# Investigating the path analysis of smart marketing strategy on improving the marketing performance of Saderat Khorasan Razavi Bank

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**Abstract**

One of the reasons for the poor performance of some bank branches is their poor marketing. On the one hand, there is no specific tool to measure the development of marketing activities in the branches, especially the issues that are under the control of the branches themselves; Therefore, a concept called "smart marketing" has been defined to check to what extent the branches are in front of the smart environment and with what quality they carry out marketing measures according to their authority. Therefore, the purpose of the current research was to analyze the path of intelligent marketing strategy to improve the marketing performance of Saderat Khorasan Razavi Bank. According to the research process, the research method is a descriptive survey. The statistical population is all managers, assistants and marketing experts of Bank Saderat Khorasan Razavi in the number of 567 people, of which 229 people were selected by simple random method. The data collection tool was a researcher-made questionnaire, and the data were analyzed using the structural equation modelling method and Lisrel software, and the results showed that there was a positive and significant effect on all research variables.

Keywords: smart marketing, strategy, development, saderat bank, marketing performance
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## 1 Introduction

The future of the world in the 21st century is full of competition, the development of emerging markets, uncertain environmental factors, the spread of superior technologies, and the expansion of trade. Today, the speed of technological advancements has caused the rapid transformation of markets, and success in future challenging markets requires sufficient preparation for an informed and timely response; Meanwhile, the role of marketing in helping companies is very important. Over time and with the development of business and commercial issues, the position of the marketing department in the organizational structure of institutions has gained more value and strength [8]. Considering the sudden changes and transformations of the environment and the high intensity of competition in global markets, [9] changes in the internal and external conditions of the organization, it is necessary to continuously track these changes and [6] with the presence of an intelligent system, the level of performance should be checked [12, 14].

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It is very clear that marketing is very important for large organizations that face a very variable and competitive environment for their marketing. Accurate, up-to-date and clear information reduces the risk of making wrong decisions, and this is one of the important reasons for the necessity of conducting marketing research and the promotion of competitive intelligence and intelligent marketing in the organization all of these are the basis for achieving a competitive advantage. It is with the help of increasing competitive intelligence and marketing that organizations are superior to their competitors and gain a special place in the field of competition. In today's era, only focusing on events and examining past information is not very compatible, but a detailed examination of the business environment of life. It sustains the organization. In today's world with rapidly growing features, relying on old information leads to a decrease in insight and the loss of opportunities in front of the organization, therefore, it is an increase in the degree of intelligence that changes the organization's view and understanding of the changes in the environment and the future. It makes it more transparent and increases the organization's ability to analyze emerging processes [24].

Reliable information and data form the foundation of every management decision. From a marketing point of view, Problems can only be identified, analyzed and resolved when accurate information is available. Smart marketing is very important to interact with the company's customers. On the other hand, differentiation, advertising and sales promotion are also done in this way [10].

In recent years, the banking industry has seen intense competition with many opportunities and threats. Undoubtedly, no bank can provide all possible services and be the best in the field of services it provides. By examining their strengths and opportunities in the market, banks can take strategies to achieve a suitable competitive position in the market. Both public and private banks are in close competition with each other. The fact is that in this competition, the victory is with the banks that allocate more market share with the lowest cost. Therefore, it seems that investigating the impact of smart marketing strategy on the marketing performance of Saderat Bank is very important. As a result, the main question in this article is, does the smart marketing strategy have a positive and significant effect on the marketing performance of Saderat Bank?

## 2 Theoretical framework and research background

### 2.1 Smart marketing strategy

Smart marketing strategy is a source of thinking room or a source of creativity, innovation and knowledge creation. It can play an important evolving role in organizational success [22].

On the one hand, it can bring about the requirements and necessities needed for sustainable competitive advantages and on the other hand, superior business performance using sustainable competitive advantages through marketing assets. Using marketing assets (such as informational and relational), a smart marketing strategy creates value for customers and makes them happy. As a result, happy and satisfied customers return to the company and make the organization successful [1].

