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Human Resources Diagnosing in Bank Mellat with Improvement and Development Objective

Mahdi Joneidi Jafari[a], Abdol Reza Beiginia[b]

[a] *School of Industrial Engineering, Tarbiat Modares University, Tehran, Iran.*

[b] *Department of Management,Faculty of Humanities, Shahed University Tehran, Iran*

Abstract

The issue of change and organizational development is one of the inevitable necessities for new organizations. In turbulent society of communication and information age, inaction leads to economic ruin. Every phenomenon wishing to have negative entropy should move toward change. This research seeks to make a kind of diagnosis of the current state of Human Resources in Bank Mellat and examine its weak and strong points. In this study, using Three Dichotomies model, Organizational Diagnosing was scrutinized and it became clear that structural, behavioral and context factors play crucial role in diagnosis of the Bank's human resources.

Keywords: Organizational Diagnosing, Organizational Development, Structural Factors, Context Factors, Behavioral Factors

Introduction:

Organizations are social systems which are influenced by changes in their environment. The only effective way for creating change in organization, is to change the culture and managers performance through changing the value systems, beliefs and accepted relationships within the organization. So, emergence of organizational development is necessary.

The existing evidence reflects various problems in companies and organizations. Undoubtedly, these problems lead to decrease in efficiency, effectiveness and eventually in organizational productivity. Studies on official systems in Iran show that, despite entrance of advanced technologies, state organizations' productivity has had a decreasing trend. The fact is that a company or organization has different dimensions such as objectives, structure, human force, technology and environment. And to identify the organizational problems, it should examine each of these dimensions [3].

Organizational diagnosing is often considered as one of the most sensitive and critical parts of establishing an organizational development plan. Thus, one of the most important measures taken by the companies and organizations to promote their effectiveness is timely and proper diagnosis. Timely and proper diagnosis makes it possible for managers to be always informed of their organization's current problems and challenges, and enables them to prevent from exacerbations. Organizational diagnosing is the process of cooperation between the organization's members and consultants or Organizational diagnosis consultants in order to: gather correct and relevant information on major problems of the organization and their causes, analyze the collected data, classify them in two levels of general and specialized, and suggest some recommendations for taking required measures to resolve the problems. The main fundamental objective of carrying out this research is to help managers in taking steps for solving the problems and promoting the organizational effectiveness through recognition of Bank Mellat's problems and dilemmas from different perspectives; it also seeks to help managers to prevent from decrease in organizational productivity and its waning.

1- Review of the Related Literature

Before the study and examination of organizational diagnosis, it is necessary to review the processes of organization's development and revitalization, the nature of organizational development and its process; in order that by doing so, we can show the operational path of organizational development in one look.

2-1 organizational development (OD)

Most of organizational development definitions are classical. But Franch provide a more comprehensive definition of organizational development: a **long**-term **effort**, led and supported by top management, to improve an organization's problems and revitalization processes, through an ongoing, collaborative management of organization culture _ using the consultant-facilitator role and the theory and technology of applied behavioral science[8].

Organizational development begins with diagnosis process i.e. data collection and analysis for the purpose of evaluating the situation and setting proper goals for change. A proper diagnosis will lead to the existing situation unfreezing and exact determination of suitable ways. Organizational development then enters the process of active intervention; i.e. the process during which the change objectives will be developed through a series of various and special operations. The end process of organizational development is organizational reinforcement. In this process, the changes are regulated, enhanced and

evaluated; then Refreezing will happen [6]. General model of organizational change and planned change is shown in Fig. 1.

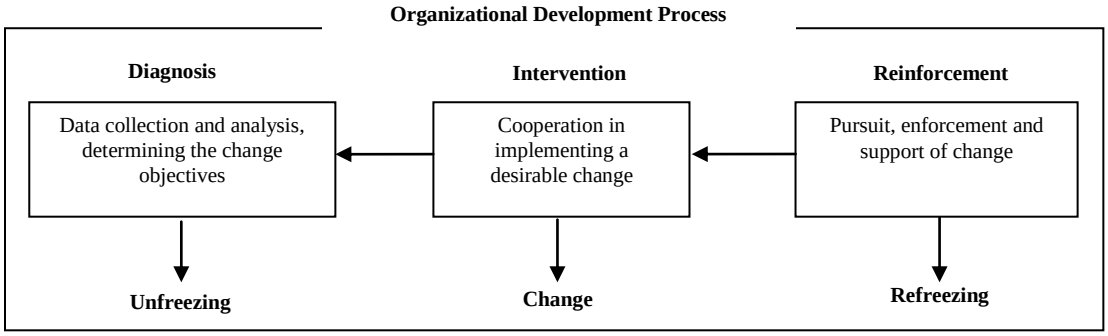


Fig.1: Organizational Development and Planned Change [10]

