

Original Research Article

Assessing the capacity of Mellat bank to earn income from commission on services (the guarantee commission, LC, etc), emphasizing profitability and providing a suitable model for capacity management using SWOT model

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Abstract

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Due to major changes taken place in the banking system of Iran, Bank Mellat has faced new challenges: restructuring state sectors into private ones through privatization, an increase in their rivals, the intense competition to obtain more market share, bringing about more expenses and costs as to four bank deposits, etc., has led the bank to tends to increase the commission (the income from services' commission). In this paper, the researcher has collected the required information through interviews with experts as well as scientific and library studies. In the first section of this study, to determine the potential income from commission on Mellat bank services, strategic planning (SWOT model) and assessment models of internal factors (IFE) as well as external factors (EFE) were employed. Due to the fact that in assessment models of internal (IFE) and external factors (EFE), the bank has obtained a score of 2.25 and 1.75, it can be argued that the bank has not successful in making use o its appropriate capacity in the field of services and non-shared revenues. In the last section of this paper, to enhance the capacity of non-shared services of Mellat bank, various strategies SO, ST, WO and WT are suggested. Among aforementioned strategies, the defensive strategy (WT) is selected as the main strategy of the bank through which 12 major factors are presented by the researcher contributing to the self-defense strategy.

Keywords: Capacity assessment, non-shared revenues, guarantees, commissions, technical planning, SWOT model.

INTRODUCTION

Banking activities from 1960 onwards has changed so dramatically. But with the arrival of computers in banking sector after 1980, wide range of banking services has increased and the rate of doing related affairs is increase with the same percentage (Kayghobadi, 2012). Parallel to

these developments, have been grew the amount of bank customers' expectations of the banking network, so that all the customers willing to get high quality services, increase speed banking and pay particular attention of employees to their. Speed in providing services on their

own has improved with establishment the computer networks, but the accuracy and quality of service can not be achieved only by increasing the power of the machine and technological progress. That is why improving the quality of banking services, is supported as a culture throughout the body pioneer banks. The long-term and main strategy in successful banks around the world, is "putting the customers at the center of business." Iranian banks are not exceptions to these rule, because in an effort to increase its share of total banking market, the bank will be more successful that pay attention to solution improving the quality of banking services as a strategy, not a tactical plan. Most banking services have specific implications. Therefore, discussion of quality of service is the same amount complicated. When it comes to quality goods immediately forms in mind, technical specifications of the goods. But among quality of goods and service quality is as the gap that between product management and service management. Although the basic principles and classical management (principles such as planning, organizing, etc.) is similar on these two management practices, but the turning point of the distinction between these two methods of management, is same quality issue (Kayghobadi, 2012). Bank Mellat, an Iranian bank, was founded after the 57 revolutionary and after the nationalization of all banks by Revolutionary Council in Khordad 1979 and other approved this council in the integration of all commercial banks in both Bank of Tejarat and Mellat. Mellat Bank initial capital of 33.5 billion riyals and in 2008 and before the private, its investment was declared 13100 billion riyals. The bank currently has branches inside and outside of Iran. after changed implementation of the policies of article 44 in 2005 from the constitution this bank was ready to privatize as the first state-owned bank and in Esfand 2008, five percent of the bank's stocks were offered at Tehran Stock Exchange that it had sold 2.5% of this amount. Buyer, was futureless Mellat Bank employee company (retired Mellat Bank company) that itself is under the management of the Mellat bank. The remaining stocks were then fully passed in private sector. These banks now considered as a private bank of Iran (Mollaie, p 4). In this study, the researcher tries to using SWOT techniques and scoring models IFE and EFE meanwhile identifying strengths and weaknesses and the opportunities and threats of environment about non-shared revenue, specify that does this bank have the appropriate capacity in this case or not. And the inability to implement of the appropriate capacity is required what strategy and tactics.

