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Examining the Factors Affecting Determine the Cost Price of Mobilizing Resources of Bank Saderat in Tehran Branches' Management

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Abstract: The purpose of this study was to examine factors affecting determine the cost price of mobilizing Resources of Bank Saderat in Tehran branches' management. Any research method can be determined based on its objective, methodology and type. In terms of research method, the present research is an applicable, descriptive and library type. Its population consists of supervision branches of Saderat Bank in Tehran Province (n = 135). There were selected 100 branches as sample branches using the Cocrane Formula and randomly method. After completing and approving by the accounting officer or deputy of each branch, there was gathered the required information to calculate cost price that was used to calculate the cost price of resource mobilization.

Key words: Cost price of resource mobilization, resource development, the ratio of operating costs to total costs, bank saderat branches, research method

INTRODUCTION

In modern banking, there are various factors affecting the process of monetary resource mobilization. Identifying and determining impact of these factors in success of banks for monetary resource mobilization is an important issue. Today, banks have no same conditions and positions and it is even possible that there are different factors affecting financial resource mobilization for each branches of a bank group. Factors of ICT, skills, manpower employed in banks, variety and quality of banking services, customer satisfaction from employee, utility of internal environment and location of branches are important tools in new banking that can be used for optimal absorption of monetary resources (Bergstresser, 2001). Therefore, absorbing financial resources available in economy levels of the society is one of the main functions of banks. For this purpose, banks use various methods and each bank is trying to increase their share to attract financial resources of the society by adopting new and interesting methods (Baker and Stein, 2004).

However, the resource mobilization require cost and this study has examined factors affecting determine the cost price of mobilizing Resources of Bank Saderat in Tehran branches' management.

The research objectives: One of the most important functions of banks is to absorb funds of people as deposits and accounts and using these deposits in the economic process. Considerable development of information technology and its expansion to the global money markets and banks have transformed the current banking methods in addition to facilitate affairs of banks' clients.

By attracting people deposits and wandering deposits by a proper planning to use the collected funds, bank systems will be able to develop and expand economic activity and in general, improve the economic situation of the country. If bank system does not function properly and its moving is not consistent with the country's economic policies, it will result to lack of development in different sectors and geographical areas of the country.

The main objective: Determining factors affecting cost price of resource mobilization in management of Bank Saderat, Tehran branches and providing solutions to reduce cost of supply sources.

Secondary objectives:

- Comparing the cost price of resource mobilization in management of Bank Saderat, Tehran branches with various degrees
- Examining the relationship between cost price of resource mobilization with growth rate of Bank Saderat, Tehran

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- Investigating the relationship between ratio of operating costs to total costs with the cost price of resource mobilization in management of Bank Saderat, Tehran branches
- Investigating the relationship between the ratio of operating costs to total costs with resource development

The research theoretical framework: Although factors such as industrialization of societies, development and transformation of social activities and consequently, emerging new requirements have been important and influential factors to create and develop financial institutions but economic development is considered as one of the most important factors in development of such institutions. In fact, financial institutions have been created to facilitate development of other economic institutions. Therefore, it can be said that availability of the developed financial markets and institutions with using new methods is associated with the degree of developing a country. In such conditions, the absorption of financial resources and effective competition in attracting these resources by different groups of banks is one of the concerned issues by financial and credit institutions (Jensen and Meckling, 1976).

However, although immediately after the Islamic Revolution, all banking groups were under government management by eliminating private banks but they have competed more or less with each other to attract more financial resources. Today, in addition to competition between public and private banking groups, the creation of new private banks, financial institutions and new credit institutions as well as expanding the scope of activities of loan institutions have been aggravated the situation and thus they have competed to attract financial resources in the country banking system (Bonin *et al*., 2004).

The main function of banks is to mediate funds. It means that they received funds from depositors, on one hand and deliver the funds in the form of loans to applicants, on the other hand. Actually, holders of surplus funds lend their funds to bank by depositing their funds in banks and receive a fixed interest rate. Applicants of facilities borrow from banks in return for certain interest payments. Naturally, the difference between the paid interest to depositors and the received dividends from clients of facilities will be considered as bank interest (Di Patti and Giorgio, 2004).

