

Studying Organizational Agility in Headquarter of Eghtesad Novin Bank in Khorasan Razavi Province

Mohammad Mehdi Parhizgar and Meysam Allahyari
Department of Management, Payame Noor University, Tehran, Iran

Abstract: Agility is the ability of organization to understand environmental changes and making quick and efficient response to it. Firms and organization would inevitably seek agility to be competitive in 21th century and on the other hand an agile organization would reduce production cost, generate higher market share, more customer satisfaction, evaluate and indicate non-value adding activities and more competition. The goal of this study is investigation of organizational agility in the headquarters of Eghtesad Novin bank in Khorasan Razavi Province. It is considered as a practical research which is defined in developmental field and from methodological view considered as descriptive exploratory researches. The statistical population of this research consists of all headquarter employees in Eghtesad Novin bank in Khorasan Razavi Province which are working at 2015 and based on registered statistics in main branch their total number is 142 people. Size of sample was defined as 103 people which is based on size of population and evaluation through morgan tables. For determination of research sample we used random classified sampling for male and female employees. Data gathering tool in this research is the standard questionnaire of Zhang. It has 27 questions and 4 main components which are based on 5 degree scale. Questionnaire's reliability was 0.83 based on cronbach's alpha, for testing research's hypothesis we used SPSS Software, results of research showed that organizational agility and its components are in good conditions in Eghtesad Novin Bank.

Key words: Evaluation, agility, organization, Eghtesad Novin Bank, Iran

INTRODUCTION

Management scholars had suggested a limitless spectrum of new methods for implementation, acquisition and maintenance of competitiveness in harsh environment, in general we can classify these advices and suggestions as organizational changes. Totally, they are not at the level than can ensure new realities, these conditions forced some of researchers like goldman, nagel, preiss to support from new paradigm, so instead of imaging organizational flexibility in a specific area or period, they consider it in a continuous and stable process.

The main idea assumed that organizations are entities that not only react to external situations but also define their environment actively and effectively, this paradigm is the ability to success in an unstable and changing environment which is unpredicted and defined through organizational agility. In fact modern dynamic environment require environmental agility.

At the beginning of 21st century manufacturing and service organizations face a great change in environment and its intensity was so large that forced them to face new

challenges, also not paying attention to these challenges put organizations and their success at risk. Some of these changes are:

- Market globalization and market position in firms and organizations
- Customers require a wide range of services
- Personalization of customers demand
- Emphasizing on giving new services via organizations and focusing on marketing
- Having a wide range of services in many service organizations like banks

These factors beside some other factors lead to activities in change driven environments, this delicate situation forced organizations to reconsider on their strategic viewpoints and focus on adaptation with new business environment to respond to faster market and customer demands. So agility paradigm is represented in order to be compatible with business environment changes and employees empowerment to respond quickly to market and customer demand (Ghasemi, 2010).

Agility is the ability of organization to understand the environmental changes and then responding quickly and efficiently to them (Bakhtyari and Fallah, 2009), so organizations and institutions are obliged to have agility to compete in 21st century and on the other hand it would generate less costs, more market share, customer satisfaction, preparation for new products, evaluation of non-value adding activities and more competition in organization. So, agile organization is very popular in 21st century and considered as a successful strategy in competitive markets to deal with rapid changes in customer demands (Bendari, 2009). In past years an organization's products and services were bought by customers and organization didn't worry about system improvement and efficiency, in fact customers bought any product that were available at market. By more production companies and new products customers didn't force to buy unnecessary goods and they chose their goods personally. Rapid technological changes, more risk, globalization and privatization efforts are some of environmental issues that modern businesses face, so they should reach agility that can be gathered through quality and acknowledged innovation (Riis and Johansen, 2001).