Theoretical Basis

The analysis of SWOT is a term used for the recognition of internal weak and strong points, oppor-

tunities and outside threat that a system has to encounter. This model of systematic pportunity and threat of outside are compared with a structured approach of weak and strong points of an internal system. Strategic management can be grasped as the collection of decisions and actions taken by business management, in consultation with all levels within the organization, to determine the long-term activities of the organization (Houben et al., 1999). Strategic management has been widely used by all enterprises to withstand fierce market competition. The strategic management process consists of three stages: strategy formulation, strategy implementation, and strategy evaluation (David, 1998). In the strategic management process, many approaches can be used to analyze strategic cases (Dincer, 2004). Among them, strengths, weaknesses, opportunities and threats (SWOT) analysis, which evaluates the opportunities, threats, strengths and weaknesses of an organization, is the most common (Hill and Westbrook, 1997). SWOT analysis is a significant support tool for decision-making, and is often used as a means to systematically analyze an organization's internal and external environments (Kangas et al., 2003; Kotler, 1988; Sørensen et al., 2004; Stewart et al., 2002; Wheelen and Hunger, 1995). Infact, SWOT analysis can determine a perfect foundation for successful strategy formulation (Kajanus, 2004). However, SWOT analysis has weaknesses in the measure-ment and evaluation steps (Hill and Westbrook, 1997; Christiansen, 2002). In other words, SWOT analysis cannot provide an analytical means to attain performance ratings and weights of each SWOT factor, hence, SWOT analysis has not the ability to assess the appropriateness of decision alternatives based on these factors. While it does pinpoint the factors in the analysis, individual criteria are usually expressed briefly and very generally. Therefore, SWOT analysis cannot comprehensively assess the strategic decision-making process (Kurttila, 2000). SWOT analysis of external opportunities and threats as well as the internal strengths and weaknesses of the enterprises is important for strategy formulation and devel-opment. However, SWOT analysis is not capable of quantitatively determining the weights and effects of the strategic factors on the alternatives. The SWOT analysis is a widely used methodology which can be met not only in business practice, but also in the area of municipalities. The analysis frequently ends with the initial definition of various factors like strengths and weaknesses, opportunities and threats of an organization. This is an inadequate and misleading understanding of the SWOT analysis. The SWOT analysis should direct strategic m anagement to a correct strategy or to its star ting points based on the mutual comparison and evaluation of relationships between strengths and weaknesses, opportunities and threats. A mere listing of influence factors is insufficient to determine critical strategic

positions of an organization. Therefore, we sought a way to establish a credible organization's strategic position on the basis of SWOT.

The place of the SWOT-analysis in the strategic management cycle

Strategic management can be considered as collection of decisions and actions taken by the business management in consultation with all levels within the company to determine the long-term activities of the company. The results striven for her primarily concern an improvement in the competitiveness position, the realisation of profit growth in the long term, with as a result the achievement of better returns from the capacity utilised. Results of a secondary nature can also be striven for, which depend on the specific situation of the company. Strategic management includes three basic elements, namely (Wax and Majluf, 1991):

- the formulation of a strategy;
- the implementation of a strategy;
- the control and evaluation of the strategy

Before proceeding to these stages a thorough analysis of the companies internal and external environment must first take place (Wax, 1992). The investigation of the internal environment will accordingly result in an overview of all weaknesses and strengths of the company, while the investigation of the external environment will result in an overview of all opportunities and threats. These are the results of the SWOT-analysis. The external environment consists of variables existing outside the company, which in the short-term are not under the control of the company. These variables form the context in which the company exists and functions. The external environment can be further subdivided into a direct environment and an indirect environment. The direct environment includes those elements or groups which are directly influenced by the actions of the company. Examples of these are the shareholders, the government, the suppliers, the local authorities, the competitors, the clients, the creditors and the employee's organisations. The indirect environment includes more general forces which primarily have an influence on the long-term decisions of the company. These are economic, socio-cultural, technological, political and juridical influences. The internal environment of the company consists of variables within the company itself, of which the business management of the company does not have wax an influence in the short-term (Wax and Hunger, 1987). These variables form the enterprise context in which work takes place. They also include the company structure, the company culture and the resources of the company. The formulation of a strategy is a process for the development of long-term plans, to effectively respond to environmental opportunities and

