Research Article

The Effect of the Components of Implementation Problems of Public Policies in the Financial Field of Tejarat Bank

[1]Arash Bashiri, [2]Asadollah Mehrara, [3]Mehran Mokhtari bayekolaei

bashiri_arash@yahoo.com
mehrara_a@yahoo.com
Mokhtari@iauc.ac.ir

1.Phd student , Department of public Administration .Human Resources , Qaemshahr Branch. Islamic Azad University.Qaemshahr, Iran .
2.Assistant Professor, Department of Management .Qaemshahr Branch . Islamic Azad University, Ghaemshahr, Iran (Corresponding Author).
3. Assistant Professor. Department of Management Chalous Branch .Islamic Azad University chalous Iran.

ARTICLE INFO	ABSTRACT
	There is no adequate planning and strategies for the implementation of public policies in the financial field of Tejarat Bank, and it has caused a lack of continuity and coordination in the implementation of policies and the inability of technical equipment, reduced performance of systems, inefficiency in internal and external communications, and defects in information technology security. has followed In this article, the method of data collection is descriptive-analytical and it is practical in terms of purpose. This research is (quantitative) in terms of method. The statistical population of the research was all internal managers of Tejarat Bank. The necessary data has been collected by referring to reliable library, electronic, etc. sources. The number of internal managers of Tejarat Bank in Tehran is about 800 people, and considering Cochran's formula, 260 people were selected as a statistical sample. This selection was done as a random cluster, in such a way that different departments of Tejarat Bank were considered as clusters and inside them, internal managers were randomly selected. In order to check the validity of the questions in the questionnaire, the opinions of respected professors and advisors as well as research experts were used. The reliability of the questionnaire is also higher than 7/. Obtained and approved. After collecting data, it was analyzed with SPSS software. The findings of the research show that the variables of the general policy implementation process in Tejarat Bank, organizational capabilities, existence of basic knowledge employees, integration, inter-organizational interaction, increasing public trust, efficiency, environmental complexities, risk, professional behavior are higher than the value A critical t statistic has been obtained and can be verified; While the variable of laws and regulations is less than the critical value and requires more attention and precision in the field of financial management. **Keywords:** policy, financial field, commercial bank, general policy.

PROBLEM STATEMENT

In the complex and modern organizational world, governments rely on mechanisms called public policies to solve problems within their society (Khadziradiva et al., 2019). The review of the literature on the implementation of public policies shows that the importance of implementing policies is as important as decision-making and formulation of public policies in management, but many times, the actual performance of governments, which is the result of the implementation of public policies, is not the same as what was promised at the time of policy formulation. It is very different and many government policies fail in the implementation stage. (Filindra and Goodman, 2019). One of the most important conditions for the effectiveness of the public policy system is the correct and successful implementation of the compiled policies. In other words, the implementation of public policies is one of the most complicated steps in the process of public policy making, and the effects and consequences of a policy occur through its implementation, because the inappropriate implementation of the policy destroys all hopes to achieve the expected effects of the policy formulation. (Sweiser, 2017). Policy implementation in the general sense means law enforcement in which different actors, organizations, procedures and methods are combined to achieve the desired and positive results of the goals of a proposed program or policy (Qanbari Hamedani and Hasanpour, 2015).

Research Article

In general, the policy implementation gap is a difficult process of moving from policy to practice (Costa Barbosa, 2016) and is often overlooked (Maghdaspour et al., 2013). Implementing the policy is turning commitments into action. Public policies are a reflection of new goals, new values and new relationships that have emerged as a result of new issues. In order to implement policies, organizations must implement the process of converting new laws and programs into practice. Policy implementation refers to the actions performed by individuals and social groups to achieve the goals stated in the policy statement (Rangriz et al., 2017).

In the implementation of public policy, reward and punishment system, adjustment and optimization of industrial structure (expansion of high-tech industry), financial investment and implementation of key projects, investment in technology and application, law enforcement, goal setting, control and coordination capacity. , hard targeting system and top-down influence (Wu et al., 2017). Also, in another research, the mission approach, leadership support, a working group for organizational policies and practices, communication prioritization and identification of researchers' needs have been mentioned as factors influencing the implementation of public policy (Huang et al., 2017). Obstacles and challenges such as banks being state-owned and the government's debt to the banking system have caused the usury-free banking system in Iran to be unable to implement the law of banking operations according to the legislator's opinion (Molavi, 2014). The first obstacle is the lack of activity of the private sector in the economy; About 70% of the economy is in the hands of the public sector, and the multi-rate nature of the currency is the second obstacle to the implementation of monetary policies (Hosseini Hashemi, 2018). One category of obstacles is outside the banking system and is caused by the non-productive structure of Iran's economy, and the other category is the structural problems of banks, such as extensive bureaucracy, bank-centeredness, fading of customer orientation, corporate functioning of banks, and the complexity of the bank resource allocation pattern (Mohsani, 2018).

The most important component of the success of banks in this field is to have a written program and basic planning based on the existing realities and potentials of the organization, and at certain times, using appropriate feedback, it should be continuously monitored and evaluated so that, if necessary, it can be revised and revised again for Execution to be notified. Planning and at the top of it is the policy explaining the general policies and direction and bias of the organization in line with the assigned tasks to achieve its goals. Policy-making or setting a policy by itself will not be the source of the effect, and in case of correct implementation and effective use of its steps, it can be effective in the organization. Therefore, in the process of policy making, obstacles can prevent the implementation of the policy and there can be problems on the way to reach the set goals that affect the efficiency of the policy implementation (Delshad and Esadi, 2019).

