

The analysis relation between components of swot matrix and competitive advantage dimensions in banking sector of Iran.

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ABSTRACT: One of the ways for achieving a sustainable competitive advantage may be analysis of internal and external environment. In this research, relationship between components of swot matrix and achieving a competitive advantage, experimentally reviewed from the point of view of Iranian banking experts. The study provides empirical evidence based on data, collected from 254 questionnaires. We used Friedman, T student and paired sign test and Pierson coefficient. The results indicate that there is a strong relation between components of analysis of swot matrix and dimensions of competitive advantage. And analysis of competitive advantage dimensions shows that responsibility to customers and innovation have most important to others dimensions (second priority: quality, cost and image). Many of suggestions such as continuous attendance of experts for organization planning and accurate analysis of internal and external competitive environment whether for purposes of legal, political or cultural issues, may give correct understanding to banking planners and experts, until these individuals to be able to design and scheme better future goals of organization by collaborating with managers. Presence of experts with update information and correct understanding of banks internal and external environment results in that bank to follow achieving competitive advantage and introduces always itself as pioneer in the market.

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Key words: Analysis of swot matrix, competitive advantage, environmental analysis, banking industry

INTRODUCTION:

Banking sector in Iran is confronted with strong and high competition. From the totally 24 banks, there are 7 governmental trading banks, 5 Governmental specialized banks, 11 private banks, and 1 interest-free bank and this complex may place many of economical opportunities in perspectives and opinions of planners. In these competitive environments, almost all of the private and Governmental banks along with other business organizations are trying for developing and more market share and achieving to better position and acquisition of higher standards. This better position to desirable for changing from existing position to desirable position for achievement to this better position and sustainable competitive advantage, these organizations must always analyze their internal and external environment. Until to be able to draw their future proceeding course. Generally in course of a strategic planning, organizations in analyzing their internal and external environment, must identify their strong and weak points. And try for removing their weak points and to keep and increase their strong points, and to be used of environmental opportunities in best manner and convert their treats to opportunity or control them, having many of strong points does not secure an organization for being different from other organizations but ability of organizations for direct

leading such as these strong points are necessary correct direction of organizational strong points plays an important role in competitive environment where the organizations are confronted with them. Uncertainty and intensity of environmental dynamism and complexity need to organizations that to be able to move market data from higher level of uncertainty to desirable position and decrease the risk and increase the security and confidence environment of organizations must have high capacities for recognition of external environment and all aspects of internal environment to enable organizations for moving towards the proper and desirable position, these results obtained from environment need to organizations that to understand relationships between competitive advantage and organizational strategy in attempting to achieving desirable position. Competitive advantage is an important issue which is highlighted in management literature and strategic management in recent years and is a component that will ensure organizational sustainability. On the other hands, different views has been proposed about the factors of affecting of competitive advantage. Some researchers (De Toni,2001, Rondinelli,1996, Feldman,1997, Decant,1994) have emphasized the role of environmental factors in gaining of competitive advantage. Some others (Lisman,2004, Amit, 1993,Barney,2001, Rugman,2002, Hoopes,2003) have

emphasized the role of organizational Capabilities in gaining of competitive advantage. some of them (Bensaou, 1997, Karahannas,1999, Den Hengst, 2001) have emphasized the role of Interorganizational Capabilities in gaining of competitive advantage.

LITERATURE REVIEW

In this section of study we present history of dimensions and variables of study. Definitions review all components or elements of competitive advantage and analysis of swot matrix and also relations between under mentioned two main variables. **Competitive advantage:** Kotler (2000) also defined competitive advantage as organizational capacity for performing one or more ways so that would not be imitable by competitors whether in present time or in future. However porter(2006) recognized competitive advantage as a strategic goal which is a dependent variable and a reason for good operation and is related to achieving competitive advantage. Also hao (1999) says that Competitive advantage arises from the differential among firms along any dimension of firm attributes and characteristics that allows one firm to better create customer value than do others. These dimensions that organizations focus on them, shows a great benefit when the services and products are provided for meeting of market demand and could assist organizations to achieving competitive advantage competitive dimensions are in five groups of cost, quality, responsibility, innovation and image which are defined and explained in following steps.

