The Study of the Bank Profit Maximization with Respect to the Composition of Attracted Visual and Term Deposits (Case study: Ansar Bank of Fars Province)

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Abstract: Besides being the most important mission of financial institutes and banks, procurement of banking recourses has significant influence on proper cash flow and establishing an appropriate monetary and credit system with long and short term programs in a country. Identifying the monetary goal markets, defining the customers' needs, planning for recourse attraction and monitoring and directing the performance of banks are needed for required procurement of banking resources. This study, which is descriptive-survey type, applied and cross-sectional, aimed to investigate the maximization of banking interest according to the combination of visual attracted and time deposits (case study of Ansar Bank of Fars Province). The population of this study consisted of the head of state, all assistants, and all the Ansar Bank managers and assistants, according to which a questionnaire was distributed. The instrument used in this study was a researcher-made paired comparison questionnaire. In order to measure the reliability of the questionnaire the researcher used incompatibility rate whose amount was less than 0/1, therefore the paired comparison was supported. The findings showed the weights of each of the main deposit and its sub-branches. Among the main deposits, gharz-al hasane deposit was in the first priority and the other two deposits, current and time deposits were in the second and third place of priority based on their revenues. Gharz-al hassane deposit devoted 61.07 percent, while current deposit with check 24.43 percent, current deposit without check 7.37 percent, daily trust deposit 2.43 percent, one-month deposit 1.24 percent, three-month deposit 0.86 percent, six-month deposit 0.74 percent, one-year deposit 0.59 percent, nine-month deposit 0.45 percent, two-year deposit 0.31 percent, three-year deposit 0.2 percent, four-year deposit 0.17 and five-year deposit devoted 0.14 percent of all the procurement of banking recourses.

Key words: *Bank profit; Deposits; Ansar bank*

1. Introduction

Banks, as one the major financial intermediates, play an important role in making links between surplus financial recourse owners and those groups, who require these recourses for economical activities' development. In fact, banks collect the surplus recourses in public hand from the menatry market and then distribute it among different sections which require these recourses. The main income recourse for banks is consuming recourses, and in fact, payment facilities. In order to gain this income (by paying facilities), the main pre-requisite is to access financial resources. Regarding the fact that the amount of recourses in economical market is obvious, accessing more shares creates competitive environment among the banks in a country. The banks try to have more shares through improving their products and services, making the branches more attractive, increasing the links with the customers and enhancing their manpower. The importance of research mobilization in the competitive environment among.

The banks had been turned to a controversial issue in bank management system. The banks'

managers, from heads of branch, regional managers or even executive managers of banks require thoroughly exploring and pursuing the latest status of recourses they own, the resource changes and investigating the processes and the reasons of changes in resources and have access to the latest news in this regard.

2. Theoretical background and literature review

Financial resource mobilization was one of the main functions of banking system, especially when people began their social life and trade among themselves. Banks collected the surplus deposits in public's hand and, by giving loans to those people who require loan, played its conventional role, i.e. intermediation between the depositors and recipient of the loans. In the current century, financial institutes and banks require profound changes in their products and services for financial recourse mobilization. They cannot longer mobilize financial resources in global arenas with simple services and conventional structures. In modern banking, banks provide areas in non-banking financial services, and by presenting modern services, such as investment banking, doing insurance, housing and manufacturing tasks, panks gain new recourses.

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In Iran banking system, recourse mobilization, regarding Islamic banking regulation, is done through two approaches:

1. Through attracting current gharz-al-hanase deposit loans and saving deposits, which are called recourse ownership
2. Through attracting timed deposits, which are called client resources

In modern banking, the recourse mobilization is done through the following activities:

1. Attracting financial recourses through setting up subsidiary branches abroad
2. Doing non-banking activities by buying brokerage organizations such as insurance institutes and real estate agents
3. Offering services to the small-holder clients who require specific services
4. Offering services to large companies and governmental organizations
5. Offering consulting services in investment buying and selling shares, exchanging financial tools, currency and its components
6. Financial resource mobilization through non-balance sheet instruments and derivative securities

3. Pair comparison and assigning priority to deposits

3.1. Pair comparison of main deposits

As regards the AHP algorithm, the following relative weights for deposits were obtained:

Table 1: Relative weights for the main deposits

priority	Deposit	Relative weight (relative value)
1	Gharz-al-hasaneh	0.6107
2	Current	0.3180
3	Times	0.0714

Regarding the weights shown in Table 1, gharz-al-hasane deposit took the first priority and current and times deposits had the second and third priority, respectively.

3.2. Paired comparison of current deposit

With respects to the AHP algorithm, the following relative weights were obtained:

Table 2: The final importance of current deposit weights

Priority	Current deposit	Primary importance weights	Group weight of current deposit	Final importance weights
1	Current deposit with cheque	0.7681	0.3180	0.2443
2	Current deposit without cheque	0.2319	0.3180	0.0737

As regarding the weights shown in the table above, current deposit with cheque, with the importance rate of 0.2443, and current deposit without cheque, with the importance rate of 0.0737, took the first priority and second priority, respectively.