Following the announcement of the general policies of Article 44 of the Constitution, the shares of Tejarat Bank, as one of the state banks subject to transfer, were ready to be offered on the stock exchange. The change of the legal personality of the bank to a public stock and the replacement of the new statutes were registered and announced in the registration office of companies and non-commercial institutions, and the bank's shares were accepted in the stock exchange and placed on the board of the stock exchange. Due to the changes in the ownership structure, the need to review the bank's missions and strategies was more and more considered. Based on this, intelligent analysis of market conditions, identification and entry into attractive businesses related to banking and financial products and services to meet the needs of customers and ensure the interests of all stakeholders have been chosen as the continuous approach of the bank. Striving for customer orientation, securing the interests of shareholders and investors through obtaining appropriate returns, becoming one of the largest listed banks in terms of the amount of capital, striving to fulfill social responsibilities, gaining a superior position in terms of the balance of acceptance of obligations among system operators. Banking, the increasing trust of the people in the bank as a protector of the interests of depositors and a provider of financial resources for the economic cycle of the country, as well as obtaining the title of the best bank in terms of efforts for continuous improvement in productivity-increasing processes, indicate the bank's movement towards creating fundamental changes that It depends on the correct implementation of public policies in the financial field of Tejarat Bank, and any implementation problems of public policies can lead to the achievement of certain goals. Make the bank more difficult. For this reason, the aim of this study is to provide a model to identify the implementation problems of public policies in the financial field of Tejarat Bank.

Also, the results of the research conducted in the field of public policies show that conducting applied research in the field of policymaking science is very worthwhile, because conducting applied research in this field leads us to the field of micro and administrative activities of the government, which is the objective manifestation of public policies in practice. It should also be noted that moving towards the implementation of public policies and identifying the implementation problems of public policies is no longer a choice but a necessity that government and management organizations must pay attention to. Because government organizations in today's complex and diverse world are facing such conditions that they should not have the least wastage of resources, which will result in the successful implementation of public policies, which is a necessary and vital issue, especially in the field of finance and banks. The results of this study can be very useful in the scientific field for researchers who research in this field and the fields related to the general policies of banks and identifying the problems of public policies in the financial field and clarify new dimensions for them. Also, in the field of application, the results of the study can have a clear message for organizations, especially banks, so that they can have better plans for better implementation of policies in the financial field. In this way, the present research has been considered by identifying the effectiveness of the components of implementation problems of public policies in the financial field of Tejarat Bank.

BACKGROUND RESEARCH:

Domestic background:

Biati et al. (1400), in an article titled "Identifying the obstacles to the implementation of public policies in the central bank's deputy supervision group, has been discussed using the meta-combination method. The results of the research show that barriers to policy development, barriers related to implementers, support and financial barriers, implementation barriers, managerial barriers, environmental barriers, structural and organizational barriers, and regulatory barriers are among the barriers that affect the implementation of public policies in the central bank's supervision department. They were. Qara Daghi and Mohammadi (1400), in an article entitled implementation obstacles of public policies with urban governance approach, have been discussed. The results of the research show that the non-participation criterion is the first priority; Failure to respond, second; Injustice, third; Lawlessness, fourth; Daily life was ranked fifth and individualism was ranked sixth.

Qarabaghi et al. (1400), in an article entitled metacombination of public policy implementation studies in Iran, has been discussed. The results of the research show that the themes of "inefficient and incompetent executives", "lack of comprehensive and comprehensive view", "weak and problematic government structure", "neglect of research and expertise", "turbulent and unpredictable environment" are respectively nose", "weakness of monitoring and feedback" and "disregarding people" received more attention than other themes in the literature. Alizadeh et al. (1400), in an article entitled "Reviewing micro and macro factors of economic policies affecting the financial performance of companies." The results of the research show that the cash price yield index and the industry index were effective among the microeconomic policy factors, and four factors, respectively: production growth, investment growth, exchange rate change, and financial instability were effective among the macroeconomic policy factors. . Shaheswari Goghri et al. (1400), in an article titled identifying and prioritizing the factors of failure in the implementation of health and safety policies, have been discussed. The results of the research show that the important factors affecting the failure of the implementation of health and safety policies included the lack of appropriate organizational structure and the lack of allocation of the necessary budget for implementation. Afkarian et al. (2019), in an article entitled "Analysis of drivers of financial policy" on how to allocate government budget. The results of the research show that the analysis of financial policy drivers including: natural disasters, economic crises, social evolution, environmental changes and technological advances had an impact on the way government budget is allocated. Ahmadi et al. (2019), in an article titled "Presentation of financial policy with the prediction of fraud in financial statements". The results of the research show that fraud risk assessment and proper implementation of anti-fraud and control programs can reduce the risk of fraud in a business unit to an acceptable level. Also, the decision tree method was effective in providing financial policy to the management in predicting the fraud of financial statements. Delshad and Esadi (2019) in an article entitled classification and obstacles to the implementation of public policy in the monetary and financial sphere, with a case study of the headquarters of the Bank of Agriculture. The results of the research show that the challenges and obstacles of policy implementation in

