



## THE REVIEW OF THE EFFECTIVENESS OF OUTSOURCING DEBT COLLECTION TO REDUCE STORAGE DEMANDS AT THE MELLI BANK, BANDAR ABBAS, IRAN BRANCHES

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### Abstract:

The purpose of this study was to study the effect of changes resulting from the outsourcing process of debt collection and increase the funds resources resulted from loans paid back by the study of the effect of the relationships between outsourcing demands on reducing bank reserve requirements. That is the consequence of this process that effects on the banks future incentive to keep old customers and this consequence overshadows the decisions of the bank's top managers. In this study, the statistical population consisted of all the branches of Melli Bank of Bandar Abbas, in which 86 samples were determined by using Morgan Tables, 92 questionnaires were prepared to be more ensured, and after the data aggregation, analysis and hypothesis testing has been performed by using software from SPSS 16. What the results suggest is that the significance level was obtained at 95% confidence level which is compared with variable with value of 0.05 which showed a significant positive correlation between outsourcing demands and reduce storage demands. In addition, there is a significant and positive relationship between the customer's willingness to continue to work to repay with the outsourcing (during the investigation). In the term of rating, the factors related to motivation of banks to retain old customers has the lowest average rate after that demands reduction is located and so forth.

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## 1. Introduction

At this period of time, banking industry are facing with many difficulties and challenges, such as the intensity of competition in attracting resources, increasing lack of confidence, increased demand for services, sudden changes in consumption patterns and emerging markets. Banks and institutions are under political and economic change pressure due to limit resources and funds, moreover, the scope of the work changes constantly and is shrinking. So for durability and acquiring sustainable situation, the financial institution must provide required mechanism to improve the circulation of capital and financial resources, and create methods and tools for the quick exploit of new opportunities. In the current decade, managers of banks cannot forget the payable financial resource through facilities.

Although many banks are trying to sell and have optimal use of the current resources regardless of the return of investment, which there will be no certain prediction for returning their resources. Being leadership in identifying and meeting the needs of institutions is a factor which makes a competitive strength of financial institutions. Many banks who have all their best to sell a product (facilities and services) to customers and ignore the hidden needs of their organization, as the result they lose profits and future activities. So the key to the success of bank and institutions is the intense attention to the return of financial resources and commitment to providing value for these resources. Certainly, the sale of resources or the payment of resources and the success or failure in it is dependent on returning of the profit. But in today's modern world, the achievement to the profit which is a dynamic factor needs the new methods, effective timing, processes amendment, creating monetary value and new concepts of management that leads to the formation, change, or even creation of alternative practices such as outsourcing activities.

## 2. Problem statement

Today, the discussion of banks demands are one of the fundamental proposed topics in all economical meetings, committees, conferences for managers and heads of branches and banks, and after resources and the banks' consumption, the first issue is the

demands and their collection with no doubt. This is very clear and obvious for all experts and practitioners that a bank's demands are created due to an unreal, on-expertness and inopportune payment of facilities.

Most of these demands are collected by legal proceedings and during the different stages. But finally, some of these demands are remained unplayable. Practically, the creation of such demands cause the temporary or permanent removal of part of the bank's resources from the operating cycle and encounter the bank with many problems. Some of the problems that banks are facing after the pending demands are as follows: an increase in the cost of demands storage, blocking part of the bank's resources, slowing the flow of resources and an increase in the collection of demands, the lack of accurate and effective programs, an increase of credit risk, reducing the ability of accountability (services) to customers, the creation of disorder in financial provision, a waste of bank's time and resources. .

Banks' demands collection is a series of internal and external processes, in other word, a part of the collection process (i.e. negotiating with the customer, the necessary instructions, etc.) should be adjusted and collected in the bank and the improvement of this performance is in the authority framework of the banks. The use of experienced bank clerks with the proper approach of collection will be effective in improving the internal factors in demands collection, but some of the other factors affecting the collection are external factors. For example, laws and regulations governing the judicial system is in a way that in many cases the process of collection become so slow and since the cases has multiplicity, the process of demands collection will be accompanied by difficulty.

