

# The effect of in-service training the bank knowledge of staff and performance of the branches of the Agricultural Bank of Hormozgan province based on the model of equal Scorecard card

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**Abstract:** The present study investigated the effect of in-service training the bank knowledge of staff and performance of the branches of the Agricultural Bank of Hormozgan province based on the model of equal Scorecard card. This is Descriptive and survey. statistical society of this study include all of Agricultural Bank staff of Hormozgan Province to 257 individuals that Which of these numbers , 155 persons is selected as sample usage Morgan table . Researcher questionnaire was used for data collection and Cronbach alpha coefficient was used to evaluate the validity of the questionnaire which is equal to 0.77. The statistical method for analysis data was one-sample test t . The results of research showed that the effect of in-service training the bank knowledge of staff and performance of the branches of the Agricultural Bank of Hormozgan province based on the model of equal Scorecard card(BSC) is Favorable In view of growing and learning, internal processes and customer Orientation at a significance level of 0.000 But in terms of financial, in-service trainings has failed to satisfy the bank's financial goals so that the significance level of 0.000 is less than the average level.

## Introduction

Bank is One of the being organizations and institutions in a system that play role in order to set up economic and social equations. Economic developments of this century, indicates on this important reality that prerequisite for economic development, is investment and Requirement of every investment is high Output with return rate of capital principal and interest. The basis for any investment is manpower. In-service training direct individuals towards positive side to resolve the biggest weakness of the educational system that is training without work experience (Pirzada Tmyansfly, 1392). Specializing Agricultural Bank sex work over the years caused that Agricultural Bank isn't the only financial institution that do banking work and Reception and payment operation. But become in grab of a specialized financial institution that support the development of the agricultural sector.

Now, this Specializing makes that bank has To-date knowledge on division And a training capable system (especially a 2 Agricultural Bank, 1393) , so ,the present study investigated the effect of in-service training the bank knowledge of staff and performance of the branches of the Agricultural Bank of Hormozgan province based on the model of equal Scorecard card. In-service training in both public and private organizations is one of the main and irrefutable tasks of managers. Successful and Competitive organizations Take steps in the path of development and progress when have the skilled and Efficient staff and competent and prospective managers.

Valuing the efficient staff in organizations will follow promoting level of skills and improve their behavior. Therefore, any organization must provide area of development and growth of knowledge of their employees and make a proper bed in this area. first, this work begins with holding classes and Trading briefings meetings with Optimized work processes for newly hired employees And the duration of the service with Regular holding Refresher courses and Classroom knowledge And updated staff information so that they can prompt Knowledge and their abilities with learn and work experience (According to educational article of the total Department of Inspection and Audit tutorial Bank Sepah, No. 146, November 92).

The main problems in many offices Especially institutions that have many branches and Or even have multiple parts in the organization Is that a reasonable and correct performance evaluation method and To hast been presented for them. Why so if a good indicator was introduced; They were able to direct better their forces specifically And guidance sections in the direction of organization strategic goals generally and determine Motivational methods according to Appropriate incentives to encourage and Timely implement responsibilities of the modified departments .balance scored card method was made for creating this and use this indicator to measure the performance and health of the organization. Measurement is one of the most important components of the management system. Many managers understood vital role of that in communications and pursue the strategic objectives of the organization, Using the Balanced Scorecard can be helped management in Transform strategy into reality and objectivity, And using four customer, financial, internal processes, learning and growth , perspective, Long-term goals with short-term operations, from senior management with front line operational staff and front line operational staff and Construction activities associated with organizational vision are associated (Saber et al., 1390).

However, the absence of a coherent and systematic management system creates uncoordinated and inefficiency in many organizations, including: Lack of feedback mechanisms to measure and feedback of activity results in organization. Lack of attention to strategies and use of quantitative techniques in the production and circulation of information in organization of this study seeks that to access to evaluate Performance of the branches of the Agricultural Bank city of Bandar Abbas In order to achieve strategic objectives, Using the Balanced Scorecard (Bsc). Nowadays, with the advancement of science and technology, Customers' expectations of the organization and consequently it expectations of the management of staff are high.

