Analysis and Comparison of Factors Affecting the Absorption of Bank Resources in Mellat and Parsain Banks of Bushehr Province

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Abstract

Existence of advanced financial institutes and markets along with application of new approaches is directly related to any country's development level. Under this condition, more absorption of financial resources which influences the absorption of these resources by different banking groups is an issue that attracted the attention of financial and credential institutes. This research analyzes the performance of Mellat and Parsian banks about the absorption of banking resources and factors affecting it. The survey research method was used and the data collection tool was a questionnaire. The statistical population in terms of the spatial and temporal domains, were all customers of Mellat and Parsian banks of Bushehr Province during 2013 in which based on Cochran modified formula with 95% confidence, a sample size of 384 were specified. Of course, in order to prevent predicted errors and limitations, the ample population included 500 people of the active population. They were studied using descriptive statistics and inferential statistics methods. The research results show that, from customer's point of view, there is a significant difference between interest on deposits, loans, facilities, and physical capabilities of banks, allocating bank employees and a variety of banking services in any of the branches of Mellat Bank and branches of Parsian Bank. No significance difference was found in employees' attitudes with customers and the quality of banking services.

Keywords: Mellat and Parsian banks, banking resources, physical capabilities of banks, quality of banking services, variety in banking services

Introduction

Bank is a customer-oriented institute which should attract customer and increase their satisfaction and preserve them. Since customer is the main capital of a bank which has no meaning without its customers and cannot survive.

Absorbing resources is the key strategic objective of banks and financial institutes and plays social role in providing services for banks and is considered as an important indicator in assessing the level of bank's success. Equipping resources is the main task of the banking system. Banks collected the excessive funds and by lending it to the applicants plays the traditional task of mediating between depositors and borrowers. Usually in the activities of a bank, absorbing financial resources is significantly important and banking systems are related to internal and external organization factors. In today's world, absorption of financial resources is vital for banks and organizations that caused a very strong competition between them in this area. Yong and Zhang (2006), in their study of Taiwanese banks concluded that banking services is considered as most important factor in profitability for the bank branches under study. Also Maghobi Nejad (1999) take into account the factors of improving employees' social relation with costumers, proper individual features of employees, the level of paid profit and providing optimal services.

One of the main evidences of providing services is to assure and encourage more people to deposit in banks. In this regard and during the recent decades new areas have been created to attract more bank resources and better and faster services for customers. Therefore it is necessary to use optimally these resources by studying the factors affecting the absorption of banking resources in a more effective and better way. Thus, the important issue in monetary and bank system is the way of equip-

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ping financial resources and then allocating and distributing them in different sectors of economy and between financial activists and also in direction in which enter the present money in the financial system and flows in it. Researches by Khazra (2006), Razani (2003), Ebrahami Nejad (1991) has shown that factors of information and communications technology, skill of employed human resources in banks, variety and quality of bank services, customer satisfaction of employees and desirability of internal environment and the location of branches in the modern banking are important tools that are used to absorb the monetary resources optimally. Regarding the duty of banking system in equipping financial resources and optimally allocating it in the financial system, the more the banking system perform in equipping financial resources and allocating it in the financial system, the more reduction in the costs of production and more improvement of production and employment and financial growth will occur. Otherwise, inefficiency of banking system in equipping and allocating financial resources leads to waste of resources and helps the financial crisis (Ramezani, 2006). Accordingly, the present study evaluates the performance of the Mellat and Parsian banks regarding absorption of banking resources and factors influencing the increase of resources.

Factors influencing the absorption of banking resources

In a general classification, the factors influencing the absorption of banking resources can be categorized into two classes of internal and external organization factors. The external organization factors are uncontrollable factors of bank management and factors such as inflation rate, growth rate of money supply, national income, financial growth, GDP growth rates and central bank policy. Internal organization factors in an overall classification can be divided into the service factors, financial factors, human factors and communication factors, physical and organizational affiliation factors. In the following, each factor is explained briefly.