Considering the above, the banks do all the necessary actions according to their cognition of their customers and estimates of the timing of collection and the ability of debtor in repayment of his debts but discussion and interaction with the customer are at head of Banks' activities. In general, the best practices for the demands collection of banks is to create appropriate bed, it means that specific authority should be designed and collected in order to accelerate the demands collection process in the current situation, in the meanwhile, does the use of outsourcing of demands collection will lead to save the time and costs of banks. US researcher Michael F. Corbett and associates claims that outsourcing is something lower than the major restructured services of the company in all their main activities in relations with outside institutions and companies.<sup>ii</sup>

As noted, outsourcing of some part of political and banking activities including some banking affairs such as accounting, human resources and following up deferred

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<sup>ii</sup> Michael F. Corbett & Associates

demands collection of banks are transferred to natural persons and legal person out of banking system, and these people received a percentage as commission or honorarium against demands collection. Research has shown that the market for outsourced service providers of all types is growing rapidly. In 1996, US companies spent more than \$ 100 billion in outsourcing business activities<sup>iii</sup> (Casale and Overton 1997).

In short, outsourcing of service is the measure for assigned activities in order to look for better ways to improve the process of different operations in banks which leads to improve the efficiency. Requirement of outsourcing of demands collection has three looks of effectiveness, economical and efficiency which are very important; Today, the evaluation of effectiveness, economical and efficiency should be a part of normal process of management of public and private banks and the senior managers of bank should consider the review of outsourcing as one of his responsibilities to control the activities and put the evaluation of outsourcing activities periodically in long term planning.

## **2.1 The importance and the need of research performance**

Since one of the pillars of the bank is to give service to society and different groups of people, natural and legal persons at the various levels of production, industry, services, agriculture, housing and so forth and in the form of credit tools and payment of facilities which in follow the issue of bank demands and claims are created from the recipients of the facilities who did not take action of carrying out their obligations in a specific maturity.

Now, banks are giving facilities through the internal resources, assigned facilities, quotas, presentations and other ways, so that as they attempt to mobilize their resources, they also pay the costs and specified limit in order to have a proper and functional use of bank resources in the form of various facilities contracts. But to what extent banks can turn this wheel around in proper way and by necessary risk and control, it will present a subject named banks deferred and past due demands; Regarding the subject of demands are created due to facilities payment so the subject of credit which is referred here (confidence in the fulfillment of the obligations of a person in the transaction or dealings) is important and also it is very important that how and by which tool the facilities are paid and collected.

In many of the new approaches in banking industry, it has emphasized on the outsourcing of parts, such as information technology, credit cards, mobile banking, software design, network management and demands collection , and now, even on mobilizing resources. In the opinion of many experts, outsourcing of these parts, it will

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<sup>iii</sup> Casale and Overton

cause the qualitative and quantitative improvement of banking services in addition to save the bank costs and reduce the burden of responsibility for management and personnel. The world has embraced outsourcing phenomenon and financial institutions have adopted its principles which are in the direction to help them in the development of other markets. (Bender<sup>iv</sup>, 1999) Outsourcing is the sign of the strategic management which is perhaps the most powerful tools in management, and outsourcing is an innovation at its border<sup>v</sup> (Kevin, 2000).

Outsourcing is the part of political and banking activities which more discussions have been posed about them in recent years; some activities such as following up the demands collection of banks' deferred have been transferred to natural and legal person out of banking system and these people received a percentage as commission against these demands collection. Undoubtedly, an important point to be considered in the definition of outsourcing in state-owned banks is the increase of the efficiency and effectiveness of activities and in the broader dimensions is its effect on reducing the current costs of banks and enterprises. In designing and planning to reduce demands collection, the strategy, practices and pre-determined policies through government about the way of storage of demands and reduce of demands storage rate has a major role and in terms of economic analysts it has always the noticeable<sup>vi</sup> effect on banks profit and loss. Since outsourcing policies creates suspicion in the minds of economic observers which are due to the concerns that have arisen of the economic aspect of this decision<sup>vii</sup> (Mazaheri, 2008).

The most important point that has to be considered in all outsourcing is that the institution that is supposed to be transferred the bank's task has what kind of authority. The other fundamental point is also that what issues and problems the banks are involving that are supposed to be solved through outsourcing. If these issues have bureaucratic roots, what preparation has been made that the second organization is not imposed on bank in addition to financial banks problems and creation extra cost in addition to remained banks demands. In this article, we deal with the studies on the outcomes resulting from outsourcing of demands collection and effectiveness of these activities on bank storage in the branches of the Melli Bank of Bandar Abbas, so that it can be considered in future decision making of purposed managers.