From accounting point of view, financing expenses represents the demanded return by investors and creditors for a certain level of risks. Financing expenses may refer to the expense of the required efforts to attract a certain amount of capital to finance an investment project. Such an understanding from concept of the cost of financing implies the marginal cost of capital and it does not represent the relationship of acceptable financing decisions because it usually can be inferred that the available funds for implementing a project or total of project will be provided through different sources. Business units can provide their own funds through different ways such as releasing saving bonds, releasing ordinary or preferred stocks, using the retained earnings and borrowing. If a business unit provides its own funds by combining the mentioned sources to obtain or maintain certain capital structure, the cost of financing will be equal with the weighted average cost of accessing funds from each of the mentioned sources (Van Helden and Tillema 2005).

The costs of bank resources include both operational and non-operational costs, so the total cost of financing the various methods is the sum of both sections:

Total cost of each procedure = operational costs+
non-operational costs

Operating cost is in part payment profit that is paid to several groups of deposits; the Central Bank determines its rate each year. In this respect, the current interest deposits and cash deposit of guaranty have no costs while loan savings and certain short-term and long-term investment deposits will have costs. But real cost means the operating cost rate that is calculated for the remaining of net deposits. By calculating the real operational costs, funds without operating costs will be changed to interests for banks as a result, the real cost rate of deposits with operating cost is higher than what the Central Bank will announce (Laforet and Li, 2005).

The cost price of money in banks depends on several factors which operating and non-operating costs are the most important factors in determining the cost price of money. Operating costs include all the paid costs by banks to attract deposits which are mainly related to the paid interest on deposits of clients. Non-operating costs include administrative and personnel costs, depreciation costs of movable and immovable properties and doubtful receivables. According to the above-mentioned matters, the research hypotheses are:

Hypotheses 1: There is no significant difference in the cost price of resource mobilization in management of Bank Saderat, Tehran branches with various degrees.

Hypotheses 2: There is no significant difference in the relationship between the ratio of operating costs to total costs with resource development.

Hypotheses 3: There is a significant relationship between operational costs with the cost price of resource mobilization of Bank Saderat, Tehran branches.

Hypotheses 4: There is a significant relationship between rates of operational costs to total costs with resource growth.

MATERIALS AND METHODS

The methodology of each research can be determined based on objectives, methods and research type. The research objective is applicable because all collected and categorized data in this study can be used in different objectives such as comparing branches in terms of the amount of expenses, the growth process of branches' resources, etc. The provided method to mobilize resources in this research can be used by replacing the required data in other banks and financial institutions. In terms of the method and implementation, the present research is descriptive and library, respectively (Yang *et al*., 2010).

The research population: the research population consists of branches of Saderat Bank in an area of Tehran (n = 135).

Sample, sampling method and sample size: There was used the Cocrane Formula to determine the required minimum sample size for a finite population:

$$n = \frac{Nz^2\alpha / 2p(1-p)}{(N-1)d^2 + z^2\alpha / 2p(1-p)}$$

Where:

n = The minimum required sample size
N = The population size (n = 135 in the research)
p = Ratio of trait distribution in the population
$z\alpha/2$ = The obtained value from the standard normal distribution table (in this study and by considering the error level of 0.05, there was considered 1.96 as the obtained value from the standard normal distribution table)
d = The accepted error by the researcher or tolerable range of the parameter estimation (it is usually considered 0.05 in the social sciences) (Vanhoren, 2009)

The necessary matter on this formula is that if the p-value is not available, it can be considered as 0.05 (Tseng and Huang, 2006). In this case, the formula shows the largest and most conservative possible number which there was considered 0.05 in this study. Therefore, the minimum required sample size is calculated using the following equation:

$$n = \frac{(135)(1/96)^2(0/5)(1-0/5)}{(135-1)(0/5)^2 + (1/96)^2(0/5)(1-0/5)} \approx 100$$

As a result, the minimum required sample size is 100 branches that will be the basis for analyzing. In this study, there were randomly studied 100 branches using the contained information in the form of data collection.

