Designing a Model for the Selection of Branch Managers at Bank Melli Iran

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Abstract

This study was conducted with the aim of designing a model for the selection of branch managers at Bank Melli Iran. The strategy of this research is qualitative and based on the meta-synthesis approach. The statistical population of the study consists of two parts: documents, articles, theses, books, and scientific records related to the research topic from the years 2011–2024 (Gregorian calendar), and interviews with three groups—academic experts, senior professionals, and executive managers of Bank Melli Iran. Sampling of scientific sources was performed using a purposive method aligned with the meta-synthesis approach. Additionally, purposive and snowball sampling methods were used to identify research participants, continuing until theoretical data saturation was reached. Ultimately, 16 individuals were selected as the final sample. Data were analyzed using the seven-step approach by Sandelowski et al. (2007). Based on the data analysis, the model for selecting branch managers at Bank Melli Iran was designed in the form of 6 main categories, 17 subcategories, and 81 concepts. According to the findings of this study, it can be concluded that the selection and appointment of branch managers at Bank Melli Iran requires comprehensive and systematic attention to a combination of professional competencies, behavioral capabilities, ethical characteristics, managerial skills, and strategic insight.

Keywords: *Manager selection, manager appointment, professional competencies, Bank Melli Iran.*

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1. Introduction

Organizations now, more than ever, require capable, creative, and competent human resources to survive and thrive in today's dynamic and evolving environment. Among the most critical responsibilities of organizations is the development of managerial capabilities at various leadership levels, as the enhancement of managerial competencies directly influences the efficiency and effectiveness of organizational performance. In fact, the selection, training, and professional development of competent and effective managers have always been one of the fundamental challenges for organizations in both public and private sectors [1, 2].

Each organization possesses a unique mission and existential philosophy that forms the general framework of its objectives and operations. Managers, by defining macro-level goals and translating them into operational and micro-level objectives, strive to align all organizational components with the organization's mission. Thus, the performance of managers plays a decisive role in the success or failure of the organization. Managers endowed with strategic vision, technical skills, and professional commitment can guide the organization toward excellence and growth, whereas the absence of such attributes leads to inefficiency and decline [3].

Accordingly, the process of selecting and appointing managers is considered one of the most critical issues in the field of human resource management. The importance of this process goes beyond merely assigning a person to a managerial position—it directly affects decision-making quality, employee motivation, stakeholder satisfaction, and overall organizational effectiveness. If these appointments are made based on scientific principles, competency indicators, and objective criteria, they pave the way for growth, innovation, and productivity. Conversely, disregarding these principles may result in decreased productivity, employee dissatisfaction, and a decline in organizational credibility [4].

Given the rapid pace of technological change, social pressures, and increasing economic challenges, the selection of managers in organizations has become a complex and sensitive strategy. According to scholars such as Peter Drucker, management is the beating heart of every organization. However, in practice, the appointment process of managers—especially in developing countries—is fraught with numerous challenges [5]. In many such countries, appointments are more influenced by political considerations than by technical and managerial competencies (Kamali et al., 2024: 486). The absence of formal evaluation systems, over-reliance on academic qualifications as the sole selection criterion, and the dominance of relational approaches over professional regulations have caused the appointment process to drift away from justice and effectiveness. Under these circumstances, individuals are chosen not based on merit but on their ability to garner social or political support [6].

