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To study the influential factors in attracting banking resources: case study of Refah Bank of Yasuj city

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ABSTRACT

Background: it is necessary to equip and use the new banking facilities in addition to creating a peaceful, secure, away from commotion environment and with having spirited, decisive and interested employees and managers to the institute who are working in line with the higher goals of it. **Objective:** The main aim of this research is to study the influential factors on equipping the resources based on their importance in the branches of Refah Bank in Yasuj city. **Results and conclusion:** For this purpose, the influential factors have been divided into 5 general groups including: service factors, financial factors, physical factors and conditions, human and communicative factors and organizational dependency factors. This research is applied research and its method of conduct is descriptive-survey. The research population includes all the customers of Refah Bank in the city of Yasuj and research sample has been selected with the use of Krejcie & Morgan table and simple and randomly, which is determined to be equal to 384 individuals. The measurement instrument in this research is a questionnaire consisting of 26 questions regarding the influential factors on the attraction of banking resources. The results of the research are as follows: There is a high correlation between the influential factors with the level of deposits attraction in Refah Bank of Yasuj city. There is a significant relationship between the influential factors with the attraction of banking resources. We can see that all the mentioned factors as the components of attraction of banking resources have a significant and positive effect on the attraction of bank resources. Based on the results of multiple regression analysis, all the independent variables have been entered into the model and those variables which are effective have remained and they have explained the influential factors on attraction of banking resources in a good way with determining factor of 0.696. Based on the findings of the Friedman's ranking test, among the influential factors on attraction of banking resources, financial factors have an average rank of 2.98 and variables of service factors have an average rank of 2.32 and human and communicative factors have an average rank of 1.88 and the organizational dependency factors have an average rank of 1.42 and physical factors have an average rank of 1.12. The highest rank is related to the financial factors and the lowest is related to physical factors.

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INTRODUCTION

Bank is a customer-oriented institution that should attract the customer and increase their satisfaction and work in line with customer retention; because customers are the main capital of a bank and without them a bank doesn't have any meaning and cannot continue his life (Yazdani Dehnavi, 2005). For achieving this goal, it is necessary to equip and use the new banking facilities in addition to creating a peaceful, secure, away from commotion environment and with having spirited, decisive and interested employees and managers to the institute who are working in line with the higher goals of it (Soteriou and Zenios, 1999). The attraction of the resources are considered to be the key and strategic goals of the banks and financial-credit institutions and have a special role in providing the bank services and as well are considered as a significant index in the evaluation of the success level of the banks (Yazdani Dehnavi, 2005).

Equipping the monetary resources was started from the very beginning that the humans turned to social life and started trading goods and has been always the most and main duties of the banking systems. In this way banks were collecting the excess deposits in the hands of people and with granting loans to the people in need would have played their traditional role, i.e. mediating between the depositors and borrowers (Heskeet *et al*, 1994). In the present age the banks and financial institutions needs to make fundamental changes in their

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products and services in order to equip their financial resources and with simple services and traditional banking system of mediating they cannot equip their resources in the global fields (Molyneux & Thornton, 1992). In new banking, banks provide various financial and non-banking services to their customers and providing new services such as banking investment, performing insurance, housing and production activities have provided new resources for banks and in fact in modern banking, a significant part of the resources are obtained through non-banking (Zaribaf, 2003).

Although factors such as industrialization of societies, development and transformation in social activities and as a result the emergence of new needs are among the significant and effective factors in creation and development of financial institutions, however; economical development and advances are as well one of the main factors in development and transformation of these institutions and in fact the financial institutions have been formed for facilitating the advancement and development of other economical institutions and hence we can say that the existence of advanced financial markets and institutions have a direct relationship with the development level of a country. In these conditions, more attraction of financial resources and effective competition in attracting these resources by different groups of banks is among the issues that is receiving attention from financial and credit institutions. Of course, although immediately after the Revolution with omitting the private banks, all the groups of banks were being governed under the direct supervision of government, but still more or less they were competing with each other for attraction of more financial resources (Bagheri, 2006). Today, apart from the competition between the state and private groups of existing banks, establishment of new private banks, new financial and credit institutions and also developing the activity domain of the loan institutions have created more competition and hence, the banks are competing with each other in the Iran's banking system for attracting financial resources (Razani, 2003).

