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DEVELOPING A COOPETITION MODEL IN THE IRAN BANKING
INDUSTRY

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ABSTRACT

This paper aims to develop a coopetition model in the Iran banking industry. The type of research can be quantitative, qualitative or a combination of both, which in this study combined methodology (qualitative-quantitative) was used. The strategy of this research is grounded theory and case study. The research population in the qualitative phase was managers and senior experts in the banking industry, which was conducted by snowball method, saturation until the thirty-third interview, and thus 33 interviews were conducted in this study. The statistical population of the quantitative part of this research includes all managers and senior experts and heads of departments, units and branches in the banking industry. Finally, 368 questionnaires were collected at random. For validation verification four criteria of validity including transferability, reliability and verification were used. Instrument reliability in the quantitative part of this study, the reliability coefficients of the questionnaire were calculated and confirmed by Cronbach's alpha method of 0.76. Data analysis in the qualitative part, the grounded theory method was used and in the quantitative part, the statistical methods of structural equations were used. According to the research findings, in the dimension of challenges of the banking industry, international challenges, technology, human resources, changing environment and structural and managerial, in the dimension of willingness to cooperate with competitors, value creation, the possibility of allocating value, seizing that opportunity demand, foresight of managers and decision makers, the appropriateness and compatibility of goals and strategies between two competitors, complementarity of resources and capabilities of the two competitors, the possibility of exchanging technologies, the ability

to manage conflict and the possibility of exchanging knowledge and information. In the dimension of the banking industry challenges, the economic environment, socio-cultural environment, political-legal environment and technology environment, in the intervening conditions of human resources, organizational structure, technology, organizational culture, financial resources, senior management and macro policies and finally in The the cooperation strategies of the of joint venture, currency, facilities, consulting services and the consequences were identified using organizational, social and economic factors. Finally, it can be concluded that by using the steps and types of models in the field of cooperation, relying on local knowledge and research on existing issues, a competitive advantage can be created for the banking industry.

INTRODUCTION

Nowadays, most organizations, willingly or unwillingly, enter into relationships beyond competition with other organizations to maintain their survival. Cooperation represents the simultaneous establishment of relationships based on cooperation and competition between organizations (Bengtsson Wook, 2000; Bengtsson, Erickson and Vincent, 2010; Bengtsson and Johnson, 2012). The contradiction in this regard becomes apparent when organizations seek to establish collaborative interaction to achieve a common market, while also pursuing their individual goals (Bengtsson and Cook, 2000). Lado, Boyd, and Hanlon played a key role in defining cooperation in 1997, but avoided explicitly using the term cooperation. The researchers found that companies were increasingly using a combination of both competitive and collaborative strategies. Using game theory, source-based theory, and social network theory, the researchers argued that competition and collaboration have long been mistaken for two ends of a spectrum, while the two concepts should be considered in two dimensions independent of also considered (Lado et al., 1997). In fact, the paradoxical coexistence of competition and cooperation implies that cooperation must be considered in two independent spectrums; one spectrum is for competition and the other is for cooperation. This causes researchers to avoid defining a cooperation on a spectrum in which one end is cooperation and the other end is competition (Bengtsson and Cook, 2014). By defining cooperation in two independent spectrums, two contradictory relations of competition and cooperation can be considered at the same time and different degrees (including top and bottom) can be attributed to each of these two elements (Lado et al., 1997; Lou , 2007). Competitiveness is a paradoxical relationship between two or more companies that, regardless of whether the existing relationships are vertical or horizontal, are simultaneously involved in collaborative and competitive relationships and interactions (Bengtsson and Cook, 2014).

Cooperation is a concept that refers to two organizations that simultaneously collaborate in some activities such as research and development, and at the same time compete with each other (Dahl, 2014). Cooperation is the intersection between different supply chains (Song and Lee, 2012). Competitiveness is the result of changes in structural market conditions (Bengtsson, Erickson, & Vincent, 2010). Cooperation is the simultaneous competition and cooperation between two or more competitors (Lou, 2007). Studies in this area often focus on the importance and necessity of organizations entering into collaborative relationships and escaping mere

competition (such as Todova, 2006; Zeineldin and Dodorova, 2005). Other studies have been conducted on the nature and importance of interaction between organizations. Many studies have been conducted on manufacturing companies, international institutions and high-tech organizations. In general, it can be said that research in the field of coopetition can be examined from several perspectives:

Level of Analysis: Different levels have been considered in coopetition related studies, but the most prominent is the inter-firm or inter-organizational level (Dowling et al., 1996). At this level, the relationship between two competing companies is examined. However, a review of the literature shows that some researchers have tried to capture the dynamics of competition interactions at the individual level (Anberg, 2012), within the organization and between business units (Lou et al., 2006) as well as at the network level. (Peng and Bourne, 2009)

Industries: Various fields and industries have been studied, including manufacturing sectors such as petrochemicals, retail, port management, engineering and technology in general, as well as biotechnology and information technology. Service firms in sectors such as transportation, finance, insurance, tourism, education, health and spatial development have also been studied in the coopetition literature.

RESEARCH METHOD

Considering the complex nature of coopetition and the emergence of understanding this phenomenon, many researchers have tended to qualitative approaches and have chosen the most single or multiple case studies to achieve a deep understanding of their research objectives. . Of course, quantitative methods have also been used in many cases. The largest share is allocated to mathematical modeling and also based on game theory, regression models and structural equation models (Bonken et al., 2015).

THEORETICAL PERSPECTIVES

In explaining the phenomenon of coopetition, researchers from different theoretical perspectives have addressed this issue. From an economic point of view, some have used theories such as transfer costs (Ritala et al., 2009), institutional economics, game theory (Ritala et al., 2009), resource-based perspective (Ritala et al., 2014) and the theory of dynamic capabilities. . Organizational theories such as learning an organizational strategy (Lu, 2007) and network theory have also been used to explain the coopetition (Mohsen Nazari et al., 2016). The need for a study that focuses on the factors influencing competitiveness, both at the organizational and industry levels, is increasingly felt. This study will be a response to this announcement of needs to identify possible factors and provide a comprehensive model of factors affecting collaborative-competitive relationships between organizations. The present study seeks to first, after reviewing the existing studies in this field, extract the influencing factors that have been directly and indirectly identified in various studies, and then categorize the factors that are extracted through interviews, and finally

a Provide a coherent model of factors affecting coopetition in the industry and finally find the results of this important.

STUDY BACKGROUND

Many recent efforts in the field of coopetition have focused solely on developing definitions and how these relationships work. Ritala (2012) in her article "coopetition strategy - When Will It Succeed?" which emphasizes the positive and negative consequences of coopetition results, such as market uncertainty, external network effects and the intensity of competition. Although his research has a lot to do with coopetition advantages, he has neglected the vital aspects of forming and achieving coopetition, something that has happened in many studies and highlights the current gap in this area of study. Slowly Among these, there are studies that, although they do not provide a coherent framework of this issue, but to some extent, such factors are considered and evaluated. The following is a brief reference to some of the studies.

Researchers	Research Objective	Research Methodology	Findings
Bengtsson & Kock (2000)	Investigating the Alternative Relationship between Competition and Cooperation in Competitors' Relations A Case Study of Swedish and Finnish Companies	Interviews with 21 people	Competitors compete in activities that are close to the customer and cooperate in activities that are far from the customer. coopetition drivers are: diversity in resources, position of competitors and their connection to each other
Mariani (2007)	Investigating the emergence dimension (without prior intention) of a coopetition strategy	A Case Study of the Italian Opera House Consortium	Coopetition emerges as an emerging strategy and then becomes a planned strategy.
Chin et al. (2008)	Identify and prioritize factors affecting coopetition	Background review and interview with experts	The results show that the factors of management commitment, relationship development and communication management have an impact on coopetition.
Gnyawali et al. (2008)	Investigating the effect of coopetition on the competitive behavior of companies	Steel industry survey includes 45 companies	The centrality of a company has a positive relationship with the volume of its competitive actions. The structural independence of a company is positively

			related to the variety of its competitive measures. Market diversity moderates the effect of centrality and structural independence on competitive action.
Ritala & Hurmelinna-Laukkanen, (2009)	Examining how Collaborative Competition Emerges in the Field of Shared Development	Case Study of Mobile TV Service Development (interview with 14 people from 12 companies)	The closer the business model is to commercialization, the more intense the competition and cooperation Be. Both types of resources, whether complementary or diverse or homogeneous, can create value in the shared development of services. In cooperation management, trust is an important complement to contractual frameworks
Lane et al. (2010)	Perceived Job Effectiveness in competition	Study of IT Employees	Common vision, trust, and perceived advantage are the factors identified in this study.
Gnyawali & Park (2011)	Why and how coopetition is formed between large companies and what impact it has on companies and industry	A case study of a competition between Sony and Samsung	Coopetition while challenging, it is very useful for answering technology and innovation issues. It also leads to coopetition between large companies and competition between other companies in the industry, and promotes technology development. The competitive capabilities of a company have a significant effect on increasing the mutual benefits and at the same time help to increase the share of that company in the benefits.
Pellegrin-Boucher et al. (2013)	Investigating the Evolution of Collaborative Competition in the	Case study of solution ERP companies	There are two main types of coopetition: vertical or horizontal coopetition projects. These two types