Service factors

A) Variety of bank services: improvement in services and verifying them in the banking system can lead to both profitability and absorption of resources. Thus, banking services should be improved and it is a way that all successful banks around the world have tested and came to some conclusions (Tahvildari, 2007).

B) The quality of bank services: regarding the intangible characteristics of services, one of the ways through which banks can differentiate itself from competitors is to provide superior services quality compared to them. Providing high quality services leads to a competitive advantage for banks and finally brings about higher profit. In order to achieve this goal, customers' expectations of services' quality should be met or surpassed (Ebrahimi *et al.* 2007:223).

C) Electronic banking services: regarding the diversity of e-banking services around the world which is improved day by day, if we cannot use available opportunities and contexts optimally, in the near future we will certainly face several challenges to develop digital economy whose foundation is formed by e-banking (Yazdani and Dehnavi, 2005).

D) Professional skills of employees: using experienced employees who have related history and education to lower the level of difference between bank's performance and customer's expectation about service provision is important. Since providing banking services is directly related to capability of human resources employed in the industry and is considered as one of the fundamental elements of increase and promotion of efficiency (Yazdi and Dehnavi, 2005).

Financial factors

A) Paid facilities: the main duty of banks is to mediate funds, i.e. on one hand, they receive the funds from depositors and on the other hand, they pay them to applicants in form of facilities. Owners of excessive funds by depositing to banks practically lend their funds to banks and receive a certain interest rate. Applicants of facilities also borrow from banks in exchange for paying a certain profit. It is natural that the difference between the paid interest to the depositors and the interest received from deposit recipients form the bank interest (ibid).

B) The interest rate paid to deposits: people's deposit to banks are important from two aspects: first, the money people deposit to banks, increase the lending power of banks and thus, banks can provide more loans in production and investment from the collected savings. The second importance of increasing people's deposit in banks is that, when people prefer to keep their money in banks and spend it less, amount of money in circulation is reduced, which reduces the rate of inflation and the resulting increase in purchasing power (Khazra, 2006).

C)The rewards paid to depositors in interest free loan: the lottery in bank network should be effective

in absorbing people's money and leading wandered capital to banks desirably and on the other hand the expectations of free-interest loans depositors' are mostly met. Also, the amount of rewards that are considered by banks should be taken into account regarding people deposits (Hosseini, 2004).

Communication and human factors

A) Propagation: nowadays, one of the indicators for guarantee of profitability of production units and commercial institutes is to provide successful plans of advertisement. The objective of propagation is to explain the place and introduce capabilities of a bank and clarify the unique conditions and situation of that bank about provision of services to the costumers. A bank advertisement either radio or television should place itself among other advertisements, they should communicate with the audience. Meanwhile, advertising the bank services should be introduced in a successful ad correct way (Hosseini, 2001).

B) Behavior and attitudes of bank employees with customers: nowadays, in the competitive zone organizations are successful that win fulfilling needs and desires of customers in completion with other market competitors. In other words, in the new philosophy of marketing i.e. costumer orientation the center of attention are customers and issues are viewed from customers' viewpoint (Mansori and Yavari, 2004). Paying attention to customer and market is one of the significant turning points in banks' activities which considered along with other measures and provides the ground for growth and development of banks (Khavari, 2010).

C) Appropriately informing and providing necessary training for customers: informing and providing necessary training for customers can be analyzed from different angles. But, what looks necessary more than anything else is to learn and train e-banking services. The advantages of appropriate informing and providing services to customers not only leads to cost reduction but also its social, economic and cultural impacts like reduction of publishing, sanitation and control cost can be referred to (Khazra, 2006).

D) Appropriate individual characteristics of employees: bank employees also like other people of the society have unique personal features and psyches but what is more apparent is the effect of these features on the employees that increasingly leads to more attraction of employees to bank branches. Appropriate personal features like appropriate and tidy appearance, attention to customers' viewpoint, honesty and

trusteeship, affinity and humility should also be considered by employees and personnel.

Physical factors and conditions

A) The location of bank branches: by the increase and intensity of competition, providing services in the customer desired places is a determining factor in attracting and keeping customers. So, nowadays banks and other service organizations launched branches in different areas, so that, along with providing better services, cover a wider zone (rosta, 2001:40).