Hosseinipour Ghasemabadi et al. (2023) designed a model for the merit-based selection of managers to achieve government governance goals, identifying factors such as domain-specific expertise, structured evaluation, relevant experience, ethical integrity, and effective human resource utilization as central to the process [7]. Jafarpoor et al. (2023) analyzed the shortcomings in the appointment methods of commercial managers in state-owned companies, revealing structural and behavioral vulnerabilities [4]. Pargol et al. (2022) developed a model for selecting educational managers in the Ministry of Culture and Islamic Guidance, emphasizing managerial development as essential for organizational success [1]. Ghasemi et al. (2022) proposed a selection model for public sector managers, underscoring the influence of macroeconomic and cultural factors [8]. Stefanica et al. (2025) examined diversity and equity challenges in the selection of sports managers in Romania, highlighting the need for balanced cultural integration and candidate competence [3]. Rastegarimehr et al. (2024) identified individual and environmental factors, such as literacy, experience, legal awareness, and political-cultural conditions, as crucial in selecting urban health center managers [9]. Raeesi and Daneshfard (2024) introduced an optimized model for promotion and appointment in state-owned banks, identifying numerous themes contributing to thematic network formation [5]. Kamali et al. (2024) explored talent identification and succession planning strategies for appointing nursing unit managers, noting the importance of competency assessment, leadership development, coaching, and performance evaluation [10]. Oliveira et al. (2024) studied recruitment and selection practices in a cement product company, demonstrating the competitive advantages of using structured recruitment methods like resume review, interviews, tests, and group activities [6]. Collectively, these studies affirm that successful managerial selection requires precise, comprehensive, and localized models capable of identifying, evaluating, and nurturing leadership potential. However, the

design of a specialized and contextualized model for selecting branch managers at Bank Melli Iran—tailored to its structure, mission, complexity, organizational culture, and governance requirements—has remained largely unexplored. The innovation of the present research lies in the development of a customized model for this purpose, integrating theoretical insights, local experiences, and institutional conditions to provide clear indicators and criteria for selecting competent, professional, and effective managers at the branch level. This study represents a systematic and innovative step toward improving the appointment system within Iran's banking sector, particularly within Bank Melli Iran.

In addition, the political climate prevailing in public organizations in developing countries has made reforming the appointment process difficult. Resistance to change, weak oversight institutions, and the absence of accountability mechanisms hinder the establishment of a meritocratic system for managerial appointments [11]. The same issue exists in Iran. Although Article 8 of the Civil Service Management Law highlights the necessity of establishing a merit-based system, in practice, there is no binding restriction for managerial appointments, and the democratic rotation of power is often cited as justification. Moreover, the directive of the Supreme Administrative Council merely outlines the general qualifications of managers without specifying methods for competency evaluation. Delegating the development of criteria to executive organizations has, in effect, created fertile ground for patronage and the prevalence of nepotism in the appointment process [7].

Therefore, the design of a comprehensive and localized model for selecting branch managers at Bank Melli Iran is an undeniable necessity. This need arises from the fact that traditional and non-scientific methods for selecting managers no longer meet the demands of the modern environment, emerging financial technologies, regulatory requirements, and intensifying banking competition. Such a model must not only address professional, managerial, and behavioral requirements but also align with the specific structure and missions of Bank Melli Iran, respond flexibly to environmental changes and banking system exigencies, and remain compatible with the cultural, ethical, and indigenous values of Iranian society. From a theoretical perspective, the main gap lies in the absence of a comprehensive, localized framework for selecting bank branch managers that integrates the multifaceted components of competency with the structural, cultural, and

strategic features of Bank Melli Iran. Most existing domestic studies either rely on generic competency models or focus on limited aspects of the managerial appointment process, with little integrated and localized attention to behavioral, ethical, strategic, communicational, and professional dimensions. On the practical side, the absence of a scientific and precise mechanism for selecting branch managers has led to decision-making based on relationships, influence, and non-technical criteria—factors that can seriously undermine organizational effectiveness and stakeholder satisfaction. Hence, the development of a scientific and localized model can assist the bank in identifying, selecting, and fostering competent, committed, and capable managers, while also preventing the negative consequences of inefficient appointments. In this regard, the primary objective of the present study is to design a comprehensive, scientific, and localized model for selecting branch managers at Bank Melli Iran—one that encompasses indicators and criteria suited to the missions, structure, professional requirements, and strategic expectations of this banking institution and contributes to improving performance, enhancing human capital, and increasing organizational productivity. Accordingly, this research was initiated with the central question: What is the model for selecting branch managers at Bank Melli Iran?

