Introduction

Banks are among the most important institutions and economic foundations in all parts of the world and play an important role in the economic growth and development of the country. Because by collecting small and stray capital from people and directing it towards economic activities, banks provide the financial capital needed by various economic sectors and provide suitable conditions for investment, and by increasing and growing the accumulated capital, they improve national production. Since banks play a sensitive and key role in the growth and development of the country's economic system, the issue of reducing banking costs has always been the focus of experts. Thus, the purpose of this research is to identify and rank the challenges facing the reduction of operational costs from the viewpoint of Bank Melli managers and experts, and to provide guidelines to reduce these costs, to help increase the level of efficiency in Bank Melli, Specialization of activities and to help improve It is the cost management system and optimal cost management of Bank Melli.

Research Questions

1. What are the challenges of operational costs reduction of the Bank Melli from the viewpoint of the bank's managers and experts?
2. What is the ranking of the challenges of operational costs reduction of the Bank Melli from the viewpoint of the bank's managers and experts?

Research Methodology

In the current research, the data collection tool is a questionnaire, and the reliability of the questionnaire was determined using Cronbach's alpha. In addition, in this research, the questionnaire of paired comparisons was used to determine the importance of the challenges in relation to each other. Then, based on the determined importance, the weight of the challenges was calculated and the challenges of operational costs reduction of the Bank Melli were ranked using fuzzy analytical hierarchy process. The statistical population of the research consists of 375 managers, assistants and experts of Bank Melli, and due to the limited statistical population, all managers and assistants of different branches of Bank Melli are considered as a statistical sample. Also, the snowball sampling method has been used to select banking experts.

Research Findings

The results of the research indicate that Bank Melli, as one of the largest state-owned banks in the country, is facing a challenge in the field of cost management and reduction; Therefore, in order to provide a solution to solve these problems and improve the bank's performance, the most important challenges of operational costs reduction of the bank were identified as managerial, organizational, information technology, operational, environmental and financial challenges. In addition, among the challenges of operational costs reduction of the Bank Melli, the challenges of information technology have won the first rank, which shows the great importance of information technology in the banking industry. The next ranks are assigned to managerial, organizational, environmental, financial and operational challenges.

Conclusions

Considering the importance of identifying cost reduction challenges, it is suggested to the policy makers and managers of Bank Melli; In order to improve and develop information technology and benefit more from its advantages in the bank, software and hardware infrastructures should be provided in the field of providing electronic banking services, as well as appropriate communication and telecommunication infrastructures to maintain information security and accelerate the provision of electronic services to customers and by correcting, strengthening and updating the technical and telecommunication infrastructure and upgrading it to provide the optimal bandwidth of communication lines, the eliminate existing technical weaknesses and shortcomings. Also, considering the critical and key role of the process of mobilizing financial resources in the banking industry, which directly affects the liquidity and liquidity risk management, the amount of facilities granted, and ultimately the bank's operating expenses and income, it is necessary to identify and eliminate the existing bottlenecks and shortcomings in the field of bank resources. Therefore, by applying proper supervision on the way of granting facilities to applicants and investing in projects and ensuring their reasonable profitability provide the basis for improving the efficiency of the bank. In addition, it is necessary

to identify and eliminate additional units (branches) that are costly for the bank and reduce the bank's efficiency. The central bank should adopt appropriate policies to reduce the role of inefficient government laws and regulations and reduce the amount of Facility imposed on the bank, which causes the bank to invest in low-yield projects that lack economic justification. In addition, in order to increase the bank's profitability, they should pay more attention to the high volume of outstanding claims in the bank's portfolio, and while reducing them, they should pay attention to the increase in productivity and the reduction of the bank's operational costs. since the way managers make decisions is the most important operational part of any organization, it is suggested to use management accounting methods such as activity-based costing (ABC) system in order to improve the cost structure and optimal management of bank costs and adopt appropriate mechanisms for its implementation.

Keywords: Bank Melli, Fuzzy Analytical Hierarchy Process, Cost Reduction Challenges, Operational Costs.