Some definitions of intelligent marketing systems from the point of view of different theorists:

1. The intelligent marketing system is a system that formulates and selects the market strategy with the help of artificial intelligence. In fact, these systems are software that solves specific problems by using the knowledge and skills of experts and their reasoning techniques [27].
2. The intelligent marketing system is a human-like system that always carefully investigates and scrutinizes market issues with creative thinking, and after analyzing them carefully, presents its proposed solution [27].
3. The intelligent marketing system is a complex and active software that intelligently analyzes incoming information using mathematical algorithms and brain networks, and by giving weight and credibility to the main information, helps marketing managers in making decisions as much as possible, delivered [7].

From the above definitions, it can be concluded that the intelligent marketing system is a collection of expert software, methods and multiple sources that receives a continuous flow of sensitive and diverse market information and after analyzing them, the vital information that The competitive position of companies is effective, it extracts and prioritizes and provides it to senior marketing managers [15].

### 2.2 Value creation

In previous studies, various researchers have studied the concept of value and encountered several dimensional approaches. In this approach and method, based on a complete approach and perceived value, is categorized into two main classifications: cognitive response and effective and efficient components. Value includes these three dimensions:

operational value, social value and emotional value. In another study, six dimensions of perceived value including operational value dimensions such as installation, professionalism, quality and price; And efficient and effective dimensions including emotional value and social value were presented. Fundamental changes in business models have intensified the competition between financial organizations, and on the other hand, they are among the most important factors that force companies to move towards market orientation. To gain benefits from long-term loyalty and customer satisfaction, financial banks should focus on building and maintaining long-term relationships with their customers. Looking at the literature on companies and institutions indicates that they should create and provide value in these three areas: shareholder value, employee value, and perceived value by customers. It is considered for companies to create a competitive advantage. By examining these approaches and the classifications made for value, in the derived approach of shareholders, the main classifications are the value perceived by the market, the value perceived by customers, the organizational value perceived by competitors, and the internal value of the organization [1].

## 2.3 Digital marketing

Research shows that in recent years, the regular use of the Internet among adults has grown, and this issue has also changed the buying behavior of customers. This means that traditional marketing will no longer be as efficient as it used to be. Marketing is always about how to communicate with our audience at the right time and place. In today's world, this means you have to reach your audience where they spend most of their time (i.e. the Internet). Digital marketing refers to any form of marketing that takes place on the Internet. Digital marketing includes all marketing activities that use electronic devices or the Internet. In this style of marketing, businesses use digital channels such as search engines, social networks, email, websites and other applications to communicate with their current and future customers [2].

In today's world, digital marketing is vital for businesses to compete and increase brand awareness. These days, it seems that all brands use a website, and if they don't, they have a serious presence in social networks or are present in such spaces with the help of online advertising strategies. Content and digital marketing have expanded in such a way that customers definitely go to the digital space to create brand awareness. In other words, in order for a business to remain competitive, it must be able to create and use at least some aspects of digital marketing. Due to the variety of digital marketing methods and strategies, digital marketing is a space that allows people to be very creative, and it also allows people to use different marketing methods with a certain budget [13].

Use for their work. In digital marketing or digital marketing, managers can use tools such as analysis dashboards to monitor the success and ROI of their advertising campaign, this is one of the major differences between digital marketing and traditional advertising methods such as billboards or print ads [5].

## 2.4 Innovation knowledge

Innovation is the provision of a new and useful idea and its rapid transfer to the market and its application in business for the successful use of inventions. Innovation can be described like this.

- Innovation means creativity that has been manifested and has reached the stage of action, in other words, innovation means creative thought realized in businesses.
- Innovation means offering new products, processes and services to the market.
- Innovation is the use of mental abilities to create a new idea or concept.

With regard to the above, the relationship between creativity and innovation can be drawn as follows:

- Creativity is like the idea of producing a new product, but innovation refers to the process of implementing this new idea.
- Creativity is mostly an intellectual and mental activity, but innovation often has a practical aspect, and in fact, the final product of action is creativity [20].