	Information and Communication Technology Industry		of coopetition each have different characteristics in terms of purpose, dynamism and stability, and each shows a special balance between competitive tensions and participatory interests.
Thomason et al. (2013)	Determinants of successful coopetition		It examines the factors affecting coopetition at four levels: individual, organizational, communication and management.
Faloye (2013)	Investigating the Factors Affecting coopetition Communication	Study on 19 competing companies in the field of art	Management, existing similarities, building coopetition relationships affect each other
Geraudel & Salvetat (2014)	Investigating the effect of personality and psychological factors on coopetition	Sample of 110 future managers who were examined in terms of personality	Individuals' personality traits and communication status in organizational networks have a significant effect on people's willingness to coopetition.
Rasco (2014)	A coopetition study in the information and communication technology industry	A case study of the smartphone	A review of the literature shows a dichotomy between contextual and procedural collaborative competition. In the field of smartphones, there are several dimensions of coopetition: duality, multifaceted contextual relationship, unintentionally, and inter-organizational. The present study showed that in the examined section, there is evidence of peer competition.
Bengtsson et al. (2014)	Investigating the Effect of coopetition in Empowering Small and Medium-Sized Companies to Create	Exploratory case study in small and medium enterprises	Small and medium-sized companies can maintain good independence and balance in coopetition relationships with large companies by developing portfolio management capabilities. The ability to

	Entrepreneurial Opportunities		create legitimacy, promote agility and flexibility in functions, has an important effect on balancing and guiding coopetition relationships and creating entrepreneurial opportunities.
Basole et al. (2014)	Quantifying and depicting competitive dynamics in the ICT industry	Quantitative descriptive classification method using quantitative data	Different sectors in the ICT ecosystem are converging, but the rate of convergence is declining. This indicates the growing maturity of this ecosystem, which reduces the importance of formal organizational relationships. Coopetition in this industry is also increasing at a decreasing rate. There is also evidence that corporate participation in R&D is declining and technology transfer contracts are increasing.
Strese et al. (2016)	Investigating the effect of leadership and organizational structure on coopetition	Study of 234 German companies	Emphasis on organizational context, two factors identified organizational structure and leadership style as effective factors on coopetition.
Velu (2016)	Investigating the extent of market dominance in adopting a collaborative strategy to change the business model	A Deep and Longitudinal Case Study in Capital Financing Companies	In networked markets, affiliates tend to evolve their business model by competing with competitors, and dominant companies tend to evolve their business model by using competitors
Soltani, Jafari and binande (2015)	Improving the performance of businesses through coopetition strategy	In terms of practical purpose and in terms of collecting descriptive survey	Findings showed that competitiveness has a significant positive effect on innovation performance and market performance. Also, the intensity of coopetition

		information and in terms of relationships between variables is a correlation. Statistical population: Companies active in the information technology industry in Iran	and uncertainty in the market moderate the relationship between cooperation and innovation performance
Soltani, Jafari and Binande(2016)	Investigating the effect of cooperation in the banking industry on the performance of innovation in the implementation of a cooperation strategy	In terms of practical purpose, in terms of data collection is a survey description and in terms of relationships between variables is a correlation. Statistical population: Companies active in the banking industry in Iran.	The findings showed that cooperation in industry and cooperation strategy affect the performance of innovation and cooperation strategy modulates the relationship between cooperation in the banking industry and innovation performance.

