

# Operational Comprehensive Plan and Performance Evaluation in Zanzan Tose'e Ta'avon Bank

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## Abstract

This study has an applied aim and follows a descriptive research method that has been done with survey method. This research main purpose is to identify the impacts compilation and deployment operational comprehensive plan process on organizational performance in branches of Tose'e and Ta'avon Bank (TTbank) of Zanzan. For arriving to above purpose have been discussed two basic hypotheses and four sub-hypotheses. The population this research is all employees and managers TTBank of Zanzan. For testing impact of operational comprehensive plan on organizational performance, data obtained from the questionnaires has been analysed with liner regression model and Spss.v19 software. Also for testing relationship each stage of operational comprehensive plan with organizational performance has been used of Pearson correlation and finally for different expectations for managers and employees from operational comprehensive plan has been used of One -Way ANOVA test. The researches results have been confirmed impact apply of operational comprehensive plan on organizational performance also all of operational comprehensive plan stages have been related directly with organizational performance. The ANOVA test result also indicate that no significant difference between the expectations of managers and employees of operational comprehensive plan.

## Keywords

Planning, Operational Comprehensive Plan, Financial and Nonfinancial Performance, Performance Evaluation

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## 1. Introduction

One of the most important activities in today's social life is management through which organization's goals can be achieved based on available resources and facilities using a methodical approach. In order to accomplish these goals managers follow a process containing elements such as planning, organization, supervision and control, and guidance and decision making. Planning is emphasized as one of the primary and crucial responsibilities in correct management. This is one of the most complex management components. This is a process which determines how the organization can achieve its desired destination. In planning process,

characteristics of future managers are determined, organization's goals are defined and strategies needed to achieve the goals are expanded. Complexity and magnitude of planning depends on complexity and quantity of goals. Planning is based on knowledge (awareness) about future opportunities and threats and ways to utilize the opportunities and fight against the threats. It must be noted that importance of planning for an organization is the same as importance of respiration for a living organism. Also, it is important to know the best time to start the planning process in different circumstances such as critical or normal conditions (Moghadasi, 2010:30).

Planning is not about thinking about or controlling the future,

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but it is a process which can be used to carry out these tasks. Planning is not a normal decision making process; yet, set of coordinated decisions are made by the planning process. Goals must be set for the future and present time. Based on this definition, making short-term and discontinuous decisions as well as taking polices to advance the organization in the present and future time is not called planning (Omidvar, 2007:45).

### 1.1. Theoretical Framework

The world has seen substantial scientific and technological developments during the recent century. These developments are fruits of the correct and methodical goals set by the managers who were able to utilize the available resources. Planning has long been considered one of the most important and high priority components of management by scientists in the field of management so that it has been regarded as one of the most important or even the most primary responsibilities of managers. Planning is the first and most important responsibilities of managers (Nasiripour et.al, 2008).

Planning is a process which is set with purpose of achieving the desired condition; however, without performing any activity, its occurrence is impossible (the goals cannot be achieved). Therefore, the planning process includes both avoiding inappropriate behaviors and also reducing number of mistakes and taking advantage of opportunities (Stoner et.al, 2010). Results of several studies demonstrate that one of the most important reasons that plans are not fully executed in a country is the lack of suitable action plan (Alem Tabrizi, and Azimi, 2007).

Today, scholars of management field emphasize on the importance of performance models as one of the most reliable criterion for organization's development. Hence, one of the primary concerns of today's organization is to achieve an efficient and flexible strategy to be able to examine every functional (operational) aspect of the organization (Neely et.al, 2007).

With the help of better planning, performance and efficiency of the units can be measured and improved; consequently, total performance of the organization can be improved. Performance improvement in an organization is function of correct management and improving the performance and maintaining the development is the main objective of managers. Performance improvement is a powerful tool that enables managers, planners and policy makers to evaluate the production at different organizational, departmental, national and international levels; it also indicates the extent to which available resources have been correctly utilized (Stoner et.al, 2010). Numerous studies have conducted to evaluate

organizational performance, mainly for western countries and by western researchers. Following these western countries, similar studies have also been carried out in Iran. It is very important and crucial to evaluate performance of banks. Due to high competitive market among different banks in Iran, a banks' successful operation depends on showing appropriate and satisfactory performance through which they can increase their chance of success by decreasing financial and non-financial costs as well as increasing number of customers. Hence, by investigating effect of operational planning on performance evaluation, present study aims at answering the question of whether defining and establishing an operational plan (or action plan) for different branches and headquarters of a bank has a significant effect on evaluation of performance of bank's units and to what extent an operational plan can help a bank achieve its desired goals. Therefore, this study aims at investigating the effect of an comprehensive operational plan on performance of different branches of Tose-e-Ta'avon Bank located in Zanjan province.