Dimensions of competitive advantage applied in research:

Cost

Organizations must define types of compatibility between their expenses and specifications of their services and products. The value of a company is a function of many variables. Costs are of special importance since managers can influence costs. Success at cost management has a phenomenal effect on value because of the relationships between costs, business risk, financial risk, and valuation. (Groth,1994).

Quality

Quality can be defined with addition of unique properties to products for promotion of their competitive advantage and utilization of clients in final stage. Quality will continue to be an issue to the business community in the 1990s. Firms facing the changing demands from their customer groups as well as from their competitors must come to terms as to what "quality" means to there overall business in order

to achieve it through their strategies and operating systems.(Kenneth,1991).

Responsibility

Organizations may attend to responsibility factor for competition with others. The responsibility could be a source of competitive advantage when the organizations are trying for reduction of time period between receiving and acceptance of client order and providing products or services for clients.

Innovation

Innovation in services is thought to be multi-dimensional in nature, Service organizations today need to understand that innovation in services is not just about process or product innovation, or even performance and productivity improvements, but in fact includes organizational forms of innovation. (Agarwal,2011).

Image

Companies in all industries are searching for new sources of competitive advantage since the competition in their marketplace is becoming increasingly intensive. Maintaining and enhancing corporate reputation can have a stronger impact on customer value and customer loyalty, and can create differential competitive advantage. (Anca, 2009).

Analysis of swot matrix and diagnosis methods

analysis of swot matrix is a process that by way of it decision makers increase their information of organizational environments. Therefore has effect on operation in present time and future. **threats and opportunities:** definitions of threats and opportunities have been stated in two following section. **threats:** a threat is defined as any improper event or force in the external environment that causes harm to the organization's strategy (Rowe, 1994). **opportunities:** opportunities are defined as set of conditions suitable for achieving goals at the right time (David, 2007). **strength and weak points:** strength and weak points are as a results of factor and variables that may be controlled into the organization and may be good or bad. If the results to be satisfactory these strong points reflect the organizational factors and in case of being weak and unsatisfactory reflect that some of the organizational factors are weak. **strength points:** it represents the internal power that an organization possesses to compete against its rivals (Sharplin, 1985). **weak points:** weaknesses represent organizational aspects that negatively impact product and /or service value with regards to customers or competitive environment (Stahl,1995).