B) Number of bank branches: during recent years and especially by the entrance of private banks to these activities we observed an intense competition in launching bank branches and this situation has become more competitive. Under these conditions, a bank is successful which can balance between physical and cyber development appropriately and rationally by foreseeing that in order to perform more successfully in future competitions in which there are no significant branches (Khazra, 2006).

C) Planning and beauty of the internal and external space of branches: a desirable environment can influence the growth of employees' values and increase in their capability and profitability. In modern banking, it is the concern of executives and senior managers. Managers, in order to absorb more financial resources of customers should equip to appropriate business environment that have business environment indicators from physical, psychological and social aspects (Venus, 2004).

D) Physical equipment of bank branches: Physical equipment of bank branches can facilitate customers' and employees' activities in bank branches. Various physical features and facilities should be taken into account by bank, some of them can be referred to: having enough space in the branch to provide services, appropriate furniture for customers' waiting room, feasibility of access to accounting condition by customer, feasibility of car parking for customer, the possibility of using ATMs and appropriate access to required facilities (Abdolvafi et al. 2004).

Literature Review

Satrio and Zinous (1997) represented a framework for modeling different functional dimensions and strategic modeling in one of the branches of US commercial banks. In the research they conducted, they represented a combination of strategic modeling and efficiency modeling. Young and

Chang (2006) studied long-term profitability in Taiwan's banks and concluded that, bank services are the most important factor in profitability for bank branches under study. Abhamian et al. (2009), by studying some branches of major state banks of India, they enumerated factors such as human resources, educational level of employees, bank environment, location and position of the bank, propagation and governmental rules and regulations and reduction of government interference in bank affairs, as the effective factors in absorbing people deposits. They believe that the most important and effective factor in absorbing people deposits is human resources. Maghubi Nejad (1999) in their research titled "analysis of the effective factor on the increase of customers' deposits in branches of Tejarat bank in Rafsanjan city (from customer's viewpoint) studied the most important factors affecting the increase of customers' deposits from customer's viewpoint which are considered as valuable assets of bank, and concluded that the factors of improving employees' social relations with customers, appropriate and good personal features of employees, propagation, the amount of profits paid and providing desirable services are important. In order to test the research hypothesis, using questionnaire and statistical information of branches of Tejarat bank of Rafsanjan city in 1999 were collected and then using appropriate statistical methods, the relation of each of the above factors with the amount of increase in the amount of deposit was analyzed. Thus, the research method is survey-descriptive.

Faghih Nasiri (2009) in a research studied the effective factors on the increase in absorbing the resources of head Saderat bank during ten years (1989 to 1998). In this research, the following hypotheses were studied. Applying computer systems to perform accounting operations and to receive and pay, is effective in increasing the resources. There is a direct relationship between facilities represented by branches and the % of deposit growth. There is a direct relationship between the % of growth of branch resources and the per capita resources of branches and the per capita resources of the employees of that branch. In this research the % of resource development of the head Saderat bank as the dependent variable and parameters such as applying computer systems, the amount of facilities provided, the per capita resources of employees and the average time of employees waiting to receive services in any branch is described as the independent variable. The above hypotheses by using the method of testing the difference in mean and the correlation and consistency were tested and the results indicate that the mean of the % of Mechanized branches is 8.10% more than the time when it was administered non-mechanized. 30 % of increase in the head Saderat bank deposits is influenced by the amount of paid facilities by the branches of this bank. It should be noted that the observed deposits show more reaction to changes in the amount of paid facilities compared to long term deposits. In such a way that the correlation coefficient of the paid facilities with the long-term deposits equals to 6.81%; but this coefficient for the observed deposits equals to 57 % – since there was no significant correlation between the per capita resources of personnel and the time of customers' waiting and the % of growth of branch resources, thus, the third and fourth hypotheses were not confirmed. At the end, applying computer systems and optimal use of facility tools was recommended. Also, regarding the fact that in the non- commercial and rural zones, the amount of deposits are low and the human force of bank who were employed with high costs are wasted, thus, the holidays or integration of the non- commercial and rural branches is recommended.

