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THE INVESTIGATION FACTORS AFFECTING THE DEMANDS OF THE SADERAT BANK IN KOHKILOYEH AND BOYER AHMAD (CASE STUDY: YASUJ CITY)

*Ata Jalal Pour[1] and Seyyed Yaghob Zeraat Kish[2]
[1]Department of Economics, Yasouj Branch, Islamic Azad University, Yasouj, Iran
[2]Young Researchers and Elite Club, Yasouj Branch, Islamic Azad University, Yasouj, Iran
*Author for Correspondence

ABSTRACT
Increasing non-current claims in the Iranian banks in the recent years, has become one of the major concern of the banks top managers, and finding the solution for this problem, is located at top of authorities goals. Due to importance of the outstanding claims of the banks, and also impacts of economic indexes on it, this study aims to examine the effecting factors of create the claims in the yasouj (kohgiloye and Boyer Ahmad province. Iran) Saderat banks the population of this study were the actual customers of Yasuj Saderat banks, that have receives the credits between (2010-2014). In this study, due to large population of under study, cases selected randomly. in this study, five hypotheses from the implementation of logit regression showed that all of them were accepted and all the assumptions are also true for all of the branches in Yasouj, this means that,according to the variables, there is meaningful relation for determine the state of the credit risks for the banks legal customers. Meaning fullness and symbol of the model coefficient of the independents variables, showing the confirmation of economic and financial theories in the determinate factors of the credit risks. According to the qualitative and financial variables, the legal customers of the Saderat banks could be graded and also classified. The factors that affecting the Saderat banks credit risks are partly same as the factor affecting the others banks legal customers credit banks.

Keywords: Overdue Receivables, Sadrat Bank

INTRODUCTION
Banks as intermediaries of money resources besides other institutions like investment stock market and insurance are considered as the main pillars of financial markets. They are one of the major causes for the economic policies and also executors for monetary decision of Central Bank. Banks by contraction and expansion of credits and redirect funds from part to part, aside from helping to stabilize the economy at the large level, have an important role in the regulation of the economy. Due to the lack of necessary development of capital market in economy of Iran, banking is more important and in practice these are the banks which are responsible for long-term financing (Shadkam, 2001). Today banks offer a variety of services to its clients, including deposits, granting loans and new services that are offered through the World Wide Web. Increasing efficiency and providing a variety of services in the minimum of time are some of the expectation which banking network always had faced in this regard the initiate action such as Shetab plan (Interbank Information Network) and electronic banking in the country's banking system has been designed and implemented. Banking system through directing resources to manufacturing and service sectors, to fulfill their social responsibility can create production; employment and economic growth in the country. The field of activity in banking is divided into three parts resource mobilization, allocation of resources and services. Thus identification of banks performance in the implementation of each of its tasks can present a range of strengths and weaknesses in banks. Since banks Just like the other firms seek economic profitability to achieve this important goal, it is necessary to identify effective variables. Determinant factors of bank profitability are separated to both internal factors which are controlled by bank management and external factors outside the control of management and under the condition of massive environment. Role of financial markets (banks) in Iran in providing financial of various economic sectors is stronger and bolder than the capital markets. The basic goal of any business

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and economic bank is profitability. Banks use all of their efforts to achieve the objectives and meet the economic needs of the community they serve and they are considered as one of the main tools of monetary policy in each country's economic system for on one hand gather small savings and wandering funds in the hands of the people and on the other hand in line with the implementation of economic policies and credit which has been set, direct the financial resources Intl. Res. J. Appl. Basic. Sci. Vol., 5 (12), 1491-1500, 2013, 1492 to steering the wheel of manufacturing and industrial sectors. But alongside these, banks in order to achieve

their objectives are following effective factors on positive performance and profitability thus identification of banks performance in the implementation of each of its tasks can present a range of strengths and weaknesses In a previous Liberty Street Economics post, we introduced a framework for thinking about the risks banks face. In particular, we distinguished between asset return risk and funding risk that can interact and cause a bank to fail. In our framework, a bank can fail for two reasons:

- Low asset returns: Fundamental insolvency due to erosion of equity by low asset returns that don't cover a bank's debt burden.
- Loss of funding: Costly liquidation of assets that erode equity.

