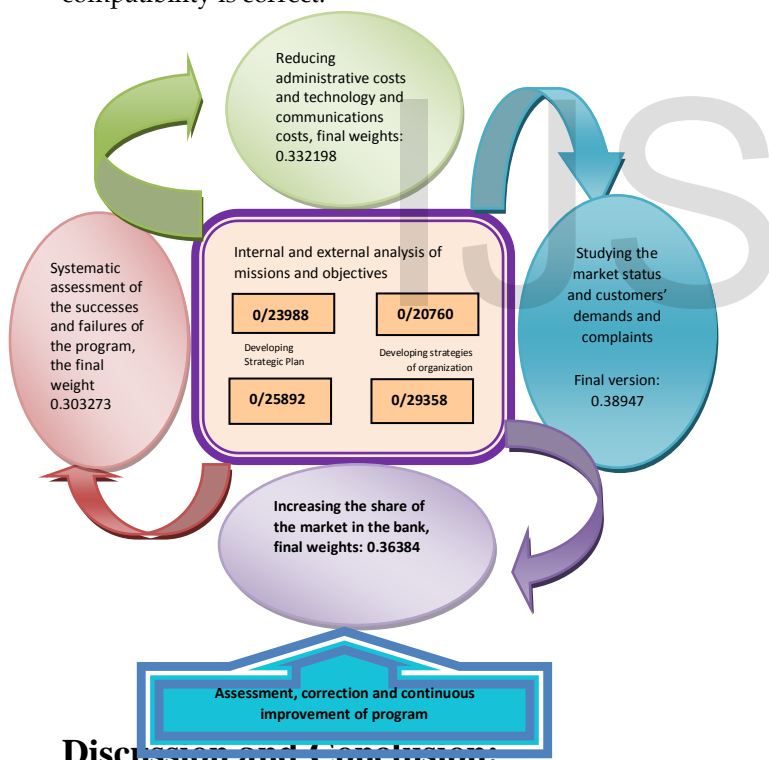


Question Four: what is the suitable model for developing

strategic plans of Bank Meli at Mazandaran P components of the formulation of the strategic plan according to the higher values of organization with priority 0.25892 was the second selection and components of the mission and goals of the organization with priority 0.23988 was the third component and component of internal and external analysis with priority 0.20760 was identified as the last component. Accordingly, determining the weight of subcomponents, sub-components (increasing market share in the bank) as the most preferred sub-component of organization's strategies development was identified. Accordingly, it can be stated that the bank should adopt effective strategies to achieve their goals and increasing the market share of banks as one of the most effective strategies increase bank's competitive power and their maneuverability, for it causes profitability and attracting the customers' satisfaction.

Question Four: what is the suitable model for developing strategic plans of Bank Meli at Mazandaran Province? If the incompatibility rate is less than 0.1, our comparisons compatibility is correct.

The findings also show that subcomponents (systematic assessment of the successes and failures of the program) is the most preferred sub-components of the strategic plan development. Accordingly, it can be stated that devising and developing an appropriate and effective strategic plan can guarantee the success and development of bank activities as well as achieving its goals. The findings also suggest that the following parameters (reducing administrative costs and the cost of information and communication technology) has been identified as the most preferred sub-components of the mission and objectives. Accordingly, it can be stated that one of the most important goals of organizations was always reducing the additional costs and increasing efficiency and effectiveness which reducing non-necessary costs such as the ones spent in the administration sector and can be ignored. And finally the results showed that the component (reviewing the status of market conditions and demands and customer complaints) as the most important sub-components is internal and external analysis. Accordingly, it can be stated that banks should be acted based on evaluation of its internal and external environment and market conditions as well as competitors 'and customers' demands, because the market is the most important areas of the bank and in fact they are activating for giving services to the customers and attracting their attention and their satisfaction is effective in the survival of the bank, for they have no reason to continue living without customers.



Discussion and Conclusion:

After analyzing the data using AHP, in the first step, judgment of individuals in the group was combined to each other and was designed for each subcomponents of strategic plans of paired comparison matrix was developed. In the second step, normalization was done. In the third step, the weight of each index was determined. In the fourth step, weights of each main component was determined, so that in the final model, the component of developing organization's strategies with priority 0.29358 as the best component was chosen. And then the

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