Problem definition: Organizational agility was firstly introduced for manufacturing and industrial organizations. Today it is required for public and service organizations. Rapid technological changes and increasing customer demands forced banks to enter in a competition and try to attract customers. So, agility is a new paradigm that can answer all needs of banks and their customers, it seems that public banks don't have enough agility and don't satisfy customer demands, this is the reason for more attraction toward private banks. If we define agility as quick, proper and flexible to customer demands and services we feel that this system is not satisfactory in public banks, also development of private banks in country oblige public banks to make necessary changes to be in contention which is acquired through agility (Majid, 2012).

According to Ramadas, agility in bank doesn't only mean faster execution but also shows flexibility and agility, an agile bank can give new services quickly which problem solving is kind of objective for it, the development on new services is successful only if bank is supported by a clear strategy to handle services complexity and its growth. It is expected that combination of services and processes increase customer experience in an agile bank so it can keep current customers and attract new ones (Hasanzade, 2010). So, we consider Eghtesad Novin bank as a private bank to evaluate its agility situation.

Literature and background

Concept of agility: The term agility in dictionary means quick, fast and easy movement which is an smart and flexible and its origins come from agile production which spread in recent years and is a successful strategy for producers that a ready for a significant increase. In these situation every company should be able to produce different products with small life cycle, redesign products, change production methods, the ability to react efficiently to changes, if they have all these abilities they are considered as agile organizations.

There are a wide range of definitions for agility but none of them are contradictory to each other and all of them show the speed of changes in business environment, since it is a new concept there are no general acceptable definition for it.

Agility means the flexibility and success of selling a wide range of products with low cost, high quality, low time and variety which is divided for groups of customers for public value generation (Lau and Wong, 2012). Agility is an essential ability which predict changes in environment, feel and analyze and consider them , an agile producer is an organization that develop its vision about new business world and fight with a limited number of concerns and issues and acquire competitive aspects of changes, lengyal argue that agility is necessary for survival and advancement in competitive world which have unpredicted and constant changes. It also involve quick response to market changes which is generated by customer valuation over products and services (Richards, 2003).

In other references it is considered as ability to reshape operation, process and business relations in an effective manner which is adjusted successfully in a changing environment, it is a wide business ability that is available at structures, supporting processes and set of opinions (Rigby, 2013).

Agility is a production philosophy for next generation systems that welcome all companies in economy, as yusef argued in 1992 agility is shaped only by external and internal hierarchical customer demands, it also require a comprehensive view about advanced technologies/information systems which is processed (Sharifi and Zhang, 2001). Sharp also define it as totally strategic response to essential changes which is undeniable that rule competition system in first world economies (Sharp *et al.*, 1999), finally Yusef *et al.* define it as successful search in competition basis (speed, flexibility, creativity after tasks, quality, profitability) they also have integration of resources which is the best way

Table 1: Various definitions and theories about agility

Researchers	Definitions (theories)
Goldman <i>et al.</i> (1995, 2003)	Organizational agility is giving value to customers , preparing to face changes, detecting skills and participating in employees
Vokurka and Fliedner (1998)	Organizational agility means differentiation and quality in shortest time
Kidd (2000)	Agile organization is an aware, quick business that have the ability to react quickly to market opportunities and customer demands, we can see processes and structures that are flexible and quick and stable and are coordinated that reach competition in totally dynamic and unpredictable environment and not unrelated to current situation
Vemadat (2001)	Agility is the ability to be in direction of organization for changing job needs for reaching to competitive advantage
Drifi, Zhang	Agility is the ability of organization to sense, monitor and analyze and prediction o changes in working environment which see them as source of growth
Bonumand (2010)	Agility is the ability to overcome against unpredicted challenges and making profit and advancement as growth opportunities
Maskell (2001)	Agility is the ability of developing in ever changing environment which is unpredicted and they should not fear it or avoid it but consider it as an opportunity for reaching markets
Ferdows and De Meyer (1990)	Agility is the ability to react to sudden changes in aspects of price, item, quantity, quality and on time delivery, overall, agility is the ability to understand the environment and making quick and efficient responses
Heaton	Ability to successfully produce and sell various product with low costs, high quality, small delays and customization for mass customers desire
Koumer	Organization agility is the ability to make flexible responses to planned and unplanned changes which is done in short time, with simple and high quality tools and also past knowledge and experience is used for updating internal and external information
Mison	Using generated business knowledge through virtual organization which is organizational agility
Ashmos, Duchan	Agile producer is an organization that have a wide view about new business order and deal with challenges with his limited forces and gather competitive flows
Beekun, Westerman	Agility is faster movement toward defined objectives
Richards (2003)	Agility is the ability of business to survive and advance in competitive environment which is unpredicted which need quick response in market because of customer valuation over services and products
Sharp <i>et al.</i> (1999)	A comprehensive strategic response to essential and inevitable changes which are prominent in modern business world in 1st world economies
Noor Arif	He believe that fast response and knowledge management are two basic and complement parts of organizational agility

