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Designing the Market Share Development Model of Refah Kargaran Bank with the Approach of Analyzing the Competitive Environment of Iranian Banking

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Abstract

This research has been carried out with aim of designing a model for development of market share of Refah Kargaran Bank with approach of analyzing the competitive environment of Iranian banking. The current research is considered to be a type of mixed research in terms of its applied-developmental goal and in terms of its implementation. The statistical population studied in this research includes experts. To determine the sample size, the snowball method was used, and based on this, the sample size was selected as 25 branch managers of Refah Kargaran Banks. In order to analyze the quantitative data in this research, descriptive and inferential statistics were used. The findings showed that use of customer relationship management policies (need assessment, responsiveness, satisfaction and loyalty) had the most impact on increasing the market share of Refah Kargaran Bank with coefficient of 0.8425 and support and facilitation services of Refah Kargaran Bank were also It has taken the last place with a proximity coefficient of 0.4449. Based on results of research, proposed model presented by connecting and creating integration in effective themes in competitive environment will lead to the creation of coherent, comprehensive and coordinated cycle of the performance of each element in activities of Refah Bank.

Keywords: *Development Model, Market Share, Competitive Environment, Refah Bank*

Introduction

The performance of the banking system has always been reflected in indicators such as their profitability, competitiveness and efficiency, which have a direct role in their overall market share (Rezaei and Saadi, 1389: 183). Market share is actually a comparative ratio between banks. In other words, market share is one of the most important quantitative measurement criteria that shows the status of a bank compared to its competitors (Alodari, 1389: 112). In addition, this issue increases the strength of competition and determines the reduction of market share. Based on this, the market share of the bank is a part of the whole market that a bank owns and provides for its needs

(Ahmadian, 2012). It can be said that the performance of the bank has a direct relationship with the market share and it is possible to provide quality services to customers, which can be shown by analyzing the ratio of the market share. Furthermore, In today's competitive markets, brands are always trying to create a desirable image of their products and services to elicit more favorable tendencies in customers (Jalalzadeh and Momeni, 2024: 37). Banks as an economic brand are not exempt from this issue.

According to what was said; Operating in a competitive and dynamic environment requires banks to continuously improve and upgrade their performance and business

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capabilities. In recent years, bank managers have tried to innovate and differentiate services, privatize services, and segment customers in order to provide services suitable to their needs, which has led to maximizing customer satisfaction and loyalty and further profitability. Because customers are considered as providers of financial interests of banks. Therefore, not only recognizing their obvious needs, but also predicting, determining and guiding the hidden needs of customers, designing and implementing service programs to meet these needs are essential elements of any bank activity to attract and retain customers (Kurasi and Kennedy, 2002). Therefore, paying special attention to the needs and demands of customers is one of the most important issues. The role and importance of the customer in banks, due to its direct impact on the growth and survival of banks in the competitive market, as well as the benefits it has for them, causes the necessity of obtaining customer satisfaction to be understood and accepted today. In addition to this, all banking units are customer-oriented, and the direction of their activities is to attract customers and satisfy them (Mehrabi et al., 2014). As a result, since one of the strategic goals of the Bank System is to improve sustainability (Ardehi et al., 2023: 38), because creating stable relationships with customers, suppliers, employees, and communities leads to increasing competitiveness and growing market share.

In examining the market share of a bank, various indicators are examined based on the purpose, the most important of which are the provision of resources (attraction of various types of bank deposits), allocation of resources (types of payment facilities in the form of different contracts), efficiency and Activity (financial ratios, volume of activity and electronic services). According to the comparative study of the annual reports of banks, the amount of fixed capital of Refah Bank grew by only 10% between 2017 and 2018, which has a smaller share than other banks in the same tier. In addition, the amount of investment in shares as well as the

facilities granted during the above years have increased by 21 and 34 percent, respectively, which has a smaller share than other banks (annual report of banks, 2018). In addition to the above, the market share of this bank in the fields of equipping and allocating financial resources has been lower than the expected amount, considering the bank's capacities. Therefore, in order to respond to the main concerns of the managers, which is to increase the market share and profitability of the bank, there is a need to design a clear model to develop the market share of the bank in order to achieve the predicted goals faster than the existing gaps. In this regard, the important issue is whether the current marketing models and methods can achieve a new marketing plan to achieve the goals and plans of the bank to achieve the appropriate share of the banking services market. How can you increase the bank's market share by maintaining the current position of Refah Bank? In fact, taking into account these concerns, uncertainties and goals that are hidden in the plan, vision and mission of Refah Bank, the upcoming research examines the challenges and opportunities facing Refah Bank in order to design a market share development model in Refah Bank. Workers. This model is designed with the approach of analyzing the competitive environment of Iran's banking in order to promote and strengthen the position of the bank according to the facilities and potentials available in the bank.

Theoretical Foundations of Research

The expansion of competition and the saturation of many markets and continuous changes in the environment and the composition of the population of companies faced the fact that today they are no longer faced with a growing economic system and growing markets. Today, each customer has its own special value and companies must fight to gain a greater share of the fixed or declining market (Ismailpour and Behmadi, 2015: 47).

Competitiveness is taken from the word competitor and it means participating in

business in order to conquer the market. According to Martz's definition, competitiveness is equivalent to the economic strength of a unit against its competitors in a market where goods, services, skills and ideas are easily offered beyond geographical borders. Competitiveness at the company level can be defined as the company's ability to design, produce and market products and sell them more than competitors (Safari and Ebrahimi, 2011: 189).

Market share is a very important concept and is measured according to the percentage of a company's total sales in a certain period of time to the total product sold in the market. It should be kept in mind that before determining the first role of the market, the market scope should be determined. It is clear that the market share of a particular product is defined in the scope in which the company operates. One of the important reasons regarding the direct relationship between market share and profitability is that firms with a larger market share have an efficiency advantage, while small firms may be more effective. Market share is actually not a key to achieving profitability, but it is another output of an efficient company (Beheshtinejad et al., 2015).

Experimental studies carried out in the form of single-equation models and systemic equations show that behavioral variables such as research and development costs, Advertising costs and variables of profitability and degree of concentration which are considered as functional and structural variables, are among the most important factors affecting the market share of industries (Dehghani, 2013: 261).

Advertising is considered as one of the important behavioral factors affecting the market share. By changing the preferences of the consumer, advertising causes the consumer to gain more favor from the product about which the advertisement has been made compared to the similar product that has not been advertised. By increasing or decreasing the degree of market concentration, advertising can promote

competition in markets or be considered an anti-competitive factor. Advertising can create a new asset under the title of "trade name" or "trade mark" in the asset portfolio of the advertising company and have an effect on the profitability and market share of the mentioned industries for a few years after it becomes an expense.

