

## BANK INDUSTRY PRODUCTIVITY, IS SANCTIONS HAS BEEN CHANGED TO OPPORTUNITY?

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## ABSTRACT

Start banking sanctions in the 2006, is should be noted that what is the sanctions effect on bank industry productivity in Iran? In the present study we analyze the bank industry for responding to this question, therefore we present a combinational method data envelopment analysis (DEA) method and Tornquist efficiency index which more over to measuring the total factor productivity efficacy's growth (TFP), will measure the performance changes and technological changes in the TFP growth through time and by presence of just one decision unit as the bank industry since 2004 till 2014. Finally the conclusion is that bank industry is not efficient in practice and sanction even led to more inefficiency and more productivity decreasing. Bank industry couldn't use from the sanctions opportunities.

JEL Classification:  $H_{21}, C_{61}, C_{02}, C_{14}, C_{43}$ 

**KEYWORDS:** Productivity, Data Envelopment Analysis (DEA), Analytical Hierarchy Process, Iran's Bank Industry, Tornquist Index, Efficiency