2-2 Diagnosing Organization

Diagnosing organization is the process of using the concepts and methods of behavioral science in order to define and describe the existing situation of the organizations and find ways for enhancing their effectiveness [5]. In this study, the term "diagnosing" focuses on concepts and methods of behavioral science. In addition, it addresses other concepts and methods of knowledge management in the fields of strategic planning, process reengineering, and organizational productivity. Organizational development is a practical program based on exact information on current problems, opportunities and the activities' effect on achieving the objectives. Hence, there is a pressing need for an ongoing system of data collection and analysis. This system of data collection and analysis is called diagnosing or audit systems [11].

2-3 Creating Factors and Types of Organizational Vulnerability

Detrimental factors usually attack the internal system of organic beings from the outside and disturb the internal structure, or function of its internal processes. I.e. necessarily, the harmful causes or factors are exogenous. Mirzaei (2001), has classified the organizational vulnerability into three levels of preliminary, critical and dangerous ones [9] (table 1).

Table (1)- Types of Organizational Vulnerability[9]

Indexes	Preliminary Vulnerability	Critical Vulnerability	Dangerous Vulnerability
Consequences	Short-term	Mid-term	Long-term
Problem type	Problem in objectives of organization's growth & survival	Problem in objectives of organization's growth	Problem in objectives of organization's growth & survival
Extent of problem	Limited	In a certain limit	Extensive, and unlimited
Method of diagnosis	Diagnosing simple signs	Diagnosing average signs	Diagnosing difficult signs
Disturbance in structure	Superficial and little	Considerable	Deep and high
Disturbance in functions	Little Quantitative & qualitative drop	Noticeable Quantitative & qualitative drop	High Quantitative & qualitative drop

Spread to context	Not spreading to context	Spread to context (little)	Spread to context
Priority	Third	Second	First
Method of Treatment	Superficial and justifying	Scientific together with research, analysis and diagnosis	Revolutionary, fast and absolute

2-3 Organizational Diagnosis Models

Diagnosis is founded based on understanding the way of organization function. Intellectual frameworks used by organizational change agents to evaluate the organization, are called diagnosis models. These models play a crucial role in organizational change plan[3].

Therefore, researchers and authors have introduced some models for organizational diagnosis. In these models, organizational diagnosis has been examined and evaluated from different aspects. The most important organizational models are presented in the following lines. One of them is Wise board's 7 dimensions model offering a systematic view for more exact recognition of the organization and appropriate intervention to resolve the problems and organizational issues. Wise board has suggested 7 dimensions for recognition and examination of vulnerable areas and audit of the organizations; dimensions include: objectives, relations, structures, leadership, awarding system, useful coordination mechanisms and environment [12].

Human resources development model (HRD) contains programs and activities which are designed for improving the staff performance with the objective of resolving the current performance problems, and preventing from the future performance problems and challenges. The studied constructs in human resource development model (HRD) include temporary appointment, various work experiences, evaluation centers, training, job enrichment, effective leadership, carrier development, consultation, and coaching [7].

Harrison's diagnosing model using a systematic approach in three individual, group, and organizational levels has been devised in order to improve the situation and resolve performance problems[5]. In the three dichotomies model, the organization and management phenomena are examined and analyzed based on three behavioral, structural and contextual factors[8]. The above mentioned factors are presented in Fig.2.

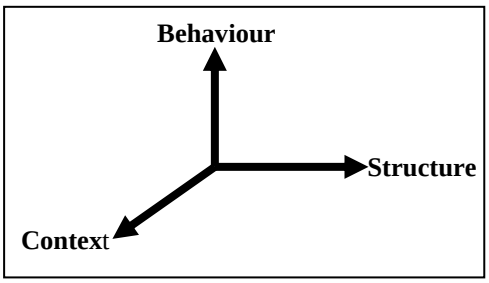


Fig.2: Analytical Three-Dichotomies Model [8]

The reason for naming this model as three dichotomies is that the relationship between structural, behavioral and context factors is in such a way that no phenomenon or organizational event can happen outside the interaction of these three dichotomies. The present study, seeks to make use of this model as the conceptual model of the research; because of its main and inseparable feature of three dichotomies, we have used this model. Thus, it is necessary to elaborate on the three dichotomies mentioned in this model.