Razani (2003), in his thesis titled "study and introduction of new approaches affecting the absorption of financial resources in the branches of Tejarat bank of Lorestan province" studied the affective factors on the absorption of financial resources in the bank group of Tejarat in the Lorestan province including: representing better facilities, desirable physical environment, reconsideration in reward method, caring for the costumer appropriate rules and regulations, absorbing long term resources, etc ad also studied the amount of compatibility between bank groups of the country, analysis of the trend of monetary changes in the country during (1995-2001) and also the performance of the mentioned bank with other bank groups. Overall, in this research, the descriptive-survey research was used and the research results showed that care for customer and desirable physical space is effective on success in absorption of bank resources.

Alopour Shirsavar (2004), in another research, evaluated the factors affecting equipping the bank resources or in other words determination of factors of Saman bank's success in absorbing resources. For this purpose, questionnaire was given to members of statistical population (customers and employees employed in Saman bank of Gilan province) that as a result of analysis it was shown that the amount of using computer technology, customer satisfaction of branch

employees, desirability of the internal environment of branch, variability and the quality of services are all effective in absorption of financial resources of banks but in order of the priority of services quality, customer satisfaction, service variability and information technology and desirability of internal environment of branches are effective in absorption of resources.

Ibrahimi Nejad (2008) in a research tried to identify and test the most important factors affecting the increase in the amount of deposit from customers' point of view which are considered as valuable assets of a bank. These factors in form of five variables including: improvement of employees' social relations with customers, appropriate individual features of propagation employees, the amount of paid profit and representing desirable services are categorized and then tested. In the literature review, the subject literature, findings about researches and studies about subject were provided and studied; the research findings and results show that:

A) From customers' point of view improvement in employees' social relations with customers leads to increase in the amount of deposit in branches.

B) From customers' point of view, appropriate individual characteristics of customers lead to increase in the amount of deposit in branches.

C) From customers' point of view, propagation does not increase the amount of deposit.

D) From customers' point of view, the amount of profit paid to deposits does not lead to increase in the amount of deposits in branches.

E) From customers' point of view, providing desirable services leads to increase in the amount of deposits in branches.

Purpose of the study

The aim of this research is to analyze the performance of Mellat and Parsian banks in the area of absorbing bank resources and factors affecting it. The factors under study are deposit profit and facilities, equipment and physical capabilities of bank skills and expertise of bank employees and variety in bank services in Parsian and Mellat banks.

Research hypotheses

• There is a significant difference between attitudes of the customers of Mellat and Parsian banks towards the profits of bank deposits.

• There is a significant difference between physical equipment of Mellat and Parsian banks from customers' point of view.

• There is a significant difference between the diversity of banking services in the Mellat and Persians banks from the consumer's perspective.

• There is significant difference between specialized skill of employees of Mellat and Parsian banks from the costumer's perspective.

• There is significant difference between the quality of banking services in Mellat and Parsian banks from the costumer's perspective.

• There is significant difference between the employees of the Mellat and Parsian banks attitude from the consumer's perspective.

Methodology

This research is a descriptive-survey one and the research method is survey. In this research, the researcher seeks to investigate the performance of Mellat and Parsian banks regarding the absorption of bank resources and the factors affecting it. Thus, the present research with regard to method is correlational and with regard to purpose is applied. The statistical population of this research includes all the customers of Mellat and Parsian banks in Bushehr province. In this research regarding the uncertainty of the statistical population based on the modified Cochran formula and 95 % confidence, the sample population was 348 people. Of course, in order to prevent predictable errors and limitations, the sample population was considered 500 people. The sampling method included first: based on a two-stage cluster sampling method, two bank zones were elected and then, from the zones customers were elected randomly in the branches.

The research tool is a researcher-made questionnaire which is designed in consultation with bank experts and professionals based on main hypotheses and questions of the research. The number of questions of the questionnaire is 30 which are ranked based on the Likert scale. The questionnaire is composed of two sections. The first part includes the information about individual features and customers' deposit information in Mellat and Parsian banks. In the second section the questions and statements are based on research hypotheses.

