

The Analysis and Evaluation of the Recommendation Efficacy and Presentation of a Proper Pattern of the Bank Recommendation

Mohammad Hassan Shaki, Mohammad Reza Hashempour (m.s)

Department of Management, Qaemshahr Branch, Islamic Azad University, Qaemshahr, Iran

ABSTRACT

This article is selected under the title of the analysis and evaluation of the efficacy of bank recommendation system. The article's goals and hypotheses are focused around the internal indices of the recommendation system by the aid of qualitative and quantitative hypotheses and which used the staff in order to find the research results. A sample of 201 people among the statistical population of 420 is studied by the use of questionnaires, reduction of central limit indices and single-variable test, and then the gathered data is described and analyzed. At the end, the following results had been obtained through analyzing the qualitative and quantitative indices: Firstly, the level of the bank staff and managers' participation helps increasing the promotion of the recommendation system efficacy, secondly, from the positive view of the subjects, the indices significance level of the recommendation' system and the staff participation is significant, and thirdly, on the basis of these findings some localized solutions can be presented and generalized remarkably that may increase expectedly the positive trend of establishment and performance and finally the efficacy of participation and recommendation system in a bank.

KEYWORDS: efficacy evaluation, recommendation system.

1. INTRODUCTION

There are different mechanisms for the implementation of participatory management techniques and establishing a recommended system is the most common technique for the participation of staffs in an organization. Different methods are used in an organization in order to perform participatory management system, but it can be suggested that recommendation system is the most important method of participatory management performance. On the basis of this system which is motivated on the promotion of the staff cooperation morality and creation of a sense of responsibility among them in their organization's fate, all of the staff, from the highest to the lowest level, can present their views, attitudes and ideas in order to remove the problems and shortcomings of the organization. Interested staffs have more ability and can increase creativity and innovation in organizations. The emphasis of this management method is based on the cooperation and participation of voluntary staffs and wants to use their thoughts, ideas and organizations to solve problems. This article is an attempt to recognize implicitly the participatory system through evaluating the managers and the staff of Melli bank and study of the documents and actually, evaluating the recommendation system efficacy degree which comes into force according to the recommendation system in organizations such as Melli bank. In fact, it is tried to determine that establishment and performance of recommendation system provides whose internal systematic indices of Melli bank qualitatively and quantitatively and what kind of empirical-scientific solution can be presented in order to finding efficient recommendation system in a bank.

Statement of the Problem

Nowadays, participatory management method is one of the most advanced and effectual method in the world, furthermore, the more efficient and main tolls in this kind of management is the organizational recommendation system. Participatory management is an action which involves the staffs of an organization and a company in decision-making process. The greatest supports for participatory management are manager's commitment, faith and belief. If the management of organization does not believes in participation of staffs, the participatory management will not be achieved. Joseph M. Jozar believes that: there is always a better way to do an action. It is always possible to achieve a better and more efficient solution than other common ones in an organization, institute, or a company. To find these ways, firstly a kind of organizing is needed that can accept people with constructive attitudes regardless their position in the organization. Secondly, it should not hurt the managers' authorities, responsibility and decision-making power and also provides a sense of cooperation among the staff. Thirdly,

*Corresponding Author: Mohammad Hassan Shaki, Department of Management, Qaemshahr Branch, Islamic Azad University, Qaemshahr, Iran Mh_shakki@yahoo.com

material and spiritual encouragement should be available for the personnel against their constructive ideas. Organizational participation system provides the basic environment for the staff fundamental and mental participation in the affairs of the organizations, institutes or firms which causes enforcing the ideas and attitudes of the staff and also their consequences. This system does the following actions regarding this important issue:

- 1) The manner of the staff participation
- 2) The manner of evaluation an offer or idea
- 3) Determining the scoring factors of an offer or idea

Recommendation system in a bank structure is based on the above stimuli and goals. Now, this question is posed that whether there is an efficient and proper recommendation system in Melli bank or not? In fact, how is the efficiency of the current structure of the recommendation system in Melli bank? According to the efficiency of and evaluation of the functions, which pattern is more appropriate to present in order to promote the recommendation system efficiency in Melli bank?