Five types of innovation from Joseph Schumpeter's point of view:

- Introducing a new product or changing the quality of an existing product.
- Process in a specific industry.
- Creating a new market.
- Creating new resources to provide raw materials and other inputs.
- Industrial business change [16].

Innovation is the application of new ideas resulting from creativity, which can be a new product, a new change, or a new way of doing things. He divides innovation in terms of the divisions of business activities into two directions: intra-business and extra-business:

- Innovation within the business: includes personnel - exhibition - consultants - CEO - sales unit - distributors.
- Out-of-business innovation: includes - research companies - market and competition - customers.
- The most innovative factor in successful businesses is related to personnel, including research, market, competitors, and customers [17].

According to [17], strategies are patterns from the past and plans for the future. In other words, strategy is a plan that determines how to arrange resources, products, processes and systems for companies to adapt to their environment to develop competitive advantages. On the other hand, innovation is a mechanism that does. On the other hand, innovation is a mechanism by which organizations produce new products, processes and systems needed to face or adapt to changes in markets, technologies and competition methods. Also, innovation from the point of view of applying new ideas and behaviours is a mechanism by which companies can strengthen their competitive position in the future. In other words, innovation is one of the main factors in gaining a competitive advantage for companies, and companies have a strong desire to use technological innovation and provide new and high-quality products to achieve rapid growth and success in the markets (in domestic and international arenas). Therefore, the link between innovation and strategy is important for the effective management of innovation and without strategy, it will not be possible for innovation to improve performance and other organizational successes [18].

Innovation strategies are strategies that show companies how much and in what way to use innovation to develop their performance. In [14] innovation strategy is defined as follows:

A pre-determined, functional and incremental design to manage the allocation of resources to different types of innovation to achieve overall strategic goals and a guiding decision-making framework for industries and companies on when to discard the best of the past or the company's strategy and goals. changed to focus on future business. According to these definitions, innovation strategy is one of the most important supporting factors for innovative capabilities, and companies can improve and develop their performance with the help of innovation strategy [25].

Other researchers also claim that performance improvement requires the appropriate and robust selection of innovation strategies. Therefore, one of the solutions for growth, continuity (survival), and the development of the performance of companies in the desired industry in dynamic and changing environments is to create innovations. In simpler terms, innovation is an important strategic tool for creating competitive advantage in complex environments [19].

## 2.5 Competitive Advantage

Competitive advantage includes a set of factors or capabilities that always enable the company to perform better than its competitors. In other words, competitive advantage is a factor or a combination of factors that makes an organization much more successful than other organizations in a competitive environment and competitors cannot easily imitate it. Therefore, to achieve a competitive advantage, an organization must pay attention to its external position and internal capabilities [4].

In the path of creating a competitive advantage, two important points can be considered: first, this path is a sequential process that leads to excellent performance and competitiveness of the organization. It means that if the organization can create a sustainable competitive advantage through its merits, which is valuable for customers and is always superior to its competitors, it has actually left behind a worthy performance and brought competitiveness. Second, due to the increase in environmental complexity and the intensity of competition, the competitive advantage is either easily imitated by competitors or fades quickly from the customers' point of view and must be replaced with new advantages. Based on this, the organization should think about finding its competitive advantages [3].

## 2.6 Business Performance

Performance management is very important to achieve the expected results and consequences from government businesses, as well as to be accountable to the stakeholders and the general public for the expenses that come from public resources, and it increases people's trust in the government. Achieving the expected goals and results requires a clear, hierarchical and comprehensive definition of them as business performance, design of indicators and metrics for periodic measurement of performance, criteria for performance evaluation, design of improvement programs and continuous monitoring of activities to ensure the achievement of goals and revision It is in them. The conceptual model

facilitates and systematizes these tasks. The conceptual model is a theoretical framework and tool for analyzing the existing situation and managing it to achieve the desired situation. The era of performance has created a commitment to the global goal of business improvement and government improvement, but it has not necessarily created clarity and transparency about it. Government businesses suffer from severe inefficiency in the field of performance management. Despite the presence of performance management in the public sector for a quarter of a century, there are still important problems and the expected improvements in performance, accountability, transparency and service quality have not yet occurred as desired [26].