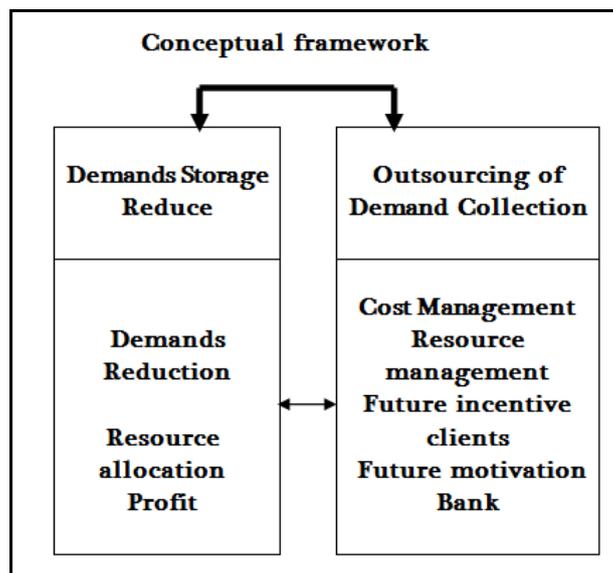
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<sup>iv</sup> Bender

<sup>v</sup> Kevin

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<sup>vii</sup> Mazaheri



**Figure 1:** Conceptual model

### 3. Research methods

In this section, at first the demographic information and characteristics of respondents are evaluated, then the effects of outsourcing, with a mean T are obtained. Then, the results of the test are presented for any of the assumptions, and finally for each hypothesis are compared and ranked. In the variable of respondent's gender, men have formed 83.3% of groups, the people with an average recognition rate (somewhat) with 62.2 % forms the sample group. In this case, a high level of cognition has formed around 37% of group and low cognition has formed about 1% of the group. People with BA degree by 47.8 % of the maximum size of sample groups, those with diploma 17.8% of group, individuals with upper Diploma 20% of sample group, and Master and higher with 14.4% make up the group . People with work experience of 10 to 15 years forms the maximum size of sample group with 35.6%. Those with work experience of below 5 years forms 1.1% of sample group, individuals with work experience of 5-10 years forms 10%, people with work experience of 15 to 20 years with 34.4% and those with over 20 years' experience, with 18.9% have formed the sample group.

### 4. Results

#### 4.1 Descriptive statistics

Provide a descriptive analysis of demographic variables.

**Table 1:** Gender of sample group

	Abundance	Percent
<b>Man</b>	84	93.3
<b>Woman</b>	6	6.7
<b>Total</b>	90	100.0

According to the information of above table and diagram, the descriptive analysis of the demographic variables resulting from the study showed that men make up the highest volume groups with 93.3%. In this case, women make up 6.7 % of the group.

**Table 2:** The recognition rate table of sample group

	Abundance	Percent
<b>High</b>	33	36.7
<b>Somewhat</b>	56	62.2
<b>Low</b>	1	1.1
<b>Total</b>	90	100.0

People with the average (somewhat) recognition rate shape 62.2% of the sample group based on the information in above table and the diagram. In this case, a high level of recognition has formed about 37% and the low level of recognition has formed about 1% of the group.

**Table 3:** Education table of sample group

	Abundance	Percent
<b>Diploma</b>	16	17.8
<b>Upper diploma</b>	18	20.0
<b>MA</b>	43	47.8
<b>MA &amp; higher above</b>	13	14.4
<b>Total</b>	90	100.0

According to the information of the above table and the diagram, people with bachelor's degree make up the maximum size of the sample group with 47.8%. Those with Diploma around 17.8%, people with upper Diploma around 20%, individuals with Master's and higher around 14.4% have formed the sample group.

**Table 4:** Working experience groups

	Abundance	Percent
<b>Below 5 year</b>	1	1.1
<b>10.5 years</b>	9	10.0
<b>15-10 years</b>	32	35.6
<b>20-15 years</b>	31	34.4
<b>Above 20 year</b>	17	18.9
<b>Total</b>	90	100.0

According to the information table and the diagram above, people with work experience of 10 to 15 years make up the maximum size of the sample group with 35.6%. Those with below 5 years experience have formed 1.1% of the sample group, individuals with 5 to 10 years have formed 10%, people with 15 to 20 years have formed 34.4 %, those and those with a history of over 20 years have formed 18.9% of the sample group.