In order to survive and make progress, every organization not only must know its destination (target) and when to move toward it, but it also needs to evaluate and compare its actual and pre-planned operation. An organization's performance is nothing but sum of performance of all branches, units, headquarters and individuals; therefore, it is necessary that every organization creates a system for evaluating its performance so as to continuously and consciously evaluate each individual within the organization based on that evaluation system and to modify their activities, if required. Every organization must be able to learn about and also ensure its success level at achieving the desired goals based on its responsibilities and duties. Therefore, all organizations need to evaluate their performance and determine level of their growth at achieving the goals. No organization or management is able to accomplish its desired goals and ideals without examining its results and performance (Nasiripour et.al, 2008).

### 1.2. Concept of Planning and Its Necessity Within an Organization

Planning is among the most important responsibilities of managers which is also closely related their other responsibilities. If a planning-based view spreads to every aspect of one's life, sense of commitment based on intellect and forethought thinking and resolute determination to retain this condition would be created. Furthermore, realization of personal and organizational goals also requires planning, to the extent that planning is also needed in order to achieve even the smallest and short-term goals. Therefore, the need for planning to accomplish smallest goals is an inevitable reality. In fact, the need for planning arises from the fact that

all organizations perform under a dynamic environment to expend their limited resources to satisfy their various and increasing needs. Dynamic and turbulent environment and uncertainties resulted from environmental changes make the unquestionable necessity of planning even more crucial. The philosophy under planning as a view and a lifestyle which ensures commitment based on intellect, thought and determination about continuous and organized planning is an integral part of management. An individual and an organization need planning in order to be able to achieve their desired goals. Planning is cornerstone of management discipline. The need for planning arises from the fact that all organizations operate within a dynamic environment. Dynamic and turbulent environment and uncertainties resulted from environmental changes make the unquestionable necessity of planning even more crucial (Bagheri, 2006).

Today, the need for taking planned actions and following a pre-defined and codified plan for all scientific and operational levels is regarded as an inevitable and vital issue. Human beings gradually found out about importance and necessity of planning during their intellectual development and growth and viewed it as a tool in service of management and leadership for social organizations. Today's organizations and departmental institutes are so complex that they cannot survive without careful planning. Planning requires awareness about future opportunities and threats and devising the strategies to confront them. Planning is not defined as thinking or controlling future events, but it is a process applied to help us accomplish these tasks. Planning is not decision making process at its normal state, but it is a set of coordinated decisions adopted during the planning process.

Planning relies on decision and interrelation of realities. Realities are actual, observable and measurable concepts. Views, ideas, senses and values are considered as realities by which the planning process is organized. Planning is not simply a decision making process, but it is a process through which the realities are defined and explained and their difference are determined; or in another word, it is a sort of evaluation process which decisions about the evaluated realities are made at its final stage. Plan is a clear, documented and descriptive statement about the desired goals and decisions. Plan is the output of planning process; however planning is a continuous process which begins before any decision is made and continues to exist even after the decision is executed. Plans are created and executed (Omidvar, 2007).

### **1.3. Performance and Importance of Evaluating the Performance**

Performance improvement and performance of duty and

control mechanism within an organization require operational planning process. The first concept which has attracted much attention since the appearance of organizations is the concept of organizational performance. Organizational performance is a concept can be the only reason of organization's survival or even liquidation and essentially the underlying philosophy of organizations is nothing but their performance, because all elements and subsidiaries of an organization constitute a system (Khakpour, 2004).

Performance is a singular and ordinary noun which defines outcome, result and magnitude of work. Organizational performance is a complex phenomenon which is described in the simplest words as a set of activities focused on accomplishment of the organization's goals (Abulfathizadeh, 2011). Performance is a word which simultaneously contains the concept of performing the work and also outcome of the work (Yamini, 1993). By definition, performance means state or quality of doing a particular work or activity. Hence, organizational performance is a general structure which refers to how well an organizational activity is performed. The most famous definition of performance was proposed by Neely et al: the process of quantifying the efficiency and effectiveness of past actions (Neely et.al, 2007).