RESULTS AND DISCUSSION

Gathering data: To gather data, we used the library method including financial statements, monthly reports, cash flow reports, sources and consuming other information items and the form of data collection to calculate the cost price of resource mobilization.

Data analysis: There were firstly gathered the raw required data including the average of attracted deposits in the studied years, administrative personnel costs, deposit rates, the rate of legal and margin deposits and other items. After extracting the relevant documents, they are classified in the form of tables then there are conducted calculations to extract the rate of operating and non-operating expense, methods of funding resources and other calculations using the Excel software. Finally, they are analyzed using SPSS Software.

Hypotheses 1: There is no significant difference in the cost price of resource mobilization in management of Bank Saderat, Tehran branches with various degrees.

In this study, we compare the cost price of resource mobilization between bank branches with varying degrees for each year using one-way variance analysis. As shown in Table 1, the significance levels of F-test were >0.05 in 2011, 2012 and 2013. Therefore, the hypothesis of average difference for the variable of cost price of resource mobilization at the bank branches for the mentioned years will be rejected by confidence level of 95%. Therefore, in the confidence level of 95%, it can be said that there is no significant difference for the bank branches with various degrees in terms of the cost price of resource mobilization in 2011, 2012 and 2013. However, the significance level of F-test <0.05 in 2014. Therefore, the hypothesis of average difference for the variable of cost price of resource mobilization at the bank branches in 2014 will be accepted by confidence level of 95%. Therefore, in the confidence level of 95%, it can be said that there is a significant difference for the bank branches with various degrees in terms of the cost price of resource mobilization in 2014.

We also examined the average differences of the cost price of resource mobilization among branches with varying degrees in 2014 using Tukey function test (Table 1). The Tukey approach was used to interpret

Table 1: ANOVA test of cost price of resource mobilization of Bank Saderat, Tehran branches on yearly basis

ANOVA

Cost price

Year	Groups	Sum of squares	df	Mean square	F-values	Sig.	Results
2011	Between	0.001	5	0.000	0.476	0.793	No significant difference between means
	Within	0.042	94	0.000			
	Total	0.043	99				
2012	Between	0.006	5	0.001	1.273	0.282	No significant difference between means
	Within	0.850	94	0.001			
	Total	0.910	99				
2013	Between	0.005	5	0.001	1.377	0.240	No significant difference between means
	Within	0.074	94	0.001			
	Total	0.079	99				
2014	Between	0.008	5	0.002	2.342	0.047	Significant difference between means
	Within	0.060	94	0.001			
	Total	0.068	99				

Table 2: Correlation coefficient test of cost price with the growth rate of the previous year

Cost price

Variables	Branches degree	ParametricPearson's correlation coefficient	Nonparametric Spearman correlation coefficient
The growth rate of sources compared with the previous year	All branches		
	Correlation	0.377	0.412
	Sig.	0.000	0.412
	N	396	396
	Test results	Direct relationship	Direct relationship
	Outstanding		
	Correlation	-0.234	-0.199
	Sig.	0.283	0.363
	N	23	23
	Test results	No relationship	No relationship
	Degree 1		
	Correlation	0.181	0.87
	Sig.	0.271	0.599
	N	39	39
	Test results	No relationship	No relationship
	Degree 2		
	Correlation	0.430	0.489
	Sig.	0.001	0.000
	N	55	55
	Test results	Direct relationship	Direct relationship
	Degree 3		
	Correlation	0.489	0.512
	Sig.	0.000	0.000
	N	100	100
	Test results	Direct relationship	Direct relationship
	Degree 4		
	Correlation	0.366	0.396
	Sig.	0.000	0.000
	N	91	91
	Test results	Direct relationship	Direct relationship
	Degree 5		
	Correlation	0.522	0.555
	Sig.	0.000	0.000
	N	88	88
	Test results	Direct relationship	Direct relationship