threats in the light of the strengths and weaknesses of the company. Points of departure here are the objectives of company management, which determine the long-term objectives to be achieved. The course to be taken by the company to realise this is called the company strategy or the company policy. In order to implement the strategy and lines of the policy chosen, action programmes are devised and budgets and procedures are drawn up. In writing this is also brought into line with the level of operational planning. A programme can hereby be considered as a collection of actions and stages which are necessary for the execution of the plan. It translates the strategy into actions at an operational level. A budget, on the other hand, is the translation of this programme into financial terms. It provides a prognosis of the detailed costs of each programme for the subsequent control and evaluation of the aims. Finally, evaluation and control is the process of following up company activities and the execution results, so that the actual execution can be compared with that desired. The business management then uses this information for corrective action or to solve problems. Despite the fact that evaluation and control forms the last important step of the strategic management process, it can also serve as a starting point for a new cycle by indicating weaknesses of the company in previously implemented strategic plans. We thus obtain a continuous process.

Basic Matrix of SWOT Analysis

Apparently, there is no professional publication dedicated to strategic management and planning, which would not mention the SWOT analysis. Keřkovský indicates its exact characteristics like this: "SWOT analysis is a valuable source of information when formulating strategy. The thing is that the basic logic of a strategy proposal is based on its very nature." The analysis is usually described as a tool for the diagnosis of strengths and weaknesses, opportunities and threats of an organization. The description is often supplemented with an illustrative scheme of a relational SWOT matrix. We, in our opinion, present the most cogent view of the SWOT matrix, which appears in the publication Management by the authors Koontz and Weihrich (Koontz), see Table 1 and Figure 1. The matrix both incites to the choice of an appropriate strategic direction and draws attention to the dynamics of internal and external environment, which is very valuable with regard to the use of the analysis to strategic purposes.

However, scientific literature (e.g., Koontz, 1993; Keřkovský, 2002; Veber, 2007) does not usually describe how to evaluate the strengths and weaknesses, opportunities and threats. Certain guidance is provided by Kotler in his book Marketing Management: "Marketing opportunities can be classified according to attractive-

Table 1. Strategy of SWOT.

Internal factors	Internal strengths (S) Strengths of management, operations, finance, marketing, research and development, engineering.	Internal weaknesses (W) Weaknesses in the spheres Mentioned in the cell "internal strengths"
External factors		
External opportunities (O) (Consider also a risk) such as current and future economic conditions, political and social changes, new products, services and technology.	SO strategy : Maxi – Maxi Potentially the most successful strategy which uses strengths of an organization for utilizing opportunities.	WO strategy : Mini – Maxi Such as a development strategy to overcome weaknesses in order to take advantage of opportunities.
External threats (T) Such as lack of energy, competitiveness and shortcomings in the areas mentioned in the previous cell "external opportunities"	ST strategy : Maxi - Mini Such as the use of internal strengths to overcome the threats or to circumvent them.	WT strategy : Mini - Mini Such as reduction, winding- up or joint venture.

