

## Bank's Performance Evaluation By Benchmarking, Based on CAF Model an Empirical Investigation

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**Abstract:** Due to increased competitions and the necessity of being survived and increasing their profits, the banks have been forced to evaluate their services in recent year according to their customer-oriented policies. The Banks can use the results of such evaluations and guides of the managers of different organizational departments in understanding the strengths and weaknesses of their organization. The purpose of this study is to evaluate the operational processes and their results in Tejarat Bank of Iran. Exploiting CAF model, this study investigates the core and pivotal processes of the organization in two groups of enablers and results. Then the troubleshooting and updating the processes have been regarded by the benchmarking model. In this regard, the weak processes have been compared with what the elites of the market do in a part-by-part method. The sample of the study includes 168 of Tejarat Bank employees. The data have been collected via the CAF criteria and sub-criteria assessment questionnaire and the partner selection model questionnaire for the benchmarking. The results show that the main weakness of the banks lies on the processes criterion. The performance and competitive partner-selection model is used as a synthetic form for benchmarking.

**Key words:** Benchmarking, Performance Evaluation, CAF Model, Tejarat Bank, Customer Orientation.

### INTRODUCTION

In recent years, due to the establishment of private banks and implementation of privatization policies in the economics and market, the business environment has got more competitive. Since the services to the customers are now more developed and more diverse than ever, and since the customers have more options than before, banks need to review their activities and update and make their policies efficient. In such a competitive situation, the most suitable strategy for any organization is to recognize its strengths and weaknesses on the light of customer oriented approach and never neglects to scrutinize its competitors and their innovations and strengths (Alvani, 2005), because nowadays the customers are deeply aware of the services of the other banks. Undoubtedly, the customers will deposit their investments in a bank which offers better services in more update manners (Yang, Peterson, 2004). In fact, no bank can realize the wishes and tastes of the customer unless it understands and access the processes which are welcomed by the customers and satisfy their needs (Saaty, 1988). When the organization comes to such an understanding, it will discover the correct path and best method to reform its weaknesses (Camp, 1987; Baim, 1996). The purpose of CAF model is to equip the organization with an efficient system which can manage to evaluate all the happenings of the organization trustfully, and monitor the results on one hand, and collecting the information and data about the innovations and successful processes to introduce the best strategies to remove the organizational problems and gaining the desired results on the other hand (Bauer *et al.*, 2005; Dale, 1996). Today, all the organizations look for an encompassing and multilateral understanding of their totality, evaluating the results of such understanding, and pursuing the roots and reasons of their development or failure; though if such an understanding accompanies a comprehensive knowledge about the activities of the competitors and their strengths and weaknesses, it will equip the organization with a strong privilege (Anderson and Mosen, 1999). In this study we have integrate CAF model and benchmarking model to systematically implement such a program in the organization. The main purpose of the study is to evaluate the conditions of service providing in Tejarat Bank and its success in reaching its own defined objectives. To do this, we have used CAF evaluating model. Besides, we have exploited benchmarking model to analyze the detected strengths and weakness so that we can fulfill the secondary purposes like selecting the best benchmarking model, determining the reforming activities in order to improving the quality of banking services, and selecting the benchmarking partners.

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