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Identification and Management of the Portfolio of Operational Programs for the Bank's Strategic Objectives with an Emphasis on Digital Transformation and Human Resource Development: A Case Study of the Industry and Mine Bank

ABSTRACT

In the era of globalization and digital transformation, competition in the banking sector has intensified, and organizational success requires effective management of the current situation, strengths and weaknesses, and readiness to confront emerging threats. The present study was conducted with the aim of identifying and managing the portfolio of operational programs associated with the bank's strategic objectives and enhancing human resource development and digital transformation in the Industry and Mine Bank. Methodologically, this research is applied, mixed-methods, survey-based, and descriptive-analytical. In the qualitative phase, using meta-analysis of data, the components related to operational programs and strategic objectives were identified, and for screening purposes, a questionnaire was administered to 30 experts of the bank. The results indicate that 14 operational programs—including improving the provision of customer services, increasing the speed and quality of services, managing credit facilities and liquidity, assessing risk and alternative investments, and training human resources in line with digital transformations—were identified. Moreover, 12 strategic objectives were identified, including the development of financial resources, establishing corporate governance, operationalizing digital banking, improving employee satisfaction and readiness for implementing new strategies, enhancing productivity and organizational agility, innovation in products and services, and value creation for stakeholders. The findings offer practical guidance for managing the alignment of operational programs with the strategic objectives of banks and for strengthening digital capabilities and employee development.

Keywords: Portfolio management of operational programs, strategic objectives, digital transformation, human resource development, Industry and Mine Bank

Introduction

In recent decades, the global banking industry has been confronted with increasing competitive pressures, rapid technological advancements, heightened regulatory expectations, and evolving customer behaviors. These dynamics have made strategic planning and operational program alignment indispensable for banks seeking sustainable performance, operational resilience, and value creation. As banking environments become more complex, the integration of strategic objectives with operational program portfolios is widely regarded as a critical success factor for modern financial institutions [1]. In particular, emerging economies face additional challenges, including digital infrastructure constraints, regulatory

volatility, and limited access to advanced analytics, which increase the importance of coherent strategic planning frameworks [2].

The shift toward digital transformation has fundamentally reconfigured service delivery channels and operational models within banks. Digital banking, as emphasized in recent studies, is not merely the adoption of technology but a paradigm shift in how financial institutions design value propositions, interact with clients, manage risks, and optimize processes [3, 4]. Consequently, designing robust policy implementation models that leverage big data and advanced analytics has become central to strategic decision-making, particularly in state-owned banks where digital transformation tends to progress at a slower pace than in their private-sector counterparts [4]. Moreover, operational planning must be redefined to ensure that human resources, technological infrastructure, and regulatory frameworks are aligned to support the expanded scope of digital services [2].

The literature on strategic planning underscores that the integration of performance management frameworks into long-term strategic objectives enhances institutional resilience, agility, and adaptability. For example, universities and public institutions have successfully embedded performance indicators into strategic planning systems to foster more evidence-based decision-making and accountability [5, 6]. Although banking institutions operate under different constraints, similar principles of strategic alignment, operational coherence, and performance monitoring apply. In financial institutions, strategic planning must consider capital adequacy, liquidity management, loan portfolio quality, corporate governance, and customer-centric service models as core components of long-term sustainability [1, 7].

From a risk management perspective, effective planning requires comprehensive models for asset–liability management, credit portfolio optimization, and capital allocation. Various multi-objective optimization models have been developed to support banks' financial planning decisions [8-11]. These models help in balancing profitability and risk by accounting for conflicting objectives such as maximizing return while minimizing financial risk, improving liquidity while maintaining operational flexibility, and enhancing growth while ensuring regulatory compliance [12, 13]. For example, multi-objective programming approaches have been applied to optimize loan portfolios, assess investment alternatives, and manage liquidity constraints, demonstrating the potential for integrated operational systems that strengthen institutional performance [14, 15]. Therefore, in designing operational program portfolios for strategic banking objectives, multi-criteria decision-making frameworks serve as robust analytical tools to evaluate the relative contributions of various initiatives and interventions.

