Investigating the relationship between competitive intelligence and risk dimensions and job performance of employees in Kerman Saderat bank branches

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Abstract: The aim of this study was to investigate the relationship between competitive intelligence and risk-taking with the employees' job performance in Kerman Saderat bank branches in 2015. The method of study was descriptive and correlation. The statistical population of this study included all 251 employees of Saderat Bank in Kerman that by using Cochran formula a sample size of 152 people was selected. In this study, three questionnaires of competitive intelligence with 0.91 validity and 0.93 reliability and risk taking questionnaire with 0.93 validity and 0.95 reliability and job performance questionnaire with 0.92 validity and 0.84 reliability were used. The collected data were analyzed by using Smart PLS 2. The results showed that there is a relationship between competitive intelligence and risk-taking and the job performance among the employees working in Kerman Saderat bank branches. Among the components of competitive intelligence; a direct and significant relationship was found between technical knowledge and strategic and social knowledge with job performance of the employees. Among the risk taking components; the two components of credit risk, operational risk, and market risk were significantly correlated with job performance of the employees. Therefore, it is recommended that the bank managers have a correct and scientific management of the bank assets and debts and they assess their own current and potential competitors to take step toward a better performance of the employees in order to have growth and profitability in the banks and attract financial resources.

Keywords: competitive intelligence, risk-taking, job performance.

INTRODUCTION

Nowadays, creating new products, processes and services by creating value for customers is the main source of creating a competitive advantage. The need for intelligence in reducing uncertainty and risk in decision making is obvious. The main purpose of competition analysis is to better understand an industry and its competitors, so for be made better decisions and developed a competitive strategy and advantage and achieved more efficient results that put the company ahead of its competitors; therefore, to increase the degree of intelligence through information storage and proper management, it makes the organization's view and understanding of environmental and future developments clearer and increases the organization's ability to analyze emerging processes (Poursadegh, 2010: 22).

Accordingly, competitive intelligence has become one of the management tools and one of the basic requirements for most organizations upto they can increase their abilities by obtaining and analyzing information and creating awareness. (Begzadeh, 2009:36). Competitive intelligence helps companies make informed decisions about everything they do, such as marketing, research and development, investment, and business strategies. Competitive intelligence is an ongoing process that provides usable information to decision makers. The main goal of competitive intelligence is to access data and information about the environment, competitors and the market. Therefore, effective competitive intelligence not only needs information about competitors, but also information about other environmental tendencies such as industry tendencies, legal and regulatory tendencies, international tendencies, technological developments, political developments and economic conditions.

Banks and financial institutions, like any other business, are at risk. The nature of financial activities and dealing with concepts such as credit, payment systems and different rates, exposes such institutions to special risks, and on the other hand, the rapid development of financial activities, technical innovations and more complex

systems Financial statements have made the principles of risk management an inevitable part of any financial institution (Hemmati and Mohebbinejad, 2009: 35). Due to the fact that banks are intermediaries of funds, lending activity is one of the important activities of banks. This part of the bank's activity is exposed to credit risk and requires the banks to review the credit status of borrowers. In order to reduce this type of risk and the costs of increasing overdue claims, banks and credit institutions in recent years, with regard to the recommendations of the Wing Committee have paid much attention to the category of credit risk (Taghavi et al., 2008: 101). Willemon and Cicero (1970: 55) divide risk into two categories. One is a risk to managers and the other is a professional risk. Managers' risk is the uncertainty of achieving the goals in time and cost with the desired quality. Occupational risk refers to uncertainty about success and progress in future jobs and in most cases is not given much attention to this risk."Managers are hired to create events" and managers are successful in performing this task to be more creative (Asghari et al., 2007: 74).

It seems that various developments in all fields of culture, science, economics, politics, society and the like are due to those who have the power to take risks; because they have the courage and bravery to take risks and step into the unknown world, and this is how they make new discoveries and bring about many changes in society (Mousavian et al., 2009: 110). Risk-taking is usually a fundamental principle of profitability in finance and business and since banking is also a financial or business issue, risk-taking in this job, especially for bank managers, can help them attract more capital and profit and the lack of risk-taking makes things more uniform and bureaucratic and maybe in these cases, the bank officials, due to the lack of risk-taking and fear of risk, will not be able to make the big customers and their fallow big profits for the bank. Banks have long sought to manage and control credit, operational and market risks and they have a special focus on these three types of risks. For this reason, in this research, these three types of risks in the bank are examined. Therefore, the main purpose of this research is to investigate the relationship between competitive intelligence and risk dimensions with job performance of employees of Saderat Bank in Kerman and the main questions of the research are:

1- Is there a relationship between competitive intelligence and job performance of the employees of Kerman Saderat Bank branches?

2- Is there a relationship between the dimensions of risk and job performance of the employees of Kerman Saderat Bank branches?

LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

job performance

Job performance includes actions and behaviors that are under the control of the individual, serve the organizational goals, and are measured based on the skill level of the individual. Rotundo (2002) defines performance as involving the observable and evaluative actions and behaviors of individuals and not based on the consequences of people's actions and behaviors. The common features of these definitions of job performance can be presented in three paragraphs (Baqaei Sarabi, 2006: 129):

- Actions and behaviors that are under the control of the individual.
- It is about their actions and behavior, not on their results.
- It is about actions and behaviors that achieve the goals of the organization

Devonish (2013) conducted in the research entitled "Study of the relationship between modulators of mental health on the relationship between bullying in the workplace and employee job performance. Findings confirmed the relationship between mental health modulators and the relationship between bullying behavior and job performance (quoted in Jafari, 2014). Salimi (2015) in a research to investigate the role of emotional intelligence in work outcomes (satisfaction and job performance) of employees in higher education institutions. The results showed that employees' emotional intelligence is a positive and significant predictor of employee satisfaction and also a positive and significant predictor of employee performance. Qarah (2016) in a research to investigate the relationship between organizational intelligence and its components with job performance in physical education managers and sports delegations in Ahvaz. The results showed that there is a significant relationship between each component of organizational intelligence (shared insight, shared destiny, desire for change, morale, unity and agreement, application of knowledge and performance pressure) with managers' job performance.

