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Investigating the ways to increase the receipts in branches of Agricultural Bank of the province Kohgiluyeh and Boyerahmad (from the staff point of view)

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Abstract

The main objective of this study is to review the most important ways to increase the receivables collection in the Agricultural Bank of Kohgiluyeh and Boyer Ahmad in 2014, based on the information and data available on the Agricultural Bank Facility, which provides assumptions with independent variables of market conditions, type of guarantee, rate of return Activity, individual conditions and level of borrower education, and dependent variable, is the collection of claims, which data are collected through a questionnaire. The statistical population consisted of all employees of Agricultural Bank of Kohgiluyeh and Boyer Ahmad, which at the time of the research was 178 people. In this study, the whole population was studied. Using t-test, one sample, two independent samples and analysis of variance for analysis of data The results of this study showed that there is a significant relationship between variables of market conditions, type of guarantee, rate of return on activity, individual situation and level of education of borrower by collecting demands. These factors are effective in repaying loans to banks.

Keywords: Demand collection, Agricultural bank, Facility payment, Market, Guarantee type, Borrower's individual conditions, Borrower's education level, Cronbach's alpha

Introduction:

Over the past two decades, financial crises in the banking system have damaged many of the banks and credit institutions and some of them have gone bankrupt in the global economy. As a result of such crises, the role of observers as determining the sources of the crisis is crucial for deciding to reduce its severity and effects. The Agricultural Bank, as a specialized bank, is the main agricultural institution with over 80 years of experience in financing the agricultural sector. The bank, with a multiple objective aiming at increasing product adjustment, facilities, revenues, adoption of new technologies and compensation for losses caused by accidents, annually allocates about 70% of the credits allocated to this sector to

applicants under various sectors (Irannejad, 1996). Therefore, granting a banking facility can increase investment and boost production, providing a platform for improving the welfare of the community. One of the most important factors in the economic growth and development of countries is investment. Financial markets have an essential role in equipping and allocating investment resources to economic activities. Since in Iran capital market (securities and stocks) and other non-bank financial networks have not grown significantly, banks as financial intermediaries have made a significant part of the financial markets in financing their investments (Qalibaf Asl, 2010).

The agricultural bank uses its credit funds and customer attraction resources to finance its lending to farmers. According to the Agricultural Bank, during the period from 1370 to 1384, the share of the paid installments of concessional facilities in the financing of the agricultural bank was 66%, which is indicative of the collection of claims or repayment of loans in providing financing from the agricultural bank (Bank Performance Report Agriculture, 1384-1370).

Recipients of agricultural facilities in comparison with activists and producers of other sectors, such as industry and services due to the seasonal nature of agricultural production, are more likely to face the risk and uncertainty caused by natural factors and fluctuations in the prices of agricultural products and therefore often face the financial inability They are faced with repayment on the due date of their installments (Shadi Taleb, 1372). As a result, the agricultural bank is not able to fully reimburse the agreed installments for the year, as the non-repayment rate of the Agricultural Bank's grant facilities during the period from 1370 to 1384 is on average 20%, which indicates an undesirable performance of the repayment of agricultural bank credits (Bank Performance Report Agriculture, 1384-1370). So, here the role and importance of repaying credits are evident over and above our credit.

In recent years, one of the most important challenges facing the country's banking system is the growing demand for deferred claims (Central Bank of the Islamic Republic of Iran, 2008). This has become a national challenge, given the bank-centered financial and monetary market of the country and the banks' ability to hold around 90% of the country's liquidity. The increase in total deferred claims in line with the increase in concessional facilities reflects an increase in banks' credit risk. The increase in these ratios in the years under review is indicative of the deterioration of banks' balance sheets and the poor performance of banks in risk management, which in certain circumstances can lead to a massive financial crisis in the country. In describing such a situation, analyzing the behavior of banks and investigating the factors causing deferred claims is of particular importance (Kurdbacheh and Pardel, 2011).

The Agricultural Bank, as the only specialized agricultural sector in the country, has long been recognized as the largest sponsor of the sector. Due to the employment of the agricultural sector and the importance of food and agricultural products as one of the most important factors in the independence of each country, the mission of the bank will be a special place. Obviously, in order to provide financial resources, and indeed the credit arm of the agricultural sector, which is one of the capitalist sectors, the need for financial resources is of paramount importance. The Agricultural Bank has carried this mission despite its heavy and serious nature over the years. Receipt of receipts as a regular flow of money flows and due to the limited financial resources and the fact that most of the distributed funds can be provided from the place of receipt becomes more apparent (Pooyafrd, 1383).