An additional layer of complexity arises from the need to integrate qualitative insights into strategic planning. Many public and private organizations, including banks, have begun complementing quantitative approaches with qualitative methods such as expert interviews, thematic analysis, and policy analysis to ensure that strategic decision-making captures contextual realities and organizational culture [16, 17]. This is particularly important in environments characterized by political, economic, or structural uncertainties, where managers must rely on tacit knowledge and sector-specific experience to shape operational programs. Expert-based methods have proven especially effective for identifying and prioritizing strategic objectives, evaluating alternative actions, and ensuring alignment between operational activities and macro-level institutional goals [18].

Human resources play a central role in the success of operational planning and strategic implementation within banking institutions. As highlighted in recent studies, HR systems in complex organizations face increasing demands due to digital transformation, workforce diversity, and changing skill requirements [7]. In the banking industry, where knowledge intensity

and technical proficiency are critical, employee training, competency development, and readiness to adopt new technologies are essential for ensuring effective implementation of strategic and operational plans [2]. Furthermore, national case studies, such as those in the Iranian banking industry, emphasize that skill gaps, organizational resistance, and insufficient digital literacy remain major challenges that impede the transformation of operational programs into measurable results [19, 20]. These challenges highlight the need for strategic HR frameworks that support the implementation of risk-based supervision models, improvement of customer service systems, and modernization of operational procedures [20].

Moreover, the dynamic nature of the banking sector demands continuous monitoring and adjustment of both strategic objectives and operational programs. For instance, evolving market expectations and advancements in financial technologies require banks to develop capabilities in risk modeling, scenario forecasting, and market responsiveness [21]. The literature further suggests that strategic objectives such as capital adequacy, liquidity enhancement, cost efficiency, and asset quality improvement must be systematically supported by operational programs that include digital banking initiatives, improved loan processing, enhanced customer engagement, and strengthened organizational agility [22, 23].

In addition, the broader governance environment influences the relationship between strategic planning and operational performance. Enhanced corporate governance, transparency, and accountability have been identified as essential components for improving financial performance, customer trust, and regulatory compliance [19, 24]. Banks that integrate governance objectives into their strategic frameworks are more likely to achieve long-term sustainability, manage risks effectively, and align internal processes with external regulatory requirements [25].

Empirical studies in various contexts also demonstrate that the alignment of operational planning with strategic objectives contributes to improvements in service delivery, organizational productivity, and institutional competitiveness [2, 26]. For instance, in mining and service companies, structured planning and scheduling systems have shown significant impacts on operational efficiency, resource allocation, and performance measurement, suggesting that similar approaches can enhance performance in banking institutions as well [26]. Moreover, strategic sustainability in the banking sector requires continuous evaluation of operational portfolios to ensure that activities, investments, and policy implementations collectively reinforce the long-term mission of the institution [1].

Given the growing reliance on data-driven decision-making, the role of digital tools and analytical frameworks in operational and strategic planning has expanded significantly. The application of advanced analytics, machine learning, and optimization techniques enables banks to model various scenarios, evaluate trade-offs, and identify operational synergies among different programs [11, 23]. These capabilities also support evidence-based policy implementation and strategic prioritization of initiatives that yield the highest value for stakeholders [18].

Despite these advancements, gaps remain in the literature regarding integrated frameworks that systematically classify, evaluate, and prioritize operational program portfolios in alignment with strategic objectives across banking institutions—especially within the context of developing countries. While substantial research exists on asset–liability management, risk-based planning, digital transformation, and performance measurement, fewer studies offer holistic models that simultaneously incorporate quantitative optimization, qualitative expert validation, digital transformation priorities, and human resource considerations [4, 8, 10]. This research therefore contributes to the existing body of knowledge by developing a systematic framework for identifying, evaluating, and aligning operational programs with strategic goals in a bank undergoing digital transformation, organizational restructuring, and capability development.

Accordingly, the aim of this study is to identify and manage the portfolio of operational programs aligned with the strategic objectives of the bank, with an emphasis on digital transformation and human resource development.