Although part of the ineffectiveness of performance management in government businesses is related to how this system is implemented, the theoretical gap is also a serious issue that cannot be ignored. Conceptual ambiguity and confusion in the literature on business performance in the public and non-profit sector, as well as the dispersion of models and the contradiction between them, are such that after studying and analyzing all the articles in this field, Sigol and Sommermeter claim that, in general, the accumulated knowledge in this field It lacks a clear opinion about the most important explanatory elements for measuring and evaluating the performance of government and non-profit businesses [23].

In most businesses around the world, managers are always looking to upgrade and improve the performance of their businesses. In other words, today, if businesses want to maintain their position and act in a way that will lead to their survival, development and success, it is necessary to reconsider their performance and fulfil their obligations towards their superiors properly [21]. In this context, the occurrence of events such as the expansion of competition, the advancement of information technology and the comprehensive efforts of businesses and economic units to gain a better position have doubled the need to pay attention to the continuous improvement of business performance. In such conditions, businesses must search for new methods to improve their performance. In this regard, one of the most appropriate strategies is to focus on business knowledge and its proper management. Today, the importance of knowledge management as an important weapon to maintain competitive advantage and improve business performance is recognized and the results of numerous researches conducted in different parts of the world indicate the direct effect of knowledge management on performance improvement so that if the quality of business knowledge is good, It can be expected that management and business performance will improve significantly [19].

## 2.7 Backgrounds of research

Pishbahar et al. (2016) in their research entitled "Codification and prioritization of dairy products of Eastern Azerbaijan Pegah company's marketing strategies: Using AHP method" acknowledge that having a suitable strategy given the evolving and changing environment. It can help the company to survive and gain a competitive advantage because the selection strategy must be in line with the market and organizational goals of the institution in addition to satisfying the needs of the target market. Then, in a general summary, the effect of each of the obtained criteria on four marketing strategies, including integration strategy, concentration strategy, diversity strategy and defensive strategy, was investigated and defensive strategy was determined as the most suitable marketing strategy for Pegah Company of East Azerbaijan [17].

Khajooei Pour et al. in [11] at research entitled "Choice a competitive marketing strategy using analytic network process (case study: Rafsanjan Pistachio producers cooperative)" admit that for the aforementioned company, among the 3 mentioned strategies, the focus strategy with It is the most priority. Also, from the point of view of the studied company, among the sub-criteria are given in Figure 1.
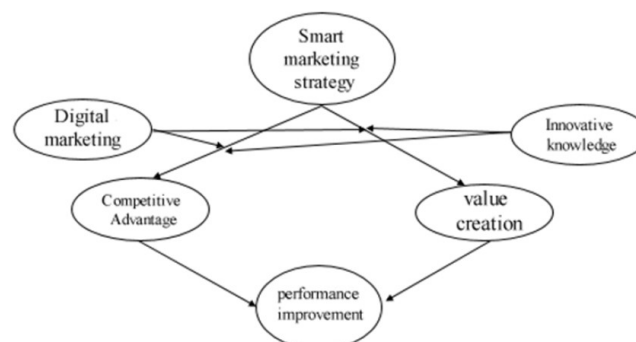


Figure 1: Conceptual model of the research

## 3 Research methodology

The method of the present study is applied in terms of its purpose and descriptive survey in terms of its method. The research community of all managers, deputies and experts of Saderat Bank in Razavi Khorasan, which included 567 people. According to Morgan's table, the sample size was determined to be 229 people. These numbers are selected by To Purpose collection data from questionnaire research fellow .simple random method At the part statistics Descriptive From average and deviation standard - made use became and at the part statistics Inferential With help soft App Spss 2 A this Research was used with use from structural equations modelling method and Lisrel software were done.