Structural dichotomy: the causes and factors which create a crisis for organization's structures are called structural vulnerability. Organizational structures are routs, channels and containers which are in progress in organizational operations and processes. Structural dichotomy entails all physical and non-human elements, factors and conditions in the organization; which all these are connected to each other in a certain order and shape the framework and physico-material form of the organization [9].

Content or behavior dichotomy: as it was stated in above lines, structure is considered as the container of activities or organizational dynamics. The material or content which is put in the organization's container is the very work or behavior of the human. Thus, the major content of the organization is composed of human behavior; and human's conducts and activities are for achieving the predetermined organizational objectives; the end result of work, human energy and organizational objectives and structures are reflected in performances or prime fundamental tasks of the organization. In recognizing behavioral vulnerability, the focus is on functions and performances. And we should examine the factors which have disturbed the organizational functions or have denormalized the human performances and weakened their effectiveness, leading to creation of a crisis in the organization and prevention of its healthy growth[8].

Context dichotomy: dichotomy of context has a special place in theory of three dichotomies, and organizational diagnosis. Firstly, its main characteristic is the importance of this dichotomy's extent and old history than the other two dichotomies. In discussing the importance of context dichotomy, it is worth mentioning that the other two dichotomies (i.e. the structure and behavior dichotomies) have come to being due to this dichotomy. The concept of context, which in systemic theory equals with the term "environment", is of such a high importance that it has promoted from the concept level to theory level; and nowadays the researchers and theorists of organizational theories have offered important theories on environment. The major contribution of context or environmental factors is regulation of the relations with larger systems of which their system is a part. Because every system or organization is always in constant interactions with larger systems and itself is regarded as the subsystem of those systems. Therefore, all the causes and factors leading to establishment of relations, regulation, and timely and appropriate organization's reaction to major systems, are called context factors. Thus contextual vulnerability are problems which disturb proper and true interaction; or in systemic terms, they upset timely and appropriate reaction of the organization to its neighboring environmental systems and create a crisis in theses relations[7].

2- Research Hypotheses

With the objective of examining and determining the role of influential factors in human resources vulnerability, we have proposed some hypotheses based on the analytic model of three dichotomies:

1. Structural factors play a determinative role in Bank Mellat's human resources
2. Behavioral factors play a determinative role in Bank Mellat's human resources
3. Context factors play a determinative role in Bank Mellat's human resources
4. There are differences between the structural, behavioral and context factors of Bank Mellat's human resources

4. Research Methodology

As regards the objective, this research is an applied one, concerning the method, it is descriptive and in terms of time, it is a survey research.

4-1 Data Collection Tools

In this research, the secondary data was collected in library method including study of the books, documents and search in the internet; this data was used for developing the theoretical principles of the research. For the purpose of gathering primary data and testing the model, we used the tool of questionnaire. Table 2, shows the constructs and studied variables in questionnaire.

4-2 Internal Validity of the Research

In order to determine the validity and reliability of the questionnaire, content validity method was made used of. To determine validity of the questionnaire, the initial design of the questionnaire was developed after studying the related resources, and then it was examined by professors and experts in this field. In the end, there were some proposals for revision; and after making some revisions, the final questionnaire was provided. To determine reliability of the questionnaire, **Cronbach's Coefficient Alpha** for questionnaire was calculated using the SPSS software. It was 0.93. Thus we can conclude that the questionnaire has sufficient reliability.

Table (2)- Constructs and variables of the questionnaire

Row	Construct	Index	Variables (question no.)
1	**Structure**	Organizational structure	1-3
		Methods improvement	4-5
		Mechanized information system	6-8
		Payment system	9-12
		Placement & Employment	13-15
		Appointment and promotion	16-18
		Performance evaluation	19
2	**Behavior**	Organizational culture	20-22
		Motivation and job satisfaction	23-27
		Leadership	28
		Training and staff promotion	29-32
		Job security	33-34
3	**Context**	Customer orientation and client respect	35-37
		Contractors And consultants	38-40

4-3 Statistical Population

Statistical population in this research involved all staff being employed in management, leadership, and expert positions. Justifying reason for selection of this job classes as the statistical population is that regarding job conditions, these staff had some qualifications (many years of work and experience) which fitted with characteristics of the statistical population and they also had complete familiarity with current situation of the Bank's handling of customers. So, they are fully aware of the dilemmas, lacks, and problems in terms of structure, behavior and contexts. The studied jobs in Bank Mellat's head office affairs management reach to 339 (Table 3).