the monetary and financial field of Keshavari Bank headquarters include challenges related to executives, structural and content challenges, challenges related to human-financial resources and challenges caused by the environment and environment. It is beneficial. Pourasdi et al. (2019) in an article entitled presenting a policy model for protecting the rights of depositors in banking crises in Iran. The results of the research show that the identified concepts and categories should be taken into consideration in order to make a policy to protect the rights of depositors. Abdulhaipour and Betshekan (2019) in an article entitled policies and guidelines for financial restructuring in Iranian banks. The results of the research show that 21 solutions were extracted and placed in five general classifications. This classification consists of: assignment of unhealthy banks with high overdrafts, improvement of the central bank's supervision system on banks, assignment of excess assets of banks and optimization of the branch network, reduction of non-current claims of banks and governance, policy making and regulations. Mamyound et al. (2017) in an article entitled Designing a model for the implementation of environmental policy in Iran. The results of the research show that the key categories in the implementation of the line Environmental policies include, ideological formulation, value alignment, non-fantasy of the environmental issue, institutional coordination and alignment, development of environmental knowledge, creation of public and private joint will, green management, effective laws, recognition of environmental culture, promotion of environmental culture and Orbital value is the environment.

Foreign background:

Sarika (2020) in an article entitled the process of implementing the development strategy of public administration in Croatia in the years (2015-2020). The results of the research show that, while addressing the main challenges of public administration and policy implementation, it has identified the shortcomings and problems that seriously endanger the correct implementation of the policy, and has suggested the necessary prerequisites for the modernization of public administration in Croatia. Hodson et al. (2019) in an article entitled Policy Deficiency and Policy Implementation Gap. The research results show that in today's complex organizational systems, it is not clear how to ensure the design and implementation of effective policies. X. Yaodong et al. (2019) in an article titled research on citizen participation in the implementation of public policies in the modern era. The results of the research show that the emergence of the big data era provides an effective tool for citizens. Tokar and Suvink (2019) in an article titled Public Policies and Supply Chain Management: Using Common Core Principles to Improve the Formulation, Implementation and Evaluation of Public Policies. The results of the research show that the formulation, implementation and evaluation of public policies and issues related to government regulations play an important role in the formation of supply chain management performance. Also, implementation is a high priority in this process. Flindra and Goodman (2019) has been discussed in a research entitled Studying Public Policies (Progress in Theory and Implementation). The results of the research show that the study of every field of multi-dimensional public policy implementation needs equally accurate and informed conceptualization and measurement, whether it is health care, justice or welfare policies, etc. Wafur-Orizo and Tuchkeo (2018) discussed in an article entitled Formulation and Implementation of Public Policies in Nigeria: Questions, Challenges and Prospects. The results of the research show that they studied the position of government organizations, citizens and environmental factors in the successful implementation of public policies, and among these three factors, government organizations, citizens and environmental factors respectively had priority. Looking at the studies and research conducted in this field, it is clear that there have been studies on the implementation of public policies and various researchers have raised various components as problems and obstacles to the implementation of public policies (Sarika, 2020; Bayati et al., 1400; Qara Daghi et al., 1400) also some researchers investigated the factors affecting the success of policy implementation (Betsuri, 2016; Alizadeh et al., 1400). However, regarding the identification of implementation problems of public policies in the financial field, a comprehensive study has not been done, especially inside the country, and in this way, the present study can be a leading study in this field.

THEORETICAL FOUNDATIONS AND RESEARCH LITERATURE:

General policies and their implementation:

Public policies are a set of actions that are decided to solve public problems (Rodrigues, 2011). In other words, public policies indicate the operations and activities of public institutions to solve society's problems and issues (Mohammadi et al., 2016). It is considered to be one of the fundamental components of human society's policy-

Research Article

making as an intermediate link between government organizations and people (Anderson, 2011). The implementation of public policies means the transformation of plans into the desired results at a certain time (Brainard, 2005). To bring the goals of a proposed program or policy to a positive and desirable result (Khenifar et al., 2014). A policy is a purposeful or goal-oriented action that does not happen randomly in modern political systems, but is designed to achieve certain goals or create certain results (Cervantz and Radge, 2018). Perry and Yoke proposed that public policy is a combination of factors of national spirit or public opinion, mass opinion or administrative demands - law that decision makers in the government, as its executors, do the work of prioritization and selection, and finally in The agenda is set (Perry and Yuk, 2019). Laswell considers public policy as a planned program consisting of goals, values and actions. Roman has proposed that public policies are the result of dual interactions between management and politics, which include stakeholder expectations, personal expectations, and managerial competence (Roman, 2015). In general, the common and prominent aspect of the mentioned definitions of public policy is that "public policies are expected to be targeted and their attention should be directed towards the problems of social issues." This means that in "performance" it is very important to pay attention to the situation and environmental conditions. "Implementation" is always an integral part of specific policies that are proposed as specific answers to society's problems and issues (Alwani and Shlaviri, 2015).