So this important point isn't not possible unless we are able to educate and empower them. However in recent years, Mellat Bank In the shadow of divine blessings and policy And ponder senior and respected directors and with Aware of the environmental conditions and Benefit of existence discerning, honest and industrious employees and With the proper use of their strengths have Success and privileged position in the field of country economy. Therefore, according to perspective And in order to become a Iranian leading bank In providing optimum and Favorable services And to direct current capacities towards achieving the desired goals, Bank Operational Program was performed from the Year

(1387) with Strategy-driven thinking and using past experiences and based on the expectations and challenges facing.

Assessment system of the operational programs has been designed with redeploying a performance assessment Comprehensive system known as the balanced scorecard model (BSC). Based on This system of the organization's performance according to four financial, customer, internal processes and learning and development, staff is assessed. Of the year (1387) that Bank Mellat joined the ranks of private banks, Executive and management approach is changed from traditional to modern and professional that this resulted in a Considerable increase in terms of In terms of performance and consequently increasing stock price and earnings per share (EPS). One of the effective factors in the process of this increase quality is using training modules a day to raising awareness of employees and their empowerment.

### **Foundations and Theoretical framework of the study**

Social organizations today due to the development of economic and service activities are inevitably from preparation and maintain and handling Pluripotent human resources on large and diverse scales. Today, human resources play an important role in the development of organizational goals. With the attitude to Past we find that Human resources is as necessary in organizations work , At the moment, Despite technological advances and entrance of Various technologies in organizations, the human resources are the most important arm of growth. Nowadays study and Recognition, Factors affecting on The bank knowledge of staff and Performance of the branches is counted as One of the most important programs of management in this section. But the research shows that Evaluation system of Traditional performance has Proportionality with The conditions and mechanisms of Stated value creation in today's modern organizations And they aren't Loyal to assess the value of intangible assets such as knowledge, relationships of organization with customers and suppliers and innovative cultures .

In increasingly complex and competitive hard The Modern world, Knowledge of all aspects of an organization's performance is critical for management decisions. To achieve this awareness, should function properly be measured and understandably stated. In addition to these measures must be in line with the organization's mission and vision, must also cover all aspects of an organization's performance, And refrain of focusing only on financial aspects and short-term goals. in 92 years, , Professor Kaplan, professor of Harvard university and doctor Norton published an article in which A new approach to performance measurement are presented as Equal card .banks are The lifeblood of the economy of any country. Entry of banks into the realm of monetary transactions in the economy of country led to increase Significantly Demand for kinds of banking services.

The created competitive situation between private and public banks has caused that banks attempt Double To Hijack Lead Overtaking orb each other in order to increase market share and profitability .beside this importance, performance evaluation of banks has especial importance and at the present time has become one of the most important activities of banks.

Always, in every period of time, the need to measure the performance of the organization was felt in the managers. So they were trying to measure the performance of their organizations due to size and variety evaluates. Traditional aspects of size, where in management decisions are used to measure organizational performance, are financial aspects of these measures that In fact, according to Kaplan in 1984 the financial measures which were created by traditional accounting systems present a partial picture of the organization's operations and performance.

Given that the financial indicators weren't largely responsible for evaluating the performance of organizations And also hadn't the ability to assess the entire organization, Determination of appropriate model for amount measure the performance of the organization is consider as One of the basic principles in organizations for development. The Equal Scorecard method is a appropriate model for evaluating the performance and In addition to the financial aspects, it emphasizes on the three aspects of the customer, internal process and finally learning and growth aspect. The complexity of environment of the of competitive business area and increasing customer expectations, revealed sometimes the need for awareness of the strengths and weaknesses of the organization and the continuous improvement of productivity beforehand. so , The managers seek a comprehensive, reliable and flexible solution To evaluate the performance of their organizations Order to ensure the implementation of its strategy, can obtained Accurate and sufficient information from their current position And look to the future, provide cause of Improving and Promotion their organization.