In the present research as an instance the internal organizational factors effecting on resource attraction in the branches of Refah Bank in the city of Yasuj have been studied from customer point of view and have been as well identified and ranked. The effective factors under study includes: service factors, physical factors, communication and human factors, financial factors and organizational dependency factors.

2- Research literature:

Karim Zadeh *et al.* (2010), in a paper have studied the effective factor on equipment of banking resources from the point of view of the managers of the branches of Refah Bank in Esfahan city. This research is applied from aim point of view and its method of conduct is descriptive – survey. The research sample includes all the manager of the branches of Refah Bank in Esfahan (40 people). Due to the participation of all the managers of these banks in the research and not using sample method for this group, they have sufficed to the results of descriptive test (mean). For data collection they have used author-made questionnaire. The content validity of the questionnaire has been evaluated with the use of experts and professors opinions as positive. The reliability of the questionnaire also has been calculated to be 0.85 with the use of Cronbach's alpha. The collected data have been analyzed with the use of descriptive statistics. The obtained results indicate that all the 5 considered factors in the research have a more than average effect on the equipment of the resources in the branches of Refah Bank. Service factors, communication and human factors, physical factors, financial factors and organizational dependency factors are all among the effective factors in attraction of resources, respectively.

Khazra (2006), in an article titled "to study the effective factors on equipping the countries financial resources" in addition to mentioning the importance of this topic in developing countries, states that "in modern banking there are multiple factors which are effective on equipping the monetary resources of the bank. Identifying and determining the level of their effect and the type of the relationship of these factors to the success of banks in equipping the monetary resources are among the important topics and today the conditions and the position of the banks are not equal and similar to each other and it is possible that the effective factors on equipping the monetary resources will be different even for the different branches of one group of bank." The information technology and communication factors, the skill of the human force working with the banks, diversity and the quality of the bank services, customers' satisfaction for employees and indoor desirability and the locality of the branch are all among the important tools in modern banking which are used for optimized attraction of monetary resources.

Korang Beheshti (2005), in an article has studied the effective factors on improvement of the attraction and retention management of the bank deposits (Esfahan). The obtained results from this research indicate that customers and employees regard similar factors effective in increasing the bank deposit volumes; however, in determining some of the priorities the employees have a wrong image from the customers' expectations.

Bagheri (2006), in his thesis titled "analysis of the effective factors on commercial banks profitability (case study of Refah bank)" has divided the determining factors of banks profitability into two groups of internal factors controllable by the management of the bank and external factors beyond the management of the bank. The findings of this research indicate that management of the efficient expenses is one of the significant distributors for bank's high profitability. In addition to this, controlling assets and liabilities management also have a significant effect on profitability. Among the external factors, economic growth also has a positive effect

on the bank's profitability and on the other hand, inflation rate with a low significant have a reverse effect on profitability. In the meantime, the effect of the combinations of assets i.e. loans and credits and facilities, securities and direct participation have also been studied in this research.

Yong-Chin & Jung Hua (2006), have studied the long-term profitability in Taiwan's banks and have found that the banking services is considered as the most important factor in profitability and obtaining profit for the branches of the bank under study. After that, the banks' employees are the most important and fundamental factor in obtaining an increase in profitability. In other words, providing services by the bank's personnel has been introduced as the growth factor of the banks in Taiwan.

This study has used regression for data analysis. Soteriou and Zenios in 1999 in their comprehensive study have recommended an efficient model for each of the performance dimensions in the strategies of the successful commercial banks and those with the use of their findings have studied the existing relationships in the service – profit chain (Soteriou and Zenios, 1999). Steinherr & Huveneers (1994), in their research have studied the two poles of the systems that one pole is the systems based on the bank and the other pole is the systems based on market. They have distinguished between the general banks and specialized banks and have studied the effect of the structural variables and the rules and regulations in changeability of the bank's performance and have found that general banks with supervision, control and high capacity in collecting information can obtain optimized risk exchange and return.