2. Methodology

This study is of a qualitative nature. The dominant paradigm underlying this research is the interpretive-constructivist paradigm. The qualitative strategy employed in this study is based on meta-synthesis, relying on the seven-step approach of Sandelowski et al. (2007). The statistical population of the study consists of two categories, as outlined below:

a) **Statistical population in the document section:** This includes articles, theses, books, and scientific documents related to the research topic from the years 2011 to 2025 (Gregorian calendar).

b) **Statistical population in the interview section:** This includes three groups: academic experts, senior professionals, and top-level managers of Bank Melli Iran. To obtain richer results and reduce the likelihood of bias in opinion expression, participants for interviews were selected based on the absence of negative attitudes toward other groups and a lack of bias toward their own community (based on initial familiarity and existing academic, operational, and executive backgrounds). This approach

enabled a deeper and more reciprocal understanding of the research topic and facilitated the acquisition of more saturated and multi-perspective data.

Accordingly, in line with the meta-synthesis method, purposive sampling was used for selecting articles, theses, books, and scientific documents, as well as for selecting individuals. Additionally, snowball sampling was employed to identify participants consistent with the research objectives and from within the selected population. Ultimately, the final sample included 16 individuals. Moreover, sample adequacy was ensured using theoretical sampling. In this approach, sampling continues until no new data or information emerges. The characteristics of the study participants are presented in Table 1.

Table 1. Characteristics of Study Participants

Code	Gender	Age	Education	Organizational Position	Experience (Years)
1	Male	43	PhD in Business Management	Senior Manager	14
2	Female	48	PhD in Human Resource Management	Expert	12
3	Male	49	PhD in Strategic Human Resource Management	Associate Professor	16
4	Female	51	PhD in Public Policy	Expert	17
5	Male	53	PhD in Human Resource Management	Assistant Professor	11
6	Male	54	PhD in Organizational Change Management	Assistant Professor	19
7	Female	46	PhD in Banking Management	Senior Manager	13
8	Male	55	PhD in R&D Management	Senior Manager	20
9	Male	48	MSc in Performance Management	Expert	13
10	Male	51	PhD in Human Resource Management	Assistant Professor	16
11	Male	57	PhD in Business Administration	Executive Manager	18
12	Male	41	PhD in Public Management	Associate Professor	7
13	Male	55	PhD in Entrepreneurship Management	Expert	13
14	Male	44	PhD in Business Management	Senior Manager	20
15	Male	52	MSc in Banking Management	Senior Manager	17
16	Male	46	PhD in Strategic Management	Associate Professor	18

The data collection method in this study consisted of two stages. First, through library and documentary research, information and data related to the components and indicators for selecting branch managers at Bank Melli Iran were collected. After extracting the relevant components and indicators from the literature and drafting the initial conceptual model, semi-structured interviews were conducted with the 16 selected experts to verify the comprehensiveness of the extracted indicators and the preliminary model. Finally, the data analysis was carried out using the seven-step approach developed by Sandelowski et al. (2007).

3. Findings and Results

The findings obtained from data analysis, based on the seven-step approach by Sandelowski and Barroso (2007), are presented as follows:

Step One: Formulating Research Questions

The research questions of this study are outlined in Table 2:

Table 2. Formulation of Research Questions and Responses

Indicators	Research Questions	Responses
What	What are the components and indicators for selecting branch managers at Bank Melli Iran?	Identification of the components and indicators for selecting branch managers through literature review
Who	What is the study population for identifying these indicators?	All credible scientific databases
When	What is the time range for reviewing and searching for these indicators?	The period from 2011 to 2024 (Gregorian calendar)
How	What method was used to gather the information?	Document and literature analysis

Step Two: Systematic Review of the Research Literature

In this study, various databases, journals, and search engines were reviewed. A range of keywords was used in the search process. Table 3 presents the searched databases and their associated keywords.