in specialized environment and give required products and services according to fast changes toward customers.

These definitions about agility assume that organization is dynamic, opportunism, changeable and growth oriented and the main reason for agility is being effective in future conditions. Opportunism make effect of changing environment on agility, changes are created toward adaptation and compatibility, last thing is growth oriented agility which enable and envision understandings, reshape strategies and make innovation in techniques and abilities. Agility notice to the ability to produce and selling of a wide range of products with low cost, high quality, low delay time and variety in products which is delivered to different customers through value creation. It is an essential ability that enable organization to feel. Sense, monitor and analyze and predict the situation and an agile producer is an organization that have a wide viewpoint about new order in business world and deal with challenges and concerns within his limited abilities and gather competitive advantages flows. Various definitions, theories about organizational agility is summarized in Table 1.

The appearance and development of agility concept:

Between mid 1980 and early 1990 there were large economic and political changes around the world which generated lot of efforts to apply new system to business environment, usa for the first time saw great production recession in global scale which come along competition from asia and europe and became the leader of this

movement. In 1991 a group of industrial experts find out that the rate of changes in business environment is faster than traditional organizational capabilities to deal with them. They were unable to take advantage from given opportunities and it was because of poor time management which led to bankruptcy and loss in long term (Hormozi, 2001) so for the first time a new paradigm represented in a report with title of production strategies in 21st century from experts viewpoint by iacocca institution and later in 1995 the results of these researches were published in a book by steven goldman, nigel and perris with title of “agile competitors and virtual organizations”, conclusions in this research are as follow: competitive environment created many challenges in production systems and organizations. Those organizations with competitive advantage in new environments can adapt quickly in respected products and become agile and leaders. The necessity of agility is flexible production system, knowledgeable workforce, management structure which support team innovations (inside and outside organizations). If american companies can’t move in agility direction the life standards in this country would be at risk.

Advantages from increasing and improvement in agility level:

- Faster movement for organization toward predefined goals
- Better service delivery, price reduction, stability
- Value acquisition toward investment in information technology

- Lower specific budget in information technology field
- Necessary cooperation between IT service providers
- The ability to changing processes and improving operations
- Faster response to customer demands
- More satisfaction for customers
- Proper reaction to changes
- Better advancement in employees skills
- Higher work and operation values
- Attention and focus on organizational control
- Better structure for organizational processes
- Better cost control, higher efficiency because of controls and lower costs

Human resources dimension of organizational agility:

After 1991 the term agility was first used to describe required capacity for modern production, agility means the ability of successful and quick responding toward environmental changes, like manufacturers other organizations should seek agility to be competitive in 21st century since they face extreme pressure to enter the global market efficiently. Agility improve the ability to give high quality services and products which is an important factor for efficiency, many organizations use virtual structure to improve agility and develop globally, however sometimes agility seems like integration of staff, processes and traits with advanced technology. in this article we briefly discuss literature to give a model based on suppliers, customers and staffs, it is assumed that communications are based on leadership, culture and reward systems which is generated between staff and technology, these relationships consists of participation in decision making, giving high quality products and processes via better jobs, education about technology and generating a reward system which reinforce agility forces.