Identifying the pattern of competitive behavior in an industry not only helps to raise the level of competition, improve competitiveness and adopt a systematic attitude towards it, but also leads to the preparation of competitors against each other and adopting effective behaviors. Financial institutions are the main factor of economic growth and development, and these organizations must constantly adapt themselves to industry trends to overcome environmental challenges (Mukasa, 2016).

The competitive environment is unavoidable with the emergence of private banks and financial and credit institutions in recent years. The existing competitive environment has caused monetary and financial institutions to try to identify ways to gain more market share of banking services consumers and also to retain their customers. Because unlike in the past, today in the competitive market, the scale and power of the market has been moving towards consumers and customers. In addition, due to the different tastes of customers, their financial management has become more complicated. Banks are required to recognize and identify the behavior and needs of consumers in this area in order to retain their customers and gain a greater share of the consumer market and subsequently assets (Karimzadeh, 2016: 168).

New banking services are among the most important factors in creating a competitive advantage for the bank and attracting customers and satisfaction. In modern banking, it is necessary to describe bank services, especially electronic banking services. Therefore, in order to be efficient, banks need to obtain sufficient information from customers, understand their interests

and demands, and develop relationships with them (Darsetkar and Ranjbar, 2018: 359).

Customer relationship management and customer orientation are among the most important factors in maintaining competitiveness among banks. Customer relationship management is proposed as a strategy for the existing obstacles in modern business, the roots of this concept are in the original and old business philosophy that all business activities should be around customers. Customer relationship management helps in person-to-person communication and personalized service to customers and requires the involvement of all employees in providing optimal service to customers. If customer relationship management is successfully implemented, countless benefits such as improving sales, market share and profitability, customer satisfaction, reducing customer attrition, and cost and service time will be obtained (Chen and Chenj, 2003: 561).

Considering the theoretical foundations and the background of the research, and according to the purpose of the present research (designing the development model of the market share of Refah Bank), chart 1 can be considered as a conceptual model.

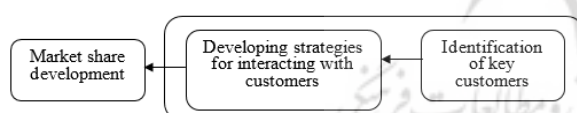


Chart 1. *The theoretical framework of the research*

In the above model, the market share is considered as a dependent variable and recognition of key customers as an independent variable. Also, the strategy of interacting with customers is an intermediate and effective variable on market share. Digital marketing is also considered as a moderating variable that can influence the identification of key customers and the strategy of interacting with customers.

Mossadegh et al. (2018) in a research titled exploring customer dynamics patterns in banking industry investigated the behavior of bank customers and stated that organizations

should identify the type of customer dynamics in order to gain a competitive advantage in today's dynamic markets. In addition, predict the future changes of the dynamic and even direct this dynamic to the desired state.

Khorsandi-Fard and Ismaeelzadeh (2018) In a research entitled green marketing mix in their agenda and increase sales and market share by using green marketing strategy concluded that Green Sport Marketing Mix on Sportswear Consumers Purchasing Behavior according to the findings recommended the manufacturers of sports products to make.

Nazari et al. (2018) in a research entitled modeling the acquisition of a competitive advantage in electronic banking with a fundamental conceptualization approach with the aim of explaining the competitive model of the country's commercial banks in the field of electronic banking, based on the analytical model of competition and competitiveness of electronic banking to this They concluded that gaining a competitive advantage in electronic banking does not depend only on the development of tools and channels for providing electronic services. Shankar et al. (2019) in a research entitled the impact of e-banking service quality on customer loyalty empirically investigated the comprehensive mediation mechanism to increase customer loyalty to e-banking platforms through e-banking service quality practices. The findings show that the dimensions of internet banking quality, reliability along with privacy and security increase customer loyalty to electronic banking.

Zarif Sagheb, Nourbakhsh, and Fallahshams, (2019), in research titled A Developed Model for Purchase Intention of Foreign Food Products: An Empirical Study in the Iranian Context they designed a conceptual model based on a factors affecting customer's purchase intention.

Lashgari et al (2021), in dynamic system analysis of R&D based on localization capabilities in the commercial auto industry, suggested that the necessary measures in this

regard be taken in the fields of product sales marketing along with appropriate investment in research and development. This issue shows the importance of research and development in formulating a market share strategy model in any competitive environment.

Research Method

The current research is a mixed research in terms of its applied-developmental purpose and in terms of its implementation. This study consists of two parts in terms of research method. In the first part, it has a "descriptive-analytical" method that deals with the investigation and recognition and analysis of the market share of Refah Kargaran Bank and the competitive environment of Iranian banking. At this stage, the research tools are financial reports of the Refah Bank, official censuses (market sector). In the second part of the research, it has investigated the effects of various factors on the Refah Bank market, in other words, the relationship between independent and dependent variables has been explained, and for this purpose, it also has a correlation method. At this stage, the research tool is statistical software such as Spss and Amos. In general, the research method in this study is a mixed research method. The statistical population studied in this research includes

experts. The experts studied in the current research have conditions that include having 10 years of managerial position related to banking affairs - Having at least 10 to 15 years of banking related work experience - Having a postgraduate university education or higher in the field of business management - Having at least 100 hours of training related to banking affairs. The snowball method was used to determine the sample size. Based on this, the sample size consists of 25 branch managers of Refah Kargaran Banks. In this section, the sampling has continued until theoretical saturation, that is, until no new information is obtained during the interview. In order to analyze the quantitative data in this research, descriptive and inferential statistics were used. In the data description section, frequency and percentage distribution tables and statistical index tables were used, and in the data analysis section, one-sample Student's t-test, factor variance analysis, and confirmatory factor analysis were used. Based on the research variables, the market share development model has been designed to answer the research questions according to figure (1). Based on this model, the influence of the independent variable ie marketing with 5 main indicators and 58 sub-indices (or concepts) on the market share (dependent variable) has been investigated.

