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## **Ranking and Effect of Modern Banking Services to Increase the Resources (Case Study of Saman Bank, Geshm)**

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**Abstract** The purpose of study is evaluated of Ranking and effect of Modern banking services to increase the resources (Case Study of Saman Bank, Geshm). This study is descriptive methodology and research type is Survey. The statistical population is all employees and customers of Saman Bank in Qeshm City .the sample size is 300 persons were selected using by random sampling method. A questionnaire was used to collect data. For data analysis was used SPSS 20 software. Tables and diagrams were used for descriptive statistics and inferential statistics were used Pearson correlation and regression. The results showed that there is relationship between amount of quality with citizenship card, using ATM and branch 24 hours, use mobile banking, using telephone banking, internet banking and the increasing inventory of their resources. Also in the ranking of these factors, operating citizenship card use with 44.6 percent increase highest share inventory of Saman Bank's resources.

**Keywords:** modern banking services, increasing resources, citizenship card, Saman Bank, Qeshm

### **Introduction**

The features of the present century are the development of communication technology and information and to use it to increase the speed and quality in the provision of services. The services sector makes up about 20 percent of global trade. in the past 15 years, as trade has enjoyed rapid growth 8.5% (Enkad, 2001). This development also affected the banking severe and causes major changes have been in this industry. Informatics industry developed rapidly causing major changes in the form of money and resources in the field of banking and transfer System. New concepts of banking are emerging as electronic banking (Hassanzadeh and Poorfard, 2009). Commercialization process of academic research and technology is Means, Presentation of scientific findings and research students in universities and educational institutions to the public and society. Knowledge is based on economic development And universities have, developer role in the development of the knowledge economy via commercialization activities in scientific knowledge. Scientific knowledge can be transferred to the market in different ways: education and training, research contracts, industrial consulting, licensing, Spin off, joint cooperation via Spin off, and research associate (Boehm& Hogan, 2013).

Increased competition, changes in business environment and globalization is a major variation occurred in the financial services industry and banking. Demand for financial services is rapidly changing and customer behavior has changed over the last decade. With the transition of customers from the traditional banking to electronic banking, new strategies to attract new customers and retain current customers and profitability of banks are necessary

(Sarmad saaidi, 2003).

Banks using modern technology banking industry and implementation of client-centric design, try reducing the need for customers to visit their local branch so that customers can carry major Banking in your residence or work place (Jackson, 2009).

Banking industry today is rapidly changing. With the development of the international economy and competitive market, banks have also been affected. The main force in this environment is technique that cause break down legal barriers, geographic and industry and products and offering new services (Venkatesh & Davis, 2010).

In recent years, increasing competition in the customer access to sell products and services and strengthen customer service in today's competitive world has made companies (such as retailers) are not only looking for new customers, but also be diligent in preserving our previous customers. . During the past decade many organizations of all types and sizes to realize the importance of customer satisfaction and have found that keeping existing customers is far less expensive than attracting new customer.

This study is evaluated of Ranking and effect of Modern banking services to increase the resources (Case Study of Saman Bank, Gheshm). Addition, Explore the feasibility of the use of modern banking services

To effect of using any of these services (citizenship card, using ATM and branch 24 hours, use mobile banking, using telephone banking, internet banking ) on increasing of Saman Bank's resources. Continue to rank the impact of these services will be discussed.

### Method

This study is descriptive methodology and research type is Survey. The statistical population is all employees and customers of Saman Bank in Qeshm City .the sample size is 300 persons were selected using by random sampling method. A questionnaire was used to collect data. The reliability of the questionnaire using Cronbach's alpha was 0.89. For data analysis was used SPSS 20 software. Tables and diagrams were used for descriptive statistics and inferential statistics were used Pearson correlation and regression.

### Result

Descriptive result:

The results showed that most respondents in age Of age 36 to 40 years, with about 34 percent or less Of all age between 20 and 30 years were 15 percent. The most options related to the male gender (64%) and the lowest option is also associated with female sex (36 percent). The education level of respondents as the most appropriate option to license (52 percent) and the lowest option is also related to graduate with (17 percent). Most respondents also options on the history of cooperation between 5 and 7 years of work experience (30%) and lowest option on top of years of experience (10%).

**Table 1.** matrix of correlations between variables with the increase of resources

Variables	correlation coefficient	P	Number
Citizenship card	.407**0	0.0001	300
Use 24-hour ATM and branch	0.580**	0.001	300
Quality and use mobile banking (SMS)	0.436**	0.0001	300
quality and use telephone banking	0.357**	0.0001	300
quality and use of internet banking	0.313**	0.0001	300

\*\* Correlation is significant at the 0.01 level.

**Table 2.** The results of multiple regression coefficients increase of resources on the quality and use the Citizen Card

increasing resource inventory	Prediction	Non-standardized coefficient		beta standardized coefficients	t	P
		B	Non-standard error coefficient			
1	Fixed effects	4.198	0.299		14.043	0.001
	Citizenship card used	0.410	0.074	0.407	5.545	0.001
2	R		0.407	R <sup>2</sup>		0.166

On the basis of R<sup>2</sup> It can be concluded that the use of the citizen card about 16% of the variance explained by the increase of resources in the model. Beta value indicates the amount of variance model proposed predictor variables on the criterion. According to this standard beta coefficients and explain the most important role on increasing the use of resources is a citizenship card; So that with each change of variance using the card 0.407 increases the resource variance score.