Banks have a lot of risks during their lifetime, including liquidity risk, credit, financial trading, inability to pay, exchange rates, interest rates, inflation, etc. Among them, credit risk has a special place. Because the first and most important role of banks in financial markets is collecting deposits and lending. The

decrease in the profit margin of banks is mainly due to inefficiencies in credit risk management and the banks are under pressure to reduce costs (Shirin and colleagues, 2011).

The focus is on providing a high-volume facility to a person, company, industrial group or specific economic sector, and the existence of continuous competition from the factors that increase these risks and pressures ... It is imperative that banks or any other financial institution control and reduce this Take into account the type of risk in order not to miss a large part of the benefits of interest and the substance of their assets (Sabzevari, 2005).

Sylvester et al. (2013) examined the performance of loan repayments by producers and processors of palm oil crude in Nigeria using multiple regression. The results showed that the size of the loan is influenced by the experience of processors of gross annual income and investment rate, as well as the ratio of asset turnover and the distance between home and place of lending are factors influencing the rate of repayment of the loan.

Wangana and Witwer (2013) examined the factors influencing the repayment of loans by potato producers in Ghana using the Probit model. Based on the results, the factors of age, level of literacy, experience, supervision and income outside the farm have a positive effect on the performance of loan repayment and the gender and marital status have a negative effect on the performance of repayment.

Williams and Buschman (2012) examined the discretion of accounting, providing collateral and discipline in the risk-taking behavior of banks. Research findings indicate that the provision of funds through bank revenues and, consequently, the creation of unpaid loans, reduces the discipline of the bank and leads to a change in banking behavior.

Ii Profit (2012) investigated the provision of deferred claims and income smoothing in US banks before and after the financial crisis. Research findings indicate that banks have the least supervision during the boom, and profitability is high. During the downturn, standard-setting and regulating banks, according to the models that they provide, are effective on outstanding claims.

Acua Oddo (2011) studied the factors affecting the performance of loan repayments by fishermen in Ghana using a multiple regression model, and the results show that 70 percent of fishermen are lagging behind their payments, and factors such as experience, income, level Literacy and the amount of loans have a positive effect, and age and investment have had a negative effect on repayment of the loan.

Bast (2010), in the study, looked at the forecast of loans with regard to their deferred default. The results of the research indicated that, in view of the analysis of bank loan arrears over the years, a model was presented to resolve this issue.

Eigabyte (2009), using Logit and Tobit models, has investigated the factors affecting the yield of agricultural facilities repayment in the Aegon region of Nigeria. The results indicate that the amount of loan, delayed payment, farm distance from the bank, age, knowledge and experience of the farmer, natural damage and pests and diseases have had a significant effect on the repayment of facilities.

Oledibo and Oledibool (2008), in their research, using information about 100 farmers and 10 villages in two regions, they were randomly assigned to the study using descriptive statistics and regression analysis. The factors such as the age, education, and experience of the farmer were determined by the size and type of activity Can be considered as effective factors in repaying loans.

Burano and Foofa (2008), an analysis of the repayment rate of facilities from semi-formal financial institutions in Ethiopia has used a two-stage Tobit model. Based on the results, the size of the land allotted to the total livestock farms experienced in the use of agricultural development services, expert

supervision and out-of-farm income were identified as significant factors in the rate of repayment of facilities.

Adimo and Ulaungunjo (2007) also argue in their research paper, using a three-step method for collecting information that the farmer's experience, the agricultural area, the cost of providing loans, the number of visits to obtain loans and agricultural education were the main factors in the reimbursement Is.