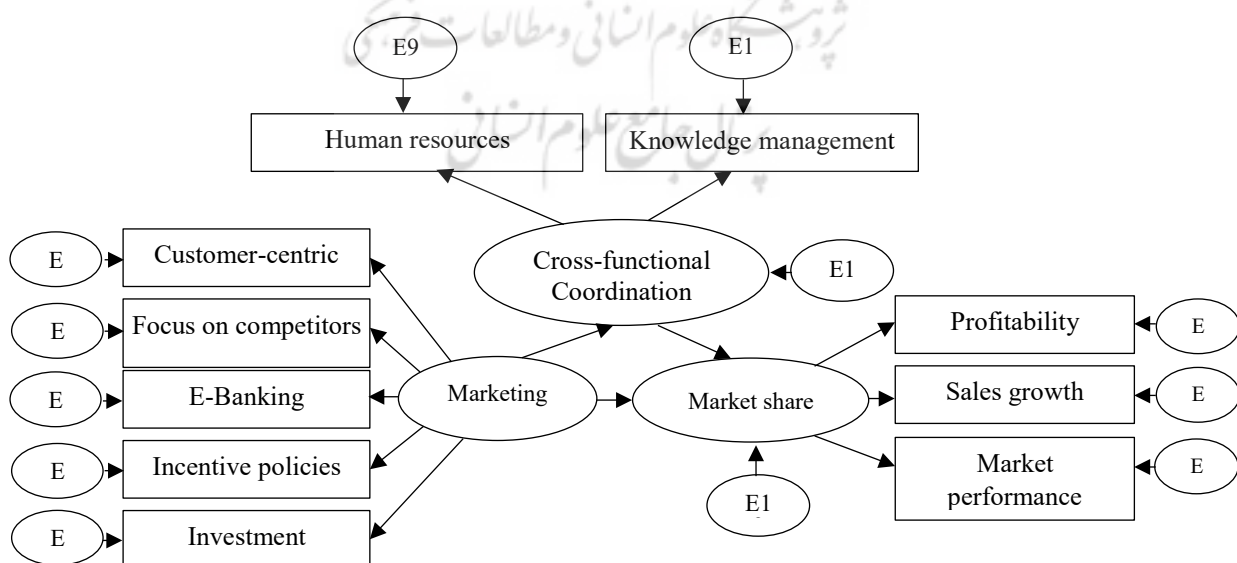


Figure 1. Conceptual model of research

Research Findings

Investigating the importance of managerial, educational, financial, and technological dimensions in relation to attracting more customers and increasing the market share of Refah Bank in each of the components

The findings show that the relationship management policy with customers in Refah Bank in the areas of needs assessment, responsiveness, satisfaction and loyalty is at a very high level of 62.8% and at a high level of 23.3%. Considering that this component

has been evaluated at a low and very low level with zero percent, it indicates that communication with customers is very important in the bank's management policy cycle. In addition, the alignment of Refah Bank's credit policies with market conditions has been assessed at a very high level of 55.8% and at a high level of 23.3%. Based on these results, the state of responding to customers' needs is evaluated at the desired level (Chart 2).

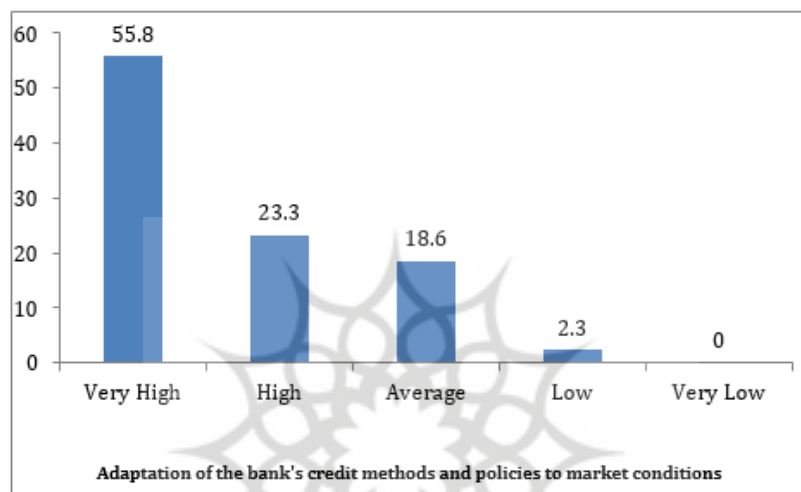


Chart 2. *Adaptation of the bank's credit methods and policies to market conditions*

The managers of Refah Bank have complete and favorable knowledge and awareness of the market environment conditions to improve the overall performance of the bank. 58.1 percent have evaluated this level of awareness among managers at a very high level and 27.9 percent at a high level. It should be said that a large part of recognition of customers' needs by the managers of Refah Bank is the result of increasing the knowledge and awareness of the managers of the economic conditions and market segments, which has led to the selection of

the right policies in order to improve the financial and credit performance of Refah Bank. On this basis, managers believe that they have full knowledge of customers' needs at a very high level (48.8 percent) and at a high level (37.2 percent). Today, due to rapid and unpredictable changes in banking field, it is very important to use marketing techniques to expand the market and introduce new banking services. The findings show that this policy in Refah Bank was at a very high level of 44.2% and at a high level of 27.9% (Chart 3).

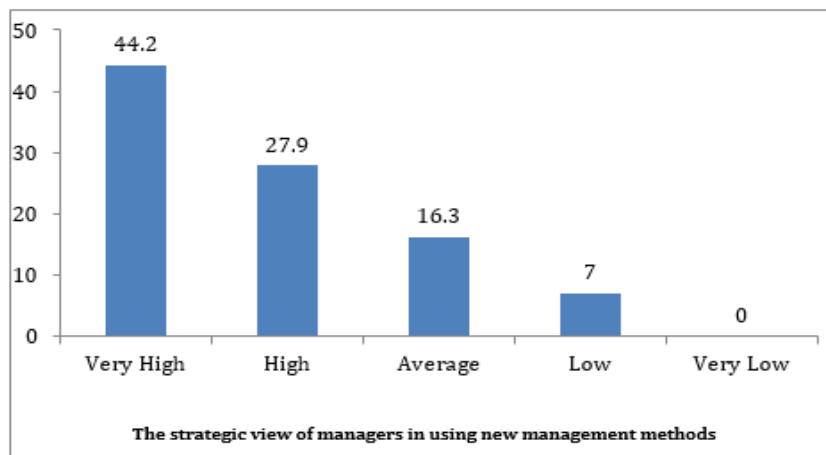


Chart 3. *The strategic view of managers in using new management methods to motivate middle level managers and employees*

One of the key components that Refah Bank has always emphasized and focused on is customer satisfaction. In this regard, the findings show that proportionality of cost and fee received as one of the components of satisfaction has been evaluated at a very high level of 23.3% and at a high level of 41.9%. 34.9 percent of the managers also believe at the average level that Refah Bank has focused and emphasized on proportionality of cost and fee received as one of the macro policies of customer satisfaction. The findings also showed that the performance of Refah Bank in speeding up and facilitating the process of granting facilities and financing to customers has been evaluated at a very high level of 48.8% and at a high level

of 41.9%. The findings of the research at a very high level of 41.9% and at a high level of 41.9% indicate that Refah Bank has performed very well in terms of using the flexibility approach in the financing process.