Competitive intelligence

Competitive intelligence is an ongoing process that provides usable information to decision makers. The main goal of competitive intelligence is to access data and information about the environment, competitors and the market. Therefore, effective competitive intelligence not only requires information about competitors, but also information about other environmental tendencies such as industry tendencies, legal and regulatory tendencies, international tendencies, technological developments, political developments and economic conditions. Competitive intelligence includes the process of collecting and using data by a company with the aim of learning from competitors in a specific market (Khorshidi, 2010: 4). Competitive intelligence means purposeful

and coordinated monitoring of its competitors and identifying them within a specific market (Bahrami, 2010: 19).

Trongtan (2013) in a study entitled "Moving towards learning and competitive intelligence" showed the effects of organizational social responsibility and emotional intelligence on useful organizational behaviors upward and he believes this issue leads to organizational learning. After that, learning in the organization will act as a stimulus for competitive intelligence. Mohn (2014) in the most basic study in the field of competitive intelligence has examined how to create competitive intelligence in organizations .He considers the indicators of successful implementation of business intelligence in the organization: identifying the needs of management, hiring qualified employees, collecting data, applying analytical procedures, and developing appropriate communication strategies with other competitors. In a study conducted by Dehghan (2015), the results of model fit showed that managers of the hotel industry in Shiraz have "aggressive" and "offensive" attitudes there is a significant relationship between these two attitudes and strategies of "cost reduction" and " "distinction". Rahimi and Hassanzadeh Bazar (2015) investigated the relationship between the dimensions of competitive intelligence of managers and their performance in distribution companies in West Azerbaijan province. The results show that the competitive intelligence of managers and its dimensions have a significant relationship with their performance in electricity distribution companies in West Azerbaijan province. Finally, the dimensions of competitive intelligence predict managers to account for 53% of their performance variance. To achieve the first main goal of the research, the following hypothesis has been proposed and tested:

H1: There is a relationship between competitive intelligence and job performance of the employees of Saderat Bank branches in Kerman.

According to the definition of the French School of Management, competitive intelligence is the art of finding, collecting, processing and storing information, in order to access and use personnel at all levels of the organization, to shape the future of the organization, the current situation in relation to Support competitive threats. From the perspective of this faculty, the concept of competitive intelligence can be divided into four main categories:

1.   Business Awareness / Marketing - which mainly collects and analyzes information of customers, suppliers, buyers and distributors;

2.   Awareness of the situation of competitors- Which focuses on issues such as pricing policies, substitute products and competitors' development policies;

3.   Technological and technical knowledge - dealing with basic and applied research, factories, processes and norms, and patents.

4.   Strategic and social awareness - which deals with issues such as laws, financial and tax issues, political and economic issues, and social aspects and human resources.

These four types of information, which are addressed in many organizations, mainly observe and analyze social behavior and trends (Roach and Traditional, 555: 2001). Therefore, to examine the first main hypothesis, the following hypotheses can be proposed:

H1a: There is a relationship between business awareness and job performance of employees of Bank Saderat Bank branches in Kerman.

H1b: There is a relationship between knowledge of the situation of competitors and job performance of the employees of Saderat Bank branches in Kerman.

H1c: There is a relationship between technological and technical knowledge and job performance of the employees of Saderat Bank Kerman branches.

H1d: There is a relationship between strategic and social awareness and job performance of the employees of Saderat Bank Kerman branches.

Risk

In general, the risk means the possibility of losses resulting from uncertainty in doing things due to lack of complete information and our correct and comprehensive knowledge of the world around us. Sometimes this uncertainty causes a difference between the results and the desired results, which certainly has problems and costs and in turn creates risk (Mirzaei et al., 2011: 69). Shavalpour (2014) has investigated the effect of credit risk on the profitability of Iranian banks. The results showed that there is a significant negative relationship between credit risk and profitability of banks. This relationship can be explained by the fact that as credit risk increases, banks' costs increase, so decreases their profitability.

Da Silva (2015) conducted a study entitled The Role of Banking Law in one Economy under situation of the Credit Risk and Liquidity Shock in Brazil. The results of this study showed that credit risk is periodic and the default risk depends on structural features. Accordingly, banking policymakers can reduce output fluctuations by formulating policies to promote financial stability and efficiency. Pattillo (2016) studied and investigated the risk aversion among managers of manufacturing companies and measured its impact on the performance and profitability of manufacturing companies. The results of their research showed that there is a negative

correlation between managers 'risk aversion and companies' profitability. To achieve the second main goal of the research, the following hypothesis has been proposed and tested:

H2: There is a relationship between the dimensions of risk and job performance of employees of Bank Saderat Bank branches in Kerman.

Banks according to the type of their activities are exposed to a wide range of types of risks. The set of risks in banking can be generally divided into two categories: risk of economic activities or intra-bank risk and extra-bank risk.Regarding the risk of economic activities, it should be acknowledged that every economic activity from the beginning to the end of the work has a certain amount of risk (Abolhassani and Hassani Moghadam, 2008: 158). Considering the importance of three risk, credit risks, operational risk and market risk, in this research these three risks have been studied in the bank.

1. Credit risk: This risk arises due to non-timely and complete fulfillment of obligations by the other party to the contract. In other words, in these contracts, the bank faces the risk of Adverse Selection and Moral Hazard due to lack of differentiation and recognition of credit characteristics, profitability of the project and economic activity on the one hand and problems and issues in the implementation and operation of the project on the other hand (Armashi, 2011: 55)

2. Operational risk: Operational risk typically arises from a technological, human or incidental error. The interest-free banking system of Iran, due to its special characteristics, is relatively faced with a lot of operational risk (Erfanian, 2007: 120).

