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EXAMINING FACTORS INFLUENCING THE SUCCESS OF THE BANKS BRANCHES IN RESOURCES PROVISION (CASE STUDY NATIONAL BANK BRANCHES IN SHIRAZ)

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ABSTRACT

This study has been conducted to examine the factors affecting the success of banks' branches in financing (Case Study of National Bank branches in Shiraz). This study was a descriptive survey and the survey instrument was a questionnaire. The population in this study included all employees of and customers of Melli banks in Shiraz, according to the size of population, sampling has been done. The sample size has been determined based on the krejcie Morgan table and simple random sampling method was used for sample selection. A total of 66 staff persons and 373 persons were selected from customers. After data collection, the data were analyzed using SPSS software. Then in the inference part research hypotheses were tested using correlation tests and multiple regressions. The results showed that providing modern banking services, advertising and promotion, branch officials and employees' behavior with customers and competitive rates of banking products and services have a positive impact on the bank success in financing.

Keywords: *Bank Success, Finance, Providing Modern Banking Services, Advertising and Promotion and the Melli Bank*

INTRODUCTION

Before 1380, because the banking system was restricted to the state and it has some restrictions in providing services, conditions had been created in which there were no necessity to study and examine the factors required for financing and competition to success for banks. The customers, who are the main target of banks for financing, were forced to accept any quantity and quality of services provided by banks. From 1380, starting the first private bank in the country, followed by the establishment of several other private banks conditions was changed. As already competition for success in mobilizing financial resources is doing in greater speed and better quality (Zahiri, 2013).

Financing has always been the main goal and task of the banking system (Pirdehghan, 2010) and (Abbasgholi, 2010), because the available financial resources in banks are used to inject money into the economy and productive and capital projects. So importance of financing has effective role in bank credit and performance among customers and its stakeholders. Given the intense competition between banks, it can be said that priority of any bank or other financial institution is financing. Therefore, in the not too distant future banks to reach out to the international standards are required to address the factors that will provide the financial resources to absorb the finance resources that is banking system's main task for banks to success. The Melli Bank as the leading bank is not an exception, because success in attracting financial resources is resulted in achieving the other bank's goals (Rostami, 2013).

Some of the main components and factors that influence the financing caused success of the Melli Bank are: 1- Providing modern banking services 2- Advertising and promotion 3- Branch officials and employees' behavior with customers 4 - Competitive rates of banking products and services, the intent of this study is studying and analyzing the effects of these factors on the success of the Melli Bank and its branches in Shiraz. The main research question is whether there is a relationship between the above components and success rate of the Melli Bank of Shiraz in the financing or not? Are these factors and components having a significant impact on the success of Shiraz Melli Bank in mobilizing financial resources or not? What is the amount and intensity of the impact? Whether the components can be a factor for the success of Shiraz Melli Bank and how banks can use these components.

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Research Literature

Without customers, bank is meaningless and it cannot survive. Banks are required to identify important and significant factors leading to the success of the Bank's financing to achieve this and apply them to achieve higher banks' goals. Effective factors are factors that increase customers and financial resources effectively and using them increases banks' customers. According to the research the main components and factors influencing the increase in customers and financing resulting in the success of the National Bank include: 1- Providing modern banking services 2- Advertising and promotion 3- Branch officials and employees' behavior with customers 4 - Competitive rates of banking products and services; in this section, we will examine each of the cases in detail.

Modern Banking Services

All services provided by human hands and minds include electronic services. We only consider devices such as (PC, cash machine, printers, ATMs, etc.) as some of the tools to service customers and facilitate fast services to customers and in fact, we can say: the emergence of these tools, also brought a variety of services and each industry utilizing industry-specific tools was able to grow with it, which some of them are (virtual organizations, Electronic banking, Electronic interchange, Electronic commerce, Electronic auctions, Electronic government, Electronic education, Electronic city, etc.) (Moghaddasi, 2007).

The evolution has been remarkable in banking, like other industries. The payment by the registration of the prospectus and the registration in banks books have been changed through the use of computers and electronic devices and meanwhile, some banks are virtually acting.

Through internet banking, banks provide reducing the effort for their clients and employees and this indicates the capability of this technology comparing traditional banking and using new Internet services in banking. Modern banking services that are very close to the Information and Communication Technology are among the important factors in creating a competitive advantage for banks and attracting customers and their satisfaction (Mohammadi, 2002).