In another paper in 1994, Guru *et al.*, based on a sample containing 17 commercial banks in Malaysia has analyzed the profitability determining factors on commercial banks of Malaysia. The findings of this research indicate that among the internal factors, liability management is a distributor with high significant on banks' profitability and among the external factors, the market interest rate has a reverse and inflation rate has a positive effect on banks' profitability.

Heskeet *et al* (1994), has provided a more comprehensive attitude based on determining the performance factors of the organizations who are providing services and with a number of empirical studies have presented the chain of service – profit. The successful management strategy of the service organizations (C-SQ-P), in fact is a localized attitude of the service – profit chain. He believes that for evaluating the performance and determining the performance patterns all the existing performance relationships in the service – profit chain should be considered, in other words, for covering all the effective variables on the performance of the service organizations all the existing relationships in this chain should be considered simultaneously and considering them modeling should be performed.

Molyneux & Thornton (1992), have studied the determining factors on banks' performance in 18 European countries between 1986 to 1989. In this study the Burke method has been repeated and most of their focus has been on banks with a large size.

3- Research methodology:

Considering the subject of this research, this paper is an applied research, because it is expected that the different groups of customers will get to use the findings of this research in line with their efficient decision making. The present research is a descriptive research from conduct point of view, because it has tried to describe the current condition and study the relationships between the variables and also from time dimension is considered to be an ex post facto research because it uses the past information as sample.

3-1- Research hypotheses:

- There is a significant relationship between service factors and attraction of bank resources in the branches of the Refah bank in the city of Yasuj.
- There is a significant relationship between financial factors and attraction of bank resources in the branches of the Refah bank in the city of Yasuj.
- There is a significant relationship between communication and human factors and attraction of bank resources in the branches of the Refah bank in the city of Yasuj.
- There is a significant relationship between physical factors and attraction of bank resources in the branches of the Refah bank in the city of Yasuj.
- There is a significant relationship between organizational dependency factors and attraction of bank resources in the branches of the Refah bank in the city of Yasuj.

3-2- Data collection method:

Scientific studies are divided into three groups of laboratory experiments, field studies and survey studies from the data collection point of view. Since, this research deals with the actual data of the customers of Refah Bank, its data collection method is done with the use of survey methods. In the theoretical studies of the research also bibliographical method and reference to books, and articles have been used.

3-3- Research population:

The research population in this paper includes all the customers of branches of Refah Bank in Yasuj which approximately are more than 100,000 people.

3-4- Sampling method and determining the sample's volume:

In this study the sampling method is random, in such a way that in this research all the population's members have an equal probability of getting selected. The sample volume has been determined with the use of Morgan table, which is equal to 384 individuals.

3-5- Data collection instrument

Questionnaire as one of the most common research tools and as a direct method has been used for collecting data in this research. The measurement tool in this research is an author made questionnaire consisting of 26 questions regarding the effective factors on the attraction of bank resources.

Table 1: Correspondence of the questionnaire questions based on the variables

Variables	Items and question number
Items of service factors	Appropriate deposit plans Appropriate plans for granting facilities A method for providing banking services Appropriate waiting time for receiving facilities Speed of providing services to depositors Appropriate electronic banking services Specialized skills
Items of financial factors	The rate of the facilities granted to customers The level of facilities granted to customers The rate of the profit paid in deposits The price of granted gifts to depositors The diversity of the gifts granted to depositors The number of gifts granted to depositors
Items of communication and human factors	Advertisements of Refah Bank in mainstream media Advertisements of Refah Bank in print media The behavior of the bank's employees with customers Respecting justice and avoiding bias in providing services Proper informing and provision of training to customers Proper personal characteristics of the employees
Items of organizational dependency factors	Payment of the salary and bonus of the SSO organization's employees by bank Salary and bonus payment of the SSO organization's retired employees by the bank Receiving benefits from SSO organization by Refah Bank
Items of physical factors	Location of the branches The number of the branches Design and beauty of the internal and external environment of the branches The physical facilities of the Bank's branches

3-6- Questionnaire reliability:

For measuring the questionnaire reliability to make sure of the reliability regarding the adaptability level of the results in a similar environment with the previous environment we have calculated the Cronbach's alpha factor. As much as this value is closer to the value of 1, it indicates to a higher internal correlation and homogeneity of the questions. The value of testing the factor in this test is equal to 0.88 and hence; we can say that the questionnaire has a high reliability.