Demographic information questionnaire: includes gender, age, education, profession, marital status, amount of deposit and kind of deposit in Mellat and Parsian banks, etc).

Questions and statements about customer attitudes to technical and physical facilities and capabilities of banks:

Attitude to physical facilities, a desirable environment for customers in branches, a board for different sections of branches to guide customers, feasibility of customer's access to branches, legibility and clarity of bank forms, easiness of understanding and completing them.

- Attitude to deposits interest and facilities granted
    - Attitudes to the diversity of banking services
    - Attitude to professional skills of employees
    - Attitude to the quality of banking services
    - Attitudes to the behavior of employees

In this research, in order to determine the validity of research tool, the questionnaire designed was given to supervisor and advisor of the research and also some banking specialists were consulted with and the research questions were finalized. Also, the degree of research reliability of alpha Cronbach coefficient was 0.84. Data analysis of the present research was done at two descriptive and inferential levels. At the descriptive level, characteristics such as frequency, %, variance and standard deviation appropriate for the evaluation level of variable and questions were used. At the analysis level, statistical analysis of covariance tests and correlation tests were used.

Results

Descriptive statistics

In the analysis of sample genders under study in Mellat and Parsian banks, the data of the above table shows that 36.6 % of all respondents are women and the remaining 63.3 % are men. Also the findings of the table shows that, among the customers under study in the Mellat bank, 35 % were women and 65 % were men. In studying the customers of Parsian bank regarding gender breakdown, 38 were women and 62 were men.

Age distribution of the sample under study, the above table findings show that among customers of Mellat bank, 28.9% of all respondents were 30 years old and below, 35% were between 30 to 40 years of age, 22.8% were between 40 and 50 years old and 13.1% were above 50 years. Also, in Parsian bank customers' review based on their age, table data show that the 5/31% of respondents aged 30 years and below, 38.2 % were between 30 to 40 years old, 14% were between 40 and 50 years and 16.2 % were over 50 years old. Over all, based on chart 138-4, 2 people of Mellat and Parsian bank customers aged 30 and below, 167 people aged be-

tween 30 and 40, 84 people aged between 40 and 50 and 67 people of all 456 customers under study aged over 50. According to the above table it can be said that, in both banks, the highest % of customers based on indicator of age variable are between 30 and 40 years and the lowest indicator was 50 years and over. The findings of the above table show that among customers of Mellat bank, 36.4 % of all respondents are single and the remaining 63.5 % are married. Also, the data of the above table show that among customers of Parsian bank, 41.6 % of all respondents are single and the remaining 63.5 % are married. Overall, based on the data of the table and chart, among all customers of Parsian and Mellat banks, 39 % of all respondents are single and the remaining 60.9 % are married. According to the table above, it can be said that in both banks, married customers compared to the single ones are more inclined to open an account and deposit in banks with regard to their life conditions. So, they have a role in observing resources. Analysis of customers' education in Parsian and Mellat banks, the data of the above table show that 21 % of all customers of Mellat bank are under diploma. 27.1 % of customers have diploma, 28.1 % hold bachelor degree and 3.5 % hold MA degree and higher. In the analysis of customers of Parsian bank according to their education, the data of the table show that 21.9 % are under diploma, 41.2 % hold diploma, 18.8 % hold bachelor degree and 5.3 % have masters' degree. With regard to the above table, it can be said that; the customers under diploma and above masters' degree are more inclined to deposit in Parsian bank and customers with associate degree and bachelor's degree are more inclined to deposit in Mellat bank. Distribution of the status of customer' employment, the data of the 4-5 table show that among customers of Mellat bank, 28.9 % of all respondents were state employees. 33.8 % of customers were freelancers, 21 % retired and the remaining 16.2 % have other jobs among them are housewives and university students. Also, in the analysis of customers' job in Parsian bank, table 1 shows that 25.8 % of all respondents were state employees. 34.2 % of customers were freelancers, 25.4 % were retirees and the remaining 14.5 % have other jobs. According to what mentioned above, it can be said that in both banks customers are almost equal with regard to job variable including state employees, freelancers, retirees and others.

