

## 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.

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### 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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**Performance Evaluation And Customer Satisfaction Of Public Sector Banks And New Generation Private Sector Banks In The Post Liberalised Era** Dr Aloysius O.C., **Handbook of Financial Intermediation and Banking** Anjan V. Thakor, Arnoud W. A. Boot, 2008-07-07 The growth of financial intermediation research has yielded a host of questions that have pushed design issues to the fore even as the boundary between financial intermediation and corporate finance has blurred This volume presents review articles on six major topics that are connected by information theoretic tools and characterized by valuable perspectives and important questions for future research Touching upon a wide range of issues pertaining to the designs of securities institutions trading mechanisms and markets industry structure and regulation this volume will encourage bold new efforts to shape financial intermediaries in the future Original review articles offer valuable perspectives on research issues appearing in top journals Twenty articles are grouped by six major topics together defining the leading research edge of financial intermediation Corporate finance researchers will find affinities in the tools methods and conclusions featured in these articles **Bank Valuation and Value Based Management: Deposit and Loan Pricing, Performance Evaluation, and Risk, 2nd Edition** Jean Dermine, 2014-10-24 The professional resource every investment banker must have the definitive guide to complying with the brand new Basel III requirements Anchored in the fields of economics and finance Bank Valuation and Value Based Management Second Edition details asset liability management and provides rigorous foundations to discuss the control of value creation and risk in banks Dermine delivers a framework that addresses critical bank management issues that include fund transfer pricing risk adjusted performance evaluation deposit pricing capital management loan pricing and provisioning securitization and the measurement of interest rate risk The book also covers important topics such as capital management methods resolution for non performing loans and investments and securitization and other structured products Jean Dermine is the Professor of Banking and Finance at INSEAD and has taught at Wharton School of the University of Pennsylvania the Universities of Louvain and Lausanne CESAG NYU and Stockholm Schools of Economics **Modern Management based on Big Data III** Antonio J. Tallón-Ballesteros, 2022-09-15 Data is the basic ingredient of all Big Data applications and Big Data technologies are constantly deploying new strategies to maximise efficiency and reduce the time taken to process information This book presents the proceedings of MMBD2022 the third edition of the conference series Modern Management based on Big Data MMBD The conference was originally scheduled to take place from 15 to 18 August 2022 in Seoul South Korea but was changed to a virtual event on the same dates Some 200 submissions were received for presentation at the conference 52 of which were ultimately accepted after exhaustive review by members of the programme committee and peer reviewers who took into account the breadth and depth of the research topics and the scope of MMBD Topics covered include data analytics modelling technologies and visualization architectures for parallel processing systems data mining tools and techniques

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**Banking, Capital Markets and Corporate Governance** H. Osano,T.

Tachibanaki,2001-11-06 Banking Capital Markets and Corporate Governance explores the fragility of the banking system corporate governance and the increasing securitization of corporate finance The contributors address the following issues The impact of banking during a crisis in providing an incentive for the managers of failing banks to restructure their assets the way in which economic and legal institutions can control the management of banks and firms and the effects of increases in the securitization of corporate finance and the amount of financial innovation

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*2006 Annual Report on Operations Evaluation* World Bank. Independent Evaluation Group,Janardan Prasad Singh,2006

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**Network-on-Chip Security and Privacy** Prabhat Mishra, Subodha Charles, 2021-05-03. This book provides comprehensive coverage of Network on Chip (NoC) security vulnerabilities and state-of-the-art countermeasures, with contributions from System on Chip (SoC) designers, academic researchers and hardware security experts. Readers will gain a clear understanding of the existing security solutions for on-chip communication architectures and how they can be utilized effectively to design secure and trustworthy systems.