RESEARCH METHODS

The type of research can be quantitative, qualitative or a combination of both, which in the present study combined methodology (qualitative-quantitative) was used. The strategy of this research is grounded theory and case study. The approach of the present study is to achieve a single understanding of the subject of the cooperation model at the level of the banking industry by gaining multiple insights in the minds of the interviewees. Thus, there is no single model and concept around the subject of research and the researcher uses the acquired knowledge and their aggregation, reaches a single knowledge and then it will be tested. Such an approach to cognition is an inductive-deductive approach. Because the cooperation model of the banking industry must be done taking into account the at the level of parent companies, so it requires data collection with a

qualitative approach in which there is no pre-determined framework such as theory or model and this framework is designed based on the data collected. In qualitative research, the researcher collects qualitative data. Qualitative data consists of information that is collected without relying on pre-determined tools, such as questionnaires, and using tools such as unstructured observation, interviews, and qualitative methods.

The research population in the qualitative phase was managers and senior experts in the banking industry with more than 10 years of experience. In fact, these people have the ability to understand, comprehend and comment on a competitor in the banking industry. In this approach, the experts were selected using the criteria used to define the experts. Finally, after conducting the snowball interviews, saturation was performed until the 33rd interview, and thus 33 interviews were conducted in this study. The statistical population of this study includes all managers and senior experts and heads of departments, units and branches in the banking industry with more than 10 years of experience who could be reviewed and surveyed about the designed model. Since their number was not known, the proposed statistical sample size was estimated at 368 people. After verifying the content validity and reliability of the measure, 400 questionnaires were randomly given to the mentioned students, and finally 385 questionnaires were collected. A total of 385 questionnaires were tested and by removing 17 unfinished questionnaires, 368 final questionnaires were prepared for statistical analysis. The proportion of participants in the study based on gender was 89% male and 11% female.

Library and interview methods were used to collect the required information and data. The method of collecting the required data in the qualitative section was semi-structured interviews. The interview protocol was developed based on the underlying theory method and the model of Strauss and Corbin. Then, using the library method, the model was studied and the research literature was reviewed. Validity and validation verification in this study, four criteria of validity, transferability, reliability and verification were used. Instrument reliability in the quantitative part of this study, the reliability coefficients of the questionnaire were calculated and confirmed by Cronbach's alpha method of 0.76. Data analysis in the present study is done in two parts. In the qualitative part, the method of grounded theory is used and in the quantitative part, the statistical methods of structural equations are used.

RESEARCH FINDINGS

In an open, pivotal and selective coding manner, the categories are taken from the interview and combined with the categories of research background, which can be seen in Table 1. Open coding was characterized by shredding, comparing, conceptualizing, and categorizing the data obtained from interviews with category and component experts. Giving it to other categories, validating relationships, and filling in the blanks with categories that need to be improved and expanded. From the analysis of qualitative data, we developed a centralized coding paradigm based on which the line of communication between research categories including causal conditions, central categories, context, intervening conditions, strategy and consequences was determined. The paradigm model includes causal

conditions that affect the central category or phenomenon; the central category that is the reason for the existence of strategies and in this study, a competitive framework has been selected in the banking industry and goal achievement strategies, which is the central phenomenon. . Underlying conditions and intervening conditions that affect strategies are the other two components of the paradigm model. The difference between the two is that the underlying conditions are in the control of middle managers but the intervening conditions are not in their control. Finally, the consequences of employing strategies to achieve the goal of the model are shown in Figure 1.