An organization is said to be working well when it is working efficiently. Today, productivity itself implies two related concepts, namely efficiency and effectiveness. Efficiency is synonymous with accomplishment of a goal; however it does not discuss the costs spent for this accomplishment. On the contrary, effectiveness evaluates ratio of spent input to obtained output. Therefore, costs are addressed only when effectiveness is discussed (Decenzo and Robbins, 1988).

Value creation for beneficiaries play significant role in organizational success. Undoubtedly, managers need to know how key beneficiaries of the organization perceive them, and specifying this issue in definition of performance encourages organizations to evaluate beneficiaries' perception (Neely et.al, 2007).

Continuous improvement of organizational performance creates a massive synergic force which can support the development and growth program and create opportunities for more improvement and growth in an organization. Organizations and institutes apply propulsive effort in this regard. Without examining development level in achieving the goals and without recognizing existing challenges for the organization and receiving feedbacks and learning about execution of pre-defined policies and determining items which require serious improvements, a continuous organizational performance is not possible. All the above-

discussed items cannot be achieved without measurement and evaluation. Kelvin, a British physicist, has a quotation on importance of measurement: "when you can measure what you are speaking about and express it in numbers you, know something about it; but when you cannot measure it, when you cannot express it in numbers, your knowledge is of a meagre and unsatisfactory kind which never reaches maturity" (Rahimi, 2006).

## 2. Literature Review

Kallunki et al. (2011) have investigated effects of adopting agency (corporation) system on financial and non-financial results of performance by expanding previous research on planning systems for company resources. By analyzing 70 commercial units in Finland, these researchers have studied and examined role of formal and informal modification for control management systems in relationships between resource planning systems and organizational performance. Results of their study showed that formal management control systems positively affect company's conformity systems and non-financial performance results as an intervening variable (Kallunki et.al, 2011). In another study, Bouskila-Yam and Kluger (2011) proposed a performance evaluation theory for quality of organizational relations based on strong points by investigating risks associated with performance evaluation. This theory is based on feedback interview and appreciation of subordinates and is regarded as a tool for creating organizational relationship and improving organizational performance. They introduce this theory as a favorable replacement for other conventional performance evaluation techniques (Bouskila-Yam and Kluger, 2011).

Verderame and Floudas (2009) stated that operational planning for distribution networks and multi-location production which is accompanied by decisions at operational level is an effective approach to facilitate production process and has significant importance for customer orders at various time horizons (Verderame and Floudas (2009).

In Kloot and Martin's viewpoint (2000), conventional performance measurement systems are focused on developing the indices mostly related to finance and performance with limited capability to in measuring effectiveness or outcome in governmental organizations. These conventional systems of performance measurement are criticized by many criteria sets mainly because they do not include non-financial aspects of performance. Today, using non-financial criteria in combination with financial criteria of performance has attracted increasing attention for non-profit and public (governmental) sectors. Since in public (governmental) sectors, goals are mostly defined based on non-financial aspects, therefore non-financial criteria is also

required, and conventional financial report is unable to cover the performance completely (Kloot and Martin, 2000).

In a study titled "strategic planning and performance evaluation for operational guidelines", Hann and Mortimer (1994) investigated modern approaches for planning and evaluation and extracted the key elements of planning for large organizations. These elements include top-down relationship for company outlook, pivotal values and goals and cooperation of operational employees in planning and evaluation process of various commercial units and headquarters. They determined four main steps for planning process and evaluation of operational guidelines. These four steps include: determining needs, planning, implementation and evaluation (Hann & Mortimer, 1994).

Ghorchian et al. (2009) designed a model to evaluate performance of different branches of Islamic Azad University based on factors related to organizational excellence using data envelopment analysis technique. Results of analysis demonstrated that a number of branches of Islamic Azad University are efficient while some others are inefficient. Researcher utilized Anderson and Peterson's technique in order to prioritize the efficient branches; they also determined improvement points of inefficient branches by establishing virtual branch and reference complex and provided several recommendations for further improvements.

Another study was conducted by Nasirpour et al. (2008) to design an operational planning model for top level Iranian medical and health care networks in 2008. Results of this study showed that all of foreign organizations and some selected domestic organizations have devised a planning system, but none of top level Iranian medical and health care units created an integrated planning system and did not follow a particular model (Nasirpour et al., 2008).