### 3.1 Descriptive statistics

People (14 percent) of the female sample 198 people (86 percent) are men. 8831 people (38 percent) have a bachelor's education, 74 people (32 percent) have masters and 67 people (29 percent) have a PhD are 85 people (37 percent) between 15 and 20 years old, 56 people (24 percent) between 21 and 25 years old, 88 people (38 percent) 25 years old and above Years of service. 31 people (13 percent) are managers, 34 people (15 percent) are deputies, and 162 people (72 percent) are experts. Descriptive findings of the main dimensions of the research were analyzed in the sample members, a summary of the results of this analysis in Table 1 is reported.

Table 1: Descriptive findings of research variables

| Variable | Average | Standard deviation | Variance |
|---|---|---|---|
| Smart marketing strategies | 3.16 | 0.112 | 0.012 |
| Innovative knowledge | 3.74 | 0.412 | 0.170 |
| Digital marketing | 3.45 | 0.324 | 0.105 |
| Value creation | 3.58 | 0.421 | 0.177 |
| Competitive Advantage | 2.99 | 0.421 | 0.177 |
| Improve marketing performance | 3.11 | 0.242 | 0.058 |

## 4 Inferential statistics

### 4.1 Data normality test

To use the confirmatory factor analysis test and structural equation modelling to measure the variables, the statistical distribution of the questionnaire items should be ensured first. To test the normality of the distribution, The Kolomograph-Smirnov test was used. Table 2 shows the results of this test for research variables.

Table 2: Kolmograph-Smirnov test results for research variables

| Variable | $Z$ value | Significance level |
|---|---|---|
| Smart marketing strategies | 7.60 | 0.124 |
| Innovative knowledge | 5.44 | 0.104 |
| Digital marketing | 5.85 | 0.141 |
| Value creation | 6.88 | 0.321 |
| Competitive Advantage | 7.86 | 0.145 |
| Improve marketing performance | 5.14 | 0.075 |

As can be seen in Table 2, the significance level of all variables is greater than (0.05) As a result, all variables have a normal distribution.

### 4.2 Path analysis related to structural equation modeling test

One of the most powerful and appropriate methods of analysis in behavioral science research is multivariate analysis; Because the nature of such issues is multi-variable and they cannot be solved by the two-variable method (where only one independent variable and one dependent variable are considered each time). Therefore, in this research, the structural equation model and especially the path analysis have been used to confirm or reject the research hypotheses. Path analysis (structural model) is a technique that shows the relationships between research variables (independent, mediating and dependent) simultaneously. Considering the conditions of the variables, i.e. the existence of several independent variables that are also related to each other, the analysis of structural equations based on the analysis of covariance structures was used and the correlation coefficient matrix between the variables was used to calculate the path coefficients. Here, it is necessary to mention that before the implementation of the analysis, it was ensured that

the assumptions of the structural analysis such as the normality and linearity of the relationship of the variables in the society were established. At first, based on the conceptual model, the paths between these variables were defined to be tested by placing them in the path analysis model. By performing structural analysis, the fit indices for the initial model were obtained, which are examined below.

In this research, the structural model of the research variables, i.e. smart marketing strategies, marketing information, value creation, satisfaction and performance improvement, has been investigated.
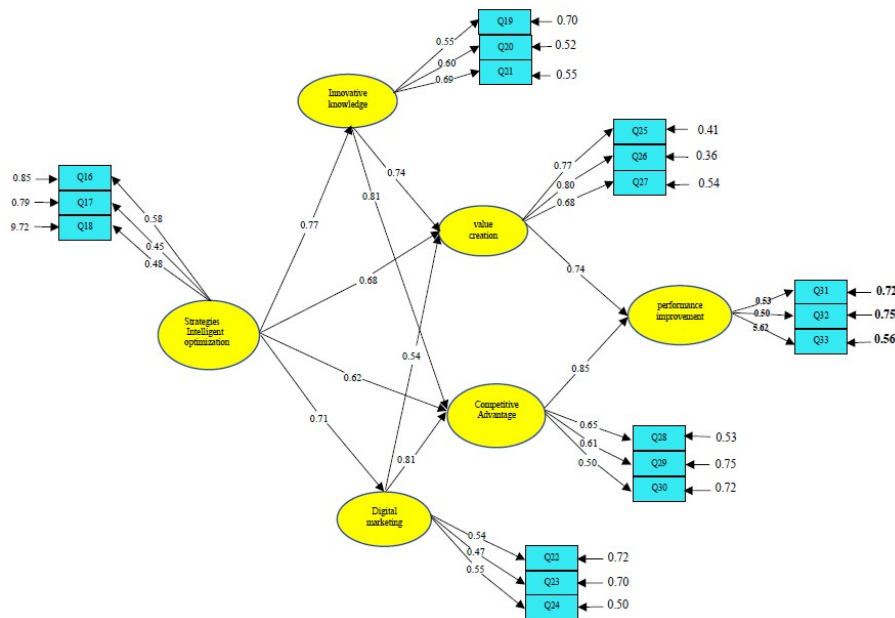