4- Data analysis method:

After completing the forms the obtained data and information have been analyzed with the use of spss software as well as all the variables under study and in this way confirming or rejecting the hypotheses for finding the relationship and correlation level between the variables have been specified. The inferential tests including correlation test, variance and regression analysis and Friedman's ranking test and simple t test have been performed with the aim of testing the hypotheses.

4-1- The results of variance analysis test:

Based on the results of the variance analysis there is a significant ($\text{sig} > 0.05$) relationship between the factors of services and the bank's resource attraction and therefore; this hypothesis is confirmed.

In other words, the set of services factors in banks is a very good incentive for attraction of bank resources and this hypothesis is confirmed with a probability of 98%.

Table 2: ANOVA test between the factors of services and the attraction of bank resources

Dependent variable	Source of changes	Sum of squares	Freed om degree	Mean of squares	F-ratio	Signifi cance level
Attraction of bank resources	Intragroup	184.4	6	21.9	0.419	0.002
	Intergroup	5142.2	277	108.5		
	Total	6982.6	283			

Source: Research findings

Based on the results of the variance analysis there is a significant ($\text{sig} > 0.05$) relationship between the financial factors and the bank's resource attraction and therefore; this hypothesis is strongly confirmed.

In other words, providing useful financial services to the customers by Refah Bank has a very effective role in attracting the bank resources and this hypothesis is confirmed with a probability of 99%.

Table 3: ANOVA test between the financial factors and the attraction of bank resources

Dependent variable	Source of changes	Sum of squares	Freed om degree	Mean of squares	F-ratio	Significa nce level
Bank resources attraction	Intragroup	1135.2	5	7.22	1.13	0.001
	Intergroup	3611.4	304	28.7		
	Total	37249.2	309			

Source: Research findings

Based on the results of the variance analysis there is a significant ($\text{sig} > 0.05$) relationship between the communication and human factors and the bank's resource attraction and therefore; this hypothesis is strongly confirmed.

Table 4: ANOVA test between the communication and human factors and the bank resources attraction

Dependent variable	Source of changes	Sum of squares	Freedom degree	Mean of squares	F-ratio	Significance level
Bank resources attraction	Intragroup	398.3	3	132.7	1.82	0.005
	Intergroup	3683.9	305	120.7		
	Total	37237.2	308			

Source: Research findings

4-2- Simple t-test analysis:

Based on the findings of the above table we can see that all factors and the mentioned items as the variable of the bank resources attraction have a positive and significant effect on attracting bank resources (considering the obtained significant level (P/value)).

Table 5: Results of T-test analysis among the variables of the effective factors on bank resource management, Refah Bank of Yasuj.

I tem	Test of the effective factors indexes on bank resources attraction	Me an	Standar d deviation	Stand ard error	Val T ue	Significa nce level P/value	Quan tity
1	Services factors	6.112	0.112	2.078	21.627	0.000	348
2	Financial factors	5.615	1.092	1.44	0.338	0.000	
3	Communication and human factors	3.66	1.15	0.218	1.63	0.004	
4	Physical factors	2.32	0.187	0.025	11.602	0.003	
5	Organizational dependency factors	4.45	2.331	0.481	1.078	0.001	

4-3- Testing the hypotheses with multi-variable regression analysis:

In this section the prediction equation of the effective factors on bank's resource attraction is evaluated and tested with the use of regression test. Fundamentally, regression method is one of the complex testing methods for the relationship between the research variables, through which the relative significance of the effect of the independent variables can be predicted on dependent variables. Hence; this research with considering the fact that most of the dependent and independent variables have been measured at a distance level, for responding the research questions, multi-variable regression analysis have been used for obtaining more accurate results. For responding the research questions, based on the review of reference and theoretical framework of the research, independent variables effective on dependent variable have been entered into the model under the name of effective factors on bank's resource attraction. Here, regression analysis has used mainly the Beta coefficients (Beta) that shows the variables' weights based on their significance, for facilitating the analysis and also comparison of the different effective variables on bank's resource attraction.