Advertisement

Advertisement is the main factor to identify a company and its services to customers in the target market. So companies are trying to choose their brand and their slogan proportional to the products and services that they provide to their target market; the objectives are: to inform, persuade customers and reminding.

Advertising is the most powerful propaganda tool in introducing a company, product, service or concept. Extensiveness of advertisement field is significant and is ads are creative and attractive; they can create an "image" in the audience (Kotler, 2007).

One of the efforts the banks do to introduce their names and the services they offer to clients is advertising including showing trademarks and signs of banks, slogans and advertising images in the top Internet sites, media and also in areas that have the greatest impact on consumers, in a way that will contribute to achieving the commercial goals of banks.

Promotion

Undoubtedly the positive effects of banks' better products and services in customers acquisition is more effective than television advertising and giving bonuses. Due to the intangible nature of banking services, using advertisement is somewhat difficult because some of the banking services cannot be revealed without offering them. Promotional activities include a collection of advertising, sales promotion, public relations and personal sales used to achieve sales goals. Accordingly the promotion components include (Venus *et al.*, 2001):

- Introducing: non-personalized providing of products, services and ideas by the person in charge for it.
- Promoting sale: short-term incentives to encourage purchasing products and services such as bonuses and...
- Public Relations: creating demand by offering remarkable news in media at no charge.
- Personal sale: providing information to others in person to sell a product or service.

So promotion is one of the marketing elements through which companies communicate with customers and encourage them to buy the product through advertising, sales promotion, public relations and personal

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selling,. Therefore, using the right combination of promotion for products can create customer's willingness to buy.

With regard to the establishment of banks and private economic and financial institutions such as: private banks, financial and credit institutions and funds, it seems that competition is raising in financial institutions and banks and for every business it can be of particular importance to gain new customers, so accurate implementing marketing elements is very important for banks as enterprises. However, one of the important marketing elements in business is promotion that Banks apply it to be successful with regard to the circumstances of time and place (Hosseini *et al.*, 2009).

How to Deal with Customers

Today the organizations successful in meeting customer needs will be more successful in the competition. In other words, in the new philosophy of marketing that is customer-orienting, focus is on customers and the issues are looked at from the perspective of customers (Mansouri *et al.*, 2003). Considering customer and market was one of the most significant milestones in the banking activities adopted alongside other measures and provide growth and development for banks (Khavari, 2010).

Affective Variables in Branch Officials and Employees' Behavior with Customers

Today organizations will be more successful in competitions who meet the customers' needs and demands than other market competitors. In other words in new marketing philosophy that is customer orientation, customer is the focus and issues are considered from the customers' perspectives (Mansouri *et al.*, 2003). Considering customer and market was one of the most prominent landmarks in banks' activities has been taken in conjunction with other measures and provided growth and development for banks (Khavari, 2010). Therefore due to importance of the issue, four main factors for management experts and experienced teachers have been investigated, it seems that these factors lead to success in maintaining and attracting bank customers which have been briefly reviewed and analyzed.

1. Good Behavior of Staff and Branch Chief

As you know, dealing with customers is a key issue in the bank. Banking executives as part of the banks' frontline having direct contact with the customers, can attract or repel customers. Customers consider the clerk behind the counter's behavior as bank's attitudes and behavior and his/her behavior can be generalized to the bank. There have been many cases where a bank lost its customers due to the employee's bad behavior, or his intimate behavior attracted many investors to the bank. Thus good behavior, kindness and even calling the customer's name, employees' positive attitude and behavior have high desired effect on the target customers.

Attitude and behavior of banks' staff and head of branch plays an important role in attracting customers to the bank who are the main suppliers of financial resources.

2. The Friendship and Kinship Between the Employees and Banks' Boss (Chiefs) and Customers

The friendship and kinship between the bank's employees and customers, is something that perhaps has had less importance for researchers and the impact of this variable, especially in smaller communities and cities is evident more. In small communities and towns because of the tribes in the area, an employee or a boss of a bank cause, due to familiarity and kinship relations, a lot of people in the area who have a complete understanding of its employees, to get better and faster services go to therein, and this is a link between bank and customers. This is an important factor to attract customers and it is financial source for the Bank, it has been noticed that by transferring an employee to other branches, customers have gone to the new branch. Employees' friendly relationship with people who have dealt with them throughout their lives is also a factor to attract more customers to the bank. So having people who have strong social ties in dealing with customers is mandatory for banks.