3. Market risk: Mandatory and normative facilities and determining the interest rate of facilities and deposits by the government and regardless of the interest rate of supply and demand in the market have increased liquidity risk and reduced deposit risk for Iranian state-owned banks. Just as the increase in government debt to the banking system has created a double problem for the Iranian banking system (Abolhassani and Hassani Moghadam, 2008: 156). Therefore, to examine the first main hypothesis can be proposed the following hypotheses:

H2a: There is a relationship between credit risk and job performance of employees of Saderat Bank branches in Kerman.

H2b: There is a relationship between operational risk and job performance of employees of Bank Saderat Bank branches in Kerman.

H2c: There is a relationship between market risk and job performance of employees of Bank Saderat Bank branches in Kerman.

THEORETICAL FRAMEWORK AND CONCEPTUAL MODEL

In this article, competitive intelligence and risk-taking of predicting variables and job performance are examined as criterion variables. Competitive intelligence in the complex trans-competitive environment is a fundamental requirement for enterprise-level decision making today. Two authors believe that the essence of competitive intelligence is nothing more than two things: 1. The ethical and legal use of available information sources to provide data related to competitors, competition and environmental conditions. 2. Transform data into information that can be used to support better decisions (McGonagle and Vella, 39: 2002). According to Edwin & Sybille (2001: 59), in order to formulate and implement competitive strategies, companies must collect, analyze, and disseminate competitive intelligence. Competitive intelligence enables managers to understand what competitors can do and what they want to do and when and where they will execute their program (Rezaian, Lashkar Blooki, 2010: 56). Competitive intelligence in this research is designed and measured by using the model of Acker (2001) and it has four components (Ardashiri Cham, 2009: 15):

- Business Awareness
- Awareness of the situation of competitors
- Technological and technical awareness
- Strategic and social awareness

Banks are exposed to a wide range of types of risks depending on the type of their activities. Intra-bank risks can be eliminated through proper management. Overseas risk did not arise from the economic activity of banks rather, it arises from the political and economic environmental situation of banks and credit institutions. The most important external risks are strategic risks (Abolhassani and Hassani Moghadam, 2008: 158). The Ball Committee consists of central banks and representatives of the banking industry from various countries that have introduced broad regulatory standards for banks to implement. According to the Ball Committee, the most significant and important risks that banks are face: credit risk, country risk and money transfer, market risk, interest rate risk, liquidity risk, operational risk, legal risk, reputation risk. Banks face different risks depending on the type of their activities. According to the general division of Ball Committee 2005 (consisting of senior representatives of central banks of the Group of Ten countries) the risk in the bank includes (Ebrahimi, 1998: 35):

- Credit risk
- Market risk
- operational risk

Job performance is defined as the expected value of organizations from separate behavioral events that individuals perform over a specific period of time. Job performance is one of the most important criterion variables in industrial and organizational psychology, and its importance is quite clear for individuals and organizations. In other words, all major activities in industrial and organizational psychology focus on improving job performance (Borman 2004: 240).

In this research was used Goldsmith (1980) model with the following components to measure job performance (Jafari, 2014: 67):

- Ability
- Cognition or clarity (role understanding)
- Organizational help or support
- Motivation or desire
- Performance feedback
- Credit
- Environmental compatibility

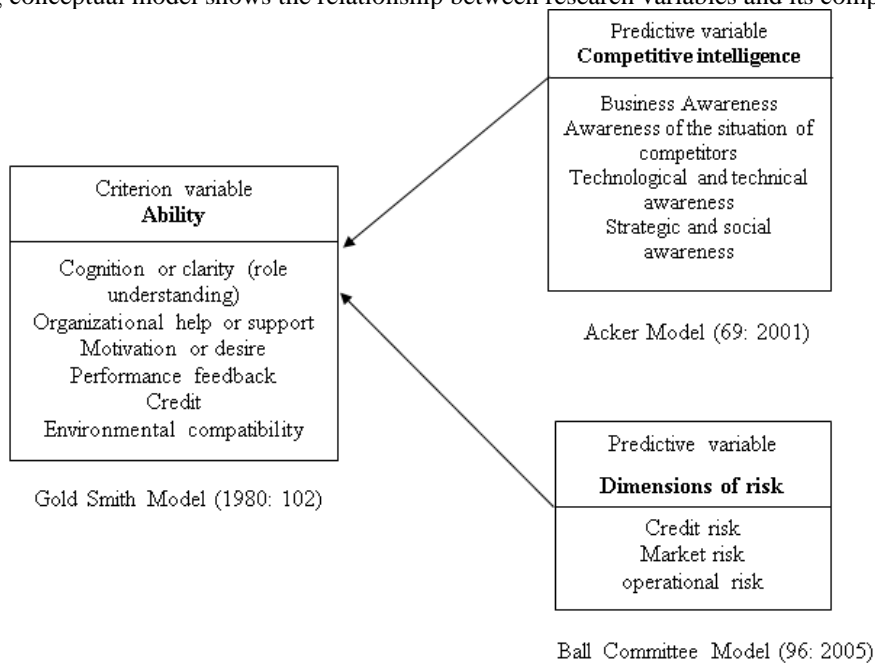The following conceptual model shows the relationship between research variables and its components:

Fig.1: Conceptual model of research

METHODOLOGY

The present reseach is a descriptive research in which in which the correlation methodh as been used. Therefore, the goal is not to discover a causal relationship rather, it is the explanation of the relationship for the sake of communication and its meaning. The statistical population of this research includes all employees of 251 branches of Saderat Bank in Kerman.Cochran's formula was used to determine the sample size. Based on the calculations, the sample size was determined to be 152 people and random sampling method proportional to the floor volume was used to select individuals. In this study, data collection tool consisted of 3 questionnaires:

A) Competitive intelligence questionnaire

This questionnaire has 19 questions and it is based on the Acker model (2001) it has 4 components of business awareness (questions 1-5), Awareness of the situation of competitors (questions 6-9), technological and technical awareness (questions 10-13) and strategic and social awareness (questions 14-19) each question has 5 options that

the spectrum and scoring of that the form Strongly agree with score 5, agree with score 4, somewhat agree with score 3, disagree with score 2, and strongly disagree with score 1.