Public policy making process

Public policy can be seen as a way of thinking about the relationship between the government and the people. This branch of science is closely related to political science. Political science is one of the branches of science that discusses the goals of statesmen and public office holders and how to make decisions about the legalization and implementation of those goals. One of the important and significant points in policymaking is how to recognize and receive public issues and enter them into the policymaking calendar and become policies (Danesh Fard, 2012). Also, management is equivalent to decision making and policy making. Decision-making flows in all management tasks, and for this reason, decision-making and management should be considered equivalent to each other and the closest flow for policy making (Noig and Koontz, 2014). From the point of view of multi-stage cyclical management science, the process of public policymaking includes agenda preparation, policy formation, policy implementation, policy evaluation, policy change and finally policy termination (Khenifar et al., 2014). In other words, public policymaking is often seen as a cycle in which problems are first addressed as a problem, different courses of action are explored, policies are determined, implemented and evaluated by staff and changed, and finally based on Its success or failure ends. Obviously, this simplifies a complicated process. Despite this simplification, the policy cycle is a political process (Danish Fard, 2012). Also, when public policy theorists and researchers do not focus only on the content, but pay attention to the process of formation, selection and implementation of public policies, they are actually studying the process of public policy making (Roman, 2015). The general policy making process is shown schematically in figure 1:
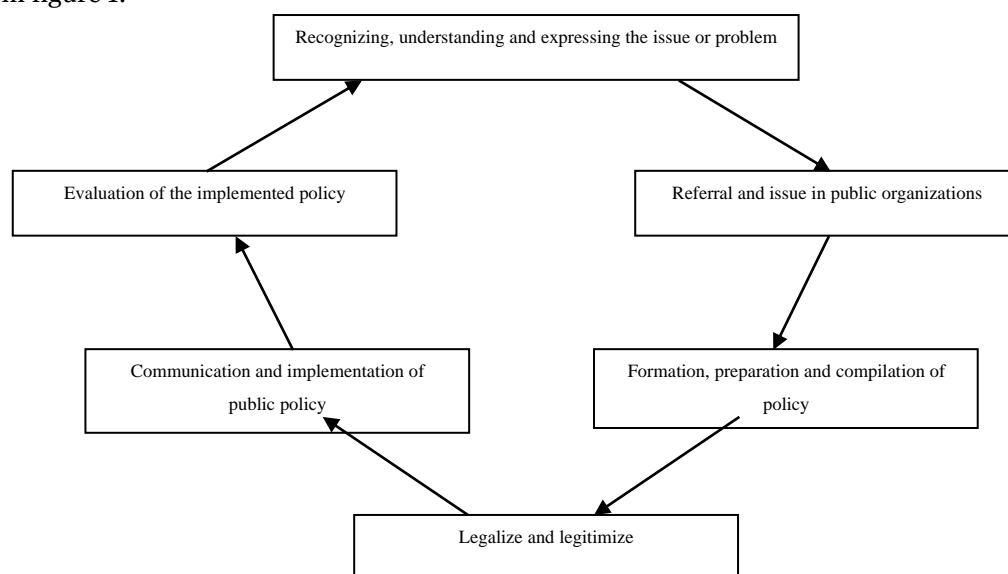

Figure No. 1: General policy making process

Research Article

(Source: Abbasi et al., 2015)

- Theories of policy implementation

Public policies consist of several elements aimed at achieving specific interests, specific goals, a skillful, comprehensive, enforceable, enforceable, legal, valid, deliberate and purposeful framework and for interaction in which several policy decisions are made by policy makers. And various actions are taken by the government authorities in order to realize the predetermined goals in an economic, efficient and effective manner. However, policies are not fixed, as they must be continuously adjusted based on experience, operational research, and changing conditions and needs. These are the factors that can change the nature and extent of public institution activities (Marum, 2017). If we have a process perspective to the logical model of public policy, implementation is the fourth stage of policy making, in which approved policies are used to achieve desired goals. In fact, the implementation process is the implementation of approved steps. It is at this stage that the level of responsibility of each of the implementing departments and organizations is determined. The pioneers of implementation, Pressman and Wildavsky, have defined implementation based on policy dependence, as its downstream administrative actions. According to them, policy implementation is defined as a process of interaction between a set of general goals and actions that lead to their success (Poodle, 2009). Brooks believes that policy implementation includes activities such as applying, interpreting and implementing laws and providing services to people. According to Brooks, policy implementation is a very complex issue that requires appropriate techniques and regulations. Therefore, policy implementation is the implementation of activities by executives to achieve a set of general and partial goals of the policy (Champukat, 2011). The common point and similarity of public administration and political theory is their attention and interest in effective governance. Public policy making, which can be considered effective in the government's efforts to govern, is one of the important fields of political science and public administration. The concept of "effectiveness" in public policy is the degree to which the objectives of a policy are achieved. Hornby has defined the word "effective" as creating desired results or creating successful results. The effective implementation of the policy implies the implementation of a policy in such a way that the general and partial objectives of the policy are realized, obtained or understood (Bartolomeu and Chakiomka, 2013). In general, Nagel has described two dimensions of policy success: according to intention; A policy is successful if it achieves its goals and according to reality; A policy is successful if its benefits are maximized after deducting its costs (McConnell, 2010).

General policies in the financial field

The policy determines the scope of decision-making for the managers of the organization or the board of directors. Planning and executive managers in every organization always keep in mind the territory determined by the policy and make decisions in accordance with the policy of the organization. In addition, the policy should be considered an important criterion and indicator in the control and evaluation of operations. The policy or policies of the organization are officially determined by the CEO or senior management of an organization. Financial policies refer to policies related to laws, regulations and supervision of financial and payment systems including markets and institutions with the aim of promoting financial stability, market efficiency and consumer protection (Ahmadi et al., 2019). Financial development is one of the factors that can affect the society's need for government production costs. Financial development is a factor in the optimal allocation of financial resources and an important link between savings and investment. Financial development is one of the management policies that many economists recommend to achieve economic growth and development (Hasan et al., 2011). Some economists believe that financial development has had an undeniable impact on the economic performance of macro countries to the extent that today most of the developed countries attribute most of the global economic changes to these markets. Financial instruments, markets, and financial institutions affect savings rates, investment decisions, innovation, and growth rates by creating information coherence and reducing financial transaction costs (Rahman and Cheema, 2013). Financial development is said to generally reduce the cost of financial firms, which in turn increases their willingness to lend and invest. Low financial development leads to a decrease in investment, so achieving growth goals requires an increase in government production costs (Chen et al., 2019). Based on this, it is predicted that with the reduction of financial development, the composition of government expenses will shift towards production expenses and the share of these types of expenses in government expenses will increase.