3. Senior Managers' or Heads of Branches' Power of Communication

Heads of branches as bank representatives can participate in economic cooperation and provide growth and prosperity for the banks by communicating with creative and innovative people who have high potential for implementation of projects and investments and inviting them to use the available opportunities to them. Also driving non-profitable customers and focus on superior customers and effectively managing customers, is one of the tasks that has been assigned to the branch chief. It means

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one of the important tasks of heads of branches, is identifying and communicating actively with customers who want to have qualified and rapid services and in this way, they should try to attract these customers (Peters and Waterman, 1993).

Branch chief as a client advisor, should provide full information to them through surrounding the guidelines and criteria for implementing a variety of deposit and facilities, and other banking services and customers' ability, to enable them to meet their needs by planning to choose a method of depositing.

Competitive Rates of Banking Products and Services

Competitiveness

Competitiveness has been defined as ability and willingness to enter into competition. Michael Porter (2005) in terms of economic perspective defines competitiveness synonymous with efficiency and the use of an organization or nation of human resources, capital and natural resources. At the micro scale, the competitiveness refers to the value that a product creates for customers compared to competing product and it depends on two important factors; the desirability of ownership or possession of a product for the client (benefits) and the created cost of ownership or possession of a product for the client. Excellence in each of these two factors makes the organization competitive (Ghaffarian *et al.*, 2005).

Four general strategies adopted by organizations to gain competitive advantage include: 1) Distinguishing 2) leadership in saving and cost reduction, 3) spending centrally 4) Distinguishing centrally. In the following diagram, the two variables ((competitive advantage)) and ((the realm of competition)) have been considered. On the horizontal axis, the competitive advantages of the company, may be reducing costs or differentiating the output. On the vertical axis, the scope of competition may be a broad market or a limited market (Rezaian, 2007).

		Competitive Advantage	
		Lower Cost	Differentiation
Competitive Scope	Broad Target	Cost Leadership	Differentiation
	Narrow Target	Cost Focus	Focused Differentiation

Figure 1: The generic competitive strategies (Rezaian, 2007)

Competitive Advantage

Porter defined Competitive Advantage in 1995 as follows; Differences in characteristics or dimensions of any organization that enables it to provide better services than the competitors (better value) to the customers. Another definition also says: Competitive Advantage includes the values organizations provide to customers in a way that these values are higher than the customers' cost.

Competitive Advantage is a situation in which an organization's can provide high quality service by applying higher performance and superior techniques, and also provides more earnings for organizations. An economic unit has competitive advantage when it can offer its products and services at lower cost and higher quality than its competitors continuously due to specific reasons (Such as the location, physical features, technology, human resources, etc). Creating and maintaining sustainability of competitive advantage requires competencies that create value for customers relying on the organization abilities (Zadeh, 2009).

The most important competitive factors in attracting new customers

Speed in providing banking services, investment income on deposits comparing with other banks, low interest rate for lending, good and sufficient knowledge of bank personnel, development of e-banking and

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services at any time and place, good physical facilities for customer service, streamlining the process of providing banking services, variety of banking services, giving gifts and awards to creditworthy and loyal customers, development and deployment of e-banking services, low wage rates in providing banking services, WAN physical branches network, direct relation to bank customers, providing a personal introduction services and attractive dynamic Internet websites, are the most important factors in attracting new customers.