Table 3. Searched Databases Based on Keywords

Row	Database	Keywords Used	Search Range
1	ScienceDirect	"Bank Branch Manager Selection", "Competencies of Bank Managers", "Characteristics	All studies published
2	Scopus	of Bank Managers", "Selection Criteria for Managers", "Bank Management Skills",	between 2000 and
3	ProQuest	"Professional Development of Bank Managers"	2025
4	Springer		
5	JSTOR		
6	Emerald		
7	Elsevier		
8	SAGE		
9	OXFORD Journals		
10	EBSCO		
11	UpToDate		
12	PubMed		
13	Semantic Scholar		
14	ResearchGate		
15	Taylor & Francis		
16	Iranian Journals Database (Magiran)	انتخاب مدیران»، «شایستگی‌های مدیریتی در بانکداری»، «ویژگی‌های مدیران بانکی»، « «معیارهای انتخاب مدیران»، «مهارت‌های مدیریتی بانک» و «توسعه حرفه‌ای مدیران «بانکی	All studies published between 2011 and 2024
17	Islamic World Science Citation Center (ISC)		
18	Noormags Specialized Journals		
19	Scientific Information Database (SID)		
20	Iranian Scientific Information Database (Ganj)		
21	Civilica		

Step Three: Searching and Selecting Relevant Studies

In this step, the sources identified in the previous phase were reviewed step by step based on inclusion and exclusion criteria. These criteria are shown in Table 4.

Table 4. Article Inclusion and Exclusion Criteria

Criteria	Inclusion Criteria	Exclusion Criteria
Language	Persian and English	Languages other than Persian and English
Time Frame	From 2011 to present (Persian calendar), and from 2000 to present (Gregorian calendar)	Before 2011 (Persian calendar), and before 2000 (Gregorian calendar)
Research Methodology	Qualitative / Mixed methods	Other than qualitative / mixed methods
Research Domain	Selection of bank branch managers	Studies unrelated to selection of bank branch managers
Type of Study	Articles published in reputable journals and academic theses	Articles lacking scientific merit and personal opinions
Focus of Study	Examination of components and indicators for selecting branch managers	Topics outside the specified scope

According to Table 4, once the inclusion and exclusion criteria were defined, a screening of articles and theses was performed. The overall process and the number of articles excluded during each review phase are illustrated in Figure 1.
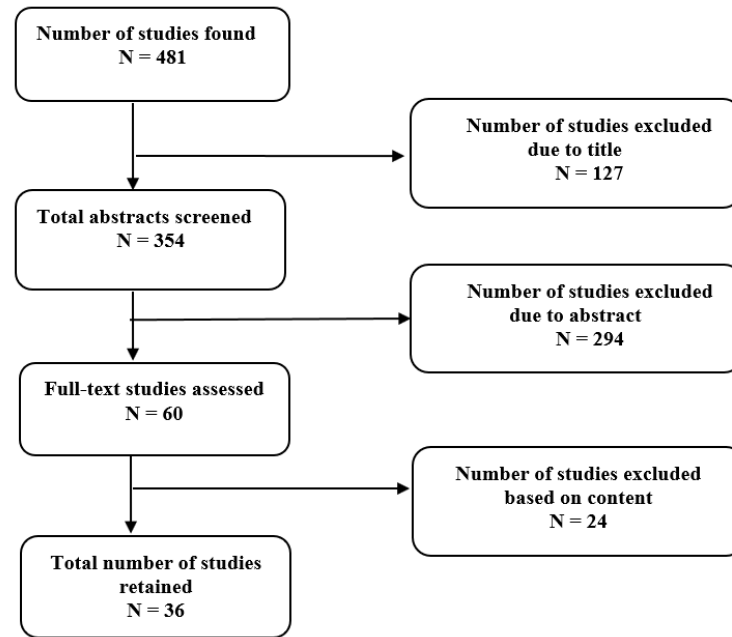
Figure 1. Selected Articles After Initial Screening

Step Four: Data Extraction from Studies

The extraction of codes from the texts was conducted in two stages. In the first stage, the general codes present in the text were identified. In the second stage, the obtained codes were analyzed and examined. At this stage, the relative frequency of the codes was assessed. This process was carried out to facilitate the extraction of categories. Due to the large number of codes, a sample is presented in Table 5.