*Debt Management and Government Securities Markets in the 21st Century* Organisation for Economic Co-operation and Development, 2002-09-05. *Debt Management and Government Securities Markets in the 21st Century* reviews recent trends in the structure of OECD government securities markets and public debt management operations and highlights the generic structural policy issues in emerging debt markets. Over the years, OECD debt managers have developed best practices for raising, managing and retiring debt at the lowest possible price and acceptable risk, largely in the presence of persistent large deficits. New techniques have been developed to cope with the adverse consequences of running surpluses, pricing anomalies and lower liquidity in traditional benchmark markets. This report analyses the impact of advanced electronic systems on primary and secondary markets. In the future, sophisticated electronic auction systems will enable institutional investors to bid directly in auctions, thereby bypassing primary dealers. Electronic trading systems will inevitably reshape secondary fixed income markets. Underlying these challenges is the growing number of OECD sovereign issuers granting greater independence to debt management operations, accompanied by an increased emphasis on risk assessment and risk management. The report also addresses the introduction of new instruments, index-linked bonds and derivatives, as well as

policies related to investor relations FURTHER READING OECD Public Debt Markets Trends and Recent Structural Changes  
Government Debt Statistical Yearbook 1980 2000 **Computer Performance Evaluation** ,1992 Proceedings:  
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*what is zen art 20 japanese masterpieces you should see japan* - Aug 15 2023

web may 10 2022 1 portrait of daruma orchids and rocks by gyokuen bonpo 14th 15th century met museum perhaps one of the most prevalent subjects of zen art is that of the daruma interestingly daruma is a japanese language abbreviation of the sanskrit bodhidharma or rather the founder of zen buddhism

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web mar 1 1998 the 200 page book is not only packed with the history of zen in japan as exemplified by the major zen monk artists but complemented by many examples of their art the history is divided into seven major periods that discussed the political and cultural climate of japan as well as the philosophic perspective of zen buddhism

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web showing the broad scope as well as the distinctive characteristics of ch an art in china and zen art in japan these works include landscapes paintings of patriarchs and eccentrics of birds animals and plants and calligraphy by eminent monks

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web showcasing masterworks of brush inscribed japanese texts some serving as independent works of art and others enhanced by decorated papers or by paintings this exhibition takes a close look at the original gestural movement marked in each work the applied pressure speed and rhythm that are said to reflect the artist s state of mind

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web the art of twentieth century zen paintings and calligraphy by japanese masters responsibility audrey yoshiko seo with stephen addiss with a chapter by matthew welch edition 1st ed imprint boston shambhala 1998 physical description xii 220 p ill some col 31 cm

**zen buddhism and the arts of japan** - Apr 11 2023

web zen buddhism and the arts of japan dates september 15 2012 december 31 2012 zen art is known for its elegant simplicity embodied in the many paintings and calligraphies in this exhibit that consist of black ink on white paper or silk

*the sound of one hand paintings and calligraphy by zen* - Jun 01 2022

web the sound of one hand paintings and calligraphy by zen master hakuin 65 00 written by audrey yoshiko seo and stephen addiss hakuin ekaku 1685 1768 is one of the most influential figures in the history of zen

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web jul 1 2011 may 22 aug 14 2011 pavilion for japanese art this exhibition is shown in two parts part 1 may 22 june 28 2011 part 2 july 1 2011 august 14 2011 the sound of one hand paintings and calligraphy by zen master hakuin is organized by the new orleans museum of art

**category zen painting and calligraphy wikimedia commons** - Aug 03 2022

web buddhist art of japan zen buddhist art japanese calligraphy paintings from japan buddhist paintings

**handscroll of calligraphy by Ōbaku zen monks the** - Nov 06 2022

web yinyuan longqui ingen ryūki chinese mid 17th to mid 18th century not on view the Ōbaku sect of zen buddhism was established in japan in 1661 by a small faction of masters from china and their japanese disciples who founded a

[the three perfections of japanese art poetry painting and](#) - Mar 30 2022

web in east asian cultures the arts of poetry painting and calligraphy have traditionally been referred to as the three perfections the selection of works presented here created in japan over the course of nearly a millennium demonstrate the power and complexity of standalone brush written calligraphy and its creative integration with

[ensō wikipedia](#) - Feb 26 2022

web the art of twentieth century zen paintings and calligraphy by japanese masters boston shambhala publications isbn 9781570623585 oclc 39108653

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web zenga is a style of chinese and japanese calligraphy and painting done in ink the term is most often used for artwork by buddhist monks often without formal artistic training and is sometimes contrasted with nanga or literati painting made by scholars 1 in many instances both calligraphy and image will be in the same piece

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corlett 1991 1992a according to corlett 1991 13 of the primeval vegetation was mangrove forest 5 was freshwater swamp  
forest and the rest was mainly lowland dipterocarp forest fig 1