METHODOLOGY

This article is carried out with the aim of becoming familiar with the recommendation system's efficacy in the situation of bank qualitative function and also the situation of recommendation system there is a significant relationship between the recommendation in bank. The study's hypotheses are posed in the following:

- 1) system's efficacy and qualitative function of Melli bank.
- 2) The degree of banking and general services presentation increased.
- 3) The staff's technical- specialized-skill-empirical ability increased.
- 4) The sense of self-efficacy and development of individual and group capacity promoted in bank.
- 4) The quality of work life and work environmental and safety conditions promoted the bank.

The population of the study includes:

All formal staff of Mazanadaran Province Melli bank, the personnel of the office of the Provincial Administration and all branches of cities, both male and female with higher than diploma degree which constitutes a sample population of 210 people.

H1: the recommendation system in a bank improved the manner and method of presentation of banking and general services.

The observed mean, 3.30, is more than theoretical mean 3 which demonstrates the participants' positive attitudes descriptively towards the research hypothesis. As follows, t-test will be used in order to generalize the participants' attitudes to the whole statistical population and since $p < 0.05$ and the observed mean is more than the theoretical value of 3; therefore, the following results are obtained with 95% level of certainty: the application of recommendation system in Melli bank improved the manner and method of presentation of banking and general services in Melli bank desirably.

H2: the recommendation system in a bank increased the staff's technical- specialized-skill-empirical ability.

The observed mean, 3.29, is more than theoretical mean 3 which demonstrates the participants' positive attitudes descriptively towards the research hypothesis. As follows, t-test will be used in order to generalize the participants' attitudes to the whole statistical population and since $p < 0.05$ and the observed mean is more than the theoretical value of 3; therefore, the following results are obtained with 95% level of certainty: the application of recommendation system increased the staff's technical- specialized-skill-empirical ability desirably.

H3: the recommendation system in a bank promoted the sense of self-efficacy and development of individual and group capacity.

The observed mean, 3.22, is more than theoretical mean 3 which demonstrates the participants' positive attitudes descriptively towards the research hypothesis. As follows, t-test will be used in order to generalize the participants' attitudes to the whole statistical population and since $p < 0.05$ and the observed mean is more than the theoretical value of 3; therefore, the following results are obtained with 95% level of certainty: the application of recommendation system promoted the sense of self-efficacy and development of individual and group capacity desirably.

H4: the recommendation system in a bank promoted the quality of work life and work environmental and safety conditions.

The observed mean, 3.18, is more than theoretical mean 3 which demonstrates the participants' positive attitudes descriptively towards the research hypothesis. As follows, t-test will be used in order to generalize the participants' attitudes to the whole statistical population and since $p < 0.05$ and the observed mean is more than the theoretical value of 3; therefore, the following results are obtained with 95% level of certainty: the application of recommendation system promoted the quality of work life and work environmental and safety conditions desirably.

H5: the commendation system in a bank developed the staff, managers and customers' attitude towards participation.

The observed mean, 3.18, is more than theoretical mean 3 which demonstrates the participants' positive attitudes descriptively towards the research hypothesis. As follows, t-test will be used in order to generalize the participants' attitudes to the whole statistical population and since $p < 0.05$ and the observed mean is more than the theoretical value of 3; therefore, the following results are obtained with 95% level of certainty: the application of recommendation system developed the staff, managers and customers' attitude towards participation desirably.

H6: the commendation system in a bank developed the adaptation between the manner of encouragement and work-doing.

The observed mean, 3.18, is more than theoretical mean 3 which demonstrates the participants' positive attitudes descriptively towards the research hypothesis. As follows, t-test will be used in order to generalize the participants' attitudes to the whole statistical population and since $p < 0.05$ and the observed mean is more than the theoretical value of 3; therefore, the following results are obtained with 95% level of certainty: the application of recommendation system developed the adaptation between the manner of encouragement and work-doing desirably.