Also, the amount of customers' deposit in Mellat and Parsian banks is specified based on table 1.

Table 1. Frequency distribution of customers in Mellat and Parsian banks

Bank / Amount of Deposit	Mellat frequency	%	Parsian frequency	%	Total Frequency	%
Below 5 million	75	32.9%	73	32%	148	32.4%
5 to 10 million	92	40.3%	80	35.1%	172	37.7%
10 to 15 million	49	21.5%	48	21%	97	21.3%
More than 15 million	12	5.2%	27	11.8%	39	8.5%

Table 2. Frequency distribution of % based on customers' attitude to variables in Mellat and Parsian banks

% of customers' attitudes bank / variables	Very good Frequency % Mellat	Very good Frequency % Parsian	Good Frequency % Mellat	Good Frequency % Parsian	average Frequency % Mellat	average Frequency % Parsian	weak Frequency % Mellat	weak Frequency % Parsian	Very weak Frequency % Mellat	Very weak Frequency % Parsian
Quality of bank services	18%	25%	25.4%	32.9%	29.8%	25.8%	19.7%	9.2%	7%	7%
Diversity of bank services	16.2%	25.9%	30.7%	31.1%	28.9%	25.4%	13.1%	11%	11%	6.5%
Attitude to deposit interests	13.1%	17.5%	16.7%	34.2%	32.4%	28.5%	20.1%	12.7%	17.6%	7%
Skill and expertise of employees	24.5%	26.7%	28.9%	32%	28%	32.9%	11%	6.6%	7.5%	1.7%
Employee attitude	20.1%	22.8%	26.3%	41.6%	36.4%	31.1%	12.3%	2.6%	4.8%	1.8%
Physical equipment	21%	28.5%	23.2%	35.5%	36.8%	27.6%	12.7%	4.4%	6.1%	3.9%

Data analysis

In order to analyze the hypotheses, mean comparison test of two community was performed. The statistics of this test is t-test. Assuming the equality of the variances of two communities (Mellat and Parsian banks), the following results are obtained:

First hypothesis: there is a significant difference between attitude of customers of Mellat and Parsian banks of Bushehr city to the bank deposit interest. Results of this test show that the significance level obtained for this test equals to 0.000 and is less than 0.05, it can be concluded that the hypothesis of equality of the means of two groups is not confirmed. On the other hand, since the low and high extremes are positive; the hypothesis for the equality of the means of two groups cannot be confirmed. As a result the first hypothesis is confirmed. In other words, it can be stated with 95% confidence that there is significant difference between the attitudes of customers of Mellat and Parsian banks to the bank deposit interests.

Second hypothesis: there is a significant difference between the attitudes of Mellat and Parsian banks customers to physical equipment. Result of this test show that the significance level obtained for this test equals to 0.000 and is lower than 0.05; it can be concluded that the hypothesis for two group's means equality is not verified. On the other hand, since the high and low are positive; the hypothesis for the equality of the means of two groups cannot be confirmed. As a result, the second hypothesis is confirmed. In other words, it can be stated with 95% confidence that there is significant difference between the attitudes of customers of Mellat and Parsian banks to the physical equipment.

Third hypothesis: there is a significant difference between attitude of customers of Mellat and Parsian banks of Bushehr city to the diversity of

bank services. Results of this test show that the significance level obtained for this test equals to 0.000 and is less than 0.05; it can be concluded that the hypothesis of equality of the means of two groups is not confirmed. On the other hand, since the low and high extremes are positive; the hypothesis for the equality of the means of two groups cannot be confirmed. As a result the third hypothesis is confirmed. In other words, it can be stated with 95% confidence that there is significant difference between the attitudes of customers of Mellat and Parsian banks to the diversity of bank services.