One of the important policies of Refah Bank is to provide specialized and honest advice to customers to make a decision regarding financing or joint investment. The findings show that this goal has been met at a very high level of 51.2 percent and at a high level of 34.9 percent. The findings show that issue of accuracy and speed in providing banking services in Refah Bank was considered by bank managers at a very high level equal to 67.4% and at a high level equal to 23.3% (Chart 4).

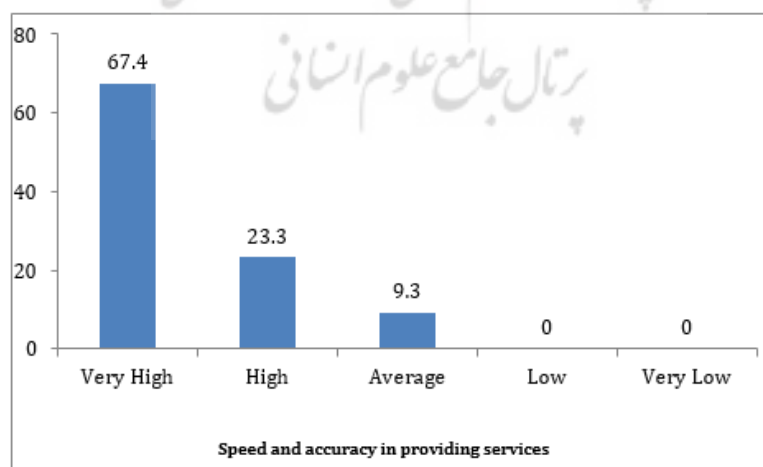


Chart 4. *Speed and accuracy in providing services, the timeliness of the services provided*

Transparency in providing services is considered as one of the quality components

of banks to enter and survive in the competitive market environment. At a very

high level of 37.2% and at a high level of 51.2%, Refah Bank has taken steps to make the policies of providing services and

facilities transparent and targeted in order to stay in the competitive field of the market (Chart 5).

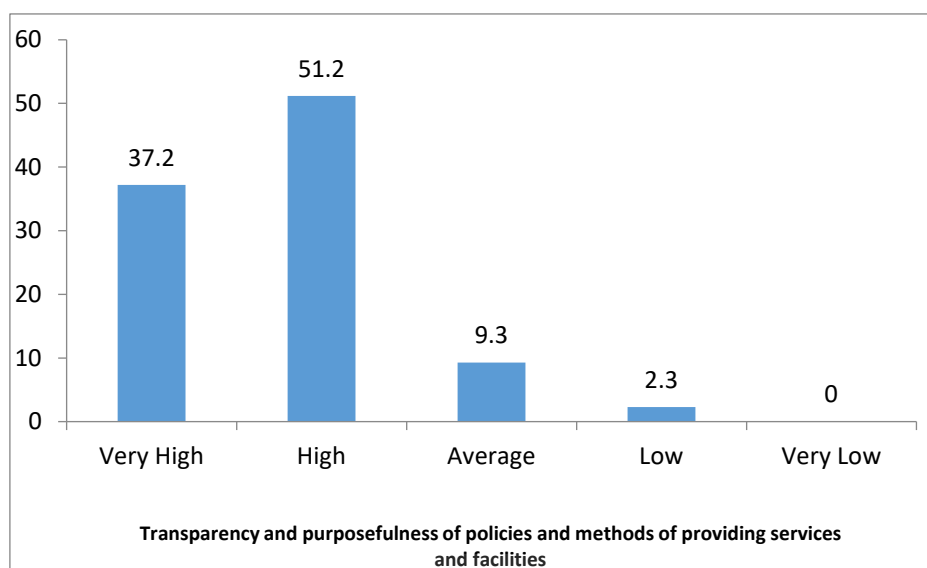


Chart 5. *Transparency and purposefulness of policies and methods of providing services and facilities*

Another quality component of customer satisfaction and mutual trust building is the formation of favorable and constructive interactions with customers in providing services. In this regard, there is a direct and strong relationship between the amount and

manner of bank interactions with customers and the formation of customer satisfaction. The findings show that this interaction is favorable at a very high level of 58.1% and at a high level of 27.9% (Chart 6).

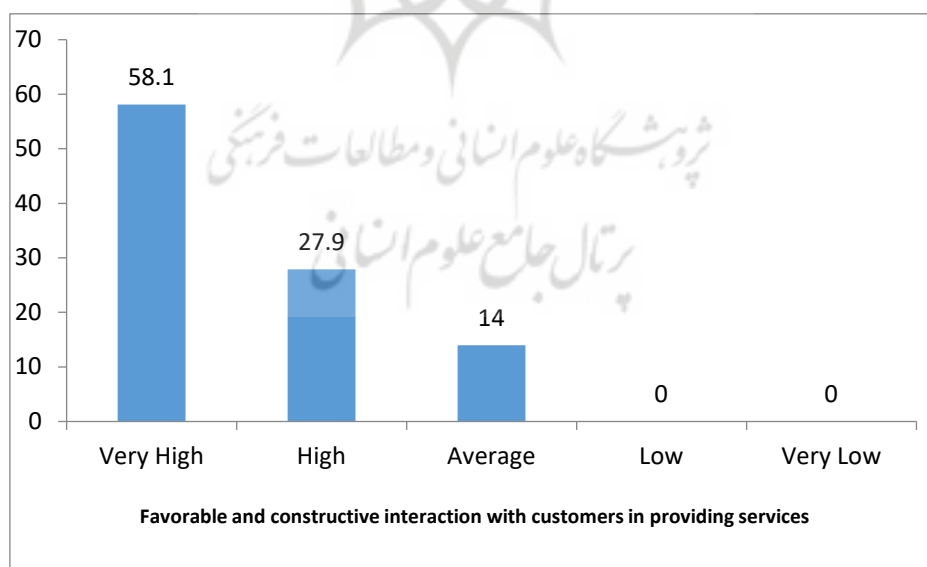


Chart 6. *Favorable and constructive interaction with customers in providing services*

The role of training in the level of efficiency or productivity of bank employees can have a significant impact on the process

of creating a successful and competitive organization. On the other hand, training, by increasing the amount of information,

knowledge, skills and capabilities of employees, makes them more ready and equipped to perform tasks and accept newer responsibilities. The importance of training

employees in the direction of awareness and updating efficient information has been evaluated at a very high level of 58.1% and at a high level of 27.9% (Chart 7).