Table 5. Extracted Codes from the Studies

Row	Code	Frequency	Source
1	Financial knowledge	2	Gunawan et al. (2025), Mushtaque et al. (2021)
2	Risk management	—	—
3	Legal and regulatory knowledge	2	Sousa et al. (2023), Ahsan (2018)
4	Awareness of banking regulations	—	—
5	Managerial experience in banking	3	Okati (2025), Hayat & Ahmad (2024), Sen et al. (2023)
6	Financial management experience	—	—
7	Experience in various bank branches	1	Mwambela (2024)
8	Experience working with corporate and large clients	—	—
9	Analytical thinking ability	2	Maksimović (2024), Bakti (2023)
10	Decision-making speed	3	Jafarpoor & Hasani Moghaddam (2023), Okolie & Irabor (2017), Kamran et al. (2015)
11	Offering creative solutions	1	Rozario (2019)
12	Problem prediction ability	2	Ghasemi et al. (2022), Sarıkaya (2022)
13	Negotiation skills	—	—
14	Verbal and listening skills	4	Farhadinejad et al. (2022), Khomeideh et al. (2022), Pargol et al. (2022), Adam (2020)
15	Conflict management skills	2	Mohammadi & Tourani (2022), Nadda et al. (2017)
16	Effective communication with clients	1	Alinaqi Langari et al. (2022)
17	Awareness of cultural behaviors	2	Esmaeili et al. (2022), Jain & Goyal (2014)
18	Self-awareness	1	Abdul et al. (2020)
19	Self-control	1	Abdul et al. (2020)
20	Empathy with employees	2	Setayeshmehr et al. (2021), Najafi (2021)

Step Five: Analysis and Synthesis of Findings

In this stage, categories and concepts were identified. Two fundamental principles were used for this identification:

1. The principle of semantic distinction

2. The principle of answering the research questions

Based on these two principles, the research categories and, at a higher level, the concepts were determined. The results of this identification process are presented in Table 6.

Table 6. Identification of Categories and Concepts – Meta-Synthesis Analysis

Main Category	Subcategory	Concept
Possessing Professional Competencies	Banking Expertise and Skills	Financial knowledge
		Risk management
		Legal and regulatory knowledge
		Awareness of banking regulations
	Relevant Work Experience	Managerial experience in banking
		Financial management experience
		Experience in various bank branches
		Experience working with corporate clients
	Problem-Solving and Decision-Making Skills	Data analysis capability
		Decision-making speed
		Offering creative solutions
		Problem prediction ability
Possessing Communication and Social Intelligence Skills	Communication Skills	Negotiation ability
		Verbal and listening skills
		Conflict management skills
		Effective communication with clients
		Awareness of cultural behaviors
	Emotional Intelligence	Self-awareness
		Self-control
		Empathy with employees
		Understanding customer needs
		Tolerance of environmental pressures
	Team Leadership Skills	Ability to lead staff
		Delegation of responsibilities
		Ability to motivate employees
		Promoting team spirit
		Building trust among employees
Adherence to Ethical Principles and Personal Values	Integrity and Commitment	Observance of ethical principles
		Adherence to organizational values
		Respecting the rights of clients and staff
		Transparency in decision-making
		Trustworthiness
	Responsibility	Diligent follow-up of duties
		Transparency in performance
		Accountability readiness
		Commitment to organizational goals
		Openness to criticism
	Perseverance and Resilience	Stress tolerance
		Striving to achieve goals
		Positive competitive spirit
		Commitment to continuous improvement
		Stability in crises
Possessing Managerial and Strategic Capabilities	Human Resource Management	Staff performance evaluation
		Talent identification
		Staff training and development
		Establishing organizational justice
	Financial Management and Budgeting	Cost control
		Optimal resource allocation
		Liquidity management
		Annual budgeting
		Evaluation of financial indicators
	Strategy Formulation and Implementation	Competitive environment analysis
		Strategic goal setting
		Operational planning
		Execution and supervision of strategies
		Periodic evaluation and review
Ability to Innovate and Adapt to Change	Creative and Innovative Thinking	Offering new solutions