Source: Dincer, 2004

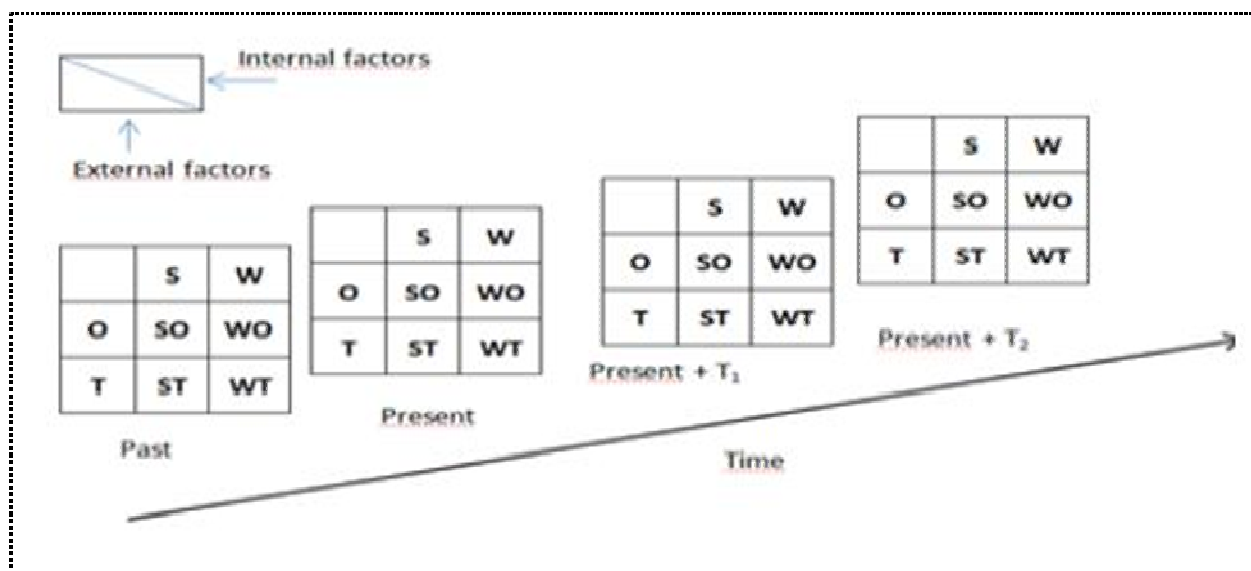


Figure 1. Dynamics of a SWOT analysis

Source: Dincer, 2004

ness and success probability. Threats should be classified according to their seriousness and probability of occurrence. Strengths and weaknesses should be classified according to performance and importance." Nevertheless, the guidance is more marketing-oriented and it is questionable whether it is applicable even outside the business sphere.

If the assessment of a SWOT analysis is not standardized, an own approach is offered to analysts how to evaluate the information and pinpoint the direction of other strategic considerations. However, as mentioned in

the text above, a SWOT analysis ends with mere enumeration of influence

DISCUSSION

Anatomy of a defensive strategy

The first factor: Create incentive programs to increase the income of non-bank mutual between line and staff personnel.

The second factor: the formation of a team to pursue the kind of non-bank income.

The third factor: unforgiveness unnecessary bank fees.

The fourth factor; empower and educate staff:

Teaching basic elements of human excellence and the stylized labor relations and management excellence can also be effective. Good to hear from some one who enjoys his work and make him happy and satisfied with the result of the work of the subconscious knows that. The goal is to realize a good education (20). Thanks to the efforts of our employees about the bank's efforts honor society, and today, the bank has a rightful place among the people and authorities (Beam, pg 29, No. 70).

The fifth factor: Due to the delivery of services or products for the duration of the service and hardware products. Compared to competitors.

Agent Sixth: Setting up a comprehensive system of fees

Factor Seventh: Due to the modulus of fees (fees based on the separation of non-shared):

Know the income of non-common variety that the amount of fees that the bank's income is different. For example, the issuance of a guarantee or letter of credit is the maximum amount of fees to be included in the next of fiscal various types of fees, whether in the current (deposit services) and the credit is received. Also, even though the fees that a resupposedly on the receiving branch, the lower the wage guarantee and LC, but much more than in terms of the Guarantee and LC.

Factor eighth: Development in the Context of E-banking services:

Bank charges are to be scheduled and given a bedmarked. By entering this platform to get customer service, pays their fees and also in this way banks become much more quiet than the past and number of customers will be low and handling and management will be done easily and quickly.

Factor ninth: identifying and resolving failures and weaknesses, know the types of products and banking services.

Factor tenth: I am the advertisement: Advertising is expensive, Investments (Beam, pg 22, No. 67).

Factor eleventh: Trying to customer satisfaction

Factor twelfth: Bank operation all programs: One of the items that are included in the bank's operating income is a non-communal. The Bank's performance in his recurring income item non-common view, and strategy sessions to review it, to absorb excess acidmet planning the bank to increase its funding walk.

