

The survey of Factors affecting outstanding claims National Bank branches in Gilan Province

ahmadreza zarinchehr*,

Abstract “Delayed claims” can be explained as one of the major problems of banks and financial institutions those are of a high number in our country. Many researches and studies are accomplished by economical experts and involved people in order to derive and identify the reasons, creating factors and impediments of delayed claims recovery and to present ways of their prevention or elimination. The aim of this research is to study the effective factors on bank delayed claims in Gilan province Melli bank branch. This research is an explanatory one that we are about to explain the relationship between variables (dependent and independent) in it,utilizing statistical tests. According to the aim, it is an operational type of study. In this research, Gilan province Melli bank branches have been spotted as samples during 1388-1395. In order to study the research theories, panel data method is used with the utilization of Eviws software. The results show that reserved behavior and inflation rate have a positive and meaningful relationship with branches delayed claims and operational efficiency variables, and economic growth and foreign exchange rate have a negative and meaningful relationship with dependent variable of the research within the discussed years among Gilan province Melli bank branches.

Keywords : Key words: Delayed claims. Reserved behavior. Inflation rate. Operational efficiency

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