Guantane-Ning (2007), in his research, outlines ways to deal with the dilemma challenge, which is briefly summarized below: Changing executive mechanisms in a comprehensive manner: The starting point for structural change is to improve the corporate governance structure. Which guides banks to becoming an active international trading bank with a significant market value and significant influence. Centralized, special and scientific management as an inevitable route: decentralized management is one of the main reasons for the formation of NPL claims. Consequently, decentralized management becomes centralized management by senior banking officials. Independent credit review as a basis: Banks need to consider the process of independent credit review and refrain from blind performance. On the one hand, banks need to have a clear understanding of the behavior of local governments and local politics in order to properly understand business opportunities and not be at risk. On the other hand, banks must employ highly-qualified individuals for independent review of credit. Creating a Credit Culture: Creating a credit culture is a very important and difficult task. The process of creating this culture should be very comprehensive and all management systems should be considered. Application of professional groups: Credit and management personnel should not only have the ethical values desirable, but also have professional knowledge, skills and experience to solve problems and analyze strategic situations. Principle management should have deep strategic insights, strong marketing ability, appropriate risk management skills, and increase the integrity and impact of banks.

Yang et al. (2007) investigated the gap between the banking system facility and the performance of the loans granted, which their research findings showed that if facility recipients have the ability to pay facilities at due time, it guarantees a financial development of banks .

Mahmoudi (1392), in a research entitled "Investigating the Causes and Factors in Failure to Repay Early Bid Compensation Facility at Shahrekord National Bank Branches", using a descriptive-survey method from 2006 to 2010, it was concluded that in order to cope with increasing demands The deputy chairman of Shahrekord's National Bank is advised to strengthen risk management in banks and to identify and cover all risks, emphasize the financial appraisal process and rely on audited financial statements, as well as the quantitative and qualitative strengthening of financial technical studies sections. And the use of outside expertise as needed. At the same time, the emphasis and recommendation is to strengthen and establish specialized courts to handle bank credit cases and to continue the further cooperation of judicial bodies in collecting claims from banks.

Sha'bani (1391) explores the reasons for the deferred demands in the banking system of Iran and presents ways to remedy it. Due to the fact that at present the amount of deferred claims has reached 40 trillion tomans, the continuation of this process will have serious risks for the banking system of the country and even the entire Iranian economy. In this paper, after reviewing the domestic and foreign experiences about the reasons and methods for coping with the dilemmas and research scopes, they identified more than 30 factors in terms of deferred claims. The results of the research indicate that in the banking system of Iran, the role of internal organization factors in the formation of delays is more than the factors of

organizational overshoot. In the end, more than thirty strategies to deal with the country's dilemmas have been expressed.

Research Background

Nopasand Asil et al in a study named "studying the relation between talent management and organizational performance have concluded Among the activities related to talent management and quality of service and innovation in the provision of services, there is a significant relationship and The necessary measures in order to retain talent in the organization has the most impact on the quality of services and Attracting top talent to the most impact on organizational innovation is increasing.

Taleghani et al in a study named"Examine the relationship between talent management and performance of faculty members of Isfahan University" concluded that Talent management strategy, a significantly positive effect on the performance of faculty members of the University and Promote talent management strategy will improve the performance of employees.

Hossein Mehravani et al has studied the Effect of implementation of talent management on organizational performance (studied in Gilan PMO) and showed Management of talent - talent, retention of management, career development, retention and performance of financial and non-financial organizations, there is a significant positive correlation.

Haj nabi et al has studied"Relationship between talent management and performance of nursing staff in Karaj". Between employee performance and talent management in government hospitals, there is a significant relationship. With the joint efforts of managers and nursing staff and giving more responsibility to the Department of Human Resources, will be the most positive consequences of the behavior and performance of employees created.

(Swim, 2009) in his doctoral dissertation, with mixed methods research in the service of a company in the United States, to evaluate talent management systems and to make the commitment of staff. Results of semi-structured interviews showed how the human resource management and organizational development can protect and enhance their talent management system.

Ayd Muelhi has studied "The effects of the adoption of ICT on the performance of companies in the manufacturing sector in Tunisia» and concluded Strong positive relationship between the use of ICT is efficiency. The results showed that the combination of ICT and human capital increases the efficiency of enterprises.

Research methodology

The population, sample and sampling

In each research, the nature, objectives and scope of the research must first be identified so that they can be achieved by using rules and tools in a credible way. The research process is a process in which the researcher attempts to test his hypotheses by systematically processing internal data.