After the identification and classification of internal and environmental factors in SWOT model, we do the internal performance evaluation (IFE) and the outer performance evaluation (EFE):

A. In the first stage is recognized and determined the strengths and weaknesses and the opportunities and threats related to the of non-shared revenue of Mellat bank. Resercher has collected internal and external

factors of SWOT technique through scientific studies and research at the Mellat bank website, study Mellat bank internal magazine (beam) and especially interviews with knowledgeable staff and reviews comments of customers of the Mellat bank. It should be noted that these factors are real and do not mentally and is avoided from expressing any exaggeration or lack of expression.

B. Designing or Determining Measurement IFE Models (internal factors):

1. Weighting or ranking: current status of each agent can offer with a score from 1 to 4 according to the following axis. As shown in the figure, weaknesses, only can receive a score of 1 or 2. Strengths can have just take grades 3 and 4.

2. Determining established rating: For each factor we devoted a weight coefficient between zero (no importance) to 1 (very important). Here also can be used from normalizing to weighting. In this case, the sum of the assigned weighting coefficients must be equal one. To determine the weight of each factor and determine the more important factors that is good comes to IFE table, could be utilize expert opinions and then weight of the most important factors to be normalized between zero and one. To do so it is recommended to each agent is assigned a number from 1 to 5, then normalized the column to weights between zero and one for each agent obtained and sum of weights is also one.

3. Determining of the Weighted rating: To do this work we multiplied the weight or ranking of each factor in rating situation.

4. Determination of final amounts of the evaluation: To do this work we calculate the weighted sum of scores that are at least 1 and the maximum 4, and the mean is 5.2. If the final score organization is less than 5.2, ie organization in terms of internal factors as a whole is weakening, and if the final score is greater than 5.2, indicating that the organization is in terms of internal factors as a whole, has a power.

C. Determination And Designed Evaluation EFE Model (external factors):

1. weighting determination or ratings: to each factor we write a score between one and four according to the rate of compliance of organization with the opportunities and threats. This score indicates the effectiveness of the organization's current strategy to respond to the aforementioned factors. 4 means that the response has been excellent and 1 means that the reaction is very weak. The scores are determined at range of organization.

2. established rating: for do this is action like evaluating model of internal factors.

3. Determine the weighted rating: is achieved by multiplying the weight or rank at established rating.

4. Determine the amount of final evaluating: is obtained from sum of weighted scores.

Table 2. Assessment of External and Internal Factors.

Assessment	Weighted Score	Score	weight	Criteria	explain		
(IFE)=2/25	0/022	0/085	3	customer satisfaction and therefore the frequency of their	Strong points	Internal factors	
	0/034	0/011	3	new and innovative products and services			
	0/025	0/085	3	customer satisfaction and therefore the frequency of their.			
	0/025	0/085	3	non-shared services division based on level of risk and amount of commission received			
	0/017	0/057	3	implementation of operational programs. brand of Mellat bank (Mellat Bank competitive advantages in the country			
	0/017	0/057	3	highest rank of banks in issuing the guarantee and LC.			
	0/025	0/085	3	absorb of the resources and the optimal allocation to uses aware of the issue and expert staff			
	0/017	0/057	3	superior quality service provision and appropriate work processes that is created add value for the bank.			
	0/011	0/011	1	- inattention and negligence on the non-share revenue			Weakness points
	0/057	0/057	1	lack of attention to way of thinking and consideration of people's from payment of commissions			
0/085	0/085	1	Failure to set up a comprehensive system of commission				
0/057	0/057	1	existence the shortcomings and weaknesses in some of products and services				
0/057	0/057	1	improper location of provided some of services and lack of skills forces of marketing commission				
(EFE)=1.75)	0/019	0/095	2	empty sections of markets that competitors in those have no impact or low impact	opportunities	External Factors	
	0/019	0/095	2	international and new sections of markets that are growing their profit			
	0/019	0/019	1	increasing competitors and function properly, especially private banks	threats		
	0/019	0/019	1	Iran sanctions led to decreases in foreign exchange			
	0/042	0/014	3	Inflammatory conditions of the country			

Table 2. Continue.

	0/042	0/014	2	- people and customers wrong mindset and attitude to pay commission (extortion money)		
				achieving competitors to better products and services.		