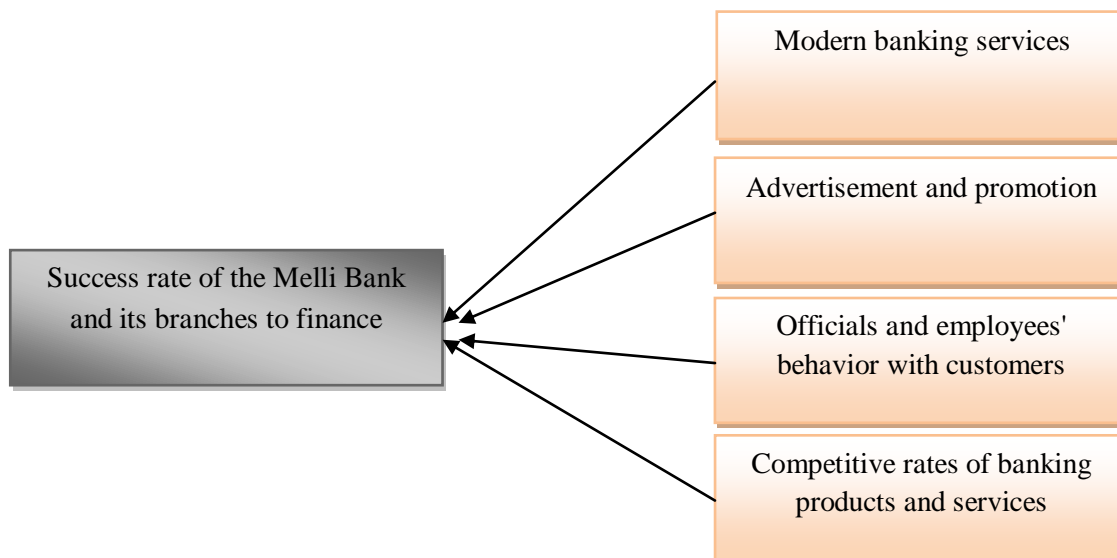


Figure 2: Conceptual model

Research Hypotheses

1. There is a significant relationship between modern banking services and the success rate of the Melli Bank and its branches to finance in Shiraz.
2. There is a significant relationship between advertisement and promotion and the success rate of the Melli Bank and its branches to finance in Shiraz.
3. There is a significant relationship between Branch officials and employees' behavior with customers and the success rate of the Melli Bank and its branches to finance in Shiraz.
4. There is a significant relationship between competitive rates of banking products and services and the success rate of the Melli Bank and its branches to finance in Shiraz.

MATERIALS AND METHODS

The present research is an applied research and in terms of gathering data is a descriptive research and in terms of data analysis it is a correlative one. Population of this research includes all employees of the Melli Banks and their clients in Shiraz, Given that the population of bank consists of customers and employees, and their number is about 10,000, Sampling was carried to the desired number. The total number of employees of the Melli Bank of Shiraz is 80 people but customers are approximately 10,000 people.

In this study, a researcher made questionnaire was used and in its preparation standard questionnaires and experienced teachers' comments and suggestions have been used, reliability of the questionnaire was calculated 0.752 by the alpha coefficient. Research hypotheses were tested using correlation tests and multivariate regression.

Data Analysis

To select the type of correlation test, first normality of data distribution should be examined using the Kolmogorof – Smirnof test.

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Table 1: Kolmogorof - Smirnof test to check the normality of data distribution

Sig	Test statistics	variable
0.240	1.129	modern banking services providing
0.131	1.104	advertisement and promotion
0.142	1.231	Branch officials and employees' behavior with customers
0.345	0.298	Competitive rates of banking products and services
0.124	1.265	Financing

As Table 1 shows, the result of the Kolmogorof - Smirnof test was not significant for any of the studied variables and so, the variables' distribution is normal, to examine the relationship between variables, Pearson's parametric test is used.

Pearson Correlation

The research hypotheses are proposed as follow:

$$\begin{cases} H_0: \rho = 0 \\ H_1: \rho \neq 0 \end{cases}$$

Where ρ has been considered as the correlation coefficient value between the studied variables with finance, as it can be seen in table 2 the values of $\rho < 0.01$, significant level is meaningful at 0.01.

Table 2: Pearson correlation coefficients

Financing	Sources of variation	variables
**0.771	The correlation coefficient	modern banking services providing
0.000	Significance level	
**0.818	The correlation coefficient	Advertising and promotion
0.000	Significance level	
**0.787	The correlation coefficient	Branch officials and employees' behavior with customers
0.000	Significance level	
**0.789	The correlation coefficient	Competitive rates of banking products and services
0.000	Significance level	

$\rho < 0.01$ **

Considering the Pearson correlation coefficient obtained from Table (2) indicating that there is a significant relationship between the independent variables and the dependent variable at 0.01, research hypotheses can be tested. To test the research hypotheses, after obtaining the correlation, we need to examine the linear relationship between the independent variables and the dependent variable by simple regression.

The first hypothesis: Providing the modern banking services has positive impact on financing.

Table 3: fitting a regression model to the data

Slope of the line		Intercept		F statistics		The coefficient of determination	Independent variable	
Sig	value	Sig	value	Sig	value			
0.000	2.261	0.000	11.189	0.000	638.913	0.771	modern banking services providing	

As can be seen in the variance analysis table, the F-statistic and significance level confirms the significance of the regression model (significance level is smaller than 0.05), the value of the coefficient of determination is equal to 0.771 which represents the percentage of change in the dependent variable explained by the independent variable. Due to the positive slope of the line, providing modern banking services has positive impact on financing.

The second hypothesis: the advertising and promotion have positive impact on financing.