B) Risk dimensions questionnaire

A questionnaire used to measure risk-taking in this research was questionnaire 16 and based on the model of the Ball Committee (2005) it has 3 components: credit risk (questions 1 to 7), operational risk (questions 8 to 12),

market risk (questions 13 to 16). The scale of the questions in this questionnaire is a 5-point Likert scale (very high 5, high 4, somewhat 3, low 2 and very low 1).

C) Job performance questionnaire:

This questionnaire has 21 questions based on Goldsmith (1980) model which has 7 components. Questions 3-1 related to ability, questions 4-6 related to cognition and questions 7-9 related to organizational support, questions 10-12 related to motivation, questions 15-13 related to performance feedback, questions 18- 16 Regarding credit, questions 21-19 are related to environmental compatibility. Each question has 5 options, the spectrum and scoring of which I totally agree with grade 5, I agree with grade 4, to some extent I agree with grade 3, I disagree with grade 2, and I completely disagree with grade 1.

Competitive intelligence questionnaire was estimated by Jafari (2014) with a validity of 0.91 and risk-taking questionnaire by Hamidpour (2014) with a validity of 0.93. Jafari (2014) has mentioned the validity of the job performance questionnaire through the content validity method and usual 0.92.In this research the reliability of Cronbach's alpha questionnaires for competitive intelligence questionnaire was 0.93, for risk-taking questionnaire was 0.95 and for job performance questionnaire was 0.84.

In order to collect information, the researcher, after coordination with Saderat Bank of Kerman city and obtaining permission from the relevant authorities, provided the mentioned questionnaires to the employees simultaneously and by stratified random method after completion, 152 questionnaires were collected. SPSS software version 19 and Smart PLS 2 were used for data analysis, significance level was considered 0.05. It should be noted that the studies conducted in this chapter were based on 152 subjects.

FINDINGS

Based on the results of qualitative description of competitive intelligence variable, among 152 samples studied, 60 persons (39.5%) mentioned competitive intelligence as relatively agreeing and 91 persons (59.9%) agreeing. In the qualitative description of the job performance variable among 152 samples studied, 104 persons (68.4%) relatively agreed with job performance, 43 persons (28.3%) agreed and 2 persons (1.3%) fully agreed. In the qualitative description of the risk-taking variable, among 152 samples studied, 9 persons 5.9%) mentioned risk-taking as opposed, 108 persons (71.1%) as relatively agreeing and 35 persons (23%) as agreeing.

Studying the measurement model

According to the model results, factor loads that are less than 0.4 are eliminated so that other criteria are not affected by them. Therefore, questions 10, 16, 17, 19, 2, 3, 6, 7, 8 and 9 related to the competitive intelligence variable had a factor load of less than 0.4, which was not sufficient to explain the competitive intelligence variable and were removed from the model. Also, questions 38, 34, 32, 31, 30, 29, 28, 26, 25, 24, 23 and 22 related to the job performance variable have a factor load of less than 0.4, which was not sufficient to explain the job performance variable and they were removed from the model. Also, questions 15, 2, 4, 5, 6, 7, 10, 1, 8, 9, 11 and 12 related to the risk-taking variable have a factor load of less than 0.4, which is sufficient to explain the risk-taking variable and were removed from the model.
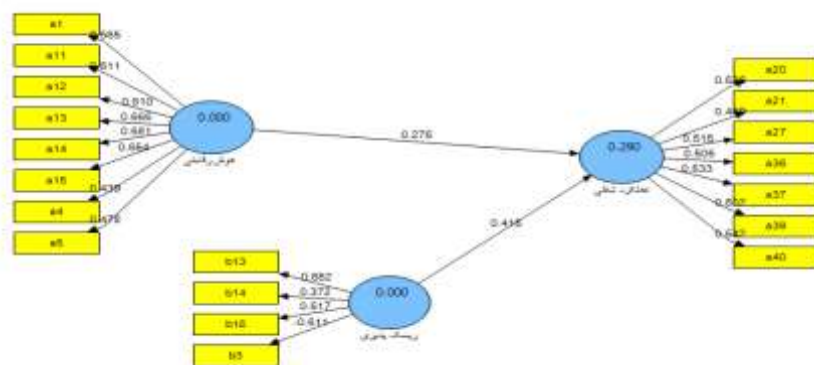

Fig.2: Implemented model along with coefficients of factor loads after elimination of factor loads less than 0.4

Cronbach's alpha and the combined reliability of the research variables are greater than 0.7, which indicates the appropriate reliability of the research variables.

Table 1: Cronbach's alpha values and combined reliability and AVE for the variables under study

variable	AVE	Cronbach's alpha	combined reliability
competitive intelligence	0.436	0.724	0.799

risk-taking	0.400	0.725	0.736
job performance	0.479	0.758	0.729
Acceptable amount	≥0.4	≥0.7	≥0.7

Also, the results indicate the convergent validity and divergent validity of the model.