An evaluation method must be able to present in each moment, overall position of the organization into organizational goals (in terms of distance to the target). The organization's position in relation to the environment (market, competitors and other organizations) is specified; In addition, be the indicators of the effectiveness amount of all activities of the organization as well. Deciding how evaluating the performance of banks and awareness of the strengths and weaknesses in different areas of work is including the key issues that have preoccupied the minds of executives and banking experts to it. view of the new approach in the nation's banks has double importance And during nearly a decade , Managers and experts of bank are trying with accurately assess the activities carried out, Hijack Overtaking orb from other competitors and In order to increase market share and profitability act. In the case of doing this study and identify Strengths and weaknesses in different parts of the business bank based equal scored card model can be expected that The Bank's ability to attract new customers and increase and with access to this importance, will increase Liquidity amount of bank (Morovvati, 1389).

### **Research methodology**

The purpose of research is practical and Performance style Descriptive –survey. Statistical society of this study includes all of Agricultural Bank staff of Hormozgan Province to 257 individuals in year 95-1394. In this study, for selecting of the sample size refers to Table Morgan and based on a sample size, 155 people was calculated. Also, to refer to example units, simple random sampling method was used. In this study, the following two methods

were used to collect the data needed. 1) library method : In this way, in order to gather the required information, resources in connection with the subject of the research, information are gathered through Read books, publications, databases and online resources and then select the resources to prepare, taking notes and translations of foreign texts were done . 2) Method of Athletics: In this method, inventory with the required number for statistical analysis by differentiated gender, were collected and distributed.

After running inventories among selected individuals of statistical society, Total collected raw data interred into a computer and analyzed through SPSS 23 statistical software. The data collection tools on the basis of a made questionnaire with coordination of the Training Unit of Hormozgan province were sent to various branches and after completing the questionnaires were received from the same unit.

Table 1: correspondence research questions and research components in the questionnaire

Research component	The number of items allocated	Questions related to components
<b>Growth and learning</b>	10	1 to 10
<b>Internal processes</b>	10	11 to 20
<b>Clientele</b>	10	21 to 30
<b>Financial</b>	5	31 to 35

In this study, Several versions of that were offered to the number of experts and specialists, including supervisors to determine the nominal and content validity of the questionnaire that After doing Necessary reforms and receiving comments, nominal and content validity was confirmed by experts., there are different methods To assess reliability . Cronbach alpha coefficient was used to determine the reliability of the questionnaire which is equal to 0. 77. Which is indicative of the Favorable reliability of the questionnaire?

For any question, in the research questionnaire, Likret with 5 domains the "very low, low, medium, high and very high," which respectively accounted for grades 1 to 5 have been used. The analysis stages of the data are in this way. The response of all questions of an index was summed together and The Intended index is built. In this study, by the way, 4- financial, customer, internal processes and growth, learning of staff created. Before answering the first to fourth research hypothesis, Kolmogorov-Smirnov normality test was conducted, the results indicate that data are normal. If the data are normal, the parametric tests are used, otherwise nonparametric tests are used.

According to normalize the data to answer the first and fourth assumptions of research, one-sample parametric test T is used. Before doing the test t, conditions must be established that the conditions are: Normality of the data and information that are compared together should almost have the same variance. Here tests for normality have been done using the Kolmogorov - Smirnov single sample test.

Table 2: normality Kolmogorov - Smirnov one-sample test.

Components of the Balanced Scorecard (BSC)	The amount of Kolmogorov-Smirnov	The amount of significant level
Financial	1.30	0.07
Clientele	1.28	0.12
Growth and learning	1.29	0.07
Internal processes	1.18	0.06

Results of the table above show that the distribution of the society is normal. Because all the Kolmogorov-Smirnov values are less than 1.96 and greater than -1.96. Also, the amount of the significance level is more than 0.05, indicating that society is normal. It can be used parametric tests.

### Analysis of study Data and results

First hypothesis: In-service training influences on the bank knowledge of staff and performance of the branches of the Agricultural Bank of Hormozgan province in terms of financial.

Table 3: one-sample t test for study the first hypothesis of study.

Average base 3						
Variables	N	M	Sd	Df	T	Sig
the effectiveness of in-service training the bank knowledge of staff and performance of the branches in terms of financial	155	2.63	0.5480	154	-8.38	0.000

One-sample t test was used In order to investigate the effect of in-service training the bank knowledge of staff and performance of the branches of the Agricultural Bank of Hormozgan province in terms of financial. The present average was compared with the average desired. That according recorded significance level mean 0.000, which is smaller than 0.05,we conclude that Average effectiveness scores of in-service training on the bank knowledge of staff and performance of the branches of the Agricultural Bank of Hormozgan province in terms of financial is equal 2.63. That it have 3 significant differences with the theoretical average .eventually, it can be said that Average effectiveness scores of in-service training on the bank knowledge of staff and performance of the branches of the Agricultural Bank of Hormozgan province in terms of financial is significantly lower than the average level.