Figure 2: Structural model of state research Standard estimate

The estimation results (lower part of the figure) indicate the relative appropriateness of the indicators. According to the Lisrel output, the calculated value of $\chi^2$ is equal to 600.21. It is 394 degrees of freedom is less than 3. The low level of this index indicates a small difference between the conceptual model and the observed research data. The amount of RMSEA is 0.040 and less than 0.08 and shows that the mean squared errors of the model are suitable AGFI, GFI and NFI which indicate a high fit, indices are equal to 0.90, 0.90 and 0.90, respectively.

The next output means Figure 3 of the model in the significance mode of the obtained coefficients and parameters of the model is showing. This model is presented because it shows whether a relationship between the factors and the index is meaningful.

As can be seen in Figure 3, all the obtained coefficients are significant; Because the significance test value greater than 1.96 or smaller than -1.96 indicates the significance of the relationships. The model fit indices in Table 3 shows the acceptability of the model.

Table 3: Indicators fitness at model final research

| Models | $\chi^2$ | df | $\chi^2/df$ | NFI | IFI | CFI | GFI | AGFI | RMSEA |
|---|---|---|---|---|---|---|---|---|---|
| Limit | - | - | Less than 3 | Above 0.9 | Above 0.9 | Above 0.9 | Above 0.9 | Above 0.9 | Less than 0.08 |
| The model final | 66.215 | 481 | 1.38 | 0.90 | 0.95 | 0.97 | 0.90 | 0.90 | 0.040 |

In Table 3, it can be seen that $\chi^2 = 665.21$, normalized fit index (NFI=0.90), incremental fit index (IFI=0.95), comparative fit index (CFI=0.97), goodness of fit index (GFI=0.90), Adaptive goodness of fit index (AGFI = 0.90) and root mean square error of approximation (RMSEA =0.040) were obtained. Finally, the amount of correlation between the variables and the amount of explained variance of each of the variables and dimensions developed in the conceptual model of the research is presented in Table 4.

Based on the results of all the relationships of the research variables, they show a positive, they show a positive and significant relationship; Because all path coefficients are positive and direct at a significant level higher than 1.96 and $-1.96$.
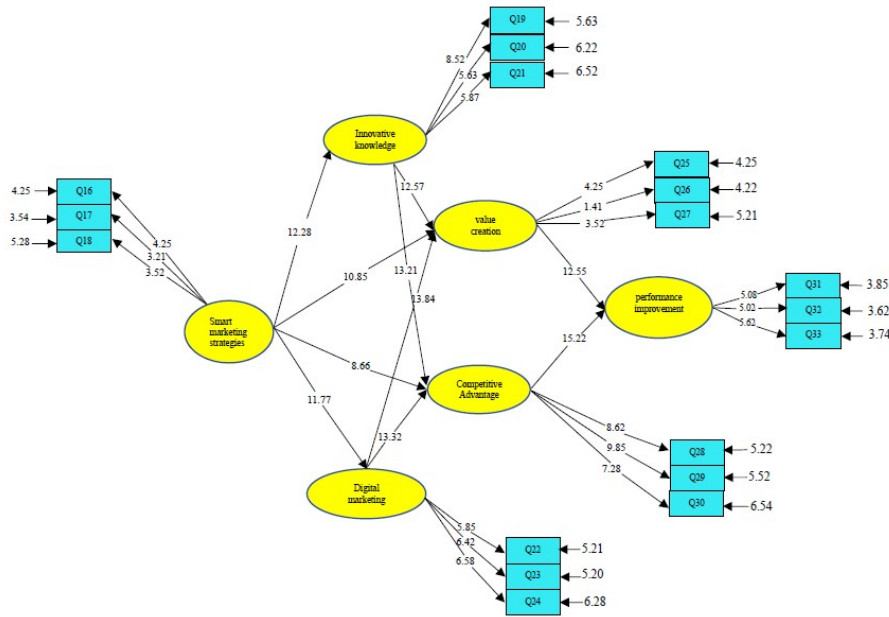
Figure 3: Structural model of state research significance level