Table 2- investigation of the divergent validity for the variables under study

Variable	Competitive intelligence	risk-taking	job performance
competitive intelligence	0.660		
risk-taking	0.184	0.632	
job performance	0.351	0.465	0.692

Structural model fit

To evaluate the fit of the structural model, four criteria are used, which are: significance coefficients Z, values R^2, impact size criterion (f^2) and criterion Q^2. Based on the results, all significance coefficients of Z are greater than 1.96, which confirms the significance of all questions and relationships between variables at 95%. The value of R^2 for the job performance variable is calculated to be 0.290, it is the average level, that indicates the proper fit of the structural model. Since the job performance variable is affected by two exogenous variables (competitive intelligence and risk-taking) so can be calculated this criterion. To calculate the measure of the impact of competitive intelligence on job performance, the model with these two variables must be implemented. According to the values of 0.069 and 0.183 for the effect of the two variables of competitive intelligence and risk-taking on the endogenous variable job performance, the effect of the two exogenous variables of the research is confirmed. The effect of both variables on job performance is moderate. The Q^2 impact size criterion determines the predictive power of the model. Given the value of Q^2 0.071 for the endogenous variable job performance has a prediction with its own structure.
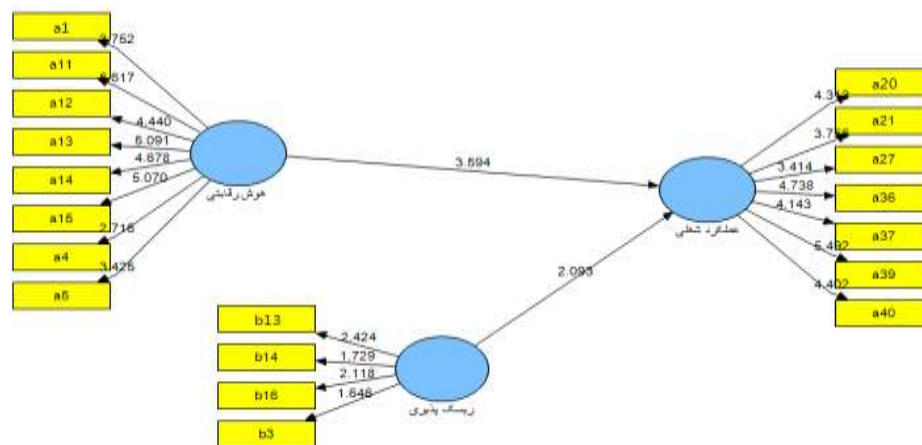

Fig.3: Drawing model with significant coefficients Z.

Fitting the general model

The general model includes both the measured and structural parts of the model, and by confirming its fit, the fit check is completed in a model. The GOF criterion is related to the general part of structural equation models. Considering the three values of 0.01, 0.25 and 0.36 which are introduced as weak, medium and strong values for GOF and obtaining the value of 0.372 for GOF shows a very strong fit of the model.

Main Hypothesis 1: There is a relationship between competitive intelligence and job performance of employees in Kerman Saderat bank branches.

As shown in Figure 3, the significant Z coefficient between the competitive intelligence and job performance variables is 3.594, which is greater than 1.96, which indicates the relationship between competitive intelligence and job performance.As Figure 2 shows, the standardized path coefficient between the competitive intelligence and job performance variables is 0.275 that shows a direct relationship between the two variables and also indicates that competitive intelligence directly explains 27% of job performance changes.

Main Hypothesis 2: There is a relationship between risk-taking and job performance of employees of Kerman Saderat Bank branches.

As shown in Figure 3, the significance coefficient Z between the risk-taking and job performance variables is 2.093, that it is more than 1.96, which indicates the relationship between risk-taking and job performance. As Figure 2 shows, the standardized path coefficient between the risk-taking and job performance variables 0.415 it shows a direct relationship between the two variables and also indicates that risk-taking directly explains 41% of job performance changes.

Investigating the relationship between the dimensions of competitive intelligence and job performance
Sub-hypothesis 1: There is a relationship between business knowledge and job performance of employees of Saderat Bank of Kerman branches.
As shown in Figure 4, the significance coefficient Z between the variable of business awareness and job performance is 1.840 it is less than 1.96, which indicates the lack of relationship between business awareness and job performance.

Sub-hypothesis 2: There is a relationship between knowledge of the status of competitors and job performance of employees of Kerman Saderat Bank branches.
As shown in Figure 4, the significance coefficient Z between the variables of knowledge of competitors 'status and job performance is 1.328, which is less than 1.96, which indicates the lack of relationship between competitors' status awareness and job performance.
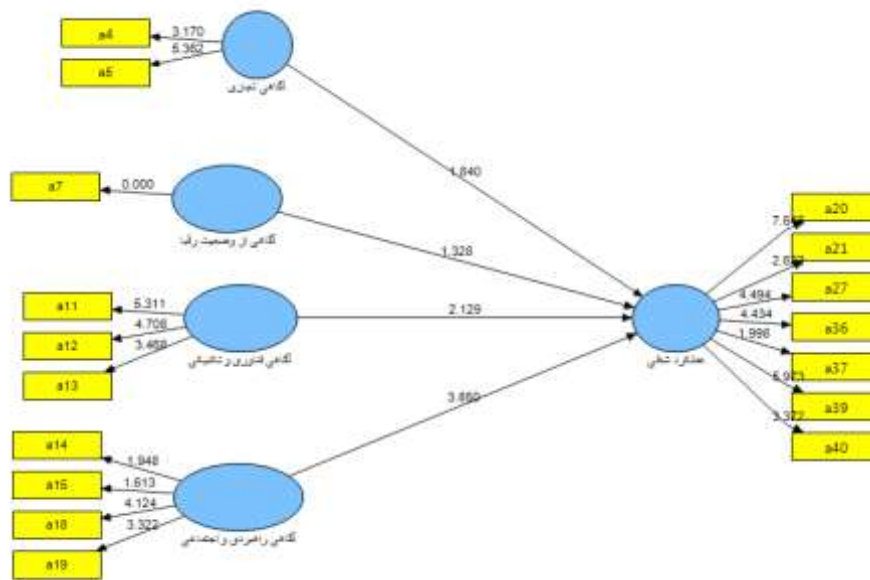

Fig.4: Relationship between the dimensions of competitive intelligence and job performance along with significant coefficients Z.

