

EFFICIENCY OF IRAN PLAN IN GIVING BANK SERVICE FROM THE PERSPECTIVE OF THE ARAK BRANCH KESHAVARZI BANK STAFF

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Abstract

The present study aims at evaluating the efficiency of the Iran plan in delivering bank services. This is a practical and descriptive survey. The population of the present research is the staff of Keshavarzi Bank in Arak city. In order to collect the data, the standard questionnaire is used which was distributed among the staff of the Keshavarzi bank in Arak. The reliability and validity of the questionnaire was shown by Cronbach alpha and the opinion of experts of the management course. In order to analyze and study the data, the mean of both populations was used. Data analyses have shown that services to the customer was proper but the condition of reward-education-enabling-team work- organizational commitment and job satisfaction of the staff in Keshavarzi bank was improper.

Keywords: team work, enabling, organizational commitment, job satisfaction and training

Introduction

One of the necessities of the social life is to know the various services of bank and using facilities since knowing the services and easy access to the credit resources means having access to more facilities. The attempts of the bank are to provide the access for all the people in villages and cities. Accordingly, the Keshavarzi Bank has provided a lot of plans for different social classes including the Iran plan and Hazrat Zeynab, teen banks and special facilities for agricultural graduates and self-employment in Tuba plan.

2. Literature Review

2.1. Team work

Team is referred to a few people who have completing skills and have shared goals and approaches which are linked together based on them and rely on each other (Ebrahimi and Mirtorabi, 2011).

2.2 Enabling

Enabling the human force means creating a collection of necessary capacities in staff for enabling them to create the added value in organization and playing the role of responsibility in the organization which is accompanied by efficiency (Conger, 2002).

2.3 Organizational Commitment

Organizational commitment is a view about royalty of the staff toward the organization which is a continuous process through which the staff show their interest and success for the organization (Majidi, 1999, p. 32).

2.4 Job Satisfaction

It is a kind of satisfaction of the staff form the environment and the type of responsibility and human and organizational relation and the amount of salary and advantages received (Robins, 1996).

2.5 Training

It includes learning and organized activity and responds to a known need (Jafarzade, 2008).

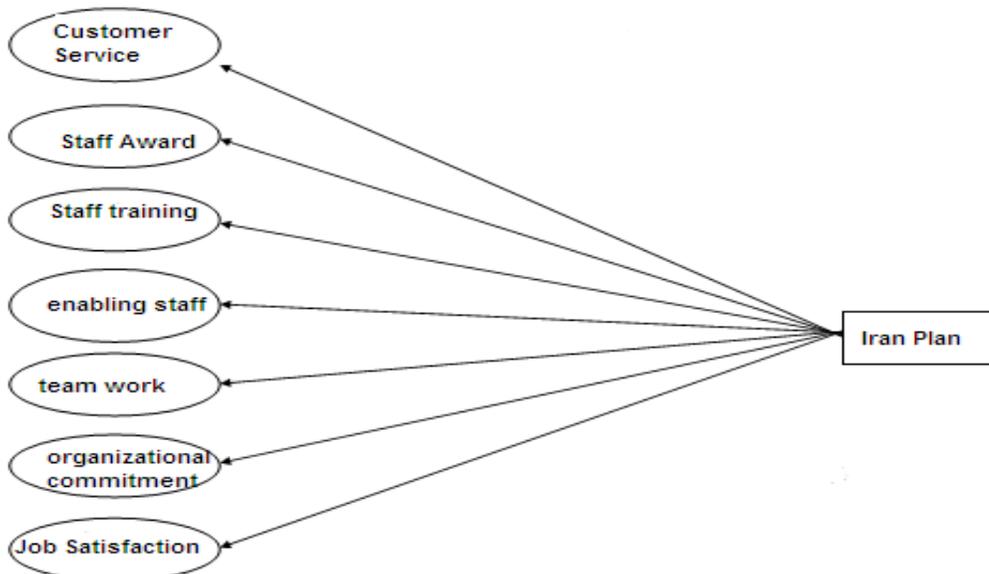
3. Theoretical Framework

This research is based on the variables of team work, enabling, organizational commitment, job satisfaction, training and servicing to the customers and staff rewards.