Methodology

The purpose of the present study is to identify the portfolio of operational programs for banking strategic objectives; therefore, the study is exploratory in type, applied in purpose, descriptive–analytical in nature, field-based in terms of data collection, and qualitative with respect to the type of data analysis. The research was conducted during the spring of 2025. The study was carried out in two main stages. In the first stage, the components were identified using primary data collected through meta-analysis and semi-structured interviews to determine the strategic objectives and indicators of the operational programs of the Industry and Mine Bank. In the second stage, qualitative analysis was employed by developing a framework of key factors influencing project evaluation, incorporating an integrated approach of meta-analysis and interviews. To achieve the research objectives, the first step involved determining the strategic planning of the Industry and Mine Bank, and in the second step, based on the obtained results, the bank’s operational planning was specified. In each of the first and second steps, and during the formulation of strategic and operational plans, control indicators were presented. All the data and information required for the study were initially collected through meta-analysis and subsequently completed using the statute, as well as managerial and financial reports of the Industry and Mine Bank.

Findings and Results

In this study, the components were first identified using meta-analysis, which are presented as strategic objectives identified for bank planning in Table (1):

Table 1

Strategic Objectives Identified for Bank Planning Based on the Meta-Analysis Approach

Source	Objectives
[8, 14, 20, 21]	Maximizing return
[8, 20-22]	Minimizing risk
[22]	Increasing current facilities
[11, 12, 21]	Asset–liability management
[9]	Debt repayment, increasing liquidity, maximizing net profit margin, and increasing deposits and facilities
[13]	Capital adequacy, asset quality, management quality, income, and liquidity
[12]	Increasing shareholder wealth and optimal management of items

Subsequently, the items were completed using upstream documents, including the statute and the managerial and financial reports of the Industry and Mine Bank. The identified components were then evaluated with the assistance of experts using the agreement coefficient.

Based on the meta-analysis approach and interviews with experts, 14 operational programs and 12 strategic objectives were identified for the Industry and Mine Bank. These operational programs and strategic objectives are presented in Table (2).

Table 2*Operational Programs and Strategic Objectives Based on Meta-analysis and Expert Interviews*

Theme	Code
Operational Programs	Evaluation of different sectors and provision of facilities to efficient sectors
	Increasing the speed and quality of services provided to customers
	Payment of bonuses to customer deposits
	Speed of granting facilities
	Increasing the real interest rate on deposits
	Reducing non-performing loans
	Increasing the ratio of fee-based income to total income
	Amount of reserve deposits held at the Central Bank
	Loan-to-deposit ratio
	Increasing liquidity
	Continuity of asset growth
	Increasing dividend income received from the investment company
	Accurate assessment of risk and return of alternative investments
	Training of human resources related to digital transformations
Strategic Objectives	Maximizing financing for target industries
	Attracting maximum financial resources
	Increasing financial resources mobilized from the capital market for customers
	Increasing the degree of corporate governance implementation
	Operationalizing digital banking products and services
	Improving employee job satisfaction
	Increasing employee readiness to implement the bank's new strategies
	Improving investment efficiency
	Continuous increase of productivity and organizational agility, and improving key bank processes using modern tools
	Improving innovation in financial and banking products, services, and instruments
	Continuous value creation for all stakeholders, especially bank customers
	Improving the capital adequacy ratio

Since thematic analysis was used to analyze the data obtained from interviews, in order to ensure the validity of the identified objectives and operational programs, their agreement coefficient was calculated and is reported in Table 3. To assess the agreement coefficient, the identified strategic objectives and operational programs were provided in the form of a questionnaire to 30 managers, deputies, and experts of the Industry and Mine Bank so that they could score the components based on their professional judgment.

Table 3*Expert Agreement Coefficient for Strategic Objectives and Operational Programs*

Category	Agreement Coefficient
Strategic Objectives of the Bank	
Maximizing financing for target industries	0.667
Attracting maximum financial resources	0.733
Increasing financial resources mobilized from the capital market for customers	0.933
Increasing the degree of corporate governance implementation	0.867
Operationalizing digital banking products and services	0.800
Improving employee job satisfaction	0.733
Increasing employee readiness to implement the bank's new strategies	0.667
Improving investment efficiency	0.733
Continuous increase of productivity and organizational agility and improving key bank processes using modern tools	0.600
Improving innovation in financial and banking products, services, and instruments	0.800
Continuous value creation for all stakeholders, especially bank customers	0.533
Improving the capital adequacy ratio	0.933
Operational Programs	
Evaluation of different sectors and provision of facilities to efficient sectors	0.800
Increasing the speed and quality of services provided to customers	0.733
Payment of bonuses to customer deposits	0.933
Speed of granting facilities	0.867
Increasing the real interest rate on deposits	0.800