Sub-hypothesis 3: There is a relationship between technological and technical knowledge and job performance of employees of Kerman Saderat Bank branches.
As shown in Figure 4, the significance coefficient Z between the variables of technological and technical knowledge and job performance is 2.129, it is more than 1.96, which it indicates there is a relationship between technological and technical knowledge and job performance. As Figure 5 showed, the standardized coefficient of path between the variables of technological and technical knowledge and job performance is 0.176 it shows the direct relationship between these two variables and also shows that technological and technical knowledge directly explains the 17% of job performance changes.
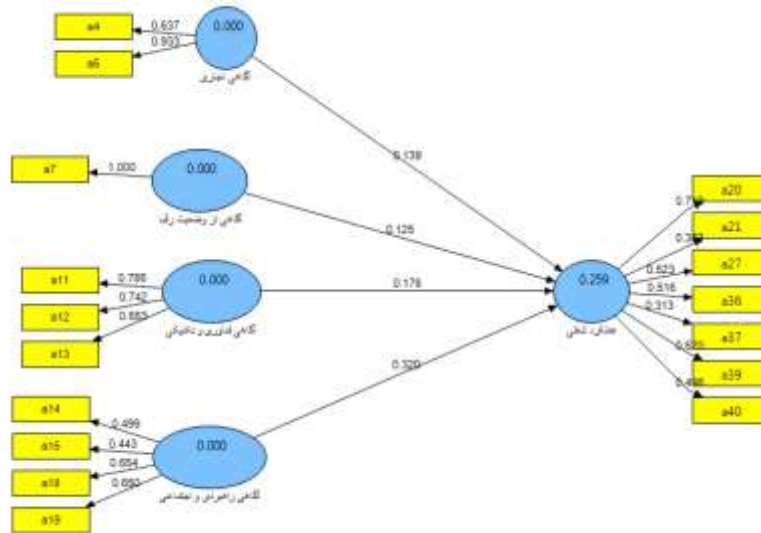
Fig.5: Relationship between dimensions of competitive intelligence and job performance along with standardized coefficients (after removing factor loads less than 0.4)

Sub-hypothesis 4: There is a relationship between strategic and social awareness and job performance of employees of Kerman Saderat Bank branches.
As shown in Figure 4 the significance coefficient of Z between the variables of strategic and social awareness and job performance is 3.850, it is more than 1.96, it indicates the relationship between strategic and social awareness and job performance.
As Figure 5 showed, the standardized coefficient of path between the variables of strategic and social awareness and job performance is 0.320 shows the direct relationship between these two variables and also shows that strategic and social awareness accounted explains directly the 32% of job performance changes.

Investigating the relationship between risk-taking dimensions and job performance
Sub-hypothesis 5: There is a relationship between credit risk and job performance of employees of Kerman Saderat Bank branches.
As shown in Figure 6, the significant coefficient Z between the variable of credit risk and job performance is 4.700, it is more than 1.96, it indicates the relationship between credit risk and job performance. As Figure 7 shows, the path standardized coefficient between the credit risk and job performance variables is -0.363, indicating the inverse relationship between the two variables and also indicates that credit risk explains inversely 36% of job performance changes.
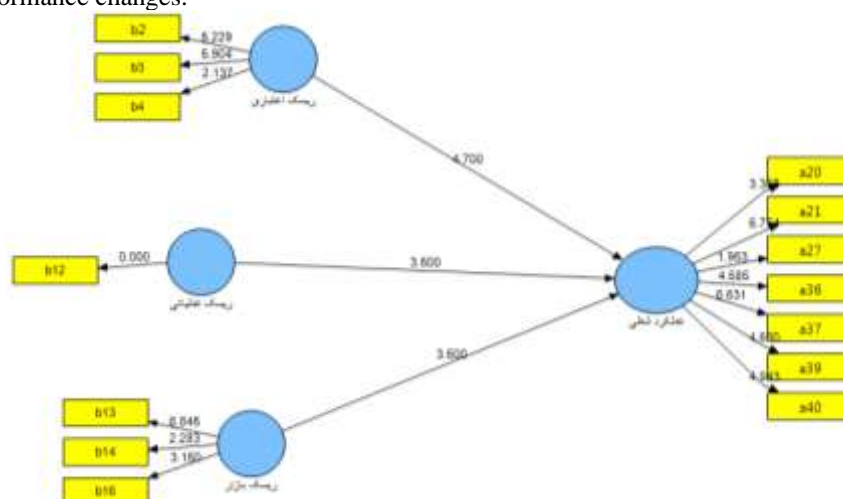

Fig.6: Relationship between risk-taking dimensions and job performance along with significant coefficients Z.

Sub-hypothesis 6: There is a relationship between operational risk and job performance of employees of Kerman Saderat Bank branches.