The researches show that the following hypotheses can be mentioned:

- 1) the customer service of the Agricultural Bank is good
- 2) employee compensation of the Agricultural Bank is good
- 3) Staff training of the Agricultural Bank is good
- 4) empowering employees of the Agricultural Bank is good
- 5) team work of the Agricultural Bank is good
- 6) organizational commitment of the Agricultural Bank is good
- 7) Job satisfaction of the Agricultural Bank is good

Figure 1: conceptual model of the research



4. Research Methodology

The research method is practical and survey since the researcher tries to evaluate the performance of Iran plan in giving bank services among the staff of the Keshavarzi bank in Arak city.

5. Collection

In order to collect the data and obtain the goals, an anonymous questionnaire was used and the researcher tries to evaluate the performance of Iran plan in giving bank services among the staff of the

Keshavarzi bank in Arak city. The questionnaire had 31 questions related to the described variables and 5 questions in the field of gender, marriage, education and work experience. Tale 1.1 defines the questionnaire and its content. The criteria for scaling the questionnaire based on 5 point Likert scale.

Table 1.1: variables and item numbers

Variable	Number of question	Questions combination
Customer services	questions5	5 to1 questions
reward	questions 5	10 to6 questions
training	questions 6	16 to 11questions
Enabling	questions 4	20 to 17 questions
Team work	questions 3	23 to 21questions
Organizational commitment	questions 4	27 to 24 questions
Job satisfaction	questions 4	31 to 28 questions

6. Population and Sampling

Population of the present study includes all the staff of the Keshavarzi bank in Arak City. Since the population of the study were 200, so the population is limited and so the sampling method was not used and the questionnaire was distributed among all 200 participants and 156 of them were returned and the data was analyzed based on the given questionnaire?

7. Data Analysis

Data was analyzed based on the research process and it is a method of evaluating the whole process of the research. T-test was used to analyze the data related to the present study.

Since the present researcher evaluates the performance of Iran plan in giving bank services among the staff of the Keshavarzi bank in Arak city, seven hypotheses were suggested and the mean analysis was used.

The results of testing the hypotheses is two way. First the descriptive data was related to the test hypotheses and second it is related to the inferential statistics and the results are provided.

According to minimum and maximum, it can be said that:

When the minimum limit and maximum is positive, the average of the amount is greater than the tested amount. In this way, it can be concluded that the variable condition is proper.

When the lower and higher limit is negative the mean is lower than the tested value. It can be concluded that the variable condition is proper.

When the lower and higher limit is positive the mean is lower than the tested value. It can be concluded that the variable condition is proper (Ghaiumi, 2011, p. 70).

row	Hypothesis	%95=Confidence level		Test results
		low	high	
H1	the customer service of the Agricultural Bank is good	0/2117	0/4817	Rejected or approved
H2	employee compensation of the Agricultural Bank is good	-0/7958	-0/5309	rejected

H3	Staff training of the Agricultural Bank is good	-0/5933	-0/3053	rejected
H4	empowering employees of the Agricultural Bank is good	-0/4788	-0/1665	rejected

H5	team work of the Agricultural Bank is good	-0/2153	0/1256	rejected
H6	organizational commitment of the Agricultural Bank is good	-0/1840	0/1348	rejected
H7	Job satisfaction of the Agricultural Bank is good	-0/7965	-0/5111	rejected

8. Conclusion

Data analysis have shown that servicing for the customer was proper but the condition of the staff rewards, training, enabling, team work and organizational commitment and job satisfaction is improper.

9. Suggestions

The output of the research show that the condition of staff rewards, training, enabling, team work and organizational commitment and job satisfaction is improper in Iran plan and so following cases should be observed to solve the problems:

Staff rewards:

Designing a reward system for the design

Using the financial and non-financial incentives for the staff

Educational condition of the staff

Holding classes and courses in working hours and not imposing more working hours in rest time

Improving the job and positioning based on the training rates

Providing training films for the staff

Enabling condition for the staff

Attracting the cooperation through training and reward

Expressing the expectation from the plan

Minimizing the bureaucracy and official process for the staff

Applying proper evaluation system

Positioning the staff in the plan

Suggestions

Team work

Creating teams of a branch members or members of other branches

Thanking better teams or branches

Organizational commitment

Determining the role of the staff in the plan for accepting the goals by the staff

Cooperative feedback of the staff in performing the plan

Justifying the reward based on the performance

Job Satisfaction

Observing salary justice and rewards

Providing the proper condition for performing the plan

Harmonizing the staff tasks in the plans fitted with their feature

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