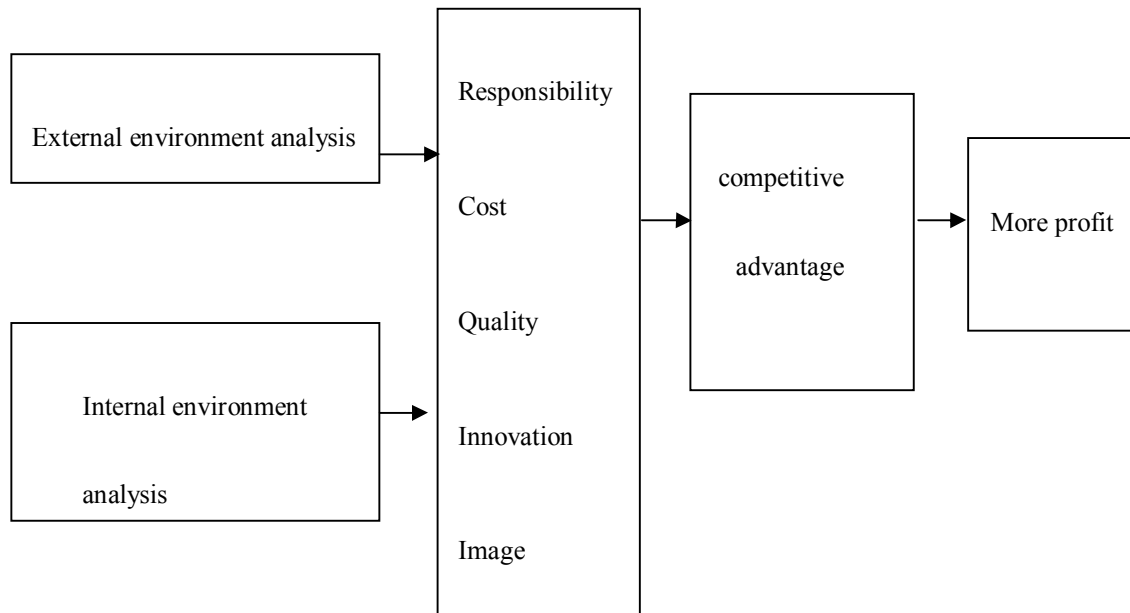


Figure 1: Research framework

Analysis of swot matrix and competitive advantage

it is not reasonable to think that using of organizational competitive advantage does not need to analyzing internal and external environment. In fact whether an organization to be strong or weak this is a related measure in comparison with external area it is widely approved that by relying to organizations strong points and also by strategic selection of using opportunities and preventing of threats or reduction of weak points or both of them could be able for achieving competitive advantage.

Previous Research

At an empirical research level, Strandholm & Kumar (2003) asserted the existence of a positive relationship between external environmental analysis style and overall organizational performance and the ability to gain a competitive advantage. findings of subramanian and et al(2009) shows that Market orientation makes a significant contribution to the creation of a number of organizational competencies which, in turn, lead to superior performance in the areas of cost containment, growth in revenue, and success of new services. barney (2000) discussed on four index(value, rareness, imitability, and substitutability) to generate sustained competitive advantage. Cost leadership strategies are unlikely to work and the event organizer must address competitive advantage via differentiation and focus strategies.(henderson,2011). Ritala and et al(2010)suggests that old and new paradigms in strategic management (industrial organization economics, resource-based theories, and the relational view) are applicable alongside each other when analyzing how a single firm gains competitive advantage by utilizing interfirm cooperation. It is argued here that no paradigm can be used to substitute others and thus an integrated perspective is needed. The paper provides a discussion and implications on how each paradigm complements others and illustrate this by sketching a refined strengths, weaknesses, opportunities, threats (SWOT) analysis framework. results of Christensen(2010) indicated that Organizations that adopt this customer-perceived approach to competitive advantage can make better assessments of where to expend their efforts and resources to outmaneuver their rivals and improve profitability. Chowdhury (2011) says that Ethical issues as competitive advantage for bank management. Ahmed(2006) studied in the airline industry and identified best practice and critical success factors of total quality management implementation. The use of SWOT analysis was selected in the case of Air China.

Goals and importance of subject

- Achieving to sustainable competitive advantage by analysis of organization's external and internal environment.
- Identification of sustainable competitive sources for every organization.

Problems and limitations review of research

There isn't a completely understood of competitive advantage and environmental analysis yet, and this matter make difficult study of relations between organizational competitive properties and demanded strategic results. Managers in collection of strategy that would lead to competitive advantage don't use of swot matrix analysis and this a theory problem. These kinds of problems may be contagious and may be spread to atmosphere of organization, diagnosis the problem of competitive quality factors is another limitation of research.

Domain of research

topical domain of research in marketing management area and more specific in area of marketing strategic management and local domain of subject is in the headquarters of Iranian banking located in Tehran.

MATERIALS AND METHODS

sample size

$$n = \frac{t^2 \times P \times q}{d^2}$$

$$1 + \frac{1}{N} \left(\frac{t^2 \times P \times q}{d^2} - 1 \right)$$

$$n = (1/9)^2 \times \frac{(0.5 \times 0.5)}{(0.05)^2}$$

$$1 + \frac{1}{746} (1.96)^2 \times \frac{(0.05)(0.05)}{0.05^2} - 1$$

n=254

P= probability of success ration of considered attribute

Q= probability of NON success ratio of considered attribute

D= desirable probable accuracy

T= degree or coefficient of assurance in level of 95%

N=total sample

Sample of study including central experts of Iranian banking has 254 distributed questionnaires and 238 returned questionnaires and the rate of returning is 93 percent. reliability level of questionnaire for this research obtained by spss software and by cronbach's alpha method is 97 percent. In the present research for validity we used Delphi technique, by study of theoretical subject, numbers of major components which were associated with competitive advantage were identified and then to determine the validity and relevance of these components idea of the experts were received in two steps. In first stage we consultate with some experts and changes were taken into the components. Then in the second stage validity is modified.