As shown in Figure 6, the significant coefficient Z between the variable of operational risk and job performance is 3.500, it is more than 1.96, it indicates the relationship between operational risk and job performance. As Figure 7 shows, the standardized path coefficient between operational risk and job performance variable is 0.273 shows a direct relationship between the two variables and also indicates that operational risk directly explains 27% of job performance changes.
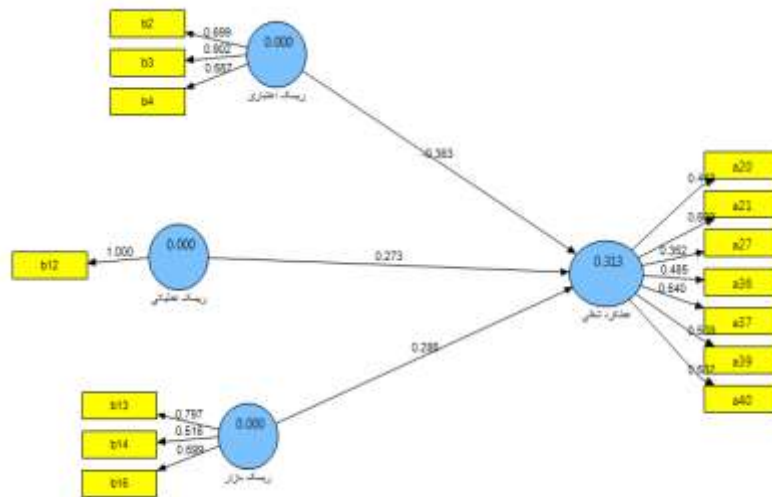

Fig.7: Relationship between risk-taking dimensions and job performance along with standardized coefficients (after removing factor loads less than 0.4)

Sub-hypothesis 7: There is a relationship between market risk and job performance of employees of Kerman Saderat Bank branches.

As shown in Figure 6, the significant coefficient Z between the market risk variable and job performance is 3.500, it is more than 1.96, it indicates the relationship between market risk and job performance. As Figure 7 shows, the path standardized coefficient between market risk and job performance variable 0.320 shows a direct relationship between the two variables and also indicates that market risk directly explains 32% of job performance changes.

DISCUSSION AND CONCLUSION

The results of the first main hypothesis of the research show that there is a direct and significant relationship between competitive intelligence and job performance of the employees of Saderat Bank Kerman branches. These results are consistent with the findings of Javadipour (2011) showed a positive and significant relationship between competitive intelligence with the performance of companies listed on the Tehran Stock Exchange, with findings of Rahimi and Hassanzadeh Bazar (2015) showed that the competitive intelligence of managers has a significant relationship with their performance in electricity distribution companies in West Azerbaijan province, with the result of Hughes (2005) found in his study that the relationship between competitive intelligence and performance, with the findings of Rezaei Dolatabadi et al. (2011) found that competitive intelligence can lead to consequences such as good service quality, Jendall's (2002) findings showed that there is a positive and significant relationship between managers' competitive intelligence and performance. Therefore, based on the results of the research, it can be said that the more competitive intelligence of employees will be the higher their job performance and when employees have an ethical and systematic plan that due to collect, analyze, analyze and manage information outside the organization, they can effect to influence the operations, decisions and programs of the company, so that better decisions can be made; developed a strategy and competitive advantage and achieved more efficient results that put the company ahead of its competitors; Therefore, increasing the degree of intelligence through information storage and proper management that makes the organization's view and understanding of environmental and future developments clearer and increases the organization's ability to analyze emerging processes. Competitive intelligence helps companies make informed decisions about everything they do, such as marketing, research and development, investment, and business strategies to operate rationally and fairly.

The results of the second main hypothesis of the research show that there is a direct and significant relationship between the dimensions of risk and job performance of employees of Bank Saderat Bank branches in Kerman. These results are consistent with the findings of Mansourfar (2013) that he showed there is a positive and

significant linear relationship between risk-taking and performance. Therefore, based on the results of the research, it can be said that the higher the risk-taking of employees, the higher their job performance, and when employees have a deep and comprehensive understanding of market developments and the ability and courage to make quick and optimal decisions. They have the power to done risk; because they have courage and bravery, they take risks and step into the world of the unknown, and this is how they make new discoveries and bring about many changes in society. Since banking is also a financial or business issue, risk-taking in this job for bank employees can help them attract more capital and profit for optimal performance and the lack of risk-taking makes things more uniform and bureaucratic and perhaps in these cases, the bank officials due to lack of risk-taking and fear of risk cannot attract large customers and, by nature, high profits for the bank.

The results of sub-hypothesis 1 showed that there is no significant relationship between business knowledge and job performance of employees of Kerman Saderat Bank branches and these results is not consistent with the findings of Rahimi and Hassanzadeh Bazar (2015) they showed that the business knowledge of managers has a significant relationship with their performance in electricity distribution companies in West Azerbaijan province. This mismatch can be by sampling method and statistical method in difference of results.

The results of sub-hypothesis 2 showed that there is no significant relationship between knowledge of competitors and job performance of employees of Kerman Saderat Bank branches.

 These results with the findings of Javadipour (2011) showed a positive and significant relationship between knowledge of the status of competitors and the performance of companies listed on the Tehran Stock Exchange and with the findings of Rahimi and Hassanzadeh Bazar (2015) showed that knowledge of the situation of competitors and managers has a significant relationship with their performance in electricity distribution companies in West Azerbaijan province, is not consistent. This mismatch can be to the sampling volume, controlled variables and data analysis in the difference of results.

The results of sub-hypothesis 3 showed that there is a direct and significant relationship between technological and technical knowledge and job performance of employees of Bank Saderat Bank branches in Kerman.

These results with the findings of Javadipour (2011) showed a positive and significant relationship between technological and technical knowledge with the performance of companies listed on the Tehran Stock Exchange.

And with the findings of Rahimi and Hassanzadeh Bazar (2015) showed that the technological and technical knowledge of managers has a significant relationship with their performance in electricity distribution companies in West Azerbaijan province.

Based on this finding, it can be said that when the technological and technical awareness of employees is more, their job performance will also increase.

Therefore, when the bank has the ability to respond to all existing technologies, the ability to anticipate new technological needs of customers, many services are provided by this bank for the first time, and the unit and research and development of this bank is active and leading, in that case, by increasing the capabilities and abilities of employees in order to achieve their strategic and competitive goals.