results of differences of the cost price of resource mobilization among branches with varying degrees in 2014. As shown in Table 1, only distinct and degree 5 branches have significant differences by confidence level of 95% because the significant level has been reduced from 0.05 to 0.026 only by comparing both branches of Bank Saderat, Therefore, the hypothesis of average difference for the variable of cost price in levels of distinct and degree 5 is accepted by confidence level of 95%. Therefore, in the confidence level of 95%, it can be concluded that cost price of resource mobilization in distinct branches has been <branches of grade 5 in 2014.

Hypotheses 2: There is no significant difference in the relationship between the ratio of operating costs to total costs with resource development.

According to Table 2, results of analyzing Spearman correlation coefficient to examine the linear relationship between the variables are as follows. Numerical value of Spearman correlation coefficient between growth rate of

resources in the previous year and their cost price is 0.412 that show a direct relationship between both variables because there have been obtained positive values. In the other hand, the value shows intensity of the correlation between both variables. There is also provided significant probability of this correlation coefficient. To make decision about the test results with confidence level of 95%, it should be compared the obtained Sig. with 0.05. If Sig-value is <0.05, we reject H_0 on no correlation; otherwise, we will have no reason to reject the hypothesis and accept it. In the following output, value (Sig. = 0.000) of Spearman correlation analysis to examine the linear relationship between variables is as follows. Numerical value of Spearman correlation coefficient between growth rate of resources in the previous year and their cost price is 0.412 that show a direct relationship between both variables because there have been obtained positive values.

In the other hand, the value shows intensity of the correlation between both variables. There is also provided significant probability of this correlation. To make decision about the test results with confidence level of 95%, it should be compared the obtained Sig. with 0.05. If Sig-value is <0.05, we reject H_0 on no correlation; otherwise, we will have no reason to reject the hypothesis and accept it. Numerical value of Spearman correlation coefficient between growth rate of resources in the previous year of outstanding branches and their cost price is -0.234 that show a reverse relationship between both variables because there have been obtained negative values. But in the output (Table 2) the possibility significance level of correlation coefficients (0.283) is>0.05. Therefore, H_0 on no correlation cannot be rejected; so at confidence level of 95%, it can be said that there is no significant relationship between these two variables for the privileged branches. For branches degree 1, according to Pearson test (Table 2), there is a significant relationship at confidence level of 95% since the Pearson correlation coefficient between these two variables is a positive value (0.181) for branches degree 1 and the possibility of significance of the correlation coefficient (0.271) is greater than 0.05. Therefore, at confidence level of 95%, it can be said that there is no significant relationship between the growth rate of resources over the previous year in branches degree 1 and cost price.

For branches degree 2, according to Pearson test, there is a significant relationship at confidence level of 95% since the Pearson correlation coefficient between these two variables is a positive value (0.430) for branches degree 2 and the possibility of significance of the correlation coefficient (0.001) is <0.05. Therefore, at confidence level of 95%, it can be said that there is a significant relationship between the growth rate of resources over the previous year in branches degree 2 and cost price.

For branches degree 3, according to Pearson test, there is a significant relationship at confidence level of 95% since the Pearson correlation coefficient between these two variables is a positive value (0.512) for branches degree 3 and the possibility of significance of the correlation coefficient (0.001) is <0.05. Therefore, at confidence level of 95%, it can be said that there is a significant relationship between the growth rate of resources over the previous year in branches degree 3 and cost price.

For branches degree 4, according to Pearson test, there is a significant relationship at confidence level of 95% since the Pearson correlation coefficient between these two variables is a positive value (0.396) for branches degree 3 and the possibility of significance of the correlation coefficient (0.001) is <0.05. Therefore, at confidence level of 95%, it can be said that there is a significant relationship between the growth rate of resources over the previous year in branches degree 4 and cost price.