Table 6: Results of regression analysis test for the effective factors on bank's resource attraction

Method of entering the variables	Method =Enter
Multiple correlation coefficient	R = 0.886
Determining coefficient	R ² = 0.696
Adjusted determining coefficient	R ² adj = 0.217
Standard error	SE = 1.21
Variance analysis	ANOVA = 2.38
Significance level	Sig = 0.002

Based on the results of multi-variables regression analysis, all the independent variables have been entered into the model and the effective variables have been remained in the equation and the effective variables have managed to explain the effective factors on bank's resources attraction in a good way with determining coefficient of 0.696 and the rest of the changes are related to the variables which haven't been considered in this research and therefore the residual is calculated equal to 0.814.

Table 7: the coefficient of the regression analysis test of the effective factors on bank's resources

Independent variables	B	S.E	Beta	t	sig
Fixed value	1.4	2.2	----	2.2	0.002
Services factors	0.318	0.332	0.684	2.2	0.001
Financial factors	0.648	0.841	0.818	4.1	0.000
Communication and human factors	0.748	0.621	0.412	-1.2	0.002
Physical factors	0.325	0.784	0.302	2.6	0.002
Organizational dependency factors	0.454	0.025	0.312	4	0.004

Based on the above table, the coefficients of the regression analysis test of the effective factors on bank's resources attraction, the effective variables on it are as per the following:

Services factors with Beta value of 0.684

Financial factors with Beta value of 0.518

Communication and human factors with Beta value of 0.412

Physical factors with Beta value of 0.302

Organizational dependency factors with Beta value of 0.312

4-4- Friedman's ranking test:

Based on the findings of the below table, among the effective factors in bank's resources attraction, financial factors have the rank of 2.98, the variables of the services factors have the rank of 2.32, the communication and human factors have the rank of 1.88, organizational dependency factors have the rank of 1.42 and the physical factors have the average rank of 1.12. The highest rate is related to the financial factors and the lowest rate is related to the physical factors.

Table 8: Friedman's ranking

Variables		
	Average rank	Rank
Services factors	2.32	2
Financial factors	2.98	1
Communication and human factors	1.88	3
Physical factors	1.12	5
Organizational dependency factors	1.42	4
N	384	
Chi-Square	45.542	
Df	116	
Asymp. Sig.	0.002	

Source: Research findings

4-5- Research hypotheses study:

1st research hypothesis:

There is a significant relationship between services factors and bank's resource attraction in the branches of Refah Bank in Yasuj.

The Spearman's correlation coefficient between the services factors and bank's resources attraction has been calculated and we have sig=0.001 which is smaller than the significance level of 0.05%, hence; the research H1 hypothesis is confirmed and it is concluded that the correlation between the services factors and bank's resources attraction is significant. In other words, bank's resourced attraction is influenced by the services factors. The findings indicate that the correlation between the two variables is positive and strong, so that the significance level in the correlation test (Spearman's rho) is equal to sig=0.001% for finding the

significance level between the variables indicate the confirmation of this hypothesis. Considering the obtained values, this hypothesis is confirmed and it can be generalized to the whole research population.

2nd research hypothesis:

There is a significant relationship between financial factors and bank's resource attraction in the branches of Refah Bank in Yasuj.

The Spearman's correlation coefficient between the financial factors and bank's resources attraction has been calculated and we have $\text{sig}=0.003$ which is smaller than the significance level of 0.05%, hence; the H1 assumption of the test is confirmed and it is concluded that the correlation between the financial factors and bank's resources attraction is significant. In other words, bank's resources attraction is influenced by the financial factors. So, the significance level in the correlation test (Spearman's rho) is equal to $\text{sig}=0.003\%$ for finding the significance level between the variables indicates the confirmation of this hypothesis. Considering the obtained values, this hypothesis is confirmed and it can be generalized to the whole research population.