Fast technological changes, high risks, globalization and privatization expectations are some of environmental factors that modern businesses face, to succeed agility create competitive advantage that can be kept by renown innovation and quality, agile organizations adapt people and processes with advanced technology and deliver required services and products with enough quality in a short period. Also it is possible when agility is a structured organizational value and competitive strategy in leaders mindset. Because on low experience in this field there is no common valid definition for all researchers (Verndatt, 2001). Many scholars gave their viewpoint which is mentioned as follow:

- The ability of manufacturer to react quickly to unseen and sudden changes

- Prepared reactions to changes
- Environmental profitability
- Fast recovery and adaptation
- Using changes as natural opportunity in tough conditions
- Virtual organization and using market knowledge
- Effective response to customers
- Ability to survive and improve in unpredicted and continuous changes

Components and model of organizational agility: An organization definitely has a group of capacities for responding to the environment, an agile organization is mostly concerned about changes, uncertainty and unpredictability and try to respond correctly, so it need potential capacities to deal with changes and uncertainties , these capacities consis of 4 components (Table 2):

- Response power (speed): the ability to detect changes and quick reaction to ensure from requirements
- Competition: the ability for efficient and effective goal achievement
- Flexibility/accepting: the ability to process different tasks and achieving different goals with same tools
- Speed/agility/accuracy: the ability to get job done as soon as possible

According to these 4 aspect we suggest a methodology to combine and integrate them which are called strategic capacities, any agile organization should consider these 4 aspects, it needs reaction in strategy, technology, people and processes fields, so all parts of organizations need agility support to respond effectively to the environment, in the past there were many studies that help managers to reach to agility based on strategies, processes and information systems and 4 partial parts detected which are value delivery to customers, preparation to face changes, valuation for knowledge and human resources, generation of virtual coworkers (Javadeyn and Reza, 2010).

Applications of agile organizations: Agile firms react efficiently and quickly to changing markets also it would have an impact on production and service companies with respect to cost reduction, lower costs, higher customer satisfaction and competition, removing of non value added activities are some of advantages that are attained through agility strategy. As internal reports of

Table 2: The goal of agile organization is satisfaction for clients and employees, its components are as follow

Related attributes	Dimension
Improvement culture, continuous improvement	Change
Organizational integration, symmetric operation, available information for employees	Integration
None central decision making, task force empowerment	Team making
Cross functional teams, teams against borders	
Difficult responding for activities and business structure, multi risk capacities	Competition
Technological awareness, current technology leadership, knowledge for applying technology, flexible manufacturing technology	Technology
Lifetime service and product quality, value added products, primary development right, short development cycle	Quality
Relationship based on trust with suppliers/customers, quick connections	Participation
Strategic relations with customers, close relation with suppliers, reacting to market demand changes, drivers and satisfactory innovation for customers	Market
Continuous education and learning, learning organization, multi tasked staff, skill updating	Education
Employees satisfaction	Welfare

organizations like walmart shows, they use force balancing and intense controlling programs and still face crisis in service delivery and distanced from their main objective (giving satisfactory services) but in comparison, innovative firms like google applied intuitive projects like 20% periods, in this projects people can spend 20% of their daily time on optional activities, the interesting point is that many creative services shaped in these periods. Harvard management scholars believe that organizations should create and apply two parallel management systems (Benavi, 2015). A practical system which is called a surface system consist of daily operations and the other one is application of strategic changes which is called deep system. In modern fluctuating and changing environment, good feeling and correct reaction against market changes is necessary, as mentioned agility is an important factor for survival and development, for example IBM in 2001 generated a permanent unit as evolving part which has the task of prediction and quick reaction to unpredicted changes in the market. The aim of this unit is increase in agility for IBM and more predictability and solution suggestion about market changes. Evolving unit in IBM is based on 3 objective and activities (Benavi, 2015):

Process leadership (process management): There is an interesting post in IBM, process owners are experienced, trusted and specialists that their job is management of changes and getting rid of losses and wastes. It has 15 organizational processes which contain sales, marketing, software development, supply, human resources, finance, line services and so on. Process owners is educated by an special consulting team which are focused on customer services and support business processes, they not only work on daily processes but also business design, empowerment and improvement in long-term (Benavi, 2015).