For branches degree 5, according to Pearson test, there is a significant relationship at confidence level of 95% since the Pearson correlation coefficient between these two variables is a positive value (0.555) for branches degree 3 and the possibility of significance of the correlation coefficient (0.001) is <0.05. Therefore, at confidence level of 95%, it can be said that there is a significant relationship between the growth rate of resources over the previous year in branches degree 5 and cost price. Therefore, H_0 is rejected and hypothesis on positive correlation (direct relationship) between both variables in total state of branches is accepted at confidence level of 95%. Numerical value of Pearson correlation coefficient between variables of growth rate of resources in the previous year of outstanding branches and their cost price is -0.234 that show a reverse relationship between both variables because there have been obtained negative values. But in the output (Table 2) the possibility significance level of correlation coefficients (0.283) is >0.05. Therefore, H_0 on no correlation cannot be rejected; so at confidence level of 95%, it can be said that there is no significant relationship between these two variables for the privileged branches.

For branches degree 1, according to Pearson test (Table 2), there is a direct significant relationship at confidence level of 95% since the Pearson correlation coefficient between these two variables is a positive value

Table 3: Correlation coefficient test of cost price with rate of operational cost to total cost

Cost price			
Variables	Branches degree	Parametric Pearson's correlation coefficient	Nonparametric Spearman correlation coefficient
Rate of operational cost to total cost	All branches		
	Correlation	0.159	0.179
	Sig.	0.001	0.000
	N	399	399
	Test results	Direct relationship	Direct relationship
	Outstanding		
	Correlation	0.272	0.318
	Sig.	0.198	0.130
	N	24	24
	Test results	No relationship	No relationship
	Degree 1		
	Correlation	0.353	0.370
	Sig.	0.027	0.020
	N	39	39
	Test results	Direct relationship	Direct relationship
	Degree 2		
	Correlation	0.192	0.252
	Sig.	0.156	0.061
	N	56	56
	Test results	No relationship	No relationship
	Degree 3		
	Correlation	0.441	0.363
	Sig.	0.000	0.000
	N	100	100
	Test results	Direct relationship	Direct relationship
	Degree 4		
	Correlation	0.156	0.226
	Sig.	0.137	0.030
	N	92	92
	Test results	No relationship	Direct relationship
	Degree 5		
	Correlation	0.102	0.094
	Sig.	0.345	0.383
	N	88	88
	Test results	No relationship	No relationship

(0.181) for branches degree 1 and the possibility of significance of the correlation coefficient (0.271) is >0.05. Therefore, at confidence level of 95%, it can be said that there is no direct significant relationship between the growth rate of resources over the previous year in branches degree 1 and cost price. For branches degree 2, according to Pearson test, there is a direct relationship at confidence level of 95% since the Pearson correlation coefficient between these two variables is a positive value (0.430) for branches degree 2 and the possibility of significance of the correlation coefficient (0.001) is <0.05. Therefore, at confidence level of 95%, it can be said that there is a direct relationship between the growth rate of resources over the previous year in branches degree 2 and cost price. For branches degree 3, according to Pearson test, there is a significant relationship at confidence level of 95% since the Pearson correlation coefficient between these two variables is a positive value (0.513) for branches degree 3 and the possibility of significance of the correlation coefficient (0.000) is <0.05. Therefore, at confidence level of 95%, it can be said that there is a direct relationship between the growth rate of resources over the previous year in branches degree 3 and cost price. For branches degree 4, according to Pearson test, there is a direct relationship at confidence level of 95% since the Pearson correlation coefficient between these two variables is a positive value (0.396) for branches degree 3 and the possibility of significance of the correlation coefficient (0.001) is <0.05. Therefore, at confidence level of 95%, it can be said that there is a direct relationship between the growth rate of resources over the previous year in braches degree 4 and cost price. For branches degree 5, according to Pearson test, there is a significant relationship at confidence level of 95% since the Pearson correlation coefficient between these two variables is a positive value (0.555) for branches degree 3 and the possibility of significance of the correlation coefficient (0.001) is <0.05. Therefore, at confidence level of 95%, it can be said that there is a direct relationship between the growth rate of resources over the previous year in branches degree 5 and cost price.