Table 3. The results of research hypothesis testing

Variables	T-test for two independent samples					95% confidence interval	
	T	Degree of freedom	Significance level	Means difference	Standard deviation	Low extreme	High extreme
Deposit benefit	10.533	454	.000	.45614	.04331	.37103	.54125
Physical equipment	3.671	454	.000	.14864	.04049	.06907	.22820
Diversity of bank services	3.579	454	.000	.21601	.06036	.09740	.33462
Employees skill and expertise	2.894	454	.004	.15205	.05254	.04880	.25529
Quality of bank services	2.894	454	.004	.15205	.05254	.04880	.25529
Employee attitude	-1.285	454	.199	-.08070	.06280	-.20412	.04272

Fourth hypothesis: there is a significant difference between attitude of customers of Mellat and Parsian banks of Bushehr city to the professional skills of employees. Results of this test show that the significance level obtained for this test equals to 0.004 and is less than 0.05; it can be concluded that the hypothesis of equality of the means of two groups is not confirmed. On the other hand, since the low and high extremes are positive; the hypothesis for the equality of the means of two groups cannot be confirmed. As a result the fourth hypothesis is confirmed. In other words, it can be stated with 95% confidence that there is significant difference between the attitudes of customers of Mellat and Parsian banks to the professional skills of employees.

Fifth hypothesis: there is a significant difference between attitude of customers of Mellat and Parsian banks of Bushehr city to the quality of bank services. Results of this test show that the significance level obtained for this test equals to 0.199 and is above 0.05; it can be concluded that the hypothesis of equality of the means of two groups is confirmed. On the other hand, since the low extreme is negative and high extremes is positive; the hypothesis for the equality of the means of two groups is confirmed. As a result, the fifth hypothesis is not confirmed. In other words, it can be stated with 95% confidence that there is no significant difference between the attitudes of customers of Mellat and Parsian banks to the quality of bank services.

Sixth hypothesis: there is a significant difference between attitude of customers of Mellat and Parsian banks of Bushehr city to the employees' attitude. Results of this test show that the significance level obtained for this test equals to 0.705 and is above 0.05; it can be concluded that the hypothesis of equality of the means of two groups is confirmed. On the other hand, since the low extreme is negative and the high extreme is positive; the hypothesis for the equality of the means of two groups is confirmed. As a result, the fifth hypothesis is not confirmed. In other words, it can be stated with 95% confidence that there is no significant difference between the attitudes of customers of Mellat and Parsian banks to the attitude of employees.

Conclusion

In the analysis and comparison of the difference between deposit interest and facilities, equipment and physical capabilities of bank, skill and expertise of bank employees and diversity of bank services in each of Mellat bank and Parsian bank from customers' point of view, the results of hypothesis testing were also determined in the analysis and comparison of the difference between the diversity of bank services in each of Mellat bank and Parsian bank, the test results show that diversity of bank services in the Mellat bank is more than Parsian bank from customers' point of view. Thus, significant difference is seen between these two banks at the significant level of 0.95. In the analysis and comparison of the difference between quality of bank services in each of Mellat bank and Parsian bank, the results show that customer attitudes to the quality of bank services in the Mellat bank and Parsian bank is not different from customers' point of view. Thus, there was no significant difference between these two banks regarding service diversity. In the comparison and analysis of the difference between physical and technical capabilities in each of Mellat and Parsian banks the results show that customers' attitude to physical and technical capabilities in Mellat and Parsian banks is different in customers' point of view. Thus, there is significant difference between these two banks regarding physical and technical capabilities. In analysis and comparison of the difference between deposit interest and facilities in each of Mellat and Parsian banks in customers' point of view, the results show that customers' attitudes to deposit interest and preconditions for facilities granted in Mellat and Parsian banks is different. Thus, there is significant difference between these two banks in the deposit interest and facilities regarding customers' point of view. Also, in analysis and comparison of the difference between expertise and skill of bank employees in each of Mellat and Parsian banks, the results show that expertise and skill of bank employees in Mellat bank is more than Parsian bank from customers' perspective. In comparison and analysis of the difference between customers' attitude to the employees' attitude in each of Mellat and Parsian banks, the results show that customers' attitude to the employees' attitude is not different from customers' perspective. Thus, between these two banks no significant difference was seen regarding diversity of services.

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