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 Mirzorabi, 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. Table 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

<table>
<thead>
<tr>
<th>Variable</th>
<th>Number of question</th>
<th>Questions combination</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer services</td>
<td>questions 5</td>
<td>5 to1 questions</td>
</tr>
<tr>
<td>reward</td>
<td>questions 5</td>
<td>10 to6 questions</td>
</tr>
<tr>
<td>training</td>
<td>questions 6</td>
<td>16 to 11 questions</td>
</tr>
<tr>
<td>Enabling</td>
<td>questions 4</td>
<td>20 to 17 questions</td>
</tr>
<tr>
<td>Team work</td>
<td>questions 3</td>
<td>23 to 21 questions</td>
</tr>
<tr>
<td>Organizational commitment</td>
<td>questions 4</td>
<td>27 to 24 questions</td>
</tr>
<tr>
<td>Job satisfaction</td>
<td>questions 4</td>
<td>31 to 28 questions</td>
</tr>
</tbody>
</table>

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).

<table>
<thead>
<tr>
<th>row</th>
<th>Hypothesis</th>
<th>%95=Confidence level</th>
<th>Test results</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>low</td>
<td>high</td>
</tr>
<tr>
<td>H1</td>
<td>the customer service of the Agricultural Bank is good</td>
<td>0/2117</td>
<td>0/4817</td>
</tr>
<tr>
<td>H2</td>
<td>employee compensation of the Agricultural Bank is good</td>
<td>-0/7958</td>
<td>-0/5309</td>
</tr>
</tbody>
</table>
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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