Hypotheses 3: There is a significant relationship between operational costs with the cost price of resource mobilization of Bank Saderat, Tehran branches.

Results of the conducted tests to determine correlation or non-correlation between the variable of cost price and the ratio of operating costs to total cost are shown in Table 3. As shown in Table 3, numerical value of Spearman correlation coefficient between variables of

Table 4: Correlation coefficient test of cost price with rate of operational cost to total cost with resource growth in previous year

Cost price			
Variables	Branches degree	Parametric Pearson's correlation coefficient	Nonparametric Spearman correlation coefficient
Rate of operational cost to total cost	All branches		
	Correlation	-0.35	-0.19
	Sig.	0.488	0.704
	N	393	393
	Test results	No relationship	No relationship
	Outstanding		
	Correlation	-0.336	-0.340
	Sig.	0.127	0.121
	N	22	22
	Test results	No relationship	No relationship
	Degree 1		
	Correlation	-0.274	-0.182
	Sig.	0.092	0.268
	N	39	39
	Test results	Direct relationship	Direct relationship
	Degree 2		
	Correlation	0.192	0.252
	Sig.	0.156	0.061
	N	56	56
	Test results	No relationship	No relationship
	Degree 3		
	Correlation	0.068	0.037
	Sig.	0.503	0.714
	N	100	100
	Test results	No relationship	No relationship
	Degree 4		
	Correlation	-0.125	-0.055
	Sig.	0.242	0.696
	N	90	90
	Test results	No relationship	Direct relationship
	Degree 5		
	Correlation	.010	0.040
	Sig.	.925	0.715
	N	87	87
	Test results	No relationship	No relationship

cost operational rate and their cost price is 0.179 that show a direct relationship between both variables because there have been obtained positive values. In the other hand, the value shows intensity of the correlation between both variables. There is also provided significant probability of this correlation. In output (Table 3) significance level of the test has been obtained that is <0.05. Therefore, H_0 is rejected and hypothesis on positive correlation (direct relationship) between both variables in total state of branches is accepted at confidence level of 95% because the correlation coefficient (0.198) is >0.05. So at confidence level of 95%, it can be said that there is no significant relationship between operational costs to total cost with cost price for the privileged branches.

For branches degree 1, according to Pearson test (Table 3), there is a significant relationship at confidence level of 95% since the Pearson correlation coefficient between these two variables is a positive value (0.352) for branches degree 1 and the possibility of significance of the correlation coefficient (0.027) is <0.05. Therefore, at confidence level of 95%, it can be said that there is a significant relationship between total costs of branches degree with their cost price. For branches degree 2, according to Pearson test (Table 3), there is no significant relationship at confidence level of 95% because the correlation coefficient (0.198) is >0.05. So at confidence level of 95%, it can be said that there is no significant relationship between operational costs to total cost with cost price for the branches degree 2.

For branches degree 3, according to Spearman test (Table 3), there is a significant relationship at confidence level of 95% since the Spearman correlation coefficient between these two variables is a positive value (0.362) for branches degree 3 and the possibility of significance of the correlation coefficient (0.000) is <0.05. Therefore, at confidence level of 95%, it can be said that there is a significant relationship between total costs of branches degree with their cost price. For branches degree 4, according to Spearman test (Table 4), there is no significant relationship at confidence level of 95% since the possibility of significance of the correlation coefficient (0.137) is <0.05. Therefore, at confidence level of 95%, it can be said that there is no significant relationship

between total costs of branches degree with their cost price. For branches degree 5, according to Pearson test, there is no significant relationship at confidence level of 95% since the possibility of significance of the correlation coefficient (0.345) is >0.05. Therefore, at confidence level of 95%, it can be said that there is no significant relationship between total costs of branches degree with their cost price.