In this post, we use the framework to study how several factors and policy instruments affect a bank's risk of failure. We look at how changes in the liquidity of banks' assets affect failure risk, we analyze what happens if the bank has more capital (or lower leverage), and we show how similar the implications are if the bank held more cash instead of risky assets and if the bank had more long-term instead of short-term debt. In addition, we provide an interactive chart where you can experiment yourself with how changing these bank characteristics affects bank solvency. We first consider the effect of the liquidation value of the bank's risky assets. A higher liquidation value means that if the bank has to sell assets, it's able to do so at a smaller discount to the assets' fundamental value. The effect of a higher liquidation value (lower "fire-sale" discount) is illustrated in the chart below. In particular, there are two effects to note:

- The region of fundamental insolvency (blue shaded area) is unaffected. In this region, the fundamental value of the risky assets turns out to be so low that the bank is insolvent even if all short-term creditors roll over their debt.
- The red line separating the solvency from the insolvency regions becomes flatter, shrinking the region over which the bank is "solvent but illiquid." With a higher liquidation value, the bank can raise more cash to pay for withdrawals. Hence, the bank is able to survive funding shocks and/or asset return shocks that would have caused insolvency for a lower liquidation value. Next, we consider how lower leverage (higher capital), keeping the maturity structure of the bank's liabilities fixed, affects insolvency risk. Lower leverage means that the assets the bank holds are funded by more equity and less debt. While equity can act as a cushion against losses, debt has to be repaid no matter what and can therefore cause a bank to fail. In contrast to the liquidation value, we see in the next chart that the leverage ratio affects both a bank's risk of fundamental insolvency as well as its risk of being "solvent but illiquid." The reason is that more equity unambiguously increases the bank's loss-absorption capacity. With less total debt to repay, the bank will survive for some low asset returns that would have caused insolvency with higher leverage. In addition, since the bank has less short-term debt, there are relatively more assets available to sell and satisfy withdrawals. Therefore, the bank is less vulnerable to illiquidity.

Literature Review

Banks are actively supporting the business and trade activities especially after the industrial revolution. Its importance is getting popularity with the passage of time. Everyone is striving to realize greater profits by delivering quality services to exist in the market. The service quality offered by banks is an important element for customers to quit or remain with a specific bank. Similarly, performance evaluation of banks could be beneficial for the successful survival in the industry. Service quality in banking sector is frequently investigated across the globe (Gronoos, 1982; Parasuraman *et al.,* 1985, 1988, 1991; Sureshchander *et al.,* 2002; Lopez *et al.,* 2006; Ahmad *et al.,* 2010). It could be linked with market orientation, organizational learning, human resource productivity, quality improvement or any other component (Day, 1994; Banker & Sinkula, 1999; Santos-Vijande *et al.,* 2005). Morre (1987) found that

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service quality could enhance the competitive position of the organization for long term benefits. It is reported that service quality is considered very important indicator towards customer satisfaction (Spreng & Machoy, 1996). Similarly, it is suggested that service quality could help to gain competitive advantage to maintain long-term relationship with customers (Zeithmal *et al.,* 2000). This study investigates the effect of service quality on performance of conventional banks in Pakistan. Banks provide financial inter-mediation, consultancy and agency services that are diversified with the passage of time. Services are different from goods because they are intangible as they cannot be seen, touched or felt; perishable as we are unable to store them; inseparable because they are attached with a service provider, and insubstantial due to heterogeneity (Parasuraman *et al.,* 1985; Hoffman & Bateson, 2002).

Studies Conducted in Iran
Hashemi (1998) studied causes of overdue receivables and outstanding dues of Housing Bank over 1986-1997. The results confirmed the impact of market interest rate, the difference in interest rates of loans plus the penalty rate, the unorganized money market interest rates in amount of dues. All the above studies show that the macroeconomic variables are aligned with banking profit (loss).

Studies Conducted Abroad
Dewatripont and Tirole (1994) studied the impact of capital constraints on overdue receivables and found that the more restrained the capital the higher pending claims.

Similarly, Paracyrus *et al.,* (2006) found that strong monitoring on customer credit rating has a negative influence on overdue receivables.

MATERIALS AND METHODS
Method
Since the aim of the present study was to explore factors affecting creation of receivables and provide mechanisms to prevent the occurrence of new receivables and optimize consumption in different economic sectors, a survey, descriptive, correlation research design was employed.

Population and Sampling
The population under study included all natural customers of various branches of Saderat Bank in Yasuj who received credit loans and facilities in the period under study. Since there was no computer database available, the research sample was selected randomly using the information from branches. The customer data were collected by distributing questionnaires across branches under study. After inquiring all branches of Saderat Bank in Yasuj, a list of all legal customers who received loans over 2009 to 2013 was provided and 320 cases were selected randomly.