Determined the evaluating the internal and external factors (specify capacity)

New and innovative products and services, customer satisfaction and therefore their frequency, non-shared services division based on the risk and amount of commissions received, the implementation of the bank operations programs, brand Mellat bank (Mellat bank competitive advantages in the country), top ranking banks in the export guarantee and LC, the optimal allocation of resources to absorb the costs, expert and awareness to the issue staff, superior quality service and appropriate work processes that is created the add value for the bank, inattention and negligence about not-shared revenue, lack of attention to the idea and consider of people in payment of commissions, no set up a comprehensive system of received the commission, existence shortcomings and weaknesses in certain products and services, improper location for provided some services and lack of expert from the forces marketing of commission, empty parts of market that competitors in its not affect or has been little affected, international and new segments of markets that are increasing their profitability, increased competition and function properly especially private banks, sanctions on Iran which lead to decreases foreign exchange, the terms of inflation of Iran, thinking and the conception of false of people and customers from paying commission (extortion money), acquiring competitors to better products and services.

It is noticeable that the obtained evaluation of the internal factors is 2.25. Given that the value of 2.5 is considered as the number of average assessed, so these models shows that the Mellat bank could not properly used from capacity of provide his services in the field of the income created by commission of service. Also evaluation of external factors earned by bank is 1.75, which is represents the Mellat bank inability to use the opportunities and threats in the environment.(Table 2)

CONCLUSION

Nowadays a lot of problems is challenging Iranian banks in the field of non-shared revenue that now banks should

deal with these challenges. In the banking system of Iran, Mellat bank should also meanwhile identify their strengths and opportunities, provided policies to eliminate weaknesses and threats environment. The following there are several basic strategy of the SWOT model that is proposed as follows:

In cases where the organization have appropriate strength as well as exist the good environmental opportunities, the first strategy that is better to choose by organization is aggressive or development strategy. In other words, the organization must make the most of their strengths and opportunities of the environment (Myrspasy, 1989). According to the Mellat Bank strengths and opportunities of the existing environment, these bank can use the strategy SO as following: (Table 3)

The second strategy is used when an organization's strengths is good but the environment is not suitable. So that instead of environmental opportunities there are environmental threats. In this case, organization is better to use from diversity strategy as that from organizational strengths use to solve the environmental threats (Khoshnam, p In this part also, according to the Mellat bank strengths and environmental threats of these bank, it is better to use the ST strategy as following. (Table 4)

In situations where organization have weaknesses, however, a good environment that is, provided environmental opportunities is applied the changing strategy. So that, organizations are trying to compensate for their weaknesses with environmental opportunities (Khoshname, p 32) According to the Mellat bank weaknesses and environmental opportunities, the following strategy are used as WO Strategy: (Table 5)

Worst case scenario for any organization when the organization has weaknesses and environmental threats there are. In this case, organization uses of defensive strategy is the form that tries to minimize losses resulting from the weaknesses and environmental threats (Khoshname, p 32). On the Mellat bank as well, in order to minimize losses due to weaknesses and threats, is used the strategy WT as follows. (Table 6)

In this paper, the researcher has collected the required information through interviews with experts as well as scientific and library studies. In the first section of this study, to determine the potential income from commission on Mellat bank services, strategic planning

Table 3. invasive strategy Table (SO).

SO Strategy		
<p>improving and strengthening the Bank's products and services include:</p> <p>1- issue variety of gift, weddings, birthdays, celebrations cards and with any sum that wants the customer and with the body of the requests.</p> <p>2- momentary Access Mellat Card issuing in all branches of Mellat bank.</p> <p>3- speech phone bank system</p> <p>(B) follow-up and implementation projects of purchasing of wheat, tea, corn, etc., and in general agricultural, livestock and fisheries products.</p> <p>(C) implementation project of linking the diesel fuel card to the bank cards</p>	<p>new and innovative products and services</p> <p>1-customer satisfaction and therefore the frequency of their.</p> <p>2- new and innovative products and services</p> <p>3- customer satisfaction and therefore the frequency of their.</p> <p>4- non-shared services division based on level of risk and amount of commission received.</p> <p>5- implementation of operational programs. brand of Mellat bank (Mellat Bank competitive advantages in the country.</p> <p>6- highest rank of banks in issuing the guarantee and LC.</p> <p>7- absorb of the resources and the optimal allocation to uses aware of the issue and expert steff</p> <p>8- superior quality service provision and appropriate work processes that is created add value for the bank.</p>	Strong points
	<p>1- empty sections of markets that competitors in those have no impact or low impact</p> <p>2- international and new sections of markets that are growing their profit.</p>	opportunities