In an article by Pazargadi et al. (2005) titled "proposing a model for performance evaluation of head nurses working in hospitals which are subsidiaries of all Medical Science Universities in Tehran province", they evaluated the existing performance and also the desired performance of head nurses. Results of this study showed that nursing managers have more positive attitude towards head nurses regarding existing evaluation.

## 3. Objectives and Hypotheses of Research

Purpose of this study is to determine effect of preparation and establishment of a comprehensive operational plan on performance of different branches of Tose'e Ta'avon bank located in Zanjan province. In addition, following secondary (minor) goals are also sought in this study:



- Identifying and understanding strategic and primary goals for Tose'e Ta'avon bank.
- Identifying and determining the relationship between comprehensive and operational goals in Tose'e Ta'avon bank.
- Identifying the relationship of implementation and execution stage with evaluation of units' performance.
- Determining relationship between plan evaluation stage and evaluation of units' performance.
- Identifying employees' opinions and managers' expectation from the comprehensive operational plan.
- Identifying managers' level of understanding about the codified comprehensive and operational plan.

According to the research objectives, research hypotheses are presented under two primary and four secondary hypotheses as follows:

First primary hypothesis: There is relationship between preparation and establishment of a comprehensive operational plan and performance of different branches of Tose'e and Ta'avon bank in Zanjan province.

Based on the above hypothesis, following sub-hypotheses can be introduced:

H<sub>1</sub>: There is a relationship between the "identifying key needs and priorities" stage and evaluating the performance of branches of Tose'e and Ta'avon bank in Zanjan province.

H<sub>2</sub>: There is a relationship between the "preparation of a comprehensive operational plan" stage and evaluating the performance of branches of Tose'e and Ta'avon bank in Zanjan province.

H<sub>3</sub>: There is a relationship between the "implementation and execution of the comprehensive operational plan" stage and evaluating the performance of branches of Tose'e and Ta'avon bank in Zanjan province.

H<sub>4</sub>: There is a relationship between (evaluation of plan) monitoring the comprehensive operational plan and evaluating performance of Tose'e and Ta'avon bank in Zanjan province.

Second primary hypothesis: There is a significant difference between employees' expectation and managers' expectation from the comprehensive operational plan.

### 3.1. Research Statistical Population

Statistical population in this study include all employees and managers working for all branches of Tose'e and Ta'avon bank located in Zanjan province. In order to improve validity of results, and due to the limited size of statistical population

(total number of 58 subjects), census method has been applied in this study. In another word, in this study no particular sampling techniques has been applied and statistical population size is equal to statistical samples. Time domain of this research is February 2014 to May 2014.

### 3.2. Research Method

This study is a descriptive-analytical research which has been carried out by survey method, since questionnaire has been used as data acquisition tool. Regarding purpose, this study is an applied research. Applied research is a study which is conducted with purpose of obtaining results to be used for solving existing problems within an organization. In other words, applied research is an effort to respond to a practical problem or a crisis which exists in the real world (Khaki, 2004).

### 3.3. Information Collection Method

In this study, required data was collected from a questionnaire, prepared by the author, containing 37 questions has been used. First 6 questions are related to demographic variables and rest of the questions is related to specialized questions. Specialized questions in this questionnaire are based on 5 point Likert scale. Questions 1 to 19 which evaluate different stages of comprehensive operational planning have been obtained from Stoner et al. (1986). Questions 20, 21 and 22 which investigate financial performance of branches of Tose'e and Ta'avom bank in Zanjan province, have been obtained from Hann and Mortimer (1994); finally, questions 23 to 31, which investigate and analyze non-financial performance, has been obtained from Kallunki et al. (2011).

### 3.4. Validity and Reliability

Although the used questionnaire in this research has been written based on standard questionnaire, the expert views of professors of university were used to determine validity of the questionnaire due to its naturalization. Validity of a test (tool) is typically determined by experts in that particular field. In this stage receiving advice and views from faculty members and experts in the field of commerce, the questionnaire was designed. In this study, to determine the reliability of the test, Cronbach's alpha method was used. So, the questionnaire was first distributed randomly among 35 subjects; then, after collecting all questionnaires from 35 subjects, Cronbach's alpha was calculated to be 0.877 which shows an acceptable reliability for the study.