	Flexibility and Adaptability	Process improvement capability
		Identifying growth opportunities
		Promoting a culture of innovation
		Openness to new ideas
		Adaptability to change
		Embracing new technologies
		Change management
		Managing cultural changes
		Readiness to embrace change
	Learning and Personal Development	Lifelong learning
		Professional growth
		Awareness of banking trends
		Continuous study in the financial field
		Ability to stay up to date
Ability to Analyze and Utilize Information	Data and Information Analysis	Financial report analysis
		Understanding performance indicators
		Customer behavior analysis
		Market and trend analysis
		Customer feedback review
	Knowledge and Information Management	Use of banking information systems
		Branch information updates
		Optimal data utilization
		Competitive intelligence evaluation
		Knowledge sharing within the team

Step Six: Quality Control

To ensure the quality of the extracted categories, expert opinion comparison was employed. The results of this stage are presented in Table 7.

Table 7. Results of Cohen's Kappa Coefficient

	Second Evaluator	Total	Kappa Coefficient	Significance Level
	Agree	Disagree		
First Evaluator	Agree	14	0	14
	Disagree	2	3	5
Total		16	3	19

As shown in Table 7, Cohen's Kappa coefficient for this study was calculated as 0.865 with a significance level of 0.004, confirming statistical significance at the 5% error level.

Step Seven: Presentation of Findings

At this stage, the extracted codes were classified into 6 main categories, 17 subcategories, and 81 concepts. The conceptual model of the research is illustrated in Figure 2.

Figure 2. Research Model

4. Discussion and Conclusion

This study was conducted with the aim of designing a model for selecting branch managers at Bank Melli Iran. The proposed model was developed in the form of 6 main categories, 17 subcategories, and 81 concepts. One of the influential components in selecting branch managers is "possessing professional competencies." This category comprises three subcategories—*banking expertise and skills*, *relevant work experience*, and *problem-solving and decision-making skills*—and includes 12 concepts. The findings of this study align with parts of the results from Pargol et al. (2022), Alinaqi Langari et al. (2022), Stefanika et al. (2025), and Rastegari Mehr et al. (2024). According to these studies, successful managers in the banking system are those with the technical expertise and professional skills required in banking. Relevant work experience enhances their ability to comprehend the complexities of banking operations, and problem-solving and decision-making skills allow them to make intelligent, analytical decisions under critical and competitive conditions. These competencies contribute to increased productivity, error reduction, improved banking services, and greater customer trust in the bank's management system.

Another influential component in the selection of branch managers at Bank Melli Iran is "possessing communication skills and social intelligence." This category includes three subcategories—*communication skills*, *emotional intelligence*, and *team leadership skills*—with a total of 15 concepts. The findings are consistent with parts of the prior

research [5, 12-14]. According to these studies, a manager's ability to communicate effectively, regulate emotions, understand others' feelings, and guide the team toward shared goals is crucial for successful branch management. High social and emotional intelligence enables managers to build constructive relationships with employees and clients, foster healthier work dynamics, and manage organizational conflicts in a logical and humane manner. Team leadership skills further contribute to employee motivation, synergy, and productivity.

Another key factor in selecting Bank Melli Iran's branch managers is "adherence to ethical principles and personal values." This category comprises three subcategories—*integrity and commitment*, *responsibility*, and *perseverance and resilience*—and includes 15 concepts. The findings of this study are consistent with the prior findings [3, 12, 14-16]. According to these studies, adherence to professional ethics, honesty, commitment to duties, responsibility, and perseverance are key traits of successful managers. These characteristics not only contribute to internal and external trust-building but also help create a positive organizational culture, enhance ethical capital, and prevent administrative corruption. Managers who embody such values serve as role models and contribute to improving the quality of banking services.