The second hypothesis: In-service training influences on the bank knowledge of staff and performance of the branches of the Agricultural Bank of Hormozgan province in terms of customers.

Table 4: one-sample t test for study the second hypothesis of study

Average base 3
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Variables	N	M	Sd	Df	T	Sig
<b>the effectiveness of in-service training the bank knowledge of staff and performance of the branches in terms of client</b>	<b>155</b>	<b>0/58</b>	<b>0.4935</b>	<b>154</b>	<b>14.68</b>	<b>0.000</b>

The results of one-sample t test indicates that t calculated,  $t = 14 / 68$  with degrees of freedom 154 and significance level sig = 0/000 is bigger than the crisis amounts at level 99%. So the observed difference is statistically significant. Therefore, we can conclude that: effectiveness average of In-service training on the bank knowledge of staff and performance of the branches of the Agricultural Bank of Hormozgan province in terms of customers is Significantly more than the average level And impact on customer satisfaction.

The third hypothesis: In-service training influences on the bank knowledge of staff and performance of the branches of the Agricultural Bank of Hormozgan province in terms of internal processes.

Table 4: one-sample t test for study the third hypothesis of study

Average base 3						
Variables	N	M	Sd	Df	T	Sig
<b>the effectiveness of in-service training the bank knowledge of staff and performance of the branches in terms of Internal processes</b>	<b>155</b>	<b>3.29</b>	<b>0.4648</b>	<b>154</b>	<b>8.83</b>	<b>0.000</b>

The results of one-sample t test indicates that t calculated,  $t = 8.83$  with degrees of freedom 154 and significance level sig = 0/000 is bigger than the crisis amounts at level 99%. So the observed difference is statistically significant. Therefore, we can conclude that: effectiveness average of In-service training on the bank knowledge of staff and performance of the branches of the Agricultural Bank of Hormozgan province in terms of Internal processes is Significantly more than the average level And impact on customer satisfaction.

The fourth hypothesis: In-service training influences on the bank knowledge of staff and performance of the branches of the Agricultural Bank of Hormozgan province in terms of Growth and learning.

Table 6: one-sample t test for study the fourth hypothesis of study

Average base 3						
Variables	N	M	Sd	Df	T	Sig
the effectiveness of in-service training the bank knowledge of staff and performance of the branches in terms of Growth and learning	155	4.06	0.4884	154	27.12	0.000

The results of one-sample t test indicates that t calculated,  $t = 27.12$  with degrees of freedom 154 and significance level  $sig = 0/000$  is bigger than the crisis amounts at level 99%. So the observed difference is statistically significant. Therefore, we can conclude that: effectiveness average of In-service training on the bank knowledge of staff and performance of the branches of the Agricultural Bank of Hormozgan province in terms of Growth and learning is significantly more than the average level and impact on customer satisfaction.

### Discussion

In response to the first hypothesis that In-service training influences on the bank knowledge of staff and performance of the branches of the Agricultural Bank of Hormozgan province in terms of financial. According to the results table (3) we can say that: effectiveness average of In-service training on the bank knowledge of staff and performance of the branches of the Agricultural Bank of Hormozgan province in terms of financial is significantly less than the average level. in the other words, impact of In-service training influences on the bank knowledge of staff and performance of the branches of the Agricultural Bank of Hormozgan province is Significantly less than the average level In statements such as "staff trying to do useful work with minimal cost and maximum efficiency," " participation in possible waste reduction" and "efficient use of available resources." In evaluating the performance of staff with model of equal Scorecard card in various organizations, financial factors were more important and more effective on research organizations employees.