The present study is an applied questionnaire for collecting data. One of the most important points in the research is the reliability of the items. This is because of the acceptance of the accuracy of the research. In this research, the appropriate questionnaires were presented to experts and experts who were referred to the questionnaire. For this purpose, before the preliminary test, the proposed questionnaire with theoretical framework and hypotheses were provided to faculty members and experts. Their points of view were included in the pre-test questionnaire.
The questionnaires were then collected and analyzed for statistical validity and reliability of the extracted data by SPSS software. The analysis of the research findings was done on two levels of descriptive and inferential statistics.at the level of descriptive statistics, frequency, percentage, percentage of density and mean, and inferential level according to the type of variables studied were analyzed by t-test, independent samples t and analysis of variance for the effect of variables on the dependent variable Used.
After collecting the data, the researcher needs to classify and analyze them, then he will test the hypotheses that helped him through this phase of the study to find an answer to the research questions. Data analysis is a multi-stage process in which aggregated data are summarized, categorized, and finally processed in a variety of ways, to provide the basis for analyzing and communicating data to test hypotheses. In this process, the data are refined both conceptually and empirically, and various statistical methods play a significant role in the inferences. In the present study, the results of the research were analyzed using descriptive and inferential statistics.at the descriptive level, frequency, percentage, percentage of frequency of trachea and mean, and inferential level according to the type of variables studied by t-test, one sample, two independent samples, and one-way ANOVA analysis, for the extent of the effect of variables on the dependent variable. Has been

Research tools

After collecting and extracting the questionnaires, SPSS software was used to analyze the data.The analysis of the research findings was done on two levels of descriptive and inferential statistics.at the level of descriptive statistics, frequency, percentage, percentage of frequency of trachea and mean, and inferential level according to the type of variables studied, were used by independent t-test and independent t-test and one way ANOVA was used to determine the effect of variables on the dependent variable.

One of the most important distributions is probability theory; it has many applications in physics and engineering. This distribution was discovered by Karl Friedrich Gauss in relation to the use of least squares in statistics. Its formula is expressed in terms of two mathematical paramteres and variance. Normal or Gaussian distribution function is one of the most important functions considered in statistics and probabilities, since it has been proven that in the world around us, many natural variables follow the same function. This curve has very interesting properties, including that which is symmetrical to the vertical axis, half the area under the curve is above the average value, and the other half is at the bottom of the mean value, and the more that the sides approach the center of the coordinates, the probability of occurrence Becomes

Since our sample is 178, it is a good test for Kolmogorov-Smirnov normality. The assumptions of this test are as follows, and the spss output is afterwards.

H .: The desired variable is normal.

H1: The desired variable is not normal.

Table 1: Normal test

Kolmogorov-Smirnov			Factors
The significance level	**Number**	**The statistics**	
0/16	**178**	**2/14**	Market conditions
0/12	**178**	**1/67**	Collateral warranty
0/10	**178**	**1/21**	Activity rate
0/065	**178**	**1/30**	Individual Borrower Terms
0/06	**178**	**1/33**	Level of borrower education

According to the above table, you see that the significance level of the third column is greater than 0.05 for all factors; therefore, the zero assumption of the Kolmogorov test does not rule out the normalities of the factors and these factors are normal.

3.2 First hypothesis:

Market conditions have a significant effect on the collection of claims.

The assumptions of this test are as follows.

H .: Market conditions do not have a significant effect on the collection of claims.

H1: Market conditions have a significant effect on the collection of claims.

Given the fact that with data coding, the effect of market conditions on demand requirements is a small variable. To test the hypothesis, we use a sample t test.

One sample t test

T Test a sample based on T distribution is a parametric test that examines the difference between the mean of society and the average sample of the same society.

The test hypotheses are as follows.

$$\begin{cases} H_0: & \mu = \mu_0 \\ H_1: & \mu \neq \mu_0 \end{cases}$$

If the assumption of zero is accepted, there is no difference between the mean of society and the sample mean, and if the assumption is accepted, there is a difference between the mean of society and the sample average.

If the variance of the community is known, calculate Z at the bottom and compare it with z_ (α / 2) if | Z | > Z_ (α / 2) The zero assumption is rejected and the assumption of one is accepted.

$$Z = \frac{\sqrt{n}(\bar{X} - \mu_0)}{\sigma}$$

If the variance of the community is not known, calculate T at the bottom and compare it with t_ (a / 2, n-1) if | T | > T_ (α / 2, n-1) The assumption is zero and the assumption is accepted.