Collecting of data

we have used of many sources of data for this study such as books, magazines, electronically data bases and Annual magazines, along with these sources a questionnaire has been designed for collection of initial in formations of study. Questionnaire includes 12 items that measures dimensions of competitive advantage and 12 items that shows the process of internal and external analyzing of swot matrix.

RESULTS

For analysis of information was used of Pierson correlation coefficient and T test and average. This section includes of detailed results and analysis of research variables (competitive dimensions elements and swot matrix analyzing factors (Table 1).

Table 1: Results on hypotheses h1:h11

average of one	Average of two	Couple T test	Degree of freedom	Significant level	Error level	Test result	Pierson coefficient
3.9597	3.9761	-2.096	237	.037	.01	Accept of H1	.992
3.9655	3.9761	-1.178	237	.240	.01	Accept of H2	.987
3.9592	3.9761	-2.206	237	.28	.01	Accept of H3	.988
-	-	-	237	0.000	.01	Accept of H4	.961
-	-	-	237	0.000	.01	Accept of H5	.979
-	-	-	237	0.000	.01	Accept of H6	.977
-	-	-	237	0.000	.01	Accept of H7	.964
-	-	-	237	0.000	.01	Accept of H8	.933
-	-	-	237	0.000	.01	Accept of H9	.964
-	-	-	237	0.000	.01	Accept of H10	.985
-	-	-	237	0.000	.01	Accept of H11	.980
-	-	-	237	0.000	.01	Accept of H12	.971
-	-	-	237	0.000	.01	Accept of H13	.912

H1- There is significant relation between environmental analysis process (swot) and competitive advantage dimensions.

For testing of research main hypothesis has been of T student method for comparing of averages. Information of table 1 includes explanatory information about two main variables of research and in dictates that responses believe that are doing typically external and internal environmental analysis and Persian bank has competitive advantage.

Average of swot matrix analysis shows the number of 3.9597 and average of competitive advantage is 3.9761 and wasn't observed significant difference for this purpose, by referring to table, in 99 percent confidence level and degree of freedom of 237 and critical amount of 2.576 obtained, because it is greater than absolute value of 2.096, hypothesis of H1 is confirmed.

Also Pierson correlation coefficient of two variables obtained as 0.992 percent and we conclude that there is significant relation between two variables of environmental analysis and competitive advantage, and one of the effective factors for achieving competitive advantage is environmental analysis.

H2:- there is significant relation between internal environment analysis process and competitive advantage dimensions.

For testing of main hypothesis 2 of research has been used of T student method for comparing of averages. In formations of table 1 are descriptive in formations about two main variables of research.

And indicates that responders believe that are doing typically internal environment analysis and Persian bank has competitive advantage. Average of internal environment analysis shows the number of 3.9655 and average of competitive advantage is 3.9761 and wasn't observed significant difference for this purpose. By referring to table, obtained T with confidence level of 99 percent and degree of freedom of 237, with critical amount of 2.576 and because it is greater than absolute value of 1.178, the hypothesis of H2 is confirmed also there is significant coefficient greater than error level and hypothesis of H2 is confirmed also Pierson correlation coefficient obtained 0.987 percent for two variable and we conclude that there is significant relation between two variables of internal environment analysis and competitive advantage. And one of the effective factors for achieving competitive advantage is internal environment analysis.

H3- there is significant relation between external environment analysis process and competitive advantage dimensions.

For testing of main hypothesis 3 of research has been used of T student method for comparing the averaged. In formations of table 1 includes descriptive in formations about two main variables of research and indicates that responders believe that are doing typically internal environment analysis and Persian bank has competitive advantage average of external environment analysis show the number of 3.9592 and average of competitive advantage is 3.9761 and wasn't observed significant difference between them, by referring to table we have T with confidence level of 99 percent and degree of free Dom of 237, critical amount absolute value of 2.206, hypothesis H3 is confirmed and there significant coefficient greater than error level which hypothesis is confirmed, also Pierson correlation coefficient of two variables obtained as 0.988 percent and we conclude that there is significant relation between two variables of external environment analysis and competitive advantage and one of the effective factors external environment analysis testing of subordinate hypotheses.