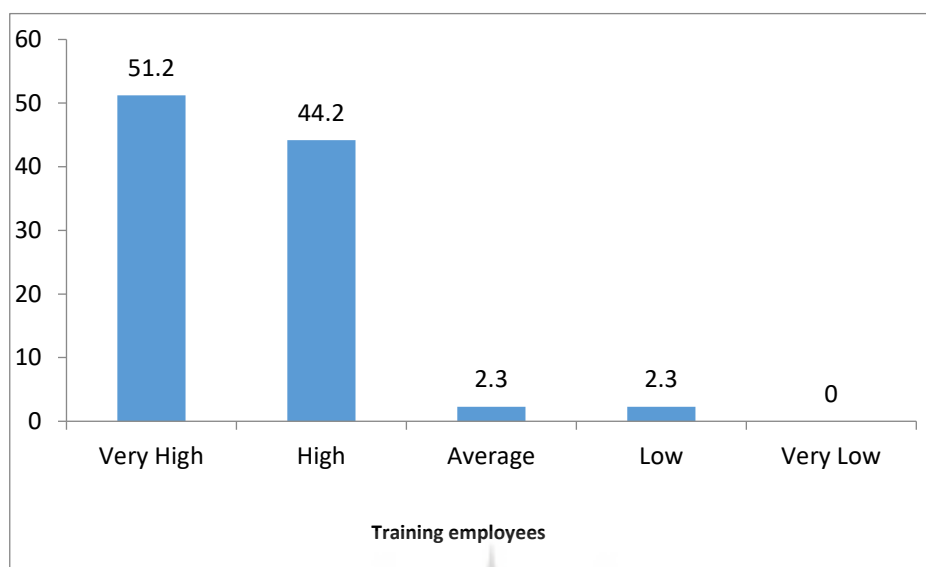


Chart 7. Training employees in the direction of awareness and updating efficient information to provide unique services to meet customer needs

The technology used in modern banking, as one of vital infrastructures of electronic commerce, plays a key role in proper distribution of banking services among

people. The findings show that Refah Bank uses technology at very high level of 60.5% and at high level of 32.6% in providing banking services (Chart 8).

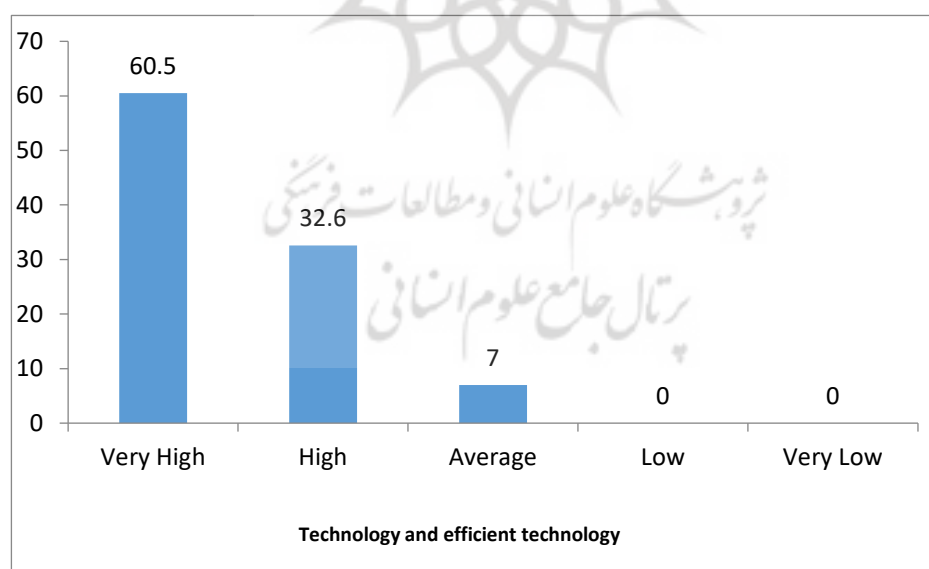


Chart 8. Technology and efficient technology (use of the latest developments and electronic banking techniques)

The movement of customers towards new media, the low effectiveness of advertising, the importance of finding word-of-mouth advertising, especially in the virtual space,

access to a large number of audiences and markets, unique opportunities of virtual space in creating and developing communication, the capacities of the social

network platform in offering and selling products, strengthening the brand, etc. are considered as the most important effects of social networks in the field of business for banks. The findings show that the

importance of Refah Bank's activity in social networks has been assessed at a very high level of 30.2% and at a high level of 51.2% (Chart 9).

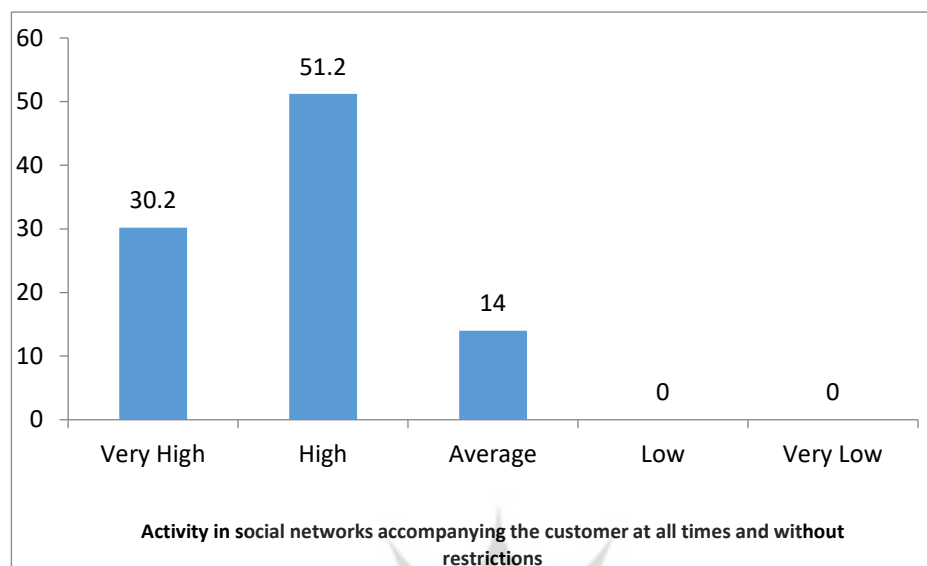


Chart 9. Activity in social networks accompanying the customer at all times and without restrictions

Every bank finds a share in the market and competitive environment by the amount of services and facilities it provides in different fields. Although the provision of some banking services and facilities has little profit for the bank in the long term, it leads to the trust of the customers in the bank and

participation in the bank's joint investments. The findings show that the provision of support and facilitation services of Refah Bank in various fields has been evaluated at a very high level of 25.6% and at a high level of 32.6% (Chart 10).