4-4 Sample Size Determination and Sampling Method

Since the data criterion in this research is of qualitative type, the following formula was used to determine the sample size[1].

$$(1)\quad n=\frac{NZ_{\frac{\alpha}{2}}^{2}P(1-P)}{\varepsilon^{2}(N-1)+Z_{\frac{\alpha}{2}}^{2}P(1-P)}=n=\frac{339(1.96)^{2}\left(1-\frac{1}{2}\right)\left(\frac{1}{2}\right)}{(0.1)^{2}(339-1)+(1.96)^{2}\left(1-\frac{1}{2}\right)\left(\frac{1}{2}\right)}\cong 75$$

With regard to the fact that the obtained sample size was 75, 100 copies of questionnaires were distributed among the staff. This size was to ensure that the number of questionnaires is large enough to make sure that the return completed questionnaires suffices the least size of the statistical sample.

The sampling method in this research was stratified sampling. This method is revised form of simple random sampling and systematic sampling with the objective of reaching more exact and representative samples. In stratified sampling, first, the relevant variables should be selected, and then by determining and selecting these variables, the sampling framework is stratified in accordance with the strata or layers of that variable; at last, using systematic sampling, the people are chosen from each stratum in due proportions[2].

Table (3) - Research statistical population based on job strata and organizational unit

Job strata	Management		Leadership		Expert		Total aggregate	
Organizational unit	Population	Sample	Population	Sample	Population	Sample	Population	Sample
Management area	12	4	9	2	31	9	52	15
Human resources management	4	1	11	3	34	11	49	15
Financial affairs management	7	2	13	4	44	13	64	19
International relations affairs	3	1	10	3	31	9	44	13
Marketing affairs management	7	2	11	3	34	10	52	15
Planning management	11	3	10	3	57	17	78	23
Final Total	44	13	64	18	231	69	339	100

5. Research Findings

General *statistical analysis methods*, in particular, z-tests (z statistical tests), *chi-square* (χ^2) *test, Friedman test, SPSS and* STATISTICA software were used for data analysis.

Demographic results show that about 82% of the respondents are male, and 18% of them are female; (table 4), about 75% of the respondents hold BA degree , 18% of them hold MA degree or higher educational levels, and only 7% of them have had lower educational levels; the highest percent of the respondents (31%) have work experience between 10 to 15 years, 42 percent of them have more than 15 years of work experience, only 16 percent of them have work experience between 5 to 10, and 11 percent of them have between 1 to 5 years of work experience; 14% of the respondents are composed of managers, 18% of them are leaders , and 65 percent of them are experts.

The computed average (mean) for structural factors is 2.86 with standard error of 0.56 (table 5). The results show that the state of structural factors in Bank Mellat is less than the average level. The state of

each infrastructure of structural factors shows that the mechanized information system and also methods improvement is at an average level and higher than it; but the idea of respondents about other cases was lower than the average level.

Table (4) – Respondents' Demographic Characteristics

Description		Frequency	Percent
Gender	Female	17	17.89
	Male	78	82.11
	Total	95	100
Education	Lower levels of education	7	7.37
	BA	71	74.74
	MA & higher levels	17	17.89
	Total	95	100
Work experience	1 to 5 years	10	10.53
	5 to 10 years	16	16.84
	10 to 15 years	29	30.53
	15 to 20 years	15	15.79
	20 to 25 years	14	14.47
	25 years and more	11	11.85
	Total	95	100
Organizational level	Expert	65	68.42
	Leader	17	17.89
	Manager	13	13.68
	Total	95	100

The computed average for behavioral factors equals 2.90 with Standard error of 0.56 (table 5), which in respondents idea these factors, too, occupy a level lower than average level. The state of each infrastructure of behavioral factors shows that only the computed average for training and staff promotion is higher than the average level; but the respondent's ideas about other cases, i.e. organizational culture, motivation, job satisfaction, leadership, and job security, were at average and lower than the average level.