H4- there is significant relation between internal environment analysis process and cost.

In order to testing of sub hypotheses of research has been used of Pierson correlation test, table 1 shows relation between internal environment analysis and cost, because significant coefficient is less than error level and hypothesis of H4 is confirmed, also Pierson coefficient of is 0.961 and shows positive direction which is a strong and positive relation and indicates that there is significant relation between internal environment analysis and competitive factor of cost and one of the factors of achieving competitive advantage of is cost and internal environment leads to Persian bank have higher performance in the cost.

H5- there is significant relation between internal environment analysis and quality.

For testing of sub hypotheses of research has been used of Pierson correlation testing table 1 shows relation between internal environment analysis and quality, since significant coefficient is less than error level and hypothesis of H5 is confirmed also Pierson coefficient is 0.979 and shows positive direction which is a strong and positive relation and indicates that there is a significant relation between internal environment analysis and competitive factor of quality and one of the achieving competitive advantage factors is quality. and internal environment leads to

Persian bank have higher quality in the banking industry.

H6- there is significant relation between internal environment analysis and responsibility.

For testing of sub hypotheses of research has been used of Pierson correlation tests, table 1 shows relation between internal environment analysis and responsibility since significant coefficient is less than error level, and hypothesis of H6 is confirmed also Pierson coefficient is 0.977 and shows positive direction which is a strong and positive relation and indicates that there is a significant relation between internal environment analysis and competitive factor of responsibility and one of the achieving competitive advantage of is responsibility. and internal environment leads to Persian bank have responsibility to customers.

H7- there is significant relation between internal environment analysis and innovation.

In order to testing sub hypothesis of research has been used of Pierson correction test table 1 shows relation between internal environment analysis and innovation, because of being significant coefficient less than error level and hypothesis of H7 is confirmed Also Pierson coefficient is 0.964 and shows positive direction which is a strong and positive relation and indicates that there is significant relation between internal environment analysis and competitive factor of innovation and one of he achieving innovation factors is internal environment analysis.

H8- there is significant relation between internal environment analysis and image.

In order to testing sub hypothesis of research has been used of Pierson correction test table 1 shows relation between internal environment analysis and image, because of being significant coefficient less than error level and hypothesis of H8 is confirmed Also Pierson coefficient is 0.933 and shows positive direction which is a strong and positive relation and indicates that there is significant relation between internal environment analysis and competitive factor of image and one of the achieving better image factors is internal environment analysis.

H9- there is a significant relation between external environment analysis and cost.

In order to testing of sub hypothesis of research has been used of Pierson correlation test, table 1 shows relation between external environment analysis and cost since significant coefficient is less than error level, and hypothesis of H9 is confirmed also Pierson coefficient is 0.964 and shows positive direction which is a strong and positive relation and

indicates that between external environment analysis and competitive factor of cost there is a significant relation and one of the achieving competitive advantage is cost and external environment analysis leads to better performance in the cost variable in compare to others.

H10- there is a significant relation between external environment analysis and quality.

For testing of sub hypotheses has been used of Pierson correction test. Table 1 shows relation between external environment analysis and quality since significant coefficient is less than error level, and hypothesis of H10 is confirmed also Pierson coefficient is 0.985 and shows positive direction which is a strong and positive relation and in dictates that there is significant relation between external environment analysis and competitive factor of quality and one of the achieving competitive factors is quality and external environment analysis will be improved the quality in point of Persian bank experts.

H11- there is significant relation between external environment analysis and responsibility.

In order to testing of sub hypothesis of research has been used of Pierson correlation test. Table 1 shows relation between external environment analysis and responsibility since significant coefficient is less than error level, and hypothesis of H11 is confirmed also Pierson coefficient is 0.980 and shows positive direction which is a strong and positive relation and indicates that there is a significant relation between external environment analysis and competitive factor of responsibility and one of the achieving competitive advantage is responsibility and external environment analysis is one of the factor that have influence on responsibility.