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Table 4: Fitting a regression model to the data

Slope of the line		Intercept		F statistics		The coefficient of determination	Independent variable
Sig	value	Sig	value	Sig	value		
0.000	2.491	0.000	18.852	0.000	886.017	0.818	Advertising and promotion

As can be seen in the variance analysis table, the F-statistic and significance level confirms the significance of the regression model (significance level is smaller than 0.05), the value of the coefficient of determination is equal to 0.818 which represents the percentage of change in the dependent variable explained by the independent variable. Due to the positive slope of the line, advertising and promotion have positive impact on financing.

The third hypothesis: Branch officials and employees' communication with customers has positive impact on financing.

Table 5: Fitting a regression model to the data

Slope of the line		Intercept		F statistics		The coefficient of determination	Independent variable
Sig	value	Sig	value	Sig	value		
0.000	2.284	0.000	19.621	0.000	711.808	0.787	Branch officials and employees' behavior with customers

As can be seen in the variance analysis table, the F-statistic and significance level confirms the significance of the regression model (significance level is smaller than 0.05), the value of the coefficient of determination is equal to 0.787 which represents the percentage of change in the dependent variable explained by the independent variable. Due to the positive slope of the line, branch officials and employees' communication with customers has positive impact on financing.

The fourth hypothesis: Competitive rates of banking products and services have positive impact on financing.

Table 6: Fitting a regression model to the data

Slope of the line		Intercept		F statistics		The coefficient of determination	Independent variable
Sig	value	Sig	value	Sig	value		
0.000	2.603	0.000	15.213	0.000	720.193	0.789	Competitive rates of banking products and services

As can be seen in the variance analysis table, the F-statistic and significance level confirms the significance of the regression model (significance level is smaller than 0.05), the value of the coefficient of determination is equal to 0.789 which represents the percentage of change in the dependent variable explained by the independent variable. Due to the positive slope of the line, competitive rates of banking products and services have positive impact on financing.

Multiple Regressions

Multiple regressions are used to rank the variables.

Table 7: Summary of the prediction equation

D_W	F statistics	The coefficient of determination
	Sig	value
1.893	0.000	11628.744
		0.995

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According to Table (7) relationship between the financing and the study variables was significant with confidence 0.95 and the square of the correlation coefficient of 0.995 indicates that the scattering 99.5% of financing variable is predicted by the studied variables. D-W test results that is the same and is closed to the measure 2, confirm lack of correlation (independence of errors) in predictor variable. Since all the coefficients' VIF are smaller than 10 and the permissible error is not less than 2.0, the default of the lack of linearity in independent variables and variance stability is established.

Table 8: Regression coefficients

linearity	Sig	t	Standardized coefficient	Non standardized coefficient	model		
VIF	خطای مجاز		Beta	Standard B error			
1.554	0.644	0.016	2.409	0.382	0.920	Constant coefficient	
1.790	0.559	0.000	53.176	0.019	1.037	modern banking services providing	
1.679	0.596	0.000	52.749	0.019	0.991	Advertising and promotion	
1.607	0.622	0.000	50.45	0.017	0.875	Branch officials and employees' behavior with customers	
			54.395	0.318	0.019	1.050	Competitive rates of banking products and services

According to Table (8), the following results were obtained:

Constant coefficient of equation prediction 0.920 is significant with certainty of 0.95 (sig <0.05).

Variable coefficient of providing modern banking services 1.037 is significant with certainty of 0.99 (sig <0.01).

Variable coefficient of advertising and promotion 0.991 is significant with certainty of 0.99 (sig <0.01).

Variable coefficient of Branch officials and employees' behavior with customers 0.875 is significant with certainty of 0.99 (sig <0.01).

Variable coefficient of competitive rates of banking products and services 1.05 is significant with certainty of 0.99 (sig <0.01).

Variables' Order of Priority

Prioritizing the variables in terms of importance in the statistical community (see Table 8) is as follow:

- 1- Competitive rates of banking products and services
- 2- providing modern banking services
- 3- advertising and promotion
- 4- Branch officials and employees' behavior with customers

CONCLUSION

The Main Hypothesis

It seems factors affecting the bank's success affect financing.

Sub-Hypotheses

The First Hypothesis

As it became clear, providing modern banking services, affects the success rate of Melli Bank and its branches in financing positively. These results are agreed with Zobeidi findings (2008), which examines the impact of development of Electronic Banking on the profitability of Iran's commercial banks and the results show that the development of electronic banking has significant positive impact on the profitability of Iran commercial banks and so on their success in finance. Also consistent with the results, Kozak *et al.*, (2005) concluded that there is a positive relationship between the level of employed information technology and the profitability of banks.