3.3. Paired comparison of timed deposit

As regards the AHP algorithm, the following relative weights for timed deposits were obtained:

Table 3: The final importance of short and long-term deposit weights

Priority	Current deposit	Primary importance weights	Group weight of timed deposit	Final importance weights
1	Current deposit with cheque	0.8015	0.0714	0.0572
2	Current deposit without cheque	0.1985	0.0714	0.0142

As you can see in Table 3, short-term deposits, with the importance rate of 0.0572, and long-term deposits, with the importance rate of 0.0142, had the first and second priority, respectively.

3.4. Paired comparison of short-term deposit

With respects to the AHP algorithm, the following relative weights were obtained, which are shown in Table 4.

Table 4: Final importance weights of short-term deposits

Priority	Short-time deposits	Primary importance weights	Group weight of short-term deposit	Final importance weights
1	Daily	0.4255	0.0572	0.0243
2	One-month	0.2175	0.0572	0.0124
3	Three-month	0.1504	0.0572	0.0086
4	Six-month	0.1300	0.0572	0.0074
5	Nine-month	0.0766	0.0572	0.0045

As demonstrated in the above table, daily deposits, with the importance rate of 0.0243, had the first priority, one-month deposit, with the importance rate of 0.0124, three-month, with the importance rate of 0.0124, three-month, with the importance rate of 0.0086, six-month, with the importance rate of 0.0074 and nine-month, with the importance rate of 0.0045, took the second to fifth priority, respectively. The above-mentioned weights show the share of each of the deposits relative to all the resource mobilization.

3.5. Paired comparison of long-term deposit

As regards the AHP algorithm, the following relative weights for long-term deposits were obtained:

Table 5: Final importance weights of short-term deposits

Priority	Short-time deposits	Primary importance weights	Group weight of long-term deposit	Final importance weights
1	One-year	0.4133	0.0142	0.0059
2	Two-year	0.2199	0.0142	0.0031
3	Three-year	0.1425	0.0142	0.0020
4	Four-year	0.1222	0.0142	0.0017
5	Five-year	0.1020	0.0142	0.0014

As shown in the Table 5, one-year deposits, with the importance rate of 0.0059, had the first priority, two-year deposit, with the importance rate of 0.0031, three-year, with the importance rate of 0.0020, four-year, with the importance rate of 0.0017, five-year, with the importance rate of 0.0014 took the second to fifth priority, respectively. The above-mentioned weights show the share of each of the deposits relative to all the resource mobilization.

The following table shows the priority of the thirteen deposits:

Table 6: Assigning priority to the deposits

Priority	Deposit	Group	Final weight
1	Gharz-al-hasane	Gharz-al-hasane	0.6107
2	Current deposit with cheque	Current	0.2443
3	Current deposit with cheque	Current	0.0737
4	Dailiy deposit	Short-time	0.0243
5	One-month deposit	Short-time	0.0124
6	Three-month deposit	Short-time	0.0086
7	Six-month deposit	Short-time	0.0074
8	One-year deposit	Long-time	00.59
9	Nine-month deposit	Short-time	0.0045
10	Two-year deposit	Long-time	0.0031
11	Three-year deposit	Long-time	0.0020
12	Four-year deposit	Long-time	0.0017
13	Five-year deposit	Long-time	0.0014

Table 6 illustrates the final priority assigning of the deposits and their shares from the total bank recourse mobilization. As shown above, gharz-al-hasane gained the first priority, current deposit with cheque, current deposit without cheque, dailiy, one-month, three-month, six-month, one-year, nine-month, two-year, three-year, four-year and finally five-year deposits took the second to thirteen priority. The share of each of the deposits relative to all the resource mobilization is as follows:

Gharz-al-hasane 61.07%, current with cheque 24.43%, current without chequ 7.37%, daily deposit 2.43%, one-month 1.24%, three-month 0.86%, six-month 0.74, one-year 0.59%, nine-month 0.45%, two-year 0.315, three-year 0.2%, four-year 0.17% and five-year 0.14% from the total recourse mobilization.

4. Conclusion

The findings revealed that gharz-al-hasane deposit with the weight of 0.6107, had the first priority, current deposit with the weight of 0.3180, took the second priority and finally long-term deposit, with the weight of 0.0714, and gained the third priority. It is recommended that the absorbtion rate of gharz-al-hasane, current and long-term deposits be 61.07, 31.80 and 7.14 percent. The followings are recommended for further research on this issue:

- As regards the importance of this issue, and regarding lack of studies conducted in this regard, it is suggested other studies apply other banking resource mobilization approaches which were utilized by other research from other parts of the world.
- It is recommended similar studies be conducted on the application of other mathematical and decision-making approaches, such as fuzzy network analysis, and the findings be compared with each other.
- Further studies can also compare the findings obtained from this study with the findings obtained from other presented techniques in order to solve the process of fuzzy hierarchical analysis, for

instance Larhon and Pedrikz least logarithmic squares, the approach of Mikhaluf programming fuzzy preferences.

Regarding the problems and limitations imposed on this research, further studies can conduct research on similar evaluation on economical companies, institutes and other units.

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