Table (5) z-test results for structural, behavioural, and context factors and indexes

Variables	**Average**	**SD**	**Number**	**Standard error**	**Mean**	**t or z**	**df**	**Error level P**
Organizational Structure	2.93	0.78	95	0.08	3.00	-0.92	94	0.36
Methods improvement	3.48	0.70	95	0.07	3.00	6.71	94	0.00
Mechanized information system	3.50	0.62	95	0.06	3.00	7.78	94	0.00
Payment system	2.68	0.69	95	0.07	3.00	-4.47	94	0.00
Placement & employment	2.42	0.82	95	0.08	3.00	-6.86	94	0.00
Appointments & job promotion	2.51	0.90	95	0.09	3.00	-5.34	94	0.00
Performance evaluation	2.52	1.06	95	0.11	3.00	-4.45	94	0.00
Structural Factors	2.86	0.56	95	0.06	3.00	-2.39	94	
Organizational culture	2.94	0.67	95	0.07	3.00	-0.92	94	0.02
Motivation & job satisfaction	2.53	0.75	95	0.08	3.00	-6.11	94	0.36
Leadership	2.82	0.89	95	0.09	3.00	-1.97	94	0.00
Training & staff promotion	3.24	0.74	95	0.08	3.00	3.16	94	0.05
Job security	2.96	0.72	95	0.07	3.00	-0.52	94	0.00
Behavioral Structures	2.90	0.56	95	0.06	3.00	-1.80	94	0.00
Customer orientation	3.47	0.65	95	0.07	3.00	6.98	94	0.12
Contractors & consultants	3.12	0.72	95	0.07	3.00	1.57	94	0.00
Contex/ual factors	3.29	0.55	95	0.06	3.00	5.18	94	0.00

The computed average for context factors equals 3.29 with standard error of 0.55, and the respondents believed that the context factors were at an average level and higher than it.

Table (6) - summary of test hypotheses results

Hypothesis	χ^2	Degree of freedom	α	Test result
First	27.62	4	0.01	Hypothesis proved
Second	32.17	4	0.01	Hypothesis proved
Third	61.01	4	0.01	Hypothesis proved
Fourth	36.568	4	0.01	Hypothesis proved

The computed χ^2 in the first hypothesis equals 27.62 with degree of freedom (df) of 4, and confidence level of 99% which is significant; thus the statistical null hypothesis is rejected and the research hypothesis is proved (Table 6).The results show that the computed Z for structural factors equals 2.39 with df of 94 and confidence level of 95% which is statistically significant. Thus, the null hypothesis that there is no difference between the computed average and average level of the questionnaire at this confidence level is rejected. This test, too, verifies the results of **chi-square** (χ^2) **test** (Table 5).

On the other hand, the z test for infrastructures of structural factors has been computed, too. And only the computed z for organizational structure at the confidence level of 95% is not significant. In other cases, the computed z at confidence level of 99% is significant.

In order to examine the effect of each of the structural factors' components, **Friedman test** has been used (table 7).

The computed χ^2 equals 203.35 with df of 6 at confidence level of 99% which is statistically significant. Therefore, it would be clear that there is difference between the extent of these factors' effect. With regard to mean ranks, it becomes clear that mechanized information system is of higher importance than the other infrastructures and has priority over them. Then methods improvement, organizational structure and payment system appear respectively in order of priority. The least rank belongs to the placement and employment.

The computed χ^2 in second hypothesis equals 32.17 with df of 4 at confidence level of 99% which is statistically significant. Thus, the null hypothesis is rejected and the research hypothesis is proved.

The results show that the computed Z for behavioral factors equals 1.80 with df of 94 at confidence level of 95% which is not significant. Thus, the null hypothesis that there is no difference between the computed average and the average level of the questionnaire at this confidence level is not rejected. Or in other words, it is concluded that the set of behavioral factors have effects to an average level (not low, nor very low). On the other hand, the Z test for behavioral infrastructures is computed, too. The computed Z for organizational culture and job security at confidence level of 95 % is not significant and in other cases the computed Z at confidence level of 95 % and 99% is significant. The results of **Friedman test** for examining the effect of each of the behavioral factors' components suggest that the computed χ^2 equals 60.19 with df of 4 at confidence level of 99% and it is statistically significant. Thus the null hypothesis that there isn't any significant difference between these infrastructures is rejected and it becomes clear that there is a significant difference between the effects of these factors at confidence level of 99%. The comparison of mean ranks shows that training and staff promotion ranks number one and then job security, organizational culture, and leadership stand respectively; finally there appears motivation and job satisfaction.