Another component influencing the selection of branch managers is "possessing managerial and strategic capabilities." This category comprises three subcategories—*human resource management*, *financial and budget management*, and *strategy formulation and implementation*—and includes 14 concepts. These findings are in line with the prior studies [1, 10, 13, 14, 17]. Based on these results, it is clear that in addition to everyday skills, managers must be capable of strategic planning, managing human and financial resources, and budgeting effectively in order to design and implement purposeful growth paths for the branch. They must also be capable of leading the organization with a forward-looking approach toward the realization of broad banking visions. Possessing these capabilities signifies mastery of scientific management principles, environmental and internal analysis, and developing strategies for competitiveness and survival in the financial market.

Another influential factor in selecting branch managers is "ability to innovate and adapt to change." This category includes three subcategories—*creative and innovative thinking*, *flexibility and adaptability*, and *personal learning and development*—with 15 concepts. These findings align with prior studies [5, 6, 8, 12, 14, 15, 18, 19]. According to these studies, innovation and adaptability are essential for management in today's fast-paced and ever-changing environment. Managers who possess creative thinking are able to solve organizational problems through innovation and novel approaches. Flexibility and continuous learning allow them to adapt themselves and their organization to technological developments, new regulations, and market demands. These traits play a crucial role in advancing the bank and strengthening its competitive position.

"Ability to analyze and utilize information" is another critical component in selecting branch managers. This category consists of two subcategories—*data and information analysis* and *knowledge and information management*—with a total of 10 concepts. The findings are supported by previous research [1, 3, 9, 10, 14, 16, 18-20]. According to these studies, the ability to analyze data, extract effective patterns, and use information in decision-making is a fundamental trait of effective managers. In the data-driven era, managers must have the skills to leverage information and manage knowledge to make evidence-based decisions. These abilities lead to improved efficiency, operational accuracy, and optimization of organizational processes, thereby enhancing the professional and scientific standing of the branch.

- It is recommended that Bank Melli Iran develop and implement a professional competency assessment system to base the selection and promotion of managers on criteria such as banking knowledge, relevant experience, and structured decision-making skills. This system could include specialized tests, field assessments, managerial simulations, and competency-based interviews. Continuous training programs for updating professional skills should also be emphasized.

- It is recommended that Bank Melli Iran regularly and systematically hold training programs on communication skills, emotional intelligence, and team leadership for current and future managers. Alongside these programs, the use of psychometric tools, behavioral assessments, situational interviews, and 360-degree feedback should be integrated into the selection process to ensure the appointment of managers with strong interpersonal effectiveness, mutual understanding, and social influence.

- It is recommended that Bank Melli Iran develop and implement a professional ethics charter,

embedding principles such as honesty, commitment, responsibility, and perseverance as core criteria for evaluating and selecting managers. Techniques such as disciplinary background checks, ethics-focused interviews, and valid personality tests (such as the MBTI and Big Five) should be employed to identify the desired personality traits.

- It is recommended that Bank Melli Iran launch comprehensive leadership development programs that include training in human resource management, financial management, strategic planning, and budgeting. Implementing real organizational projects and assigning challenging missions to potential managers can be highly effective in evaluating their capabilities in real work environments.

- It is recommended that Bank Melli Iran establish innovation-friendly environments, such as a "Banking Innovation Lab," to encourage creativity and new solutions among managers. Hosting innovation challenges, problem-solving competitions, and idea-scouting initiatives, along with training in creative thinking, design thinking, and change management, will equip managers to handle the rapidly evolving banking landscape.

- It is recommended that Bank Melli Iran enhance and integrate its analytical and information systems, and provide specialized training in data analysis, knowledge management, business intelligence, and data-driven decision-making. Strengthening managers' capabilities in this area should become a standard part of the selection, promotion, and performance evaluation system.

Authors' Contributions

Authors equally contributed to this article.

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