**Table 5:** Descriptive Statistics of Age Variable

	Average	Middle	Standard deviation	Lowest amount	Highest amount
<b>Age</b>	38.90	39.00	5.22	25.00	50.00

The average age of people is 38.9 years with a standard deviation of 5.22 years. People are in the age range 25 to 50 years.

**Table 6:** Descriptive Statistics of Variables Social Responsibility

	Average	Middle	Standard deviation	Lowest	Highest
<b>Outsourcing and Storage Reduction</b>	3.52	3.80	0.741	1.60	4.40
<b>Outsourcing and Demands Reduction</b>	3.48	3.60	0.663	1.60	4.80
<b>Outsourcing of Demands and Future Motivation</b>	3.63	3.60	0.588	2.00	5.00
<b>Outsourcing of Demands and Future Motivation of Bank to retain</b>	3.52	3.60	0.561	2.00	4.80

According to the data of the above table and diagram, the variable of outsourcing and reducing of storage have the average of 3.52, outsourcing and reducing of demands have an average of 3.48, the variable of demands outsourcing and future motivation have the average of 3.63 and the variable of demands outsourcing and future

motivation of bank to immediate future outsourcing demands and drive the bank to retain have the average of 3.52.

## 4.2 Inferential statistics

In this section, we test the hypotheses of this study by using relevant statistical tests. In the following, the results of this test will be reported for the hypothesis of this study.

### 4.2.1 Inferentially method (Kolmogorov-Smirnov test)

**Table 7:** Kolmogorov-Smirnov test results

Variable name	Test statistics	Significance level
Outsourcing and Storage Reduction	1.733	.005
Outsourcing and Demands Reduction	1.299	0.068
Outsourcing of Demands and Future Motivation	1.253	0.087
Outsourcing of Demands and Future Motivation of Bank to retain	1.499	0.022

In Kolmogorov-Smirnov test, the hypotheses of this study are defined as follows:

$$\begin{cases} H_0 : \text{Observations follow the normal distribution.} \\ H_1 : \text{Observations do not follow the normal distribution} \end{cases}$$

Therefore, considering that the significance test statistics related to variables are between 1.96- and 1.96 the hypothesis of normality of observations (null) cannot be rejected. Parametric tests can be used to check the assumptions.

## 4.3 Hypotheses tests

### 4.3.1 The first hypothesis

*"Outsourcing of demands collection has a significant impact on the reduction of demands storage."*

### 3.3.2 T-test – one sample student

This test is designed for comparison of an average of a variable with a constant amount.

The hypothesis investigated in it is as follows:

$$\begin{cases} H_0: \mu \leq 3 \\ H_1: \mu > 3 \end{cases}$$

**Table 8:** The average Comparison Test

Variable name	The mean	SD	t test statistics	Significance level	95% Confidence distance	
					Lower bound	Upper bound
Outsourcing and Storage Reduction	3.52	0.742	6.76	.001	0.373	0.684

Since the level of significance of the test is 0.001 which is less than 0.05, so the null hypothesis is rejected in error level of 0.05. It means the average of the variable in the population is not equal to 3, but it is significantly different with. From one hand the average of sample the sample is 3.52. Between the lower and upper bound of confidence interval 95% for the difference of average with number 3 are both positive. So, the result is that the average of the variable in society is not equal to 3, but significantly it is higher than 3 and with regard to the definition and formation of this variable, it is concluded that the there is a significant relationship between the effectiveness of outsourcing of demand collection and reduction of demands storage.

The first hypothesis is accepted accordingly.