Hypotheses 4: There is a significant relationship between rates of operational costs to total costs with resource growth.

Results of the conducted tests to determine correlation or non-correlation between the variable of growth rate of resources in the previous year with cost price to total cost are shown in Table 4. As shown in Table 4, numerical value of Spearman correlation coefficient between variables of cost operational rate and growth rate of resources in the previous year is -0.035 that show an inverse relationship between both variables because there have been obtained negative values. In the other hand, the value shows intensity of the correlation between both variables. There is also provided significant probability of this correlation. In output (Table 4) significance level of the test has been obtained that is >0.05. Therefore, H_0 is accepted and hypothesis on inverse correlation (inverse relationship) between both variables of cost price and growth rate of resources in the previous year in total branches is rejected at confidence level of 95%. For the privileged branches, according to Pearson test, there is an inverse significant relationship at confidence level of 95% since the Pearson correlation coefficient between these two variables for the privileged branches is a negative value (-0.336) and the possibility of significance of the correlation coefficient (0.127) is <0.05. Therefore, at confidence level of 95%, it can be said that there is no significant relationship between total costs of the privileged branches with their total costs.

For branches degree 1, according to Pearson test (Table 4), there is no significant relationship at confidence level of 95% since the Pearson correlation coefficient between these two variables is a negative value (-0.274) for branches degree 1 and the possibility of significance of the correlation coefficient (0.092) is <0.05. Therefore, at confidence level of 95%, it can be said that there is no significant relationship between total costs of branches degree with their operational cost. For branches degree 2, according to Pearson test (Table 4), there is no significant relationship at confidence level of 95% because the correlation coefficient (0.521) is >0.05. So at confidence level of 95%, it can be said that there is no significant relationship between operational costs to total cost with growth rate of resources in the previous year.

For branches degree 3, according to Spearman test (Table 4), there is no significant relationship at confidence level of 95% since the Spearman correlation coefficient between these two (0.714) is >0.05. Therefore, at confidence level of 95%, it can be said that there is no significant relationship between operational costs to total cost with growth rate of resources in the previous year. For branches degree 4, according to Spearman test (Table 4), there is no significant relationship at confidence level of 95% since the possibility of significance of the correlation coefficient (0.606) is <0.05. Therefore, at confidence level of 95%, it can be said that there is no significant relationship between operational costs to total cost with growth rate of resources in the previous year. For branches degree 5, according to Spearman test, there is no significant relationship at confidence level of 95% since the possibility of significance of the correlation coefficient (0.715) is >0.05. Therefore, at confidence level of 95%, it can be said that there is no significant relationship between operational costs to total cost with growth rate of resources in the previous year.

CONCLUSION

Finally, the research data was analyzed using the Kolmogorov-Smirnov statistical test, ANOVA and Spearman correlation coefficient.The obtained results using Kolmogorov-Smirnov test indicated normal distribution of variables for the first hypothesis; while the distribution was abnormal for the second, third and fourth hypotheses. The results of parametric ANOVA test showed a different cost price of resource mobilization in various levels of Bank Saderat branches. Spearman nonparametric tests also showed a significant relationship between cost price of resource mobilization and the growth rate of resources in Bank Saderat branches. There is also a significant relationship between the ratios of operating costs to total costs with cost price of resource mobilization in Bank Saderat branches.

RECOMMENDATIONS

This study of the thesis is presented for awareness of proper potential issues, spend more time and deeper and more analytical study about the future issues. No study, though comprehensive, can look at all sides and various aspects the issues. Therefore, the following recommendations are provided for future works of researchers:

- It is suggested to examine other factors affecting cost price of resources' mobilization in Bank Saderat

- It is suggested to investigate the effect of cost price of resources on competitiveness and market share of Bank Saderat in Tehran branches
- It is suggested to investigate the effect of cost price of resources' mobilization in Bank Saderat
- It is suggested to investigate the effect of cost price of resources' mobilization on credit and liquidity risk in Bank

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