H12- there is significant relation between external environment analysis and innovation.

In order to testing of sub hypothesis of research has been used of Pierson correlation test. table 1 shows relation between external environment analysis and innovation since significant coefficient is less than error level, and hypothesis of H12 is confirmed also Pierson coefficient is 0.971 and shows positive direction which is a strong and positive relation and indicates that there is a significant relation between external environment analysis and competitive factor of innovation and one of the achieving competitive advantage is innovation and external environment analysis have direct impact on innovation.

H13- there is significant relation between external environment analysis and image.

In order to testing of sub hypothesis of research has been used of Pierson correlation test. table 1 shows relation between external environment analysis and image since significant coefficient is less than error level, and hypothesis of H13 is confirmed also Pierson coefficient is 0.912 and shows positive direction which is a strong and positive relation and indicates that there is a significant relation between external environment analysis and competitive factor of image and one of the achieving competitive advantage is image and external environment analysis have direct impact on building of better image.

Test of dimensions of competitive advantage

In order to testing of this hypothesis of research has been used factor analysis test. table 2 shows responsibility to customers have maximum and image and cost have minimum factor loading and quality is average

Table 2: Factor analysis test

Dependent variable	Factor loading
Responsibility	0/902
Innovation	0/801
Quality	0/726
Services cost	0/629
Image	0/544

However by this value not says whether this variable have significant relation or not? because this process needs to better test that we used Friedman test Test of firedman of competitive advantage As mentioned for the recognize of significant relation of variables we used Friedman test table 3,4 shows this results.

Table 3: Result of Dependent variable by Friedman test

Dependent variable	Mean Rank
Responsibility	4/37
Innovation	4/63
Quality	2/23
Services cost	1/96
Image	1/81

Table 4: chi-square results

N	238
χ^2	283/655
DF	4
SIG	0/000

By notice of significant difference of means between of competitive advantage dimensions in this satage for identify and prioritize the source of difference we used paired sign test. as regards the

competitive advantage have 5 dimensions and with use

And we used 10 test for this stage that results shows in table 5.

$$\text{of combination formula: } C_2^5 = \frac{5!}{2!3!}$$

Table 5: results of paired sign test

row	hypothesis	Z value	sig	result
1	H0=responsibility≥innovation	-3/096	0/002	Refuse of H0
2	H0= image≥ responsibility	-9/056	0/000	Refuse of H0
3	H0=cost ≥ responsibility	-9/056	0/000	Refuse of H0
4	H0= quality≥ responsibility	-9/056	0/000	Refuse of H0
5	H0= image≥ innovation	-9/056	0/000	Refuse of H0
6	H0=cost≥innovation	-9/056	0/000	Refuse of H0
7	H0= quality≥ innovation	-9/056	0/000	Refuse of H0
8	H0= image≥ cost	-1/970	0/049	Refuse of H0
9	H0= image≥ quality	-2/372	0/018	Refuse of H0
10	H0= cost≥ quality	-2/970	0/003	Refuse of H0

By the results of paired sign test, the elements of competitive advantage prioritized in two groups as follows:

- 1-first priority :responsibility to customers and innovation
- 2-second priority: quality, cost and image.

Dimensions of competition according to findings of table 6

By notice to this average, we found the innovation dimension have high average to others dimension, items of 11,12 is for image dimension and items of 4,5,6 for quality dimension and items 7,8 for cost dimension have lower average.

Table 6: Statistical average of competitive advantage dimensions.

Number of item	Competitive advantage dimensions	Average	Total average	Deviation
1	Speed of doing services	4.3	4.37	(.07)
2	Responsibility for customers, society and our staff.	4.61		.24
3	Availability of services	4.2		(.17)
4	Quality of services for customers	2.5	2.23	.27
5	Being ahead of competitors by high standard	1.99		(.24)
6	Feedback from customers for better quality services.	2.2		(.03)
7	Reduction of connected services costs.	2.1	1.96	.14
8	high level of productivity for decrease the costs.	1.82	4.63	(.14)
9	Acquiring new knowledge and innovation	4.5		(.13)
10	Innovation in all of processes by participation of all employees and customers.	4.76		.13
11	Provide a better image in customer mind	1.9	1.81	.09
12	Maintain of the good image of the company against the competitors.	1.72		(.09)

Analysis of swot matrix
external environment

Table 7 provides average results for seven external environment factors, technological factors item and economical factors and investment opportunities item have the greatest average (4)& while analysis of legal and political has the least average (3.7) total average for all dimensions (aspects) was (3.9), it means that Iranian bank is doing analysis of external swot matrix.