Considering the urgent need of developing countries for economic growth, the appropriate response to government spending to reduce the support of financial institutions for economic growth is more important to achieve targeted growth. In the reports of the International Monetary Fund, the improvement of financial markets is a comprehensive concept. which is divided into six dimensions: the development of the banking sector, the development of the non-banking financial sector, the development of the monetary sector and monetary policies, banking regulation and supervision, and the openness of the financial sector and the environment (Mustafavi, 2019).

Research objective and question

Identifying the effectiveness of the components of implementation problems of general policies in the financial field of Tejarat Bank

What is the effect of the components of implementation problems of public policies in the financial field of Tejarat Bank?

RESEARCH METHODOLOGY:

In this article, the method of data collection is descriptive-analytical and it is practical in terms of purpose. This research is (quantitative) in terms of method. The statistical population of the research was all internal managers of Tejarat Bank. The necessary data has been collected by referring to reliable library, electronic, etc. sources. The number of internal managers of Tejarat Bank in Tehran is about 800 people, and considering Cochran's formula, 260 people were selected as a statistical sample. This selection was done as a random cluster, in such a way that different departments of Tejarat Bank were considered as clusters and inside them, internal managers were randomly selected. In order to check the validity of the questions in the questionnaire, the opinions of respected professors and advisors as well as research experts were used. The reliability of the questionnaire is also higher than 7/. Obtained and approved. After collecting data, it was analyzed with SPSS software.

research findings:

In this part, after collecting research data, data analysis was done. One sample t-test was used to analyze the data.

Table 1- One-sample t-test results to check the status of the component

The amount of difference with a confidence level of 95%		level of significance	Amare T	mean difference	Variable name
upper line	lower limit				
0.799	0.578	0.001	12.32	0.688	The process of public policy implementation

In order to investigate the variable of the general policy implementation process, the mean of the index was compared with the mean of the society which is equal to 3. The results obtained from the table show that: In the model in question, the calculated t statistic is t = 12.32 at the 001 level. 0/ is significant. The comparison of the mean difference of this factor, M=0.688, with the mean difference of zero society shows that the status of the public policy implementation index in Bank Tejarat is favorable.

Table 2- One-sample t-test results to check the status of the component

The amount of difference with a confidence level of 95%		level of significance	Amare T	mean difference	Variable name
upper	lower				

Research Article

line	limit				
1.55	1.41	0.00	40.70	1.482	Organizational capabilities

To investigate the variable of organizational capabilities, the average of the index was compared with the average of the society, which is equal to 3. The results obtained from the table show that: In the model, the calculated t-statistic is 40.70 at the level of 0.05. It is meaningful. The comparison of the mean difference of this factor, M=1.48, with the mean difference of zero society shows that the state of organizational capabilities index in Tejarat Bank is favorable.

Table 3- The results of the one-sample t test to check the status of the component

The amount of difference with a confidence level of 95%		level of significance	Amare T	mean difference	Variable name
upper line	lower limit				
1.36	1.198	0.0	30.48	1.282	The existence of basic knowledge employees

In order to investigate the variable of existence of basic knowledge workers, the average of the index was compared with the average of the society, which is equal to 3. The results obtained from the table show that: In the model, the calculated t statistic is t=30.48 at the level of 0.5 0 is significant. The comparison of the mean difference of this factor M=1.28 with the mean difference of zero society shows that the status of the indicator of the existence of basic knowledge employees in Tejarat Bank is favorable.

Table 4- The results of one-sample t-test to check the status of the component

The amount of difference with a confidence level of 95%		level of significance	Amare T	mean difference	Variable name
upper line	lower limit				
0.263	0.02	0.046	1.932	0.123	Integration

To investigate the integration variable, the mean of the index was compared with the mean of the population, which is equal to 3. The results obtained from the table show that: In the model, the calculated t statistic is t = 1.97, significant at the 0.05 level. Is. The comparison of the mean difference of this factor, M=0.123, with the mean difference of zero society shows that the status of the integration index in Tejarat Bank is favorable.

Table 5- The results of one-sample t-test to check the status of the component

The amount of difference with a confidence level of 95%		level of significance	Amare T	mean difference	Variable name
upper line	lower limit				
0.355	0.083	0.002	3.18	0.219	Interorganizational interaction

In order to investigate the variable of inter-organizational interaction, the mean of the index was compared with the mean of the society, which is equal to 3. The results obtained from the table show that: In the model, the calculated t-statistic is 3.18 at the level of 0.05. It is meaningful. The comparison of the mean difference of this factor M=0.219 with the mean difference of zero society shows that the status of inter-organizational interaction index in Tejarat Bank is favorable.

Table 6- One-sample t-test results to check the status of the component

The amount of difference with a confidence level of 95%		level of significance	Amare T	mean difference	Variable name
upper line	lower limit				
0.876	0.6624	0.0	14.252	0.769	Professional Behavior

To investigate the variable of professional behavior, the mean of the index was compared with the mean of the society, which is equal to 3. The results obtained from the table show that: in the model, the calculated t-statistic is 14.25 at the 0.05 level. It is meaningful. The comparison of the mean difference of this factor M=0.769 with the mean difference of zero society shows that the status of professional behavior index in Tejarat Bank is favorable.