$T=(\sqrt{n}\ (\bar{X}-\mu_0))/s$

Table 2. SPSS output t test

Assumed asserted	**Significance level**	**Degrees of freedom**	**Score t**	**The average achieved**	**Assumed mean**	variable
The assumption H0 is rejected and the H1 assumption is accepted.	**0**	**173**	**12/7**	**3/58**	**3**	The impact of market conditions on the collection of claims

Table 3. Frequency of questions related to the impact of market conditions on the collection of claims

too much	alot	Average	little	very little	questions
28	**48**	**66**	**33**	**3**	Pricing policies on repayment of debt in the bank
51	**62**	**39**	**13**	**13**	The lower total income from agriculture than the amount received in repayment of debt to the bank
44	**56**	**35**	**0**	**13**	Natural damages such as drought and pests in repaying debt to the bank
35	**74**	**44**	**18**	**7**	Media agents and advertisers in repaying debt to the bank
3	**49**	**97**	**22**	**3**	Diversity of agricultural products in repayment of debt to the bank
36	**69**	**65**	**8**	**0**	Kind of activity in repaying debt to the bank

According to the output of the above table, the amount of significant level for t test is less than or equal to 0.05. We conclude that the assumption is zero and there is a significant relationship between market conditions and demand collection. The obtained quantitative value is 3.58. Considering the significant level, there is a significant difference with the average assumed mean of 3. Therefore, according to the respondents, market conditions have a significant impact on the collection of claims. Table 1 confirms this effect. As you can see, the majority of respondents' distribution of respondents is more than the average value that represents the effect; therefore, information such as pricing policies, lower total agricultural income than the amount of borrowed money Natural damages, media and advertising factors, the variety of agricultural products, and the type of borrower's business activity in repaying the loan.

The type of guarantee (civil and enforceable) has a significant effect on the collection of claims.

The assumptions of this test are as follows.

H0: The type of guarantee (civil and enforceable) does not have a significant effect on the collection of claims.

H1: The type of guarantee (civil and enforceable) has a significant effect on the collection of claims.

The output of spss is as follows.

Assumed asserted	**Significance level**	**Degrees of freedom**	**Score t**	**The average achieved**	**Assumed mean**	variable
The assumption H0 is rejected and the H1 assumption is accepted.	**0**	**175**	**13/12**	**3/67**	**3**	The impact of market conditions on the collection of claims

too much	**alot**	**Average**	**little**	**very little**	questions
88	**47**	**33**	**7**	**3**	The ease of being a property collateral in repaying debt to the bank
54	**60**	**44**	**14**	**3**	State employee guarantees on repayment of debt to the bank
35	**55**	**47**	**24**	**17**	The amount of savings in the bank when obtaining a loan in repayment of debt to the bank
33	**55**	**44**	**17**	**29**	Get checks and promissory notes on repayment of debt to the bank
64	**63**	**1**	**15**	**18**	Insurance of bank facilities in repayment of debt to the bank
42	**74**	**44**	**3**	**12**	A reputable guarantor in repaying the debt to the bank

According to the output of the above table, the amount of significance level for this test is less than or equal to 0.05. We conclude that the assumption is zero and the type of guarantee (property and surety) has a significant effect on the bank's claims. These meaningful results indicate that the convenience of civil servant bail, government employees' guarantees, savings in the bank during lending, receipt of checks and promissory notes, insurance of bank facilities, and reputable reputable guarantors in repaying debts to the bank are effective.

The rate of return on the activity has a significant effect on the collection of claims.

The assumptions of this test are as follows.

H0: The rate of return on activity does not have a significant effect on the collection of claims.

H1: The rate of return on activity has a significant effect on the collection of claims.