H7: the commendation system in a bank increased the level of effectiveness of the fascination of human resources and management.

The observed mean, 3.40, is more than theoretical mean 3 which demonstrates the participants' positive attitudes descriptively towards the research hypothesis. As follows, t-test will be used in order to generalize the participants' attitudes to the whole statistical population and since $p < 0.05$ and the observed mean is more than the theoretical value of 3; therefore, the following results are obtained with 95% level of certainty: the application of recommendation system increased the level of effectiveness of the fascination of human resources and management.

H8: the commendation system in a bank increased the level and tendency to work innovation and creativity among the staff.

The observed mean, 3.44, is more than theoretical mean 3 which demonstrates the participants' positive attitudes descriptively towards the research hypothesis. As follows, t-test will be used in order to generalize the participants' attitudes to the whole statistical population and since $p < 0.05$ and the observed mean is more than the theoretical value of 3; therefore, the following results are obtained with 95% level of certainty: the application of recommendation system increased the level and tendency to work innovation and creativity among the staff.

Table 1: Conclusion of the analysis of the research qualitative hypotheses

Hypothesis	Mean	Standard Deviation	t-test	p-value	Conclusion
H1	3.30	0.48	8.93	0.000	There is a significant and generalizable relationship. H0=rejected, H1: confirmed
H2	3.29	0.30	13.21	0.000	There is a significant and generalizable relationship. H0=rejected, H1: confirmed
H3	3.22	0.44	7.04	0.000	There is a significant and generalizable relationship. H0=rejected, H1: confirmed
H4	3.18	0.34	7.48	0.000	There is a significant and generalizable relationship. H0=rejected, H1: confirmed
H5	3.37	0.34	15.07	0.000	There is a significant and generalizable relationship. H0=rejected, H1: confirmed
H6	3.12	0.41	6.83	0.000	There is a significant and generalizable relationship. H0=rejected, H1: confirmed
H7	3.48	0.56	14.31	0.000	There is a significant and generalizable relationship. H0=rejected, H1: confirmed
H8	3.44	0.43	11.52	0.000	There is a significant and generalizable relationship. H0=rejected, H1: confirmed

The results of these eight hypotheses which can be seen in Table 10 are subsumed under the subsidiary, main and first hypothesis are analyzed. Each hypothesis, along with the related data with the statements, is individually analyzed in every hypothesis descriptively and inferentially. Yet, the main and first hypotheses are generally analyzed in the following.

1)The second main hypothesis: there is a relationship between the recommendation system's efficacy and bank's quantitative function.

As it is revealed, the results of the analysis and evaluation of the recommendation system's efficacy against the quantitative function of Melli bank demonstrates the positive attitude of the subjects towards the relationship between the recommendation system's efficiency and achievement of the qualitative indices of the recommendation system' function and also the existence of this significant relationship in these eight qualitative hypotheses. Now, on

the basis of these five quantitative hypotheses of the research, this question is posed whether the performance of the recommendation system’s function has any significant effect on the variables of the quantitative hypotheses or on Melli bank’s function in presenting the banking services? Actually, was the performance of the recommendation system positive or significant on the following variables?

- 1) Profitability increase in bank
- 2) Costs reduction in presenting banking services
- 3) Increase of the degree of the customers’ depository
- 4) Increase of idea-building and the staff’s recommendations presentation
- 5) Increase of the degree of the province bank branches

It’s obvious in order to describe and analyze the obtained data and statistical information; it is required to apply the official-functional statistics of bank in four categories.

H1: the recommendation system in a bank increased the level of bank’s depository.

Table2

Bank profits from 2006-2010 (billion)				
2006	2007	2008	2009	2010
3.60	2	1.75	2.5	2.6

As it is revealed in the above figure, Melli bank’s profitability trend had descending rout from 2006 till 2008, three consecutive years.