Table 4: Summary of path coefficients and t-test statistics in the structural model of the research

| Relationships | Computing | Path Coefficient | $R^2$ | Significance | level Result |
|---|---|---|---|---|---|
| Smart marketing strategies with value creation | = | 0.68 | 0.46 | 10.85 | positive |
| Strategies with competitive advantage | = | 0.62 | 0.38 | 8.66 | positive |
| Smart marketing strategies with innovative knowledge | = | 0.77 | 0.59 | 12.28 | positive |
| Strategies with digital marketing | = | 0.71 | 0.50 | 11.77 | positive |
| Strategies with competitive advantage mediated by innovative knowledge | $0.77 * 0.81$ | 0.62 | 0.39 | - | positive |
| Strategies with competitive advantage mediated by digital marketing | $0.71 * 0.81$ | 0.58 | 0.33 | - | positive |
| Smart marketing strategies with value creation through innovative knowledge mediation | $0.74 * 0.77$ | 0.57 | 0.32 | - | positive |
| Strategies with value creation through digital marketing mediation | $0.71 * 0.84$ | 0.60 | 0.36 | - | positive |
| Innovative knowledge with value-creation | = | 0.74 | 0.55 | 12.67 | positive |
| Innovative knowledge with competitive advantage | = | 0.81 | 0.66 | 13.21 | positive |
| Digital marketing with value-creation | = | 0.84 | 0.71 | 13.84 | positive |
| Digital marketing with competitive advantage | = | 0.81 | 0.66 | 13.32 | positive |
| Value creation by improving performance | = | 0.74 | 0.55 | 12.55 | positive |
| Competitive advantage by improving performance | = | 0.85 | 0.72 | 15.22 | positive |

## 5 Discussion and conclusion

Based on the study, it was found that smart marketing helps to improve marketing performance through the components of competitive advantage and value creation. The results were obtained in many papers such as [7, 10, 11, 18, 27]. The results of this research can also be used by managers who are in dynamic and complex environments and seek to make the marketing process smarter. Based on these results, the following suggestions can be made:

Managers should be suggested to use the proposed research model to distinguish themselves in the field of competition and to be aware of the changes in the dynamic business environment. This model enables the timely collection of relevant information and its rapid processing to support the entire business performance. Using this model, recovery managers identify important sources of information in the environment and stay ahead of competitors.

Currently, software has been developed using machine learning, which has provided many capabilities to humans, which have reduced costs and greatly improved system performance. Therefore, it is suggested to use this knowledge to design the smart marketing system of Saderat Bank.

Considering that the application of a concept such as business intelligence is of interest due to its role in organizational decision-making improving productivity and gaining a competitive advantage in various industries, and the

business intelligence system improves the value of information at the beginning of an information chain. It is possible to collect and structure data and convert them into information by using different technologies. It is suggested that Saderat Bank can improve the flow of information in the organization by establishing and using a unique business intelligence system in various ways because the recognition and evaluation of the factors that are effective in the progress and performance of business intelligence systems in the organization is so important.

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