

Assessment and comparison of performance by using integrated approach of Balanced Scorecard and Analytic Hierarchy Process(case study:three banks of Guilan)

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Abstract Increasing competition in production and services necessitates organizations to have criteria to evaluate themselves. One of the most successful tools for implementing strategic plans of organizations for achieving an appropriate evaluating system is BSC. This technique, having various quantitative indices, does not integrates performance values and even does not estimates relative importance of each index under a unique outlook. AHP can be integrated with BSC for solving this problem. This paper aims to examine and compare the performance of Sepah, Maskan and Refah bank using integrated approach of BSC and AHP. According to the Central Bank of Iran in 1394, in Iranian state banks, three Banks Sepah, Maskan and Refah had lowest market share in resource attraction. Thus, the present study attempted to evaluate the performance of these three banks different perspectives and compared them with each other. To do so, AHP is implemented using Expert Chopise software. Findings show that among the four indexes of BSC, financial index is more important. Also in the financial perspective Maskan bank is better of others, in the costumer perspective Maskan Bank is better of others, in the internal perspective sepah bank is better of others and in growth and learning perspective Sepah Bank is better of others. Also finally, Maskan, Sepah and Refah have better relative performance, respectively.

Keywords : Keywords: performance Management, performance assessment, Balance Score Card (BSC), AHP

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