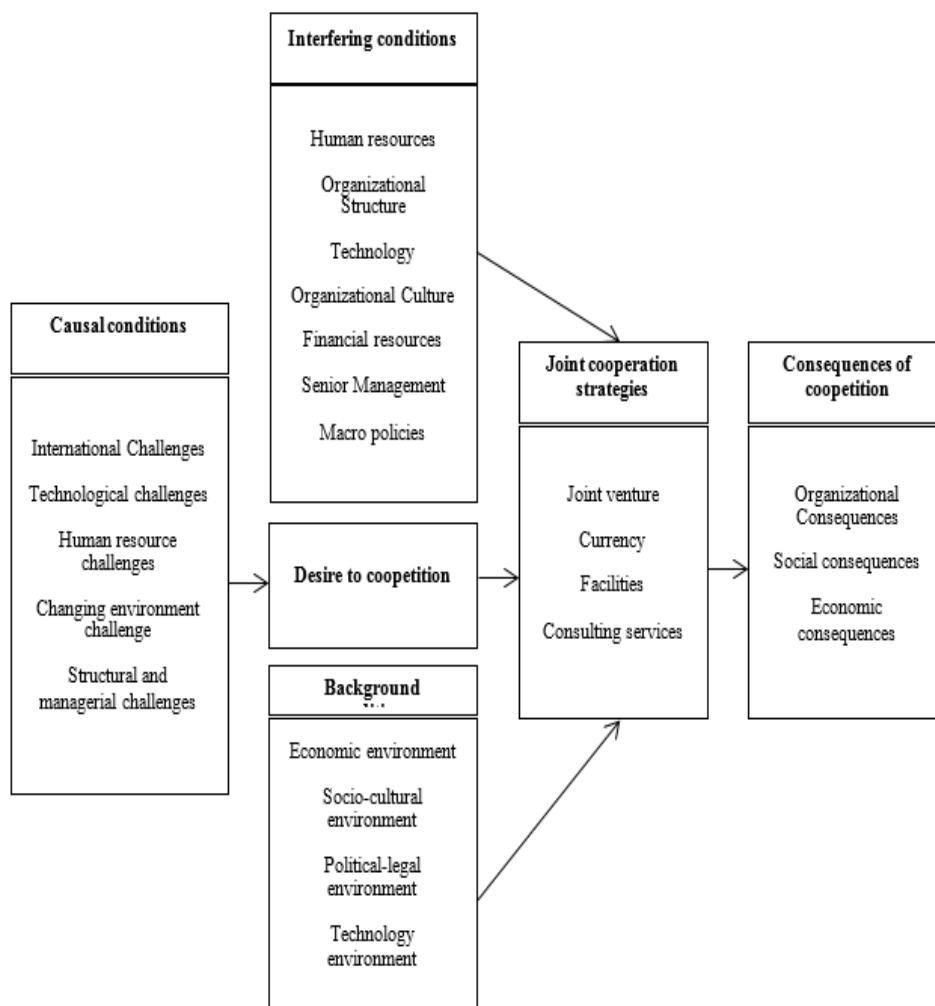


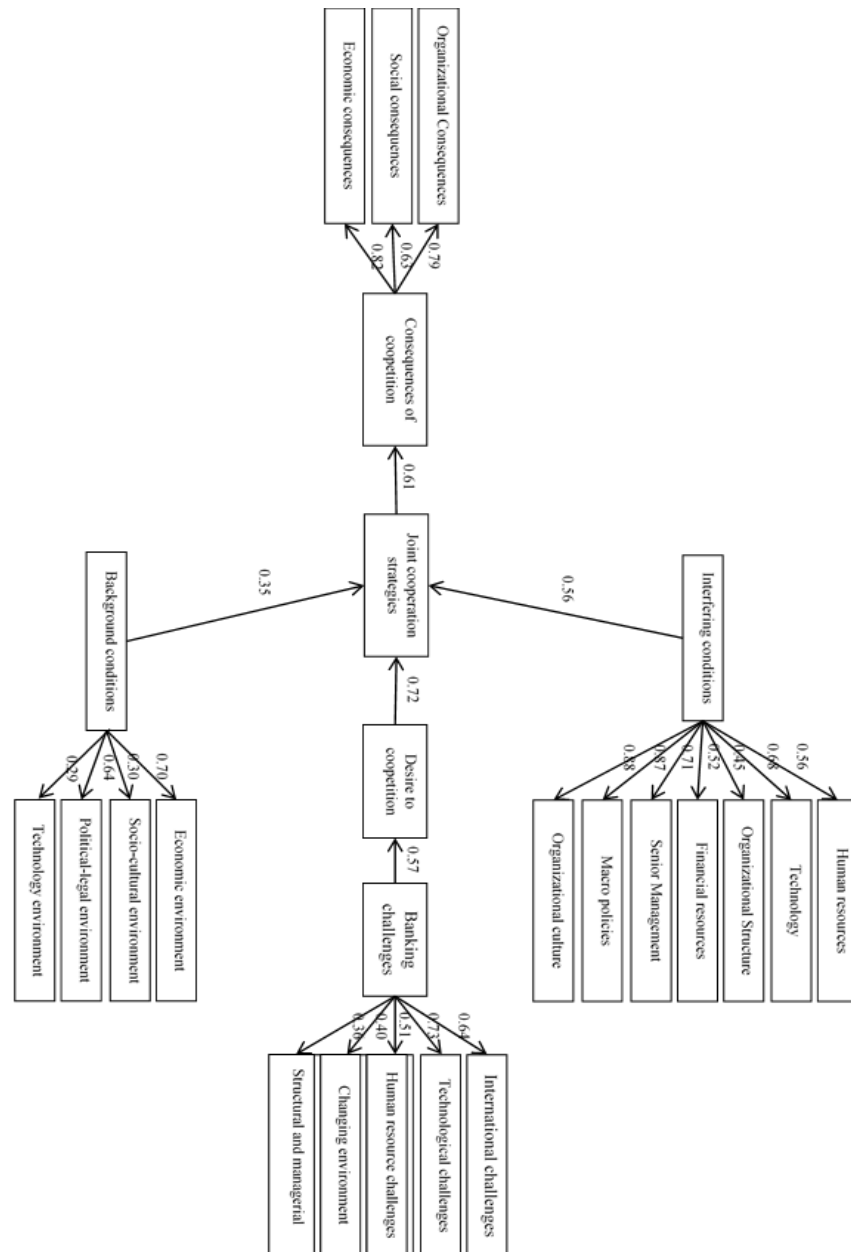
Figure (1) Cooperation model of Iran banking industry