Intelligent data acquisition and analysis: Competitive intelligence is systematic and objective monitoring on competitive environment of business organizations which

use strategic decisions and it's considered as an important managerial element in recent years which is combined with culture of superior companies. Higher competitive intelligence lead to faster and more accurate analysis of environment which can be saved usefully and presented to decision makers in right time. For example process experts in IBM always try to find ways to improve their customers experience, they have mechanisms to measure and refine operations which is self intelligent. Updated and useful information can be used for service optimization (Benavi, 2015).

Literature review: Silnesten (2014) studied agility mechanism in manufacturing firms, they tried to show its importance in manufacturing firms, impact on competitive situation, preparing for facing any changes, lower organizational costs, customer satisfaction, ... , they show main features and key aspects of agile systems in manufacturing units separately which also contain required tools and results and suggestion of outcomes in this area and show its importance in production and services sections clearly. After that a competitive strategy has been given for overcoming toward competitors and sales promotion and the requirements of virtual organization is explained.

Kivi made a research with title of "studying structural empowerment agility in banking system" which suggest that the best way for survival and success of organizations in current harsh world is focusing on organizational agility, it's a comprehensive, aware response to ever changing environment of competitive market which generate success opportunities for organization. Based on nature of subject this research consists of 2 parts: in first part we noticed library studies on current literature, the conclusion was the fact that based on various models and studies 7 factors were identified as structural agility drivers. In second part we performed field studies, after statistical analysis with LISEREL Software, 7 mentioned factors show good relationship with organizational agility, the first priority was knowledge centered organization and the last one

was virtual organization. Finally it's suggested that banking system focus on drivers and try to develop them and move toward more achievements and agility.

Salamon made a research with the title of "organizational learning and agility and its impact on change management in health system". In modern world changes are an inseparable part of businesses which have a deep impact on organizations. So, they should pay attention them directly or indirectly to ensure their survival and development. Health sector is no exception and need adaptation to changes to be at desired direction of policies, so there is an strong intention in different countries to change and refine health system based on market and free economy mechanisms. In this article we try to explain change management and the role of organizational agility and learning in success, control and efficient use of health sector evolutions. If they have correct management they would have positive impact but if doesn't it would turn into crisis which lead to organizational failure. organizational learning and agility are two factors that direct managers in effective path and have the best use of available opportunities. It can also lead to more growth and adaptation and proper management.

Mohammad *et al.* (2009) made a research with title of "organizational agility situation in isfahan hospitals" which concluded that agility means the ability to respond quickly and successfully to environmental changes which is an important factor for hospital's efficiency. Hospital's Agility shows responsiveness against internal and external changes and if they are designed agile, they can compete with other hospitals and represent suitable services.

Yaghobi made a research with the title of "studying empowerment factors for agility in banking system" which concluded that the best and newest way for survival and success in modern dynamic environment is focusing on organizational agility. It is a comprehensive and known response to ever changing needs of competitive markets which ensure success in organizations. This research focused on identification of structural agility enablers, based on nature of subject this research consists of 2 parts: in first part we noticed library studies on current literature, the conclusion was the fact that based on various models and studies 7 factors were identified as structural agility drivers. In second part we performed field studies, the statistical population of research is all employees in branches of private and public banks in Zahedan in Sistan and Balouchestan Province, we selected a sample of 242 people with unrelated random classified sampling, after statistical analysis with LISEREL Software, 7 mentioned factors show good relationship with organizational agility, the first priority

was knowledge centered organization and the last one was virtual organization. Finally, it's suggested that banking system focus on drivers and try to develop them and move toward more achievements and agility.