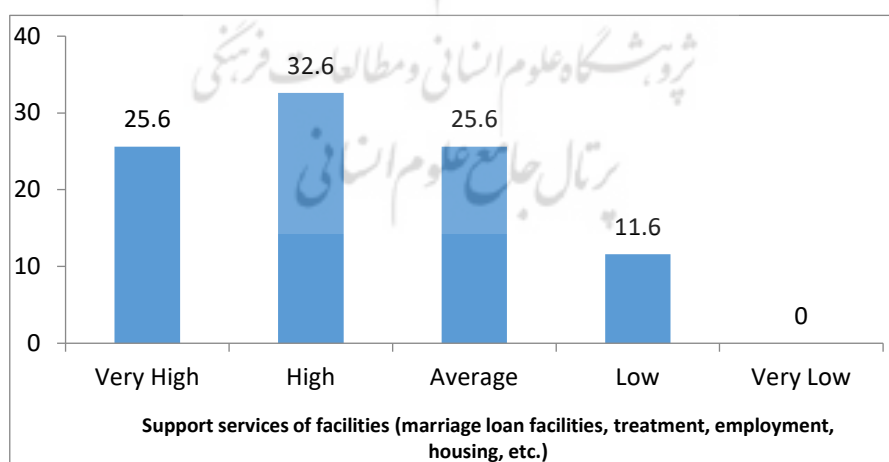


Chart 10. Support services of facilities (marriage loan facilities, treatment, employment, housing, etc.)

Identification and ranking of factors affecting the growth and development of the market share of Refah Bank

In order to investigate the effective sub-themes in the growth and development of the market share of Rah Karkaran Bank, the TOPSIS Fuzzy model was used. For this

purpose, the point of view of 43 experts in 58 options was analyzed and weighted. The findings showed that the sub-theme of using customer relationship management policies (needs assessment, responsiveness, satisfaction and loyalty) with a coefficient of 0.8425 had the most impact in increasing the market share of Refah Karkaran Bank. The themes of speed and accuracy in providing services, attractiveness of services (personalization and promotion of perceived value and customer experience in reusing services), favorable and constructive interaction with customers in providing services, and transparency and purposeful

policies and methods of providing services. And the facilities have had the greatest impact in increasing the growth and development of the market share in the Refah bank with the closeness coefficient of 0.8308, 0.8271, 0.8214 and 0.8142, respectively. It should be noted that the sub-theme of the support and facilitation services of Refah Bank, the workers, with a coefficient of 0.4449, is in the last place among the themes affecting the growth and development of the market share of Refah Bank. Based on this, the planning of Refah Bank to increase and improve public services should be prioritized in the plans of this bank (Table 1).

Table 1.

Ranking of factors affecting the growth and development of the market share of Refah Karkaran Bank

Row	Sub-themes	Proximity coefficient	Row	Sub-themes	Proximity coefficient
1	Theme 1	0.8308	30	Theme 25	0.7201
2	Theme 14	0.8308	31	Theme 19	0.7199
3	Theme 23	0.8271	32	Theme 4	0.7195
4	Theme 21	0.8214	33	Theme 45	0.7175
5	Theme 18	0.8142	34	Theme 17	0.7162
6	Theme 26	0.7995	35	Theme 31	0.7153
7	Theme 50	0.7945	36	Theme 34	0.7065
8	Theme 42	0.7929	37	Theme 41	0.6998
9	Theme 36	0.7848	38	Theme 33	0.6906
10	Theme 13	0.7804	39	Theme 43	0.6851
11	Theme 28	0.7796	40	Theme 5	0.6845
12	Theme 12	0.7786	41	Theme 22	0.6827
13	Theme 3	0.7785	42	Theme 47	0.6776
14	Theme 51	0.7774	43	Theme 57	0.6746
15	Theme 8	0.7770	44	Theme 54	0.6464
16	Theme 53	0.7748	45	Theme 40	0.6347
17	Theme 20	0.7674	46	Theme 6	0.6322
18	Theme 10	0.7640	47	Theme 32	0.6314
19	Theme 46	0.7635	48	Theme 47	0.6257
20	Theme 52	0.7600	49	Theme 24	0.6036
21	Theme 15	0.7589	50	Theme 55	0.5761
22	Theme 44	0.7570	51	Theme 30	0.5638
23	Theme 9	0.7536	52	Theme 35	0.5637
24	Theme 11	0.7514	53	Theme 39	0.5527
25	Theme 2	0.7424	54	Theme 38	0.5497
26	Theme 16	0.7413	55	Theme 27	0.5474
27	Theme 58	0.7360	56	Theme 49	0.5364
28	Theme 29	0.7357	57	Theme 56	0.5189
29	Theme 7	0.7229	58	Theme 37	0.4449

The market share development model of Refah Workers' Bank with the approach of analyzing the competitive environment of Iranian banking

The findings of the research based on the model extracted from Amos indicate that marketing with a positive regression coefficient of 0.94 has a direct effect on the market share of Refah Bank. Based on this, customer-oriented themes, focusing on competitors, electronic banking, incentive policies and policy making in the current conditions of the bank have a clear share in the market of Refah Bank. Although these shares have tolerance in the mentioned

themes, from low and high, and the main customer-oriented theme has a large and prominent role in the competitive environment and market share of this bank. With the involvement of complementary themes in the model, the status of Refah Bank in terms of market share and competitive environment is under the indirect and strong influence of human resource management and knowledge management with a value of -0.87. Also, these two sub-themes have an indirect and strong effect with a value of -0.91 on Refah Bank's market share (Figure 2).