Structural equation models are a combination of path models (structural relationships) and confirmatory factor models (measurement relationships). The research measurement models in the previous section were tested through first- and second-order factor analysis models. In this research, to test the model hypotheses, a structural equation has been considered. Due to the support of measurement models by the collected data, the necessary conditions for testing and estimating structural equation models have been created. The general model of the research can be seen in Figure 2, the estimation of the goodness of which fits in Table 2.

Table (2) Model Goodness of fit

Indicators	p	CMIN/DF	IFI	TLI	CFI	RMSEA
research model	0.039	3.779	0.962	0.991	0.957	0.66

Figure 2: A cooperation model in the Iran banking industry



DISCUSSION

In the present study, the challenges of the banking industry were measured using the components of international challenges, technology, human resources, changing environment and structural and managerial. Based on the results of statistical analysis, the effect of this dimension on the willingness to cooperate with competitors in the Iran banking industry was confirmed. The results of this study significantly affect the impact of international challenges, technology, human resources, changing and structural and managerial environment on competitive competitiveness in the banking industry with a significance coefficient of 0.64, 0.73, 0.51, 0.40, and 0.36.

In the present study, the desire to cooperate with competitors using the components of value creation and the possibility of value allocation and application of it opportunism and foresight of managers and decision makers, the appropriateness of goals and strategies between two competitors, complementarity of resources and The capabilities of the two competitors, the possibility of exchanging technologies, the ability and ability to manage conflict and the possibility of exchanging knowledge and information were measured. Based on the results of statistical analysis, the impact of this dimension on cooperation strategies in the Iran banking industry was confirmed.

In the present study, the challenges of the banking industry were measured using the components of economic environment, socio-cultural environment, political-legal environment and technology environment. Based on the results of statistical analysis, the effect of this dimension on the willingness to cooperate with competitors in the Iran banking industry was confirmed. The results of this study confirmed the significance of the impact of economic environment, socio-cultural environment, political-legal environment and technology environment on the adoption of cooperation strategy in the banking industry with significance coefficients of 0.70, 0.30, 0.64 and 0.29.

In this study, the intervening conditions were measured using human resource components, organizational structure, technology, organizational culture, financial resources, and senior management and macro policies. Based on the results of statistical analysis, the effect of this dimension on the willingness to cooperate with competitors in the Iran banking industry was confirmed. The results of this study significantly affect the impact of human resources, organizational structure, technology, organizational culture, financial resources, and senior management and macro policies in adopting a strategy of cooperation in the banking industry with a significance coefficient of 0.56, 0.45, 0.68, 0.52, 0.71 and 0.87.

Finally, in the present study, the dimension of cooperation strategies was measured using the components of joint venture, currency, facilities, consulting services, and the dimension of consequences was measured using organizational, social, and economic components. Based on the results of statistical analysis, the impact of the cooperation strategy on the consequences of its implementation in the Iran banking industry was confirmed.

Through the results of the research, implicit applications and practical suggestions to explain the implementation of more cooperation were extracted. It is suggested to use the steps and types of models in the field of cooperation to rely on local knowledge and research on existing issues. It is also suggested that instead of dealing negatively with the existing challenges and avoiding them, whether in the banking industry or in other industries, we take a comprehensive look at the path of using them. As much awareness and comprehensive understanding of the situation, situation Challenges and issues in our industry help us make better decisions and plans. Finally, it is suggested that the knowledge of managers and decision-makers be enhanced in the shortest possible time in order to increase strategic vision in solving existing problems and challenges and to dispel prejudiced thoughts.

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