Table 7: statistical average of external environment factors (n= 254)

Number of item	Item	Average	Total average	Deviation
1	My bank continuously accomplishes analysis of legal and political factors	3.7	3.9	(.2)
2	My bank continuously accomplishes way of analyzing technological factors	4		.1
3	My bank continuously accomplishes way of analyzing cultural and social factors	3.9		0
4	My bank continuously accomplishes way of analyzing economical factors	4		.1
5	My bank continuously accomplishes way of analyzing competitive factors	3.8		(.1)
6	My bank is always in investigation of new opportunities for investment	4		.1
7	My bank always performs recognizing analysis of possible threats therefore is enable to confront with them	3.9		0

internal environment

Table 8 shows average results of six internal environment factors (marketing, financial, productivity and ear abilities of human sources along with strong and weak points) as it has been shown analysis of marketing capacities is in the first rank with average of (401), total average is (309) and it means that Iranian bank has very important attention to internal analysis.

Table 8: statistical average of internal environment factors (n= 254)

Number of item	Item	Average	Total average	Deviation
1	Bank performs seriously on sustainable basis analysis of marketing capacities	4.1	3.9	.2
2	Bank perform intends (seriously) on stable and sustainable basis, analysis of financial capacities	3.9		.
3	Bank intensely performs on sustainable basis analysis of productivity capacities	3.8		.1
4	Bank performs intensely (deeply) on sustainable basis analysis of human sources 01capacities	3.8		.1
5	Bank defines always its strength (strong) points and Therefore invests on them	4		.1
6	Bank always defines its weak points therefore could overcome on them	4		.1

DISCUSSION

One of the important factors in a achieving competitive advantage is analysis of internal and external environment, the results obtained by data analysis indicate that there is a strong and positive Relation between analysis of external and internal environment and competitive advantage dimensions including (responsibility, cost, quality, innovation and image) precise and exact recognition of environment around the organization including of legal, political, technological, cultural and social factor and competitive factors gives a good and correct understanding from the periphery of organization until managers and experts would be able to identify new

opportunities and confront with possible threats recognition of external environment in achieving of competitive advantage makes an organization as a pioneer and other than external environment recognition and knowledge of organization's internal environment including of marketing capacities, financial apiaries and productivity capacities and human sources would gives correct understanding of internal environment to organization so that organization to draw its strength points and to remove its weak points with putting together the external and internal analysis of organization, institution could drawits competitive position in industry and by acquisition of exact in forming of market regulate its

moving and competitive policies thoroughly. Requisite for this is being of able and skilled manager and experts that would be able to identify well internal and external environment of organization and it needs a creative and entrepreneur environment, which to be able to use of capacities of internal and external environment of organization for achieving competitive advantage. Although Iranian banks typically haven't proved competitive advantage and still competitive advantage is below for market expectations, also process of analyzing swot matrix isn't very common.

But can state that regarding to performed investigation in Iranian bank one the important factors in achieving competitive advantage of best country's bank had been exact analysis of internal and external environment of organization by experts and managers of Iranian bank, banks must work severely for building and sustaining of competitive advantage and to be ready for new wave of market modifications and rebuilding by using of new methods and information technology and updating of management and personnel skills also it is proposed that the banks to do search for acquisition of new strategies and competition and risk management techniques by patterning of developed banks in the world, being informed of competition factors and new capacities could be a motive for developing of future services, cost also as a strategic arm can be sustainable and stable in achieving competitive advantage which for being distinguished in expense and leadership of finished price it is necessary to perform analysis of swot matrix on sustainable basis. innovation and responsibility have first priority to others variable (cost, quality and image) must be perceived correctly and implementation of this functions in competitive environment need to managers and staff who are conscious.

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