3rd research hypothesis:

There is a significant relationship between communication and human factors and bank's resource attraction in the branches of Refah Bank in Yasuj.

The correlation coefficient between the communication and human factors and bank's resources attraction has been calculated and we have $\text{sig}=0.005$ which is smaller than the significance level of 0.05%, hence; the H1 assumption of the test is confirmed and it can be concluded that the correlation between the communication and human factors and bank's resources attraction is significant. In other words, bank's resources attraction is influenced by the communication and human factors. So, the significance level in the correlation test (Spearman's rho) is equal to $\text{sig}=0.005\%$ for finding the significance level between the variables indicates the confirmation of this hypothesis. Considering the obtained values, this hypothesis is confirmed and it can be generalized to the whole research population.

4th research hypothesis:

There is a significant relationship between physical factors and bank's resource attraction in the branches of Refah Bank in Yasuj.

The correlation coefficient between the physical factors and bank's resources attraction has been calculated and we have $\text{sig}=0.004$ which is smaller than the significance level of 0.05%, hence; the H1 assumption of the test is confirmed and it is concluded that the correlation between the physical factors and bank's resources attraction is significant. In other words, bank's resources attraction is influenced by the physical factors. So, the significance level in the correlation test (Spearman's rho) is equal to $\text{sig}=0.004\%$ for finding the significance level between the variables which indicates the confirmation of this hypothesis. Considering the obtained values, this hypothesis is confirmed and it can be generalized to the whole research population.

5th research hypothesis:

There is a significant relationship between organizational dependency factors and bank's resource attraction in the branches of Refah Bank in Yasuj.

The correlation coefficient between the organizational dependency factors and bank's resources attraction has been calculated and we have $\text{sig}=0.002$ which is smaller than the significance level of 0.05%, hence; the H1 assumption of the test is confirmed and it is concluded that the correlation between the organizational dependency factors and bank's resources attraction is significant. In other words, bank's resources attraction is influenced by the organizational dependency factors. So, the significance level in the correlation test (Spearman's rho) is equal to $\text{sig}=0.002\%$, for finding the significance level between the variables indicates the confirmation of this hypothesis. Considering the obtained values, this hypothesis is confirmed and it can be generalized to the whole research population.

5- Conclusion and comparison of the present research findings with the similar researches with the subject:

The main aim of this research is to study the effective factors on deposits attraction based on the importance and priority in the branched of Refah Bank in Yasuj. And the effective factors have been divided into five groups of services factors, financial factors, physical factors and conditions, communication and human factors and organizational dependency factors.

The research results, considering the conducted tests are summarized as per the following:

- Considering the results of the Spearman's correlation test, a high correlation is observed between the effective factors with the amount of deposit attraction in Refah Bank in Yasuj.
- Based on the results of variance analysis test, there is a significant relationship between the effective factors with bank's resource attraction.

- Based on the results of the Simple T-test analysis, it can be seen that all the factors and the mentioned items as the bank's resources attraction variable are having a positive effect on the bank's resources attraction.
- Based on the results of the multi-variable regression analysis, all the independent variables have been entered into the equation and the variables which are effective have been remained in the equation and the effective variables have the a good power to explain the effective factors on bank's resources attraction with determining coefficient of 0.696.
- Based on the findings of the Friedman's ranking test, among the effective factors in bank's resources attraction, financial factors has the rank of 2.98, the variables of services factors have the rank of 2.32, the communication and human factors have the rank of 1.88, organizational dependency factors have the rank of 1.42 and physical factors have the average rank of 1.12. The highest rank is related to the financial factors and the lowest rank is related to physical factors.

This study is consistent with the conducted studies by Karim Zadeh *et al.*, (2010), Khazra (2006), Young-Chin & Jung Hua Hung (2006).

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