Table 7- One-sample t-test results to check the status of the component

The amount of difference with a confidence level of 95%		level of significance	Amare T	mean difference	Variable name
upper line	lower limit				
0.897	0.763	0.001	24.53	0.831	Environmental complications

In order to investigate the variable of environmental complexity, the average of the index was compared with the average of the population, which is equal to 3, and the results obtained from the table show that: in the model, the calculated t statistic is 24.53 t at the level of 0.05. It is meaningful. The comparison of the mean difference of this factor M=0.831 with the mean difference of zero society shows that the status of environmental complexity index in Tejarat Bank is favorable.

Table 8- One-sample t-test results to check the status of the component

The amount of difference with a confidence level of 95%		level of significance	Amare T	mean difference	Variable name
upper line	lower limit				
0.858	0.61	0.001	11.7	0.734	Risk

To investigate the risk variable, the mean of the index was compared with the mean of the population, which is equal to 3, and the results obtained from the table show that: In the model, the calculated t-statistic is 11.7 t = 0.05 and is significant. . The comparison of the mean difference of this factor, M=0.734, with the mean difference of zero society shows that the status of the risk index in Tejarat Bank is favorable.

Table 9- One-sample t-test results to check the status of the component

The amount of difference with a confidence level of 95%		level of significance	Amare T	mean difference	Variable name
upper line	lower limit				
0.286	0.057	0.004	2.966	0.171	Returns

In order to investigate the efficiency variable, the mean of the index was compared with the mean of the population, which is equal to 3, and the results obtained from the table show that: In the model, the calculated t-statistic is 2.97 and t=2.97 is significant at the 0.05 level. . The comparison of the mean difference of this factor, M=0.171, with the mean difference of zero society shows that the status of return index in Tejarat Bank is favorable.

Table 10- One-sample t-test results to check the status of the component

The amount of difference with a confidence level of 95%		level of significance	Amare T	mean difference	Variable name
upper line	lower limit				
0.276	0.062	0.002	3.12	0.169	Increase public trust

In order to investigate the variable of increase in public trust, the mean of the index was compared with the mean of the society which is equal to 3. The results obtained from the table show that: In the model, the calculated t statistic is 3.12 t at the level of 0.05. It is meaningful. The comparison of the mean difference of this factor, M=0.169, with the mean difference of zero society shows that the status of the index of increasing public trust in Tejarat Bank is favorable.

Table 11 - One-sample t-test results to check the status of the component

The amount of difference with a confidence level of 95%		level of significance	Amare T	mean difference	Variable name
upper line	lower limit				
-./371	-./618	0.001	-7/91	0-/494	Terms and Conditions

In order to investigate the variable of laws and regulations, the mean of the index was compared with the mean of the society, which is equal to 3, and the results obtained from the table show that: In the model, the calculated t-statistic is -7.91 at the level of 0.5 0 is significant. The comparison of the mean difference of this factor M=-0/494 with the mean difference of zero community shows that the status of the law and regulation index in Tejarat Bank is not favorable.

DISCUSSION:

Examining the implementation problems of public policies plays an important role in identifying the weaknesses and obstacles in the bank's financial processes. By identifying these problems and providing suitable solutions, the

performance and financial performance of the bank will be improved. This can help to achieve the bank's financial goals, increase revenues, reduce costs and improve its profitability.

Implementation problems reduce efficiency and productivity in the bank's financial processes. By examining and solving these problems, Bank Tejarat will be able to improve its processes and achieve greater productivity. This means increasing the speed and accuracy of transactions, reducing service delivery time to customers and improving the general performance of the banking system.

Public policies should be able to adapt to changes and daily needs. This allows the bank to adapt to positive or negative changes in the market and financial industry and react correctly and timely.

Investigating the implementation problems of general policies in the financial field of Tejarat Bank leads to better analysis and management of financial risks.

Comparing the research results of this article with the research of Alizadeh et al., it shows that the micro and macro factors of economic policies affecting the financial performance of companies have been investigated. This article shows that factors such as production growth, investment growth, exchange rate changes and financial instability are effective in macroeconomic policies. According to these results, it can be concluded that not paying attention to these factors and not properly implementing them can be one of the executive problems in the financial field of Tejarat Bank.

Comparing the research results of this article with the research of Shaheswari et al. shows that the lack of appropriate organizational structure and the lack of allocation of the necessary budget for implementation were raised as two important factors in the failure of the implementation of health and safety policies. These problems may also exist in the implementation of general policies in the financial field of Bank Tejarat.

Comparing the research results of this article with the research of Afkarian et al., it shows that the analysis of the drivers of financial policy was investigated on the way of government budget allocation. Natural disasters, economic crises, social evolution, environmental changes and technological advances were raised as effective factors in government budget allocation. These results show that the lack of proper and effective management of financial policies in the face of natural disasters, economic crises and environmental changes can be one of the executive problems in the financial field of Tejarat Bank.

The findings of the research show that the variables of the general policy implementation process in Tejarat Bank, organizational capabilities, existence of basic knowledge employees, integration, inter-organizational interaction, increasing public trust, efficiency, environmental complexities, risk, professional behavior are higher than the value A critical t statistic has been obtained and can be verified; While the variable of laws and regulations is less than the critical value and requires more attention and precision in the field of financial management.