Table3

Idea-building from 2006-2010				
2006	2007	2008	2009	2010
20%	25%	15%	20%	20%

As can be seen in the above table, the most number of idea-building is related to 2007 with 25% idea-building and the least number of idea-building is related to 2008 with 15% idea-building. Though the trend of presenting the staff ideas was ascending, the rout of this trend was slowing.

H3: the recommendation system in a bank decreased the costs degree of presenting the banking services.

Table5

Costs from 2006-2010 (million)				
2006	2007	2008	2009	2010
50	70	80	100	130

As it is demonstrated in the above table, the trend of Melli bank’s costs degree was ascending during five consecutive years, from 2006 till 2010. The reason of increasing these costs may be related to the fixed costs of the recommendation system in the early years of its application and also the spread of the diversity of banking services presentation such as electronic banking which is necessary in the competitive field of banks.

H4: the recommendation system in a bank increased the customers’ depository degree in the bank.

Table6

Depositories from 2006-2010 (billion)				
2006	2007	2008	2009	2010
5.32	4.48	3.65	4.96	2.86

As it is demonstrated in the above table, the trend of the customers’ depository degree in Melli bank was descending during three consecutive years from 2006 till 2008. In 2009, there was a sudden ascending jump and again in 2010, a fall in the depositories degree. The analysis suggests that these fluctuations of attracting and absorbing the invests is associated with the privatization process and bank’s submission to the private sector and also the structure management’s problems in the recent years.

H5: the recommendation system in bank increased the degree of the province bank branches.

Table7

Changes trend of branches degrees in the province				
2006	2007	2008	2009	2010
8	9	11	13	17

As it is demonstrated in the above table, the changes trend of branches degrees in Melli bank was ascending during five consecutive years and a remarkable rise had been observed in 2010.

Conclusions

By analyzing the five main quantitative hypotheses, it can be concluded that an ascending trend was dominant on the average mean of the customers' depositories during the recommendation system's application, the average idea-presentation of the staff, and the costs of services presentation. The results of the first, second, third, fourth, fifth, sixth, seventh and eight hypotheses shows that since the observed significance level is less than 5 ($\text{sig} < 0/05$), the given hypotheses are significant and generalizable.

Suggestions

- 1)The recommendation system needs to be continuant in Melli bank so that its positive effect on the research variables is reinforced along with other variables and functional fields of Mazandaran Melli banks.
- 2)In order to make continuant the recommendation system, it should be attended first to the bank managers, staff satisfaction, and their heart belief.
- 3)Freedom in criticize-stating and work-independence should be dominant in bank.
- 4)In order to administer the recommendation system and the participation of bank personnel successfully, it should be clarified for the staff that participation's advantages will not be observed in short-time. Since the recommendation system is a cultural system and achieving its goals takes a long time naturally.
- 5)It should be clarified for the staff that all bank problems cannot be solved by administering this method of management.
- 6)It should be clarified for the staff that they cannot impose their attitudes to the managers and supervisors by presenting their recommendations.
- 7)It is necessary to take teaching part serious in introductory familiarity and mental preparation.
- 8)It is required not to administer the management system imperatively, since this kind of administration may discourage the staff to participate or present their ideas.
- 9)Continuous distant and non-distant training is needed in order to familiarize the staff with the philosophy and concept of participation.

REFERENCES

- 1) Cohen fink & Godman, willits. Effectives "behavior". Dohnelly and sons Company 1992. p 361.
- 2) Davis S Newstrom, ((Human behavior At work)): or organizational behavior)), MC Craw- Hill, Inc, 1985. Harvey, Danald, & Brown, Danald.
- 3) Harvey, Danald,& Brown, Danald: "An experiential Approuch to organization development". Third edition prentice Hill intimation 1988. p252.
- 4) Reihaneh Shagholi and etal. (2010), Current thinking and future view
- 5) Shaki Mohammad Hassan,(2011) , organization and management, Babol, Mabas .
- 6) Shaki Mohammad Hasan,(2012), learning and training organization, Islamic Azad University, Qaemshahr