Nikpour (2012) made a research with title "organizational agility and a model for acquiring it" which show that in 1991 the term agility was first used to describe requires capacity for modern production, it s the ability of responding to environmental changes quickly and successfully, like producers other organizations and institutions require agility to be competitive in 21st century since they face great pressure to access global markets efficiently, agility improve ability to prepare high quality products and services which is important, in this article we first review literature, reasons for agile organizations, their characteristics, agility acquisition models, agility abilities and their improvement, tools and method for agile design and the advantages of agility increasing.

MATERIALS AND METHODS

This research is a practical research from objective aspect, practical researches are those that try to find out useful and applicable solution for organizational problem also it has correlation-exploratory method for data collection. After data collection and required information from questionnaire all of them are coded and then they were analyzed in descriptive and inductive area by SPSS Software. We used descriptive and inductive statistics, in descriptive part we used frequency tables and percentages, mean and standard deviation and in inductive statistics we used Smirnov-Kolmogorov and 1 variable t test for examination of hypothesis.

Statistical population and sample: Statistical population of research consists of all headquarter employees in Eghtesad Novin bank of Khorasan Razavi which work in 2015 and based on registered record they are 142 people. Size of sample is 103 based on Morgan table and size of population.

Reliability and validity of standard organizational agility questionnaire: By acknowledging that agility questionnaire is adopted from Borumand (2010) so it is standard and to make sure about content and normal validity, it is discussed by some of experts and professors in this field which all of them emphasize on validity of questionnaire.

Test reliability: A scale or test is reliable when in different repeats in fixed conditions lead to same results.

Table 3: Reliability of organizational agility dimensions

Parameters	Cronbach's alpha
Responding to customers and service audiences	0.88
Preparation for facing problems and changes	0.79
Giving importance to skills and human resource knowledge	0.82
Virtual performance	0.85

Table 4: Test of normalization of variables (Kolomogrov-Smirnov)

Parameters	p-values	Statue	Test
Responding to customers and service audiences	0.18	Normal	Parametric
Preparation for facing problems and changes	0.29	Normal	Parametric
Giving importance to skills and human resource knowledge	0.14	Normal	Parametric
Virtual performance	0.38	Normal	Parametric

Reliability show the confidence in results, to compute confidence level for data measurement we can use different techniques, Cronbach alpha is a useful method for measurement of internal consistency in tools like questionnaire.

So by computing this factor we see how much respondents have similar vision about subject, it s based on spectrum analysis, Cronbach's alpha is reliability test based on internal consistency. Since, Cronbach's alpha is a verified and accepted coefficient for measurement of confidence and internal consistency, so we evaluated the distributed questionnaire with Cronbach' alpha in spss for initial analysis, as we can see in Table 3 Cronbach's alpha for all dimensions of organizational agility questionnaire is at suitable level of 0.79-0.88 so the questionnaire have required reliability.

Discussion and analysis of research hypothesis: Before the determination of results type we investigate normalization via Kolomogrov-Smirnov test, so if they are normal we use parametric test and otherwise non-parametric tests.

As we can see in Table 4 all 4 dimensions of questionnaire are normal, so for test of hypothesis significant we should use parametric tests.

RESULTS AND DISCUSSION

Descriptive statistics results: Results of population based indicators like sex, age, education is mentioned in Table 5.

Findings about research questions

Main question: How is the situation of organizational agility in headquarters of Eghtesad Novin bank in Khorasan Razavi Province?

As we can see in Table 6 calculated mean is 3.37 which is higher than assumed value of 3 which show that agility is in good condition in Eghtesad Novin bank of

Table 5: Statistical population characteristics for research

Variables	Studied parameter	Frequency	Frequency (%)
Sex	Male	85	85.0
	Female	18	14.0
Age	Under 30	12	11.7
	30-40	55	53.4
	40-50	27	26.2
	>50	9	8.7
Education	Diploma and less	7	6.8
	Associate degree	28	27.2
	BS	49	47.6
	MS and higher	19	18.4

Khorasan Razavi, based on t-test the significance level is <0.05 , also based on higher average than theoretical value $3.37 > 3$ we can conclude with 95% of confidence that agility in headquarters of Eghtesad Novin bank in Khorasan Razavi is at good conditions.