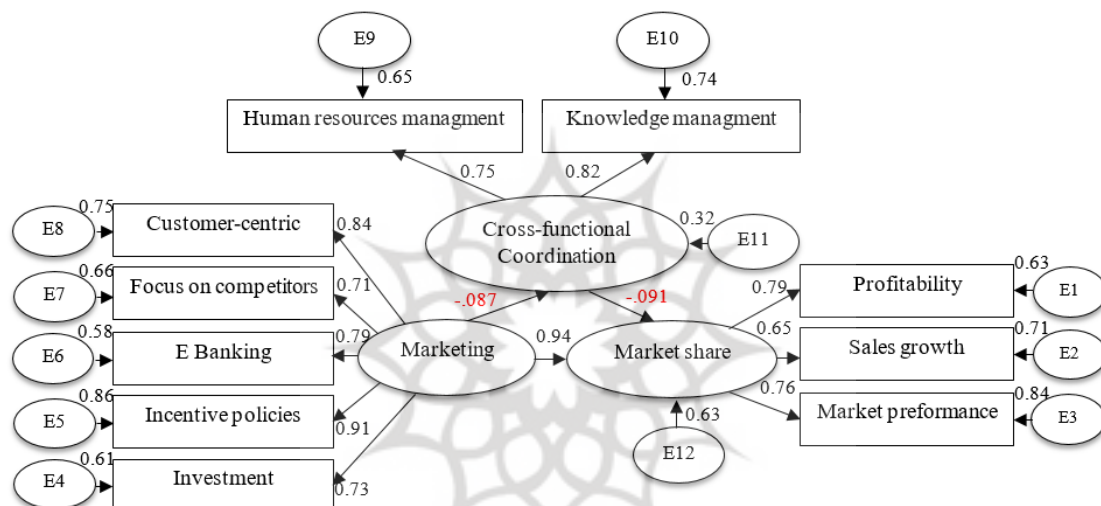


Figure 2. Model of the relationship between the main marketing themes and the market share of Refah Karkaran Bank Source: Author, 1402

Presenting the development model of the market share of Refah Workers' Bank with the approach of analyzing the competitive environment of Iranian banking

In most of the presented models, some themes and some influential themes have been forgotten, which were analyzed in the previous chapter.

In most of the examined models, three customer-oriented issues, human resource management and investment are considered in competitive models; But based on the research of this research, some sub-themes have been neglected in each of the three subjects. Profitability policies and increasing growth and sales in banks are one-dimensional policies that have only paid

attention to the dimensions (criteria and indicators) of profitability management. These models can only be used to examine the bank's performance process. In fact, the process of functional management in banking systems often includes a logical order and has successive steps, the incomplete implementation or neglect of any of those steps will cause problems for the whole process and lead to failure to achieve the ultimate goal, which is to improve performance. . One of the most important features of one-dimensional banking management policies is investment risk assessment. The formation of this policy is rooted in the identification of effective factors in investment risk. The present subject is considered as one of the most

important parts of banking management, and comprehensive knowledge and analysis of this part plays an important role in reducing risk and managing banking affairs. The two-dimensional type of banking policies includes the themes of customer attraction management and banking operations management. This method can be called functional management model; Because without mentioning the evaluation of customer attraction programs, it only deals with the process and how to manage financial and banking affairs. In other words, no attention has been paid to the results of banking performance as the final link of the bank's profitability and to the part of customer attraction programs that determine these results. The theme "resources" refers to the important point that without considering the amount and variety of resources at the bank's disposal to play a role in the competitive environment, it is not possible to draw an operational and feasible plan to increase the market share. In this theme, a lot of attention has been paid to risk management and this theme is introduced as an enabler. In the mentioned theme, in addition to the lack of clear pacing and the importance of resources in determining the market share, the only missing link among the three main components, i.e. economic, social and human, is the human and social issue, which has been ignored in the market share improvement model. . In the proposed model, not only was this position identified, i.e., the issue of resources in improving policies to improve the market share of the Refah Bank, but it also became very important to pay attention to human and social issues.

Another type of effective proposed themes in the market share model, which is called the

ideal competitive theme type, includes service models. These models can be referred to as a comprehensive model of market share in a competitive environment due to the fact that they include all three categories of elements, i.e. focusing on competitors, incentive policies and electronic banking. In the existing models of competitive environments, in the bank's benefit from the market share, mission measures were not considered, which was considered in the proposed model as an effective theme for the bank's competitiveness in a competitive environment and attracting customers and more importantly, satisfaction. .

Finally, the theme of inter-functional coordination, which is a combination of the three criteria of knowledge management, resource management and service quality improvement, is considered to be the connecting link of the three main themes in the proposed model, i.e. capacity measurement - emphasis on resources and services in a competitive environment. This theme was used in the benefit of market share in a competitive environment by Refah Bank in a linear way, which was considered in the proposed model, in a circular way to lead to the bank benefiting more from competitive advantages.

In total, the proposed model will lead to the creation of a coherent, comprehensive and coordinated cycle of the performance of each element in the activities of Refah Bank by connecting and creating integration in the effective themes in the competitive environment. This model is able to improve the market share of Refah Bank in the existing competitive environment (Figure 3).