Assumed asserted	**Significance level**	**Degrees of freedom**	**Score t**	**The average achieved**	**Assumed mean**	variable
The assumption H0 is rejected and the H1 assumption is accepted.	**0**	**177**	**10/61**	**3/51**	**3**	Effectiveness of the rate of return on the receipt of claims

too much	**alot**	**Average**	**little**	**very little**	questions
29	**72**	**60**	**14**	**3**	Status of the project at the time of obtaining a loan
41	**53**	**63**	**14**	**7**	Setting late rates on non-repayment
11	**57**	**65**	**29**	**16**	The borrower's access to other credit resources
43	**56**	**57**	**10**	**12**	Insufficient funds required by the borrower
25	**57**	**57**	**25**	**14**	The cost of preparing a loan on repayment of debt to the bank
34	**88**	**38**	**18**	**0**	History of the borrower's cooperation with the bank on repayment of debt to the bank
32	**73**	**44**	**19**	**10**	The geographical area of the farmer in repaying the debt to the bank

In this hypothesis, the level of significance level for the t test is less than or equal to 0.05. We conclude that the assumption is zero and there is a significant relationship between the rate of return on the activity and the collection of demands. The average value obtained is 3.15, which is significantly different from the average according to the significant level; this difference is indicative of the effect of the rate of return

on the demand for labor. Given this hypothesis and the results it can be concluded that such things as the current status of the project at the time of obtaining a loan, the establishment of late rates on non-repayment, the access of the borrower to other credit resources, the inadequate funding required by the borrower, the cost of procurement A loan in repayment of debt to the bank, the history of the borrower's cooperation with the bank in the repayment of debt to the bank and the geographical area of the farmer have a significant impact on repayment of debt to the bank.

The borrower's individual circumstances have a significant effect on the collection of claims.

The assumptions of this test are as follows.

H0: Individual borrower conditions do not have a significant effect on the collection of claims.

H1: Individual borrower conditions have a significant effect on the collection of claims.

Assumed asserted	**Significance level**	**Degrees of freedom**	**Score t**	**The average achieved**	**Assumed mean**	variable
The assumption H0 is rejected and the H1 assumption is accepted.	**0**	**170**	**8/31**	**3/37**	**3**	The extent to which the borrower's individual circumstances influence the collection of claims

too much	**alot**	**Average**	**little**	**very little**	questions
41	**67**	**35**	**21**	**14**	The borrower's purpose is to repay the debt to the bank
12	**47**	**82**	**13**	**21**	The age of the borrower in repaying the debt to the bank
8	**38**	**86**	**23**	**19**	The borrower's sex in repayment of debt to the bank
14	**36**	**75**	**42**	**11**	The civil status of the borrower in repaying the debt to the bank
26	**80**	**45**	**14**	**13**	The interest of the farmer in the type of activity in

					repaying the debt to the bank
54	**82**	**32**	**10**	**0**	Supervision of bank experts on the consumption of loans in repayment of debt to the bank
37	**75**	**49**	**6**	**11**	Extra-farm income as supplementary farm income in repaying debt to the bank

In this hypothesis, the level of significance level for the t-test is 0 and less than or equal to 0.05. We conclude that the assumption is zero and there is a significant relationship between the borrower's individual circumstances and the receivables. The average value obtained is 3.37, which is significantly different from the average according to the significant level; this difference reflects the impact of the individual borrower's requirements on the demand for money. Given this hypothesis and its results it can be concluded that such things as the borrower's purpose, the age of the borrower, the gender of the borrower, the status of the borrower's marital status, the interest of the farmer in the type of activity, the supervision of the experts of the bank on the consumption of loans and income outside The farm as a farm income supplement has a significant impact on the repayment of debt to the bank.

The level of borrower literacy has a significant effect on the collection of claims.

The assumptions of this test are as follows.

H0: The level of borrower literacy does not have a significant effect on the collection of claims.

H1: The level of borrower literacy has a significant effect on the collection of claims.

Assumed asserted	**Significance level**	**Degrees of freedom**	**Score t**	**The average achieved**	**Assumed mean**	variable
The assumption H0 is rejected and the H1 assumption is accepted.	**0**	**177**	**17/48**	**3/91**	**3**	The level of influence of the level of borrower literacy on the collection of claims

In this test, the significance level for the t test is less than or equal to 0.05. Therefore, we conclude that the zero assumption is rejected and there is a significant relationship between the level of borrower literacy and the principles of the subject. The chart below shows the impact level below. We find that most respondents responded to the impact of 3 upwards, which indicates the impact, in other words,

factors such as the experience of obtaining loans in agriculture, the borrower's employment, his cultural status, the level of knowledge, the use of new financial instruments and the situation. The farmer's social life is affecting the bank's debt repayment.