Investigation on secondary questions: According to Table 6 we can argue that:

Secondary question 1: Calculated mean of 3.37 is more than assumed 3 which show good quality and services in headquarters of Eghtesad Novin bank in Khorasaz Razavi. based on t-test the significance level is <0.05 , also based on higher average than theoretical value $3.37 > 3$ we can conclude with 95% of confidence that customer services and its quality in headquarters of Eghtesad Novin bank in Khorasan Razavi is at good conditions.

Secondary question 2: Calculated mean is 3.03 which is almost equal to 3 which shows the preparation to face changes and problems in average manner, based on t-test for significance level of 0.05 and equality of average 2.95 with 3 at confidence level of 95% we can say that preparation to face problems and changes is at average level.

Secondary question 3: Calculated average is 3.6 which is more that assumed value of 3 which show giving importance for human resources and skills is at good level, based on t-test and significance level at 0.05 and 3.73 which is >3 we can conclude at 95% significant level that human resources and skills are at proper level.

Secondary question 4: Calculated average is 3.2 which is more than theoretical value of 3 which show the point that virtual task abilities are at good conditions. Based on t-test at significant level of 5% and higher average 3.20 than 3 we can conclude that at significance level of 95% virtual task is at good condition.

Table 6: t-test of main research questions

Number of parameters	Average response	Standard deviation	t-value	Degree of freedom	A	p-value
103	3.37	0.38	9.86	102	0.05	0.000

Table 7: Results of t-test for secondary questions

Titles	Mean	SD	t-values	Degree of freedom	a	p-values	Results
1st secondary question	3.60	0.43	14.910	102	0.05	0.000	H1 confirmed
2nd question	3.03	0.41	-1.130	102	0.05	0.259	H1 confirmed
3rd question	3.72	0.46	20.180	102	0.05	0.000	H1 confirmed
4th question	3.20	0.51	4.028	102	0.05	0.000	H1 confirmed

CONCLUSION

Results and findings in this study show that organizational agility in headquarters of Eghtesad Novin bank in Khorasan Razavi Province is at good condition, also from agility components service quality and responding, paying attention to human resources and skills and virtual teams are at good condition and preparation to face problems and changes is at moderate level. These results are in same direction with results of Mohammad (2010).

SUGGESTIONS

So we can suggest that:

- To acquire agility, organizations should apply proper human resources strategies which totally and partially identifies agile people's characteristics and use them in design of human resources practices
- Parts of human resources practices are related specifically which should be redesign according to organizational changes
- Organizations have flexible strategies and operations to deal with internal and external changes
- Employees have enough preparation to respond to customers and service takers
- System changes and way of service representation can be done quickly and easily
- When managers are not available, deputies and supporters do their jobs sufficiently
- Human resources factors are important part of organizational agility and without them organizations fail to success so organization should be multi-skilled and it is suggested that based on agility strategy we use these employees for quick problem solving and diagnosing in intelligent team work
- Although, technology is a valid factor for organizational agility but it is suggested that firstly we identify required technology factors in Eghtesad novin bank and then update them in portable and fixed tools which make a comprehensive banking system. So, enough authority would be given to employees to make use of available resources

- Strategic factor is one of the most important success factors which ensure success in fluctuating environment so it is suggested that we promote quick support and agility culture to identify cost reduction factors and increase service quality which is available at expert level with lowest costs
- Using managers that not only have management abilities but also entrepreneurship vision to identify opportunities which means staffs with these skills: attention and sensitivity to goal information, environmental patterns and behaviors, special attention to customers and producers problems and unanswered demand which generate new combination of available resources

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