Reducing non-performing loans	0.800
Increasing the ratio of fee-based income to total income	0.733
Amount of reserve deposits held at the Central Bank	0.733
Loan-to-deposit ratio	0.733
Increasing liquidity	0.800
Continuity of asset growth	0.600
Increasing dividend income received from the investment company	0.667
Accurate assessment of risk and return of alternative investments	0.800
Training of human resources related to digital transformations	0.867

As reported in Table 3, the calculated agreement coefficient for all identified strategic objectives and operational programs is greater than 0.5; therefore, there is a high level of agreement among specialists regarding the relevance of the identified variables.

Discussion and Conclusion

The purpose of the present study was to identify and evaluate the portfolio of operational programs aligned with the strategic objectives of a large state-owned bank undergoing digital transformation and organizational modernization. The results revealed 14 operational programs and 12 strategic objectives, all of which received an acceptable level of expert agreement. These findings illustrate that the bank's operational activities are closely connected to its long-term strategic priorities, particularly those related to digital banking, financial resource mobilization, risk management, organizational agility, and innovation. The alignment between operational programs and strategic objectives also reflects a growing recognition in the banking industry that sustainable performance requires coherence between strategic aspirations and practical implementation frameworks [1].

The prioritization of programs such as improving service quality, accelerating the provision of banking facilities, managing risk and liquidity, enhancing fee-based income, and supporting digital transformation aligns strongly with trends reported in contemporary banking literature. For example, studies on strategic sustainability emphasize that operational excellence, customer-centric service delivery, and digital modernization are key determinants of competitive advantage in the banking sector [1]. Similarly, research on operational planning and its influence on organizational performance across service industries shows that systematic scheduling, resource coordination, and clear strategic-operational alignment significantly improve performance outcomes [2]. The strong expert agreement observed in the present study reinforces the idea that banking institutions rely increasingly on structured and validated operational frameworks for achieving strategic outcomes.

A number of strategic objectives identified in this study—such as capital adequacy, improved corporate governance, innovation in banking services, and resource mobilization—are consistent with findings from multi-objective banking optimization models. For instance, studies on asset–liability management demonstrate that banks must balance multiple, often competing objectives to maintain long-term stability, including profitability, liquidity, and risk reduction [8-11]. The current study's emphasis on reducing non-performing loans, accurately assessing risk-return profiles, and increasing liquidity is fully aligned with these earlier findings. Likewise, the operational priority of increasing fee-based income echoes the growing body of research recommending diversification away from traditional income sources to achieve revenue stability and reduce vulnerability to credit cycles [12, 13].

The integration of digital transformation into both strategic objectives and operational programs is a particularly important outcome. The identification of operational programs such as training human resources in digital competencies, improving digital banking services, and strengthening technological infrastructure suggests that the bank views digital transformation

as a central engine for modernization. This conclusion is supported by recent studies in Iranian state-owned banks, which show that effective digital banking policy implementation requires not only technological upgrades but also significant behavioral and organizational adjustments [4]. The present study's findings also echo the broader literature on digital banking, which highlights that digital transformation impacts customer behavior, operational efficiency, and competitive dynamics [3]. Furthermore, digitalization enhances risk modeling, credit evaluation, and data-driven decision-making, which are reflected in the operational priorities identified by experts.

Human resources emerge as a critical factor in aligning operational programs with strategic goals. Increased readiness of employees to execute new strategies and improved job satisfaction were identified as core strategic objectives, while training related to digital transformation was recognized as a key operational program. These results reinforce research showing that workforce capability, motivation, and adaptability are essential determinants of successful implementation of strategic banking initiatives [7]. Moreover, challenges documented in Iranian financial institutions—including resistance to change, skill gaps, and limited digital literacy—confirm the importance of incorporating HR development as a strategic priority for state-owned banks [19, 20]. The alignment between these findings and the present study suggests that the bank's emphasis on human capital is well grounded in empirical evidence.