Table (7)- *Friedman test* **results for indexes of each of three dichotomies model factors**

Factors	Variables	Mean rank	Total ranks	Mean	Standard error
Structural factors	Organizational Structure	4.19	398.50	2.93	0.78
	Methods improvement	5.67	538.50	3.48	0.70
	Mechanized information system	5.72	543.00	3.50	0.62
	Payment system	3.50	332.50	2.68	0.69
	Placement & employment	2.71	257.50	2.42	0.82
	Appointments & job promotion	3.11	295.00	2.51	0.90
	Performance evaluation	3.11	295.00	2.52	1.06
ANOVA Chi Sqr. (N=95, df= 6)=203/3493 p<0/00000					
Behavioral factors	Organizational culture	3.05	290.00	2.94	0.67
	Motivation & job satisfaction	2.11	200.50	2.53	0.75
	Leadership	2.86	271.50	2.82	0.89
	Training & staff promotion	3.79	360.50	3.24	0.74
	Job security	3.18	302.50	2.96	0.72
ANOVA Chi Sqr. (N=95, df= 4)=60/18704 p<0/00000					
Context factors	Customer orientation	1.65	156.50	3.47	0.65
	Contractors & consultants	1.35	128.50	3.12	0.72
ANOVA Chi Sqr. (N=95, df= 1)=9/800 p<0/00175					

The computed χ^2 in the third hypothesis equals 61.01 with df of 4 at confidence level of 99% which is statistically significant. Thus, the null hypothesis is rejected and the research hypothesis is proved. The computed Z for context factors is 5.18 with df of 94 at confidence level of 99% which is significant. Thus, the null hypothesis that there is no difference between the computed average and the average level of the questionnaire at this confidence level is rejected. Or in other words, it is concluded that the set of context factors have effects more than average level (high and very high).

On the other hand, the Z test for context infrastructures is computed for both cases. In both of them, it is significant at confidence level of 99%. The computed means are more than the number of 3 suggesting that the effect of these infrastructures is positive.

The results of **Friedman test** for examining that whether there is a difference between infrastructures of context factors, shows that the computed χ^2 equals 9.80 with df of 1 at confidence level of 99% which is significant. Thus the null hypothesis is rejected and the research hypothesis is proved. I.e. it becomes clear that there is a significant difference between these factors at confidence level of 99%. The comparison of mean ranks shows that customer orientation ranks in first place and contractors and consultants are placed in the next rank.

In order to test the fourth hypothesis, **Friedman test** was used (table 8), as the results shows the computed χ^2 equals 36.57 with df of 2 at confidence level of 99 which is statistically significant. Hence, the null hypothesis that there isn't any difference between structural, behavioral and context factors is rejected and the hypothesis is proved. The comparison of mean ranks shows that context factors are in higher position than the structural and behavioral factors.

Table 8 - *Friedman test results of* **comparing each factor of the model**

Variable	mean Ranks	Total ranks	Mean	Standard error
Structural factors	1.72	163.00	2.86	0.56
Behavioral factors	1.78	169.00	2.90	0.56
Context factors	2.51	238.00	3.29	0.55
ANOVA Chi Sqr. (N=95,df= 6)= 3493 / 203 p< 00000				

6-Suggestions

Placement and employment has appeared to be the first priority of structural factors' vulnerability in Bank Mellat which is rooted in a series of matters including not giving an equal opportunity to all qualified applicants for employment, favoritism and nepotism in employing applicants, and ambiguity in criteria for Recruitment.

In order to resolve the problems and reduce vulnerability, it is suggested that in addition to development of a comprehensive program for scientific recruitment of the staff, directorate of staff affairs in Bank Mellat, launch an investigation into diagnosing the current human resources' strategies and offer a proper model for human resources strategy.

Job appointments and promotions have been appeared as the second priority of structural factors' vulnerability in Bank Mellat; it is due to some reasons such as not giving an equal opportunity to the staff, lack of a criterion for meritocracy, lack of written and up-to-date rules and regulations on the carrier courses and appointments.

In order to reduce vulnerability and get free from its negative consequences it is recommended that directorate of staff affairs in Bank Mellat provide a disciplined process for selection and preparation of the best and most qualified personnel of the bank for sensitive and key positions; so that the existing human force and competent candidates could be identified and prepared for management posts.