**Table 3.** The results of multiple regression coefficients increase of resources on the quality and use the 24-hour ATM and branch

increasing resource inventory	Prediction	Non-standardized coefficient		standardized coefficient	T	P
		B	Non-standard error coefficient			
1	Fixed effects	3.113	0.219		14.228	0.001
	ATM and branch used	0.134	0.051	0.580	2.611	0.001
2	R		0.580	R <sup>2</sup>		0.042

On the basis of R<sup>2</sup> It can be concluded that the use of the 24-hour ATM and branch about 42% of the variance explained by the increase of resources in the model. Beta value indicates the amount of variance model proposed predictor variables on the criterion. According to this standard beta coefficients and explain the most important role on increasing the use of resources is a 24-hour ATM and branch; So that with each change of variance using the 24-hour ATM and branch 0.580 increases the resource variance score.

On the basis of R<sup>2</sup> It can be concluded that the use of the mobile banking (SMS) about 19% of the variance explained by the increase of resources in the model. Beta value indicates the amount of variance model proposed predictor variables on the criterion. According to this standard beta coefficients and explain the most important role on increasing the use of resources is a mobile banking (SMS); So that with each change of variance using the mobile banking (SMS) 0.436 increases the resource variance score.

**Table4.**The results of multiple regression coefficients increase of resources on the quality and use of mobile banking (SMS)

critierion variable	Prediction	Non-standardized coefficient		standardized coefficient	T	P
increasing resource inventory	B	Non-standard error coefficient				
1	Fixed effects	3.533	0.165		21.357	0.001
	mobile banking used	0.237	0.039	0.436	6.039	0.001
2	R		0.436	R <sup>2</sup>		0.190

**Table5.**The results of multiple regression coefficients increase of resources on the quality and use the phone bank

critierion variable	Prediction	Non-standardized coefficient		standardized coefficient	T	P
increasing resource inventory	B	Non-standard error coefficient				
1	Fixed effects	3.608	0.224		16.079	0.001
	phone bank used	0.243	0.051	0.357	4.766	0.001
2	R		0.357	R <sup>2</sup>		0.128

On the basis of R<sup>2</sup> It can be concluded that the use phone bank about 13% of the variance explained by the increase of resources in the model. Beta value indicates the amount of variance model proposed predictor variables on the criterion. According to this standard beta coefficients and explain the most important role on increasing the use of resources is phone bank; So that with each change of variance using the phone bank 0.357 increases the resource variance score.

**Table6.**The results of multiple regression coefficients increase of resources on the quality and use the Internet bank

critierion variable	Prediction	Non-standardized coefficient		standardized coefficient	T	P
increasing resource inventory	B	Non-standard error coefficient				
1	Fixed effects	3.357	0.200		16.812	0.001
	Internet bank used	0.196	0.048	0.313	4.098	0.001
2	R		0.313	R <sup>2</sup>		0.098

On the basis of  $R^2$  It can be concluded that the use Internet bank about 10% of the variance explained by the increase of resources in the model. Beta value indicates the amount of variance model proposed predictor variables on the criterion. According to this standard beta coefficients and explain the most important role on increasing the use of resources is Internet bank; So that with each change of variance using the Internet bank 0.313 increases the resource variance score.

### **Conclusion**

The results indicate that a significant level (0.001) is less than 0.01 and the correlation 0.407. We can say there is a positive relationship between quality and citizenship card with enhanced inventory. Results of this study is consist of results of Aschvarz (2010), Mehmet (2007), Vijnik (2006), Frick (1998), Randall (1997) and Mazloomi and shah Talabi (2010).

The results indicate that a significant level (0.001) is less than 0.01 and the correlation 0.580. We can say there is a positive relationship between quality and 24-hour ATM and branch with enhanced inventory. Results of this study is consist of results of Zone Wu (2010), Krishnan Grove et al. (2004), Daei Karim Zadeh and colleagues (2013), Alipur and colleagues (2011).

In explaining this hypothesis can be said having a bank card that is exported to you, deposit operations, transfers between accounts and the payment can be carried out, and allowing the consumer to net deposits Such checks encrypted your account and also Bank has provided is possible, with your account pay mortgage costs, insurance premiums, electricity bills.

The results indicate that a significant level (0.001) is less than 0.01 and the correlation 0.436. We can say there is a positive relationship between quality and mobile banking with enhanced inventory. Results of this study is consist of results of Zone Wu (2010), Hrnvm (2009), Daei Karim Zadeh and colleagues (2013), Alipur and colleagues (2011), and Abasgholipour (2010).

In explaining this hypothesis it can be said the development of telecommunication technologies operating in the banking sector is leaps and major change. As a result of this change is the widespread use of modern methods of providing banking services such as ATMs, telephone banking and home banking. The major changes are made to the satisfaction of bank customers and its attracting more customers will be sought raise additional funds.

The results indicate that a significant level (0.001) is less than 0.01 and the correlation 0.357 and 0.317. We can say there is a positive relationship between quality and phone banking with enhanced inventory. There is a positive relationship between quality and internet banking with enhanced inventory Results of this study is consist of results of Zone Wu (2010), Haghighi and Beverani (2009) and Kouhi and Sanie Zadeh (2008).

In explaining this hypothesis it can be said this system allows to customers to pay bills by phone or Internet commands such as net finance or carry out transfers between accounts. It will also improve and attract more customers and increased inventory.

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