The study also found strong support for strategic objectives related to corporate governance and investment efficiency. In particular, corporate governance received one of the highest expert agreement scores. This observation aligns with international research showing that governance effectiveness correlates significantly with transparency, improved financial performance, and stakeholder trust [24]. Likewise, the emphasis on investment efficiency is consistent with economic-mathematical modeling research demonstrating that optimal resource allocation and improved decision-making frameworks enhance profitability and reduce operational risk in commercial banks [15]. The convergence of these results highlights the necessity of governance modernization and investment efficiency as foundations for sustainable banking transformation.

The importance of innovation identified in this study also aligns with contemporary global banking trends. Innovation in financial products and digital tools is recognized as an essential driver of competitive advantage, particularly for banks operating in rapidly transforming environments [21]. Furthermore, innovation enhances agility and adaptability, two strategic goals that were also highlighted by experts in this study. Research in university and public sector performance systems shows that innovation-oriented strategies foster dynamic capabilities and organizational flexibility in response to environmental complexity [5, 6]. The high agreement coefficient for innovation-related objectives in the present study indicates that these insights are increasingly valued in the banking sector as well.

The findings also demonstrate the importance of linking long-term strategies with operational indicators. For example, expert consensus regarding indicators such as loan-to-deposit ratios, liquidity levels, and asset growth confirms earlier research asserting that financial performance metrics remain central to banking strategy development [14, 23]. Strategic alignment frameworks applied in other sectors further suggest that linking robust metrics to strategic objectives improves monitoring accuracy and enables timely corrective actions [4, 16]. In the present study, the clear articulation of both strategic objectives and corresponding operational programs indicates that the bank is moving toward a more integrated planning structure that emphasizes measurement, accountability, and responsiveness.

Another noteworthy result is the high level of agreement regarding the importance of financing target industries and mobilizing financial resources. This result is aligned with studies emphasizing the role of development-oriented banks in

supporting strategic sectors and advancing national industrial capacity [22, 25]. Moreover, expert-based approaches used in corporate and industrial planning demonstrate that systematic assessment of strategic goals enhances long-term planning accuracy and supports effective allocation of resources [18]. Therefore, the identification of these objectives in the present study reflects an appropriate alignment with the developmental mission of the bank.

Overall, the findings indicate strong coherence between the identified operational programs and the strategic objectives, supported by internal expert consensus and reinforced by empirical studies from the broader literature. The combination of digital modernization, risk management optimization, performance monitoring, and human resource development suggests that the bank is moving toward a more integrated strategic-operational framework. The high agreement coefficients further demonstrate that the identified objectives and programs are perceived as relevant, actionable, and aligned with contemporary banking challenges and opportunities.

This study is limited by its reliance on expert judgment, which, while valuable, may introduce subjective bias into the evaluation of operational programs and strategic goals. The findings are also based on a single case study of one state-owned bank, which may limit generalizability. Additionally, the study employed qualitative methods without integrating quantitative modeling that might further validate the prioritization of programs and objectives. Finally, rapid developments in digital technology and regulatory environments mean that the relevance of identified objectives may evolve over time.

Future research could expand the sample to include multiple banks, enabling comparative analysis of operational-strategic alignment across institutions. Quantitative optimization models could also be combined with qualitative expert assessments to develop more comprehensive planning frameworks. Moreover, future studies might examine how digital transformation maturity moderates the relationship between operational programs and strategic outcomes. Longitudinal research could further explore how strategic objectives evolve over time in response to technological and regulatory shifts.

Banks should develop integrated strategic-operational dashboards that link key performance indicators to long-term objectives. Training programs in digital competency and risk management should be prioritized to support workforce readiness. Governance structures should be strengthened to enhance transparency and accountability. Finally, banks should regularly review and update operational program portfolios to ensure alignment with emerging technologies, customer expectations, and market conditions.

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Authors' Contributions

All authors equally contributed to this study.

Declaration of Interest

The authors of this article declared no conflict of interest.

Ethical Considerations

The study protocol adhered to the principles outlined in the Helsinki Declaration, which provides guidelines for ethical research involving human participants. Written consent was obtained from all participants in the study.

Transparency of Data

In accordance with the principles of transparency and open research, we declare that all data and materials used in this study are available upon request.

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