- Issues related to the impact of the level of borrower literacy on the collection of claims

too much	alot	Average	little	very little	questions
42	**84**	**45**	**3**	**4**	Experience getting loans in agriculture
52	**55**	**60**	**11**	**0**	Borrower's employment
73	**54**	**41**	**6**	**4**	The borrower's cultural situation
62	**65**	**36**	**11**	**4**	Level of knowledge of the borrower
47	**74**	**46**	**11**	**0**	Use of New Financial Tools
52	**84**	**23**	**11**	**8**	Farmer's Social Status

4.Results from research hypotheses

To test the first hypothesis, t test was used. Based on the results of Table (1), the mean value obtained is 3.58. Considering the significance level, there is a significant difference with the assumed mean of 3. Therefore, according to respondents, market conditions have a significant effect on the collection of claims. . In a study carried out by kurdoubcheh and Pardel Noushabadi (2011), the macroeconomic situation has had a significant effect on deferred demands in the sample. The findings of Heydari et al. (2010) showed that the shock of economic variables that arise from the implementation of monetary and fiscal policies, such as inflation, GDP growth without oil, liquidity, and interest rate, which has the greatest impact on On the outstanding claims of the banking system, the results of this research are consistent with the current research.

To test the second hypothesis, the t-test has also been used. Based on the results of Table (2), the obtained mean value is 3.67. Considering the significant level, there is a significant difference with the average assumed mean of 3; therefore, for the respondents, the type of collateral (property and surety) Has a significant effect on the collection of demands. In a study previously undertaken by Arab Mazar and Roein Ton (2006), it was concluded that the type of collateral deposited with the bank was effective in repaying the loan, in the sense that the loans received from property loans against collateralized collateral They have better repayment conditions. Property Bond has always been a better guarantee for bank loans

than collateral. Arab Mazurrouin Tong also, in their study results, considered this factor as ineffective in reimbursing, which is consistent with the results of this study.

To test the third hypothesis, the t-test has been used. Based on the results of Table (3), the obtained mean value is 3.15. Considering the significant level, there is a significant difference with the assumed mean of 3. Thus, according to the respondents, the rate of return on the activity is the effect of the demand. In the previous studies conducted by Arab Mazar Veroin Ton (2006), the results showed that the main factors such as the type of activity, the history of cooperation with banks, and the level of credit repayment by the legal customers of the Bank of Agriculture are affected, and these factors have a great deal of commonality with the factors affecting The credit risk is the legal customers of other banks and the results of this research are consistent with the current research.

To test the fourth hypothesis, the t-test has been used. Based on the results of Table (4), the obtained mean value is 3.37. Considering the significant level, there is a significant difference with the assumed mean of 3. This difference indicates that individual borrower conditions have a significant effect on the collection of claims. In the previous studies by Arnes-Olagnogio and Adimo-Oladibol and Oladibo, Arnes (1992) concluded that the size of the loan, income, activity record, age, and literacy level had a positive and fair effect on the reimbursement. Oledibul and Oledibo (2008) found that factors such as age, education experience of farmers, size and type of activity can be considered as an effective factor in repaying loans. Ulaungunjo and Adimo (2007) also stated in their research paper that farmers' experience, agricultural area, lending rates, number of visits to livelihoods and farmer education were among the most important factors in reimbursement. The results of this research are consistent with the current research.

To test the fifth hypothesis, the t-test has also been used. Based on the results of Table (5), the obtained mean value is 3.91, which according to the significant level, has a significant difference with the assumed mean of 3. Therefore, in terms of respondents, the level of borrower literacy has a significant effect on the collection of claims. In the earlier studies conducted by Arnes-Ulaungunjo and Adimo, Arnes (1992) concluded that the size of the loan, income, activity record, age, and literacy level had a positive and significant effect on reimbursement. Oledibul and Oledibo (2008) found that factors such as age, education experience of farmers, size and type of activity can be considered as an effective factor in repaying loans.

5.Suggestions for future researchers

- Investigating the Factors Affecting Deferred Claims from the Perspective of Customers
- Investigating the Factors Affecting Deferred Claims from the Point of View of Bank Managers
- A comparison of the performance of several similar banks about how they repay their claims
- Review the type and manner of using unpaid loans

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