Performance evaluation is appeared to be the third priority of structural factors' vulnerability in Bank Mellat. These problems are rooted in a series of matters including lack of clarity, lack of criterion, and improper way of evaluating the staff performance. In order to reduce vulnerability it is recommended that directorate of staff affairs in Bank Mellat analyze and diagnose the existing evaluation mechanisms in the area of human resources and in line with the Bank's macro strategy, present a proper model for performance evaluation.

Compensation (Reward) appears to be the fourth priority of structural factors' vulnerability in Bank Mellat. It is due to some reasons including unfairness in payment at headquarters parts and lines. For the purpose of reducing vulnerability it is proposed that directorate of staff affairs in Bank Mellat make attempts to diagnose the wages and salary system, and design careers classification and a new system of wages and salary, whilst paying attention to changes and new approaches to staff reward and having them in mind.

Organizational structure is the fifth priority of structural factors' vulnerability in Bank Mellat, it is rooted in a series of issues such as the existence of parallel works and task interference, and ambiguity in responsibilities and authorities of the staff (however, according to respondents' idea, it seems that units' task explanation and organizational posts are developed and declared to organizational units. For reducing vulnerability, it is proposed that directorate of staff affairs in Bank Mellat, make some revisions to organizational structure and present a model in accordance with requirements of banking industry, and have a new approach to regulating the organization.

Based on the results obtained from data analysis, Methods improvement is at an average and upper average level; thus, its vulnerability is not considered to be so extensive. It is suggested that **Organization** and method **Improvement** head office make attempts to reengineer the processes and official forms of the bank.

According to the results, mechanized information system enjoys a better state than other infrastructures of structural factors. It is recommended that integrating mechanized systems of the office and also updating and completing the design of this office's website be high on the agenda of directorate of staff affairs in Bank Mellat.

Motivation and job satisfaction is the first priority of behavioral factors vulnerability in Bank Mellat which is rooted in a series of matters including irrationality and inappropriateness of criterion for choosing the best staff, unfairness of the rewards and payments, improper distribution of facilities and

lack of periodic evaluation of employees' job satisfaction. In order to reduce this vulnerability, it is suggested that Bank Mellat design an optimized system of facilities distribution and implement and establish it and also develop the required mechanism for periodic evaluations, and adopt proper measures in this regard in order that by doing so it would lay the ground for staff promotion.

Leadership is appeared to be the second priority of behavioral factors' vulnerability in Bank Mellat. And this is because of some reasons such as the fact that directorate of staff affairs in Bank Mellat has not taken any effective steps in implantation and propagation of democratic and collaborative management methods.

For the purpose of reducing the vulnerability and resolving this problem it is proposed that the following plans be high on the agenda of directorate of staff affairs in Bank Mellat: examining the impact of managers' leadership method on staff's job satisfaction; and examining relation between management methods and staff performance.

Organizational culture is the third priority of behavioral factors vulnerability in Bank Mellat, and it is due to causes such as not evaluating leadership skills in Bank Mellat, and not creating an intimate and confidential climate between the staff.

Job security has been the fourth priority of behavioral factors' vulnerability in Bank Mellat, which is rooted in a series of matters including job future ambiguity in Bank.

For the purpose of reducing the vulnerability it is suggested that Bank Mellat take the following measures to provide a relative job security for the staff: in line with launching an investigation into diagnosing the current human resources' strategies of the Bank, directorate of staff affairs should satisfy the Bank's need to human forces and evaluate competencies and qualifications of the existing staff through scientific methodologies and thereby determine the demand and supply amount of human forces; by following the policy of human force adjustment and out of necessity, Bank Mellat should establish proper motivational mechanisms in accordance with rules and regulations in order that the staff leave the Bank satisfactorily. This will provide job security for the employees and newly employed people.

According to the results obtained from data analysis, training and staff promotion enjoys a better state than the other infrastructures of behavioral factors. Thus, its vulnerability is not considered to be so extensive. It is suggested that research, modification, training structure reengineering and optimization of human resources be high on the agenda of Bank Mellat. Also the Bank should design training courses content in accordance with its needs and wants and make it possible to compete.

Based on the results obtained from data analysis, customer orientation, client respect and contractors and consultants were in better state than the other infrastructures of structural and behavioral factors; thus, their vulnerability is not considered to be so extensive. It is suggested that the following plans be high on the agenda of Bank Mellat: project on identification of service contractors in the area of support, and design of proper mechanisms for evaluating and selecting them; and making some revisions to evaluation system of service contractors, and designing appropriate models.

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