Upon a final investigation, 285 cases with full information were used. Accordingly, data from cases related to 200 customers were randomly used for model construction and the identification of important factors. In addition, the data of 200 customers (30% of the sample participants) were employed as control data to explore the efficiency and predictive power of the proposed model (using variables not included in the model). After estimating the model parameters, the dependent variables were calculated and compared with real results. Of 200 customers under study, 144 customers were grouped as good customers and 58 ones were rated as bad customers.

Methods of Data Collection
Three Methods were Used to Collect Data
a) Library method: Since all human knowledge can be found in books and libraries, books were preferred over other methods in this study to collect the needed data.
b) Development of proposals by the scientific literature and literature review of scientific research using various books and references
c) Records of the facilities and loans granted to natural and legal individuals and entities

Data Analysis
The collected data were analyzed using both descriptive and inferential statistics. To this end, the data were codified and submitted to Eviews Software for final analysis and results are presented in the form of different tables and diagrams.

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The Results

Table 1: Significant Factor Test

Variable name	Factor	EXP(β)	Std. Error	Wald- test	Prob
C	2.8338	17.0116	0.7266	15.2114	0.0001
Industrial activity (D1A)	2.4195	11.2402	0.6830	12.5478	0.0004
Loan activity (D1B)	2.5608	12.9463	0.7926	10.4382	0.0012
Construction activity (D1C)	2.5979	13.4357	1.2320	4.4462	0.0350
Government official (X1)	-0.3028	0.7387	0.1106	7.4849	0.0062
People with good account (D2)	3.6110	37.0061	0.6462	31.2188	0.0000
Document property (X2)	-7.34E-05	0.9999	2.57E-05	8.1500	0.0043
Promissory note (X3)	-0.0001	1	5.34E-05	6.7706	0.0093
Partnership (X4)	0.00018	1	8.58E-05	4.5059	0.0338
Civic participation (X7)	4.22E-05	1	1.50E-05	7.9033	0.0049
Loan (X8)	2.22E-05	1	7.40E-06	9.0125	0.0027
Facility duty (X9)	8.62E-06	1	3.06E-06	7.9390	0.0048
36 months (X13)	9.53E-05	1.00009	4.87E-05	3.8316	0.0503
6 months (X14)	0.0063	1.0063	0.0026	5.9504	0.0147
Of borrowing (X15)	-1.0235	1	1.40E-05	6.3568	0.0026
Background deviation (X16)	3.1125	1.0058	0.5892	8.9981	0.0004

Table 2: Test of goodness of fit

Index	Amount	Possibility
LR(15df)	125.63	0.0000
H-L(8df)	6.32	0.61
McFadden R- squared	0.52	-

Table 3: Classification Table

	good account Y=0	Miscount Y=1	Total
$P(Y) \leq 0.5$	132	13	145
$P(Y) > 0.5$	10	45	55
Total	142	58	200
Right	132	45	177
Right (%)	92.96	77.59	88.50
Incorrect (%)	7.04	22.41	11.50

Conclusion

Because of risky assets Kohkiloyeh and Boyer Ahmad Saderat bank in Yasooj, In terms of applications and has been extensively studied This paper is intended to be a detailed examination of the possible Officials familiar with the matter would be provided.

This is the latest innovative new applications and has the vision to many scholars and completely neglected to mention is and why should you get further explanation. Therefore, it has also been developed and implemented strategic plans and strategies of the problems in the bank Saderat Kohkiloyeh and Boyer Ahmad Yasooj provide solutions to existing problems remedied.

This creates demands on the bank to achieve the desired end result and so, the results of beneficiaries (banks, administrators, teachers, students, etc.) are. Therefore, the research for Boyer-Ahmad-Yasouj

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bank officials will be important to them to seek appropriate advice. The assumptions in this study were as follows:

The relationship between economic activities and make significant demands.

The relationship between the duration of the credit granted and makes significant demands

The type of the credit granted and make demands, there is a significant relationship the type of credit (contracts) and make demands, there is a significant relationship.

And the records of the relationship between intake and make significant demands.

Logit regression results showed that all the assumptions are accepted and all the BSI Yasouj true.

The results can be summarized as follows:

A) The relation between the variables of interest to determine the credit risk on customers

There is a legal base;

B) The significance and sign of the coefficients of the independent variables of the model indicate that the approved economic and financial theories are the determinants of credit risk;

C) On the basis of qualitative variables and corporate customers can bank financing of export credit risk classification the scoring;

D) Factors affecting the credit risk of the bank's corporate clients export interface with many factors affecting the credit risk corporate clients of other banks (including Bank Mellat and Export Development) are.

Logit regression results showed that all the assumptions are accepted and all the BSI Yasouj true.

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