#### 4.3.4 The second hypothesis

*“Outsourcing of demands collection has a significant impact on the reduction of demands.”*

#### 4.3.5 T-test – one sample student

This test is designed for comparison of an average of a variable with a constant amount. The hypothesis investigated in it is as follows:

$$\begin{cases} H_0: \mu \leq 3 \\ H_1: \mu > 3 \end{cases}$$

**Table 9:** The average Comparison Test

Variable name	The mean	SD	t test statistics	Significance level	95% Confidence distance	
					Lower bound	Upper bound
Outsourcing and Demands Reduction	3.48	0.663	6.95	.001	0.347	0.625

Since the level of significance of the test is 0.001 which is less than 0.05, so the null hypothesis is rejected in error level of 0.05. It means the average of the variable in the population is not equal to 3, but it is significantly different with. From one hand the

average of sample the sample is 3.48. Between the lower and upper bound of confidence interval 95% for the difference of average with number 3 are both positive. So, the result is that the average of the variable in society is not equal to 3, but significantly it is higher than 3 and with regard to the definition and formation of this variable, it is concluded that the outsourcing of demand collection has a signification impact on reduction of demands.

The second hypothesis is accepted accordingly.

#### 4.3.6 The third hypothesis

*“Outsourcing of demands collection has a significant impact on old customers’ future motivation.”*

#### 4.3.7 T-test – one sample student

This test is designed for comparison of an average of a variable with a constant amount. The hypothesis investigated in it is as follows:

$$\begin{cases} H_0: \mu \leq 3 \\ H_1: \mu > 3 \end{cases}$$

**Table 10:** The average Comparison Test

Variable name	The mean	SD	t test statistics	Significance level	95% Confidence distance	
					Lower bound	Upper bound
<b>Outsourcing of Demands and Future Motivation</b>	3.63	0.588	10:24	.001	0.512	0.759

Since the level of significance of the test is 0.001 which is less than 0.05, so the null hypothesis is rejected in error level of 0.05. It means the average of the variable in the population is not equal to 3, but it is significantly different with. From one hand the average of sample the sample is 3.63. Between the lower and upper bound of confidence interval 95% for the difference of average with number 3 are both positive. So, the result is that the average of the variable in society is not equal to 3, but significantly it is higher than 3 and with regard to the definition and formation of this variable, it is concluded that the there is a significant relationship between the outsourcing of demand collection and future motivation of old customers.

The third hypothesis is accepted accordingly.

### 4.3.8 The Fourth hypothesis

*“Outsourcing of demands collection has a significant impact on bank’s future motivation to keep old customers.”*

### 4.3.9 T-test – one sample student

This test is designed for comparison of an average of a variable with a constant amount. The hypothesis investigated in it is as follows:

**Table 11:** The Average Comparison Test

Variable name	The mean	SD	t test statistics	Significance level	95% Confidence distance	
					Lower bound	Upper bound
<b>Outsourcing of Demands and Future Motivation of Bank to Retain</b>	3.52	0.561	8.91	.001	0.409	0.644

Since the level of significance of the test is 0.001 which is less than 0.05, so the null hypothesis is rejected in error level of 0.05. It means the average of the variable in the population is not equal to 3, but it is significantly different with. From one hand, the average of sample the sample is 3.52. Between the lower and upper bound of confidence interval 95% for the difference of average with number 3 are both positive. So, the result is that the average of the variable in society is not equal to 3, but significantly it is higher than 3 and with regard to the definition and formation of this variable, it is concluded that the there is a significant relationship between the outsourcing of demand collection and bank’s future motivation to keep old customers.

The fourth hypothesis is accepted accordingly.

### 4.4 Friedman’s rating

The variables of this research can be ranked by this test. In this study, this test is used to prioritize the average of the variables.

**Table 12:** Friedman's test results to rank variables

Example	K2	Degree of freedom	Sig	Result
90	1.725	3	0.631	Raking is not possible

According to the table,  $\text{sig} = 0.631$  is obtained and since  $0.05 < \text{sig}$ , so the null hypothesis is confirmed and it can be said that the variables of the research have equal ranking which cannot be prioritized.

**Table 13:** Ranking table of problems of resources and facilities  
 in order to prioritize them based on the Friedman test

Variables	Average rating
Outsourcing And Storage Reduction	2.50
Outsourcing And Demands Reduction	2.48
Outsourcing of Demands and Future Motivation	2.63
Outsourcing of Demands and Future Motivation of Bank to retain	2.39

## 5. Discussion and conclusions

### 5.1 The main hypothesis

*"Outsourcing of demands collection has significant impact on reduction of demands storage."*

The outcomes resulting of the evaluation carried out suggest that the above hypothesis has been confirmed at 95% confidence level and according to the test results it can be said that outsourcing of demands collection has significant and positive impact on reduction of demands storage in the branches of Bandar Abbas, and this suggests that any increase in the effectiveness of outsourcing will increase in reduction of demands storage rate. It can be said that the results of the study of Din Alamouti and Jonah Katavala (2000) and Din Alamouti (2003) is in consistent with this study.