Table 4. Diversity Strategy Table (ST).

ST Strategy		
<p>(A) increase the variety of banking products and services include:</p> <p>1- using the bill card</p> <p>2- Implementation services like bankai system of Saman Bank</p> <p>3- the use of services like Sajy card of Saman bank</p> <p>4- use of the withdraw system without the card from ATM</p> <p>5- The use of biometrics tools for identification such as iris scanning devices for withdrawing from ATMs</p> <p>6- increased the level of service of POS devices</p>	<p>new and innovative products and services</p> <p>1-customer satisfaction and therefore the frequency of their.</p> <p>2- new and innovative products and services</p> <p>3- customer satisfaction and therefore the frequency of their.</p> <p>4- non-shared services division based on level of risk and amount of commission received.</p> <p>5- implementation of operational programs. brand of Mellat bank (Mellat Bank competitive advantages in the country.</p> <p>6- highest rank of banks in issuing the guarantee and LC.</p> <p>7- absorb of the resources and the optimal allocation to uses aware of the issue and expert steff</p> <p>8- superior quality service provision and appropriate work processes that is created add value for the bank.</p>	Strong Points
<p>1- increasing competitors and function properly, especially private banks</p> <p>2- Iran sanctions led to decreases in foreign exchange</p> <p>3- Inflammatory conditions of the country</p> <p>4- people and customers wrong mindset and attitude to pay commission (extortion money)</p> <p>5- achieving competitors to better products and services.</p>		threats

Table 5. Tendency to change strategy (WO).

WO Strategy	Opportunities	Weakness points
1- The design and installation of various posters and brochures to explain the purpose of payment of commission at the customers 2- make some changes in deposit rates and payment facilities to customers 3- Marketing of the Mehr housing 4- New design of bank branches in a way that will attract customers	1- empty market sectors where competitors have no impact or low impact 2- international and new sections of markets where profitability is increasing.	1- inattention and negligence on the non-share revenue 2- lack of attention to way of thinking and consideration of people's from payment of commissions 3- Failure to set up a comprehensive system of commission 4- existance the shortcomings and weaknesses in some of products and services 5- improper location of provided some of services and lack of skills forces of marketing commission

Table 6. Defensive Strategy Table (WT).

WT Strategy	Threats	Weakness points
1- create incentive programs to increase the non-share revenues of the bank between staff of line and headquarters 2- form a work team in order to pursue the kind of non- share revenue 3- unforgiveness unnecessary commission 4- capacity building and training of staff 5- considering the delivery of services or products in terms of the duration of the service and hardware form of products and so on, compared to competitors 6- Setting up a comprehensive system of commission 7- According to the coefficient of importanve the commission (non-share service separation based on the level commission received 8- development services providable in the context of Electronic Banking 9- identify and solve a variety of shortcomings and weaknesses in the products and services banking 10- promotions 11- Trying to customer satisfaction 12- true implementation of operational programs of bank.	1- increasing competitors and function properly, especially private banks 2- Iran sanctions led to decreases in foreign exchange 3- Inflammatory conditions of the country 4- people and customers wrong mindset and attitude to pay commission (extortion money) 5- achieving competitors to better products and services	1- inattention and negligence on the non-share revenue 2- lack of attention to way of thinking and consideration of people's from payment of commissions 3- Failure to set up a comprehensive system of commission 4- existance the shortcomings and weaknesses in some of products and services 5- improper location of provided some of services and lack of skills forces of marketing commission

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