### 3.5. Data Analysis Method

Linear regression model can be used only if mean value (mathematical expectation of errors) is zero, errors' variance

is constant, there is no autocorrelation between model's errors and independent variables and dependent variables follow a normal distribution (Azar and Momeni,2006). Assuming mean value to be zero and errors' variance to be constant means that errors must either follow a normal distribution or have zero mean value. Therefore, standard values for the errors were calculated and data distribution diagrams and their normal diagram were plotted; after comparison, it became clear that errors have approximately a normal distribution, so regression model can be used. Also, the presented mean value is a very small number near zero and the standard deviation is close to unity; these two numbers are also indicative of normal distribution for residual errors in regression model.

Second assumption required for regression model is independency of errors from each other. In order to examine independency of errors from each other, Durbin Watson test

was applied. Regarding lack of linearity between independent variables, eigenvalues and status index were used. To examine normality of dependent variables in the study, Kolmogorov–Smirnov test was used. This test showed that at 95% confidence level, assumption of normal distribution for the data is accepted, and the dependent variable has a normal distribution.

### 4. Results of Hypotheses Test

This paper if significance level is greater than the defined error level for alpha (5%), the obtained coefficient would not significant and the null hypothesis would not be rejected. Similarly, if significance level is smaller than the defined error level, the coefficient would be significant and the null hypothesis would be rejected. Interpretation of results for regression analysis of First primary is presented in table 1:

Table 1. Results of First primary Hypothese

	Calculated coefficients	t statistic	Significance level	Adjusted R Square	F statistic	Significance level	Durbin-Watson
B <sub>0</sub>	0.974	2.230	0.030	0.279	23.020	0.00	1.829
B <sub>1</sub>	0.662	4.798	0.00				

As shown in Table 2, Based on the Adjusted R Square, we can claim that 28% of variations of dependent variable have been explained by independent variables. Significance level for the variable "comprehensive operational plan" is smaller than the error level; therefore, comprehensive operational plan can affect performance of branches of Tose'e and Ta'avon bank in Zanjan province at 95% significance level. Hence, the first hypothesis is confirmed. According to the

above outcome, regression model resulted from performing this test is as follows:

$$Y = 0.974 + 0.662X$$

Table (2) provides the Results of Sub-Hypotheses Test between variables.

Table 2. Results of Sub-Hypotheses Test

Variables	Pearson Correlation	Sig. (2-tailed)	N	results
Identifying key needs and priorities	0.495	0.000	58	Rejected H <sub>0</sub>
Preparing comprehensive operational plan	0.627	0.000	58	Rejected H <sub>0</sub>
Implementation and execution	0.516	0.000	58	Rejected H <sub>0</sub>
Plan evaluation stage (Monitoring)	0.584	0.000	58	Rejected H <sub>0</sub>

As shown in Table 2, the highest correlation is (0.627) between the two variables (Preparing comprehensive operational plan) and (evaluating the performance) while the values of correlation coefficient between the other variables was less than that and Rejected all H<sub>0</sub>.

Since 25 subjects are working in managerial positions in different branches of this bank and the rests (33 subjects) are low rank employees, one-way analysis of variance was utilized to test the hypotheses. Before examining this hypothesis, one hypothesis required for equality of variance

test of dependent variable was introduced for all independent variable groups as follows:

H<sub>0</sub>: Variance for the comprehensive operational plan variable is the same for all variable groups of organizational positions.

H<sub>1</sub>: Variance for the comprehensive operational plan variable is not the same for all variable groups of organizational positions.

Table 3 demonstrates outcome of this test.

**Table 3.** Equality of variance hypothesis test

Levene's statistic	df <sub>1</sub>	df <sub>2</sub>	Significance level
1.697	4	53	0.165

According to the above table, Levene's statistic is equal to 1.697. In fact, this statistic tests equality of variance for dependent variable (the comprehensive operational plan) in all groups of independent variable (organizational position). Significance level obtained for the model was 0.165 which is greater than 5% and indicates that the null hypothesis is not rejected. That is the hypothesis stating equality (homogeneity)

of variance of dependent variable for all independent variable groups is accepted. In fact, variance of variable "comprehensive operational plan" is the same for all independent variable groups of "organizational position". Table 4 shows the test results for F statistic and significance level of comprehensive operational plan in relation with subjects' organizational positions.

**Table 4.** test of ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.462	4	.366	.715	.586
Within Groups	27.107	53	.511		
Total	28.569	57			

Because significance level is greater than error level ( $\alpha > 0.05$ ), therefore there is no significant difference between employees' and managers' expectations from the comprehensive operational plan, and thus the second hypothesis is rejected.