### 5.2 The first sub-hypothesis

*"Outsourcing of demands collection has significant impact on reduction of storage."*

By collecting and analyzing of data and outcomes resulting from the evaluation carried out suggest that the above hypothesis has been confirmed at 95% confidence level and according to the test results it can be said that outsourcing of demands collection has significant and positive impact on reduction of demands in the branches of Bandar Abbas, and this suggests that any increase in the effectiveness of outsourcing will increase in reduction of demands rate. It can be said that the results of the study of Din Alamouti and Jonah Katavala (2000) and Din Alamouti (2003) is in consistent with this study.

### 5.3 The second sub-hypothesis

*"Outsourcing of demands has a significant impact on the future motivation of old customers."*

The outcomes resulting of the evaluation carried out suggest that the above hypothesis has been confirmed at 95% confidence level and according to the test results it can be said that outsourcing of demands has significant and positive impact on the future motivation of the old customers and this suggests that any increase in the effectiveness of outsourcing demands will lead an increase in future motivation of old customers. It can be said that the outcomes resulting from the research of Gagjur and Bakhari is not in consistent with the conclusion of this study since according to the previous results, the cost of disclosure of customers' proprietary information may cause a loss of customers and more expensive than the loss due to the lack of effectiveness of outsourcing.

#### **5.4 Third sub-hypothesis**

*"Outsourcing of demands has a significant impact on banks future motivation to keep old customers."*

The outcomes resulting of the evaluation carried out suggest that the above hypothesis has been confirmed at 95% confidence level and according to the test results it can be said that outsourcing of demands has significant and positive impact on the future motivation of the old customers and this suggests that any increase in outsourcing of demand increases the future motivation of banks to keep old customers in product. It can be said that the results of the study of Dastbaz (2008) and Mohammadi Khanqah (2010) is in consistent with this study.

### **6. Recommendations**

In this part of study, the research proposals are presented in relation to research subject which is the outcome of analysis and evaluation of the results obtained in this research in two parts:

- The propose based on the findings of the research,
- The propose for future research to further research

#### **6.1 The propose based on the results of the research hypotheses**

The Proposes concluding from the research results are as follows:

1. Based on the first and main hypotheses, it is proposed that the government makes effort to approve new laws and regulations to create the possibility of more outsourcing in order to increase the efficiency, effectiveness and economy by the help of banks and financial institutions.

2. Based on the second hypotheses, it is suggested that banks oblige banks' managers to make more use of outsourcing services for banking activities by issuing circulars and regulations and also takes steps for more introduction of services of outsourcing in banks and introduce its benefits for the managers by the help of scientific centers such as Corporate Audit, Chartered Accountants and even the universities by holding the gathering and various scientific conferences and invitation of the managers of public and private banks to participate in these events and scientific conferences.
3. Based on the third hypotheses, it is suggested that banks provide knowledge required for different classes of customers to increase customers' data and create grounds for recognition of demands collection methods of companies providing outsourcing activities and expertise and ensure of non-disclosure of information in this regard.
4. Based on the fourth hypotheses, it is suggested that bank managers investigate the risk of outsourcing of demands collection to prioritize of debtor clients before any outsourcing and also take an action to develop some criteria for outsourcing activities in banks.

## **6.2 Other suggestions**

Considering the above points, it is proposed the managers evaluate the goals fulfillment and motivation of outsourcing with indicators such as costs, benefits, quality of work, customer and manager satisfaction level and other related indicators before making decision. In this way, they should use idea of experts' ideas in the outsourcing sector, the bank documents and also the experiences of outsourcing in other organizations and countries to reach the evaluation indices of a process before and after outsourcing.

It is obvious that the results of this analysis cannot indicate correctness or incorrectness of outsourcing and other numerous factors such as internal laws and regulations, novelty of the idea, the problems of transition period, respecting the necessary points in the process of outsourcing and factors in the selection of service providers are involved in it which should be taken into consideration.

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