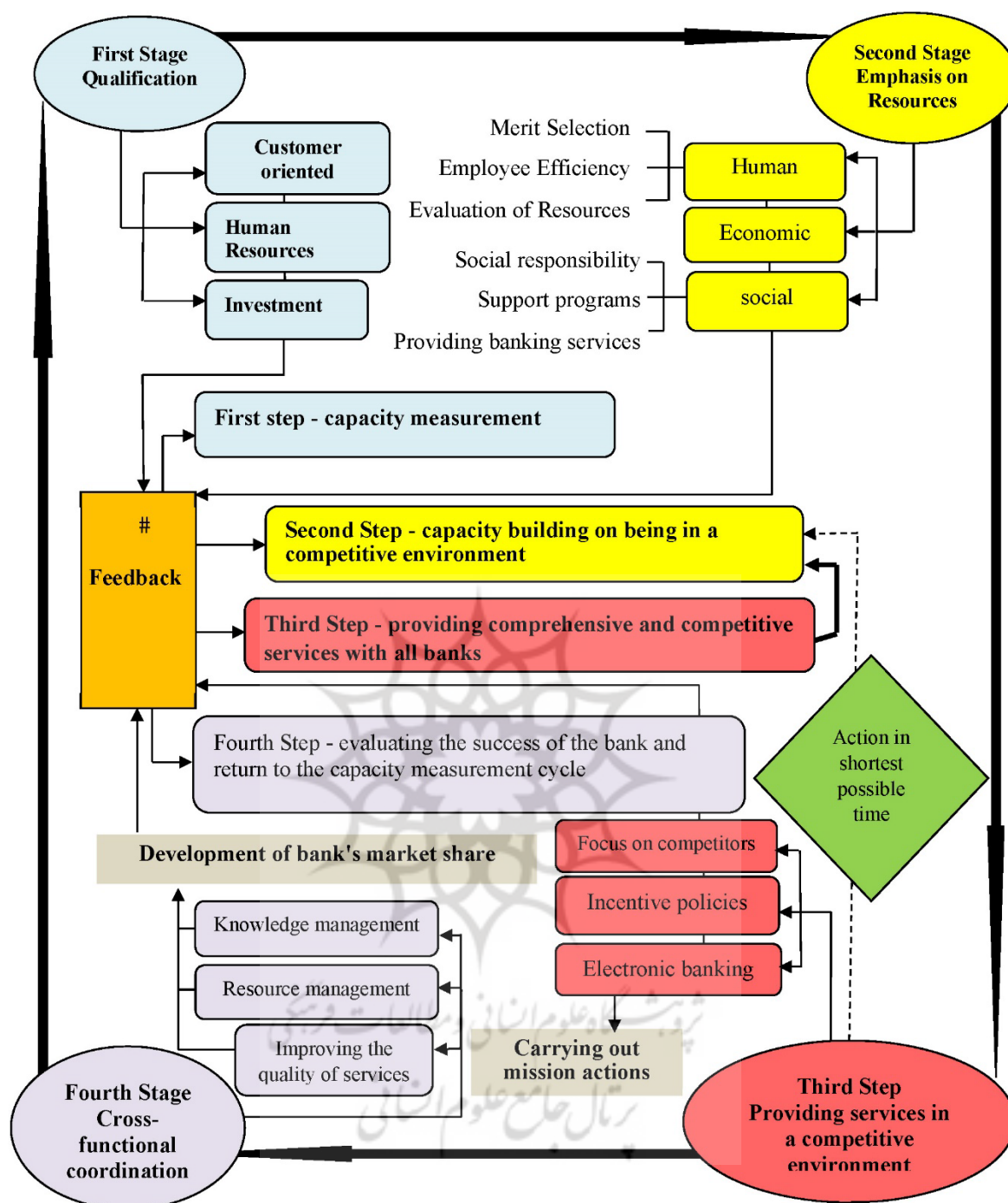


Figure 3. *Presentation of the market share increase model of Refah Karkaran Bank. Source: Author, 1402*

Conclusions, answers to research questions and presenting strategies

The proposed model enables banks to have complex relationships between a large number of influential themes in a competitive environment in a complex decision situation and to be a tool to order and direct the complexity of relationships between

variables. For this reason, the efficiency of each bank requires action based on the proposed model and activity pattern in a competitive environment. Because in the absence of such a model, not only banks cannot estimate their own and society's capacities, but in resource management, they will seek to increase capital regardless of

social and economic responsibilities at the community level. Such conditions will ultimately lead to customer dissatisfaction.

In the highly competitive environment, financial markets and the rapid expansion of the growth of the banking sector and other financial institutions, the very important work of banks is to improve the methods of marketing services that can meet the demands of customers. These banks can use marketing techniques and solutions to attract, grow and maintain customers who cannot be maintained with traditional marketing methods and dimensions; Therefore, you should think about the marketing of new services based on today's technologies, the information-centeredness of the current world and its effect on customers, considering the market of banking services. This issue is considered in the proposed model of market share in Refah Bank. What has been proposed as service provision in a competitive environment is the expression of hierarchical and chain relationships between focusing on competitors, incentive policies and electronic banking, which without performing mission actions, will lead to a one-dimensional performance for the same theme and loss. Giving opportunities to operate in a healthy competitive environment and finally reducing the market share of Refah Bank.

The innovation of the proposed model is its primary conceptual themes and indicators, the purpose of their selection is to move towards effective banks in the market share in economic, social and cultural dimensions. The proposed research model has been calculated from examining themes such as managerial dimensions, financial dimensions, service dimensions, legal dimensions, interactive dimensions, educational dimensions, technology and innovation dimensions, communication and symbolization dimensions, social dimensions, service and quality dimensions, interaction dimensions, Dimensions of support and dimensions of support in connection with attracting more customers and increasing the market share of Refah

Bank. For this purpose, the cyclical and coherent process presented in it can meet the needs of customers in the market sector through value proposition by creating preferential facilities and obligations, providing new banking services, value management and non-profit services through channels. This issue, along with generating income for Refah Bank, will lead to fulfilling the social and economic responsibilities of this bank.

The results of the studies regarding the question of what are the factors affecting the growth and development of the market share of Refah Karkaran Bank? It showed that capacity measurement - resource management - service provision and inter-functional coordination are considered as four important steps in the development of the market share of the Refah Bank. The ranking of factors affecting the growth and development of the market share showed that the use of customer relationship management policy, speed and precision in providing services and attractiveness of micro services are effective themes in accelerating the growth and development of the market share of Refah Karkaran Bank.

Regarding the role of these components on the growth and development of the bank's market share, the most desirable model is the proposed comprehensive and accelerating model, which includes components such as capacity measurement - resource management - service provision and inter-functional coordination. This model becomes a continuous and cyclical process by creating coordination and alignment and interrelationship with each other. If there is a problem in the performance cycle of the model, it is possible to return to the previous stage and review the current state of the themes.

In addition, based on the results, the variables of attracting customers with a rate of 0.504 and electronic banking with a rate of 0.449 have had the greatest effects on the development of the market share of Refah Karkaran Bank. Finally, in order to make the marketing programs of Refah Karkaran Bank

successful, the following strategies have been presented:

- Creation of areas for all special groups to use the bank's products
- Providing products and services at reasonable prices and costs to customers
- Necessary planning for the desirability of information processes and advertising effectiveness
- Planning to provide services to customers if they do not have identification documents with them based on existing identity systems
- Setting the groundwork for investment in oil and gas and petrochemical fields
- Emphasis on learning communication skills with customers and optimal interaction with customers in bank branches in the province
- Effective presence of the bank in providing public and public services compared to other banks
- Integrity in service delivery
- Bank investment in various production sectors in the province
- Solving system problems in the shortest possible time in order to use the bank's electronic and offline services and obtain customer satisfaction
- Locating the establishment of ATMs in the province for customers to benefit from banking services
- Allocation of necessary credit for research and research in various banking issues in order to enjoy the results of studies in solving service issues and problems
- Appropriate design of packages offered to customers
- Identifying the foreign exchange needs of customers to complete the service portfolio of foreign exchange customers
- Drawing the customer's desired mental image of the bank brand

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