Providing suggestions and solutions

1. Encouraging employees to comply with and implement related operational policies and measures

2. Investing in the training and development of employees in order to increase professional and professional capabilities

3. Attracting and maintaining employees with the required experience and capabilities, along with continuous training and development plans

4. Using appropriate information technology, improve organizational communication and opportunities for interaction and collaboration

5. Formation of networks and professional associations, participation in projects and cooperation in joint solutions and policies.

6. Investigating and eliminating weak points in communication with customers and respecting their rights also play an important role in increasing public trust

7. Detailed financial planning, cost control, financial risk management, and financial resource efficiency

REFERENCES:

[1] Ahmadi, Seyed Jalal; Faghani Makrani, Khosrow; Fazli, Naghi. (2019). Presentation of financial policy by predicting fraud of financial statements, Public Policy Quarterly in Management, Year 11, No. 37, pp. 1-14.

[2] Afkarian, Marzieh; Knowledge of the person, Karam Elah; Rajabi Farjad, Hajiya. (2019). Analysis of financial policy drivers on the way of government budget allocation, scientific journal of management accounting, year 13, number 45, pp. 1-20.

[3] Bayati, Mohammad Ali; Sayadi, Saeed; Gioki, Ibrahim; Selajqa, Sanjar; Nikpour, Amin. (1400). Identifying the obstacles to the implementation of public policies in the central bank's deputy supervision group using the meta-composite method, Quarterly Journal of Public Policy in Management, Year 12, No. 43, pp. 31-46.

[4] Pourasdi, Mohammad Javad, Timuranjad, Kaveh and Rabiei, Mohammad Reza. (2019). Presenting a policy model for protecting the rights of depositors in banking crises in Iran. Public policy in management. Volume 11, No. 38, pp. 59-81.

[5] One's knowledge, God's grace. (2012). Basics of public policy, Niaz Danesh publication, first edition.

[6] Delshad, Babak., Asadi, Ismail. (2019). Explaining the identification, classification and obstacles to the implementation of public policy in the monetary and financial sphere (case study of the headquarters of the Agricultural Bank of 2019). The 7th international conference on new research achievements in management, humanities and social and cultural studies.

[7] Rangriz, Hassan; Khairandish, Mehdi; Latifi Jalise, Salima. (2017). Examining the obstacles to the implementation of public policies in government organizations using the meta-combination method, Scientific-Research Quarterly of Public Policy, Volume 4, Number 1, pp. 127-142.

[8] Shaheswari Goghari, Ehsan; Ziaaldini, Mohammad; Hadovinejad, Mustafa; Tabli, Hamid. (1400). Identifying and prioritizing the failure factors of implementing health and safety policies based on the technique of analyzing failure states and its effects using AHP and Fuzzy TOPSIS methods, Public Policy Quarterly in Management, Year 12, No. 43, pp. 47-63.

[9] Abbasi, Abbas; Motazadian, Rasool and Mohammad Ghasem Mirzaei. (2016), Examining obstacles to the implementation of public policies in government organizations, Organizational Resource Management Research, Volume 6, Number 2, pp. 42-69.

[10] Abdolahipour, Mohammad Sadiq., Betsheken, Mohammad Hashem. (2019). Solutions for financial restructuring of banks in Iran. Asset Management and Financing Quarterly. Volume 8, Number 4, pp. 1-20.

[11] Alizadeh, Ibrahim; Vakili Fard, Hamidreza; Hamidian, Mohsen. (1400). Investigating micro and macro factors of economic policies affecting the financial performance of companies, Public Policy Quarterly in Management, Year 12, No. 43, pp. 179-161.

[12] Qarabaghi, Maitham; Moghimi, Seyyed Mohammad; Latifi, Maitham. (1400). Metasynthesis of public policy implementation studies in Iran, Public Policy Quarterly, Volume 7, Number 3, pp. 243-260.

[13] Qara Daghi, Rostam; Mohammadi, Arzoo. (1400). Implementation obstacles of public policies with urban governance approach (case study: municipalities of East Azarbaijan province), Public Policy Quarterly in Management, year 12, number 43, pp. 93-111.

[14] Ghanbari Hamdani, Sode and Akbar Hasanpour. (2016), Waste management law and its implementation challenges and bottlenecks as an example of public policy, Environmental Science Quarterly, Volume 1, Number 3, pp. 25-38.

[15] Mohseni, Hossein (2018), Challenges of the country's banking system, Bank and Economy Quarterly, No. 108, pp. 17-19.

[16] Mohammadi Azad, Mehran. (2016). Identification and ranking of factors affecting the implementation of tax policies in Iran, modern research approaches in management and accounting, year 1, number 3, pp. 50-62.

[17] Mohammadi, Mehtab; Alwanif Seyed Mahdi; Memarzadeh Tehran, Gholamreza and Qasim Ansari Renani. (2016), Designing a three-dimensional model of the government's implementation of public policies, Government Management Mission Quarterly, Year 8, Number 26, pp. 1-16.

[18] Mostafavi, Mina. (2019). The effect of financial development management policies on the composition of government expenditures, Public Policy Quarterly in Management, Year 11, Number 38, pp. 133-144.

[19] Moghadspour, Saeed; Danai Fard, Hassan; Kurdanaij, Asdallah. (2012). Analyzing the key factors in the failure of some public policies in the Islamic Republic of Iran: a study of the country's tax policies, Organizational Culture Management, year 11, number 1, pp. 33-68.