In response to the second hypothesis that In-service training influences on the bank knowledge of staff and performance of the branches of the Agricultural Bank of Hormozgan province in terms of customers. According to the results table (4) we can say that: effectiveness average of In-service training on the bank knowledge of staff and performance of the branches of the Agricultural Bank of Hormozgan province in terms of customers is Significantly more than the average level . in the other words, impact of In-service training influences on the bank knowledge of staff and performance of the branches of the Agricultural Bank of Hormozgan province is Significantly more than the average level In statements such as "Creation of positive thinking and correct belief in customers towards the bank", " having Service orientation and effectiveness on customer To use again this services ", "Respecting clients and having good and Appropriate relationship with the customer." . In evaluating the performance of staff with model of equal Scorecard card in



various organizations, customer factors were less important and less effective on research organizations employees.

In response to the third hypothesis that In-service training influences on the bank knowledge of staff and performance of the branches of the Agricultural Bank of Hormozgan province in terms of Internal processes . According to the results table (5) we can say that: effectiveness average of In-service training on the bank knowledge of staff and performance of the branches of the Agricultural Bank of Hormozgan province in terms of Internal processes is Significantly more than the average level . in the other words, impact of In-service training influences on the bank knowledge of staff and performance of the branches of the Agricultural Bank of Hormozgan province is Significantly more than the average level In statements such as "Effective exchange of knowledge of Career Information with colleagues," "innovation and sources of information to perform job duties using information and sources of achieving knowledge" and " spirit of cooperation and mutual interest in furthering the objectives of the Bank» . In evaluating the performance of staff with model of equal Scorecard card in various organizations, internal processes factors were less important and less effective on research organizations employees.

In response to the fourth hypothesis that In-service training influences on the bank knowledge of staff and performance of the branches of the Agricultural Bank of Hormozgan province in terms of Growth and learning . According to the results table (6) we can say that: effectiveness average of In-service training on the bank knowledge of staff and performance of the branches of the Agricultural Bank of Hormozgan province in terms of Growth and learning is significantly more than the average level. in the other words, impact of In-service training influences on the bank knowledge of staff and performance of the branches of the Agricultural Bank of Hormozgan province is Significantly more than the average level In statements such as "The knowledge and nobility into the mission and the vision and values of the Bank", "use of the opportunities for learning and success" and "updating knowledge and skills required by banks." In evaluating the performance of staff with model of equal Scorecard card in various organizations, Growth and learning factors were less important and less effective on research organizations employees.

In a definite conclusion, we can say that The results of the data collected has shown that effect of In-service training on the bank knowledge of staff and performance of the branches of the Agricultural Bank of Hormozgan province based on model of equal Scorecard card (BSC) be significantly Favorable in views of growing and learning, internal processes and customer orientation but in financial view , In-service training Failed to meet financial targets banks. Finally, should be noted; Today, thanks to the accelerated changes and increased competition, organizations try more than ever for keeping themselves and obtaining results. And since human capitals as a key element for the functioning of a company or organization are considered, Investing in human capital will increase their productivity. Accordingly, if Agricultural bank managers can learn to increase the potential of employees, the organization will have a competitive advantage over other competitors. Because today, a few organizations are capable without training, improve and develop their employees.

Finally, it is noteworthy that If employee training was done with the correct and comprehensive, complete method , And as a means to achieve certain objectives from it is used, it has Benefits including : Facilitate the achievement of organizational goals, the quality and quantity improving of products or services offered by the organization, creating coordination in the way of doing duties , reduce the level of accidents in the workplace, Reinforcement of staff morale and creating stability, reducing the direct and indirectly supervision, Reducing the amount of defiance, struggle, conflict and absenteeism and other abnormal behaviors in the workplace group, the reduction of public spending in organizations such as the cost of repairs, the price of finished goods and the cost of servicing or staffing, increase profitability and effects of obtained profits for the welfare of employees, Strengthen the sense of loyalty and solidarity of staff into the organization, avoid overlapping rework and tasks and responsibilities within the organization, flourish the hidden talents of employees, create a sense of necessary flexibility in staff, creating growth and success field in career affairs , creation success field in the social, individual and private affairs . As a result, trained employees into untrained staff react to organizational changes as well as changes in society more informed and since the survival and continuing life of the organization depend largely on the knowledge and skills of its employees, more Skilled and trained individuals have effective role in organizational efficiency and productivity.

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