The results of sub-hypothesis 4 showed that there is a direct and significant relationship between strategic and social awareness and job performance of employees of Saderat Bank branches in Kerman and these results are consistent with the findings of Javadipour (2011) he showed that there is positive and significant relationship between strategic and social awareness with the performance of companies listed on the Tehran Stock Exchange and with the findings of Rahimi and Hassanzadeh Bazar (2015) they showed that the strategic and social awareness of managers has a significant relationship with their performance in electricity distribution companies in West Azerbaijan province, based on this finding, it can be said that when employees have more strategic and social awareness, their job performance will also increase. Therefore, when the bank's plans are subject to national and international banking laws, it should be set according to domestic and international economic conditions. Given the capabilities of its human resources, develop based on social needs and according to the analysis of customer behavior, in that case, in the area of better performance of employees, it will take steps to meet social needs, in other words, to achieve competitive intelligence and success.

The results of sub-hypothesis 5 showed that there is a direct and significant relationship between credit risk and job performance of employees of Bank Saderat Bank branches in Kerman. These results are consistent with the findings of Khosh Sima and Shahiki Tash (2012) showed that there is a significant relationship between credit risk and efficiency in the Iranian banking system and with the findings of Razini and Souri (2007) showed that the efficiency of banks has a positive relationship with the ratios of facilities to assets and capital to assets (credit risk assessment criteria), Based on this finding, it can be said that when employees' credit risk is higher, their job performance will also increase. Therefore, when the level of risk in attracting more profit and the amount of risk being satisfied by customers through the payment of large loans without accurate notice of repayment is greater and the degree of risk in non-repayment or repayment with delay of the principal or sub-loan from the customer is higher, in this case, this risk can help employees to attract more capital and profit to the success of the bank.

The results of sub-hypothesis 6 showed that there is a direct and significant relationship between operational risk and job performance of employees of Bank Saderat Bank branches in Kerman and these results are consistent with the findings of Khosh Sima and Shahiki Tash (2012) showed that there is a significant relationship between operational risk and efficiency in the Iranian banking system, based on this finding, it can be said that when the operational risk of employees is higher, their job performance will be higher. So when it comes to large-scale banking and lending, the level of risk in concluding construction contracts in the bank is high to obtain large profits and according to the inflation in the society, be willing to sell the bank's shares in installments for profit in that case, due to the courage of the employees in the bank, they will perform better than the others.

The results of sub-hypothesis 7 showed that there is a direct and significant relationship between market risk and job performance of employees of Bank Saderat Bank branches in Kerman. These results are consistent with the findings of Khosh Sima and Shahiki Tash (2012) show that there is a significant relationship between market risk and efficiency in the Iranian banking system. Based on this finding, it can be said that when the market risk of employees is higher, their job performance will be higher. Therefore, when the risk of concluding construction contracts in the bank to obtain large profits is high, the level of risk to buy shares of companies through the stock exchange to obtain large profits for the bank is high and the amount of risk in the bank's assets based on changes and fluctuations in market factors (such as exchange rates, interest rates, stock prices, etc.) is high, in that case, performing the assigned duties and responsibilities in the field of work will lead to many changes in the society.

SUGGESTIONS

The results of correlation test showed that there is a relationship between competitive intelligence and job performance of employees of Saderat Bank branches in Kerman.

Therefore, it is suggested that bank managers evaluate the status of the bank, the capabilities and behavior of their bank and current and potential competitors in order to help maintain or develop their competitive advantage so that they can make more use of employees' abilities and increase their performance.

The results of correlation test showed that there is a relationship between the dimensions of risk and job performance of employees of Bank Saderat Bank branches in Kerman therefore, it is suggested that bank managers have proper and scientific management of banks' assets and liabilities in order to take steps in the area of better employee performance in order to increase the profitability of banks.

The results of correlation test showed that there is no relationship between business awareness and job performance of employees of Bank Saderat Bank branches in Kerman.Therefore, it is suggested to identify the current and future needs of customers, new and creative opportunities in market segmentation and major changes that occur in marketing and distribution processes, and by using this intelligence, mainly to provide customer information. Buyers and distributors have been collected and analyzed so that they can make better use of the job capabilities of employees by meeting the needs of customers, in order to attract more satisfaction and attract them to the bank.

The test of research hypotheses showed that there is no relationship between knowledge of the status of competitors and job performance of employees of Saderat Bank branches in Kerman. Therefore, it is suggested to identify the competitive strategies of the bank by observing the changes in the structure of competitors, replacing new products and newcomers to the industry, and using pricing policies, substitute products and competitors' development policies to attract more customers and also by using better and more regular job abilities and job performance, employees provide the ground for this important. Achieving these goals and policies will be possible in the shadow of having high performance job employees.

The results of correlation test showed that there is a relationship between strategic and social awareness with job performance of employees of Bank Saderat Bank branches in Kerman. As a result, it is suggested to acquaint the employees and people in the service of the bank with the laws, tax and financial affairs, economic and political scope and human resources categories, and in the area of better performance of employees in order to meet social needs, in other words, achieve competitive intelligence and took steps to Success.

The results of correlation test showed that there is a relationship between credit risk and job performance of employees of Bank Saderat Bank branches in Kerman therefore, it is recommended that bank managers pay attention to the losses caused by non-repayment or delay in repayment of the loan principal or sub-loan by the customer, which is the same as credit risk, so that employees are willing to perform their duties successfully.

The results of correlation test showed that there is a relationship between market risk and job performance of employees of Saderat Bank Kerman branches therefore, it is suggested that bank managers pay attention to the potential losses on bank assets based on changes and fluctuations in market factors (such as exchange rates, interest rates, stock prices, etc.) so that employees want to perform their duties successfully.

The results of correlation test showed that there is a relationship between operational risk and job performance of employees of Saderat Bank Kerman branches. Therefore, it is recommended that the bank pay attention to direct or indirect losses, the source of which is insufficient or incorrect processes within the organization,

people, systems or events outside the organization to provide opportunities for optimal performance of employees to understand how much they did work well.

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