## 5. Discussion of Research Findings

Results of present study suggests that preparation and implementation of a comprehensive operational plan for different branches has significant and strong effect on organizational performance (financial and non-financial) of branches of Tose'e and Ta'avon bank located in Zanjan province. In addition, relationship and effect of comprehensive operational plan on performance of Tose'e and Ta'avon bank in Zanjan province is not the same for all branches. Furthermore, examining expectations among different organizational ranks within branches of Tose'e and Ta'avon bank in Zanjan province regarding preparation and implementation of the comprehensive operational plan demonstrated that there is no significant difference between managers' and other employees' expectations in this bank.

Since first hypothesis proved that there is a relationship between identifying the key needs and priorities for preparation and implementation of comprehensive operational plan and organizational performance; in addition, since subjects' opinions and evaluation about this stage showed that they rated the organization above average in almost all aspects (indices), it is recommended that managers' of Tose'e and Ta'avon bank in Zanjan province take into account following guidelines for preparation and

implementation of the comprehensive operational plan in order to improve this bank's organizational performance throughout Zanjan province:

- Learning from experiences of other successful banks about preparation and implementation of comprehensive operational plan for branches and units
- Classifying different specialties to be used in the bank and figuring out the existing gaps for each field
- Discussing about lower level recommendations in managers' meeting to make activities more efficient.
- Incorporating the "suggestion and complaints" system about performance at every branch.
- Employing different specialists who are experts at identifying local needs.
- Investing more on media advertisement and stronger participation in media and advertising different bank services to attract more audience attention.
- Re-examining local needs with respect to rapid changes and identifying requests of the target market.

Second hypothesis of the research, which tested the relationship between preparation of comprehensive operational plan and evaluation of organizational performance at 95% significance level, has been accepted. Hence, according to the results of this study, following recommendations are provided for branch managers of this bank in Zanjan province in order to improve their performance:

- Revising the way existing status is analyzed and determining qualitative and quantitative goals based on the

findings.

- Allowing for sufficient flexibility in procedures and methods in proportion to the defined goals.
- And applying the findings and experiences from specialists outside the organization.

In the third secondary hypothesis, the relationship between implementation and execution of plan and performance-based evaluation was tested and strongly proved. According to opinions of the subjects who rated this index as below-normal for different branches of Tose'e and Ta'avon bank in Zanjan province, following items are proposed as practical recommendations to help improve (financial and non-financial) performance of this bank in Zanjan province:

- Ensuring correct implementation and execution of the plan by performing continuous and regular monitoring with the purpose of improving the plans update.
- In case of detecting a deviation from goals, return to previous stage and re-examine the procedures and methods (relating to issue of making procedures more flexible)
- Investigating possibility of modifying existing projects, examining and closely identifying the needs and formulating the budget based on realities of existing economic and environmental conditions, not merely based on last year performance.
- Examining degree of relationship between project execution and possibility of executing the existing project

During fourth secondary hypothesis, relationship between plan evaluation (monitoring and control) and performance-based evaluation has been studied and significance of the two variables has been confirmed. Based on opinions of subjects and their evaluation of this stage which was rated below-average, managers and administrators of Tose'e and Ta'avon in Zanjan province are strongly recommended to follow below suggestions in order to improve their performance:

- Periodic, regular and technical evaluation of units with purpose of harmonizing their plans and projects with bank's key goals.
- Defining short-term plans and evaluating their feedback to help define intermediate-term plans.
- Submitting periodic and regular reports about condition of the pre-defined plan to superior managers.
- Monitoring and controlling the pre-defined plan, modifying the plan, if required, and eliminating deficiencies.

According to the results obtained in this study, following subjects are suggested for future studies:

- Ranking of different branches of Tose'e and Ta'avon bank in Zanjan province with respect to applying comprehensive operational plan using fuzzy AHP method.
- Effect of comprehensive operational plan on profitability of different branches of Tose'e and Ta'avon bank located in Zanjan province
- Designing a model for comprehensive operational planning in different branches of Tose'e and Ta'avon bank in Zanjan province in terms of key and major activities
- Investigating effect of preparing and implementing a comprehensive operational plan on employee's and customers' satisfaction in different branches.
- Investigating effect of preparing and implementing comprehensive operational plan on organizational commitment of employees in different branches.
- Investigating the relationship between strategic planning and comprehensive operational planning at different branches of Tose'e and Ta'avon bank.
- Investigating role of implementing a comprehensive operational planning in monitoring activities of Tose'e and Ta'avon branches.

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