[20] Mamiound, Behrouz; former Amini, Zain al-Abidin; Sadeh, Ehsan and Mohammadreza Khalaj. (2017), Designing a model for the implementation of environmental policy in Iran, Social Sciences Quarterly of Islamic Azad University Shushtar Branch, Year 12, Number 1, pp. 31-58.

[21] Alwani, Seyed Mahdi and Mithaq Shlaviri. (2016), Implementation of the general policy of theoretical perspectives and its solutions, Tehran: Publications of Iran Public Management Education Center.

[22] Bartholomew, U., & Chukwuemeka, E. E. O. (2013). The obstacles to Effective policy implementation by the public bureaucracy in developing Nations: the case of Nigeria/Singaporean, Journal of Business Economics and Management Studies, 1(8), PP: 34 - 43.

[23] Batsuuri, G. (2016). Foreign investment policy implementation effective: A case study from Mongolia, Imperial Jounal of Interdisciplinary Research, 2(3), PP: 309-320.

[24] Brynard ,P.(2005), Policy implementation: lesson for service delivery, 27th Aapam Annual Round table Conference, Livingstone, Zambia conflicts, but may prevail in the end, Scand Journal Public Administration, 16: 83–102.

[25] Cervantes, N., & Radge, Z. (2018), Weber's bureaucratic model in Brazil: The corruption of ideas as obstacles to the implementation of public policies, Geoforum, Vol: 6 (15), PP: 1 - 4.

[26] Chen H, Kang H, Lee A (2019)."A decision making model for selecting environmental management system (EMS) project contractor". Environ Eng Manag J 16 (7): 1583–1594.

[27] Chompucot, MC .2011. Major factors affecting educational policy implementation effectiveness for the three southernmost provinces of Thailand as perceived by school directors: Doctor Of Philosophy thesis [http://libdcms. nida. ac. th/thesis6].

[28] Dye, T. R. (2013), Understanding public policy, 14thed, New Jersey: Pearson Prentice Hall.

[29] Filindra, A., & Goodman, S. W. (2019), Studying public policy through immigration policy: Advances in theory and measurement, Policy Studies Journal, Vol: 47, No: 3, PP: 498 - 516.

[30] Hassan M., Sanchez B. & Jung-SY (2011),"Financial Development and Economic Growth: New Evidence from Panel Data", The Quarterly Review of Economics and Finance, Vol. 51, PP. 88–104.

[31] Huang, D, Altemoseb, J. K, Timothy ,O'Leary, J.(2017), Public access to clinical trials: Lessons from an organizational implementation of policy, Contemporary Clinical Trials, 57 : 87–89.

[32] Hudson, B., Hunter, D., & Peckham, S. (2019), Policy failure and the policy-implementation gap: Can policy support programs help?, Policy Design and Practice, Vol: 2, NO: 1, PP: 1 - 14.

[33] Khadzhyradieva, s., Hrechko, T., & Savkov, A. (2019), Behavioral insights in public policy: Ukrainian case, Viešoji Politika ir Administravimas Public Policy and Administration, Vol: 18, No: 1, PP: 85 - 99.

[34] Marume ,S. B. M .2017. " Public Policy and Factors Influencing PublicPolicy" .International Journal of Engineering Science Inventio, Pp. 6-14.

[35] McConnel, Allan .2010. "Policy success, policy failure and grey areas in-between". Journal of Public Policy, pp. 345-362.

[36] Nordtỏmme , M, Ystmark Bjerkan, K, Bjӧrgen Sund, A.(2015), Barriers to urban freight policy implementation: The case of urban consolidation center in Oslo, Transport Policy ,44 : 179–186.

[37] Paudel, R. 2009. "A Critical Account Policy of Implementation Theories Status and Reconsideration." Nepalese Journal of public Policy Public and Governance 36-54.

[38] Perry, B., & Uuk, R. (2019), AI governance and the policymaking process: Key considerations for reducing AI risk, big data and cognitive computing, Vol: 3, No: 26, PP: 2-17.

[39] Rodríguez, U. R. (2011), Soft system dynamics methodology inaction: A study of the problem of citizen insecurity in Argentinean province, System Pract Action Rsearch; 48 (2), PP: 140 - 167.

[40] Skarica, Mihovil .2020. Implemntation of TheStrategy For Public Administration Development In Crotia .2015-2020. A Mid-Term Evaluation. Croatia: Faculty of Law, University of Zagreb.

[41] Switzer, D. (2017). Citizen Partisanship, local government, and environmental policy implementation, Urban Affairs Review, First published date: 10.1177/1078087417722863.

[42] Tokar, T., & Swink, M. (2019), Public policy and supply chain management: using shared foundational principles to improve formulation, implementation, and evaluation, Journal of Supply Chain Management, Vol: 55 (2), PP: 1-32.

[43] Wang , D, Ap, J.(2013), Factors affecting tourism policy implementation: A conceptual framework and a case study in China, Tourism Management , 36 : 221-233.

[44] Wu, J, Zuidema, C, Gugerell,K, Roo, G.(2017), Mind the gap! Barriers and implementation deficiencies of energy policies at the local scale in urban China, Energy Policy ,106 : 201–211.

[45] Xiaodong, L., Xiaoping, L., & Feng, F. (2019), Research on citizen participation in the implementation of public policy in big data age, Journal of Physics: Conf. Series, No: 1168, PP: 1 - 7.