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Research in this area suggests that dissatisfied customers may transfer their bad experience to ten to twenty people, this is three times the number of people who satisfied customers transfer their good experience to them (Roosta *et al.*, 2009).

So considering clients' demands for new services to them has particular importance to the bank and banks are required to try their best to fulfill the wishes and provide their comfort.

The Second Hypothesis

As seen in the results, advertising and promotion affect the success rate of Melli Bank and its branches in financing positively. These results are consistent with the findings of Abutaleb tahmasebi Gatabi (2007) where the impact of electronic banking advertising expenses on increasing bank deposits has been studied and results suggest that the costs of electronic banking advertising affect absorbing deposits by banks positively. Also consistent with the investigations, Mohammad Sarvarian in his article examines the impact of promotions mixed elements on absorbing customers in the branches of Sepah Bank and the findings showed that the mixed elements of promotion affect absorbing customers in Sepah bank's branches positively.

Promotion as one of the most important mixed tools of the marketing can play a crucial role in marketing politics and strategies of banks, such as the relationship with customers, introducing new products, modifying and changing the minds of clients and audiences to the bank and the bank's brand. Due to rapid and increasing growth in banking and banking information systems, banks can compete with other banks having the most successful promotional tool to increase its market share.

So today people are looking for services to meet their needs more and better and accelerate their bank affairs. So this increases the important of advertising and promotion and information services for banks and banks should be more active in this field (Kamandani, 2013).

The Third Hypothesis

As the relationship indicated Branch officials and employees communication with customers; affect the success rate of Melli Bank and its branches on financing positively. These results are also obtained by Toloee *et al.*, (2009) who examined effect of relationship management with marketing functions in the banking industry and their research showed that there is a significant relationship between relationship management with customers and marketing functions in the banking industry. Hassani *et al.*, (2011), studied customer relationship management condition and factors affecting its success in Melli Bank as a case study.

Creating good relationships between customers and employees will lead to their loyalty to the bank. If a customer is completely loyal to the bank, s/he will be committed to the bank and tries to do her/his all bank affairs within a specific bank. Research show that satisfied customers broadcast their satisfaction among four to seven people, however, dissatisfied customers broadcast their dissatisfaction among nine to eleven people. Therefore, when dealing with clients, employees and officials should try to collect and record information about the customer. Because this information will be useful in assessing the customers' need (Esmailpour, 2001).

The Fourth Hypothesis

As the relationship indicated competitive rates of banking products and services affect the success rate of Melli Bank and its branches on financing, positively. These results are consistent with Hosseini's findings (2011) who examined the relation of marketing functions and competitive advantage in commercial banks and their results showed that there is a significant relationship between marketing functions and their competitive advantage. Due to the intense competition between public and private banks, to achieve financial resources and to be successful, banks are forced to create competitive rates of banking products and services to be able to attract more customers by offering additional and competitive services to attract their deposits more.

Suggestions

1. Due to the significance of the relationship between providing modern banking services, and the success rate of Melli Bank and its branches in the financing, it is recommended that for customer convenience and satisfaction and maintaining and attracting them banks are suggested to investigate the

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demands of their target customers and by providing modern banking services try to meet their needs and provide circumstances of peace and satisfaction for their customers.

2. Due to the significance of the relationship between advertising and promotion and the success rate of Melli Bank and its branches in the financing, Banks are required to advertise and promote for their provided services to inform and bring awareness about services and promotion and incentive systems to inform customers how to use these services.

3. Due to the significance of the relationship between Branch officials and employees' behavior with customers and the success rate of Melli Bank and its branches in the financing, it is recommended that the heads of the bank and the employees try to maintain the bank's customers by providing a convenient and friendly behavior and compliance with patience and grace, politeness and respect in dealing with customers and show a sincere interest in solving their problems and complaints and provide useful advice and also having fairness and non-discrimination between individuals, because undesirable dealing with a client causes not to come to get the services they need to the bank anymore and this unhappy customer, would be a barrier to attract new customers by negative propaganda against the Bank

4. Due to the significance of the relationship between competitive rates of banking products and services and the success rate of Melli Bank and its branches in the financing, public relations responsible people should focus on customers' needs and try to provide differentiated services to their competitors, to attract other banks' customers and by creating satisfaction among customers provide services that other banks are unable to provide and this factor is also a low cost advertising for them that is done by customers.

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