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Studying the relationship of the services brand on the competitive intelligence (Case study: Markazi bank)

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Abstract

The main purpose of this research is to study the relationship of the services brand on competitive intelligence in Markazi bank. The statistical population of the research includes the Markazi bank employees that are 3754 persons. The sample number was obtained 349 persons by classification method and using of Cochran formula. In order to collect the data, the researcher made questionnaire (2001) for the services brand variable and the researcher made questionnaire for competitive intelligence variable were used. The validity of the questionnaire was confirmed by experts and reliability of the questionnaires was evaluated by Cronbach's Alpha. After completing the questionnaires, in order to analyze the data, statistical tests of Kolmogorov-Smirnov and Spearman test were used. The results indicated that from the perspective of the Markazi bank employees, there is meaningful relationship between the variables of brand identity, brand value, brand image, brand loyalty and competitive intelligence.

Keywords: services brand, brand identity, brand value, competitive intelligence

Introduction

In recent decades, the role and importance of intangible assets have been increased among the organizations simultaneous with increasing of the competition level. One of the intangible assets which is the most important distinctive factor of an organization which creates competitive advantage for it, is brand. Since the brand performance has direct relationship with performance of an organization, evaluating and monitoring it continuously can help to the managers as the management tool in order to achieve the general and strategic purposes of organizations. One of the issues which has been proposed in the field of successful branding and has attracted the attention of many researchers in recent years is the relationship between the brand and consumer.

With regard to the benefits that branding creates for the organizations and consumers, this issue has been considered on behalf of the marketers severely (Maehle, N; Shoneor, R, 2010). In the last 30 years, so9me of the largest successes have been formed in the arena of creating the brand in services domain. One of the significant challenges in the services marketing discussion is that services are intangible and probably their quality is changed with regard to the characteristics of person or persons who present services (Abdolvand, 2014). Lampo in his research expresses that how we can make powerful brands when what we suggest to the customer is invisible, intangible and non-storable. The problem of most of the marketers in the services domain is the existence of severe competition in business world.

Few researches have been done in order to promote the performance of the services brand (Brodie, Rodrick, J. Whittome, James RM. Brush, Gregory J, 2005, 2009). With regard to the perspective of Dibb, S. & Simkin, L. (1993), brand in the services section acts more powerfully than the product section, because it leads to create more loyalty in the customer and stability in purchase and sale (Batra, 2010).

Competitive intelligence is accounted as a strategic management tool and one of the quickest fields of the world business development. Also competitive intelligence is one of the important techniques in creating the competitive advantage and acts as a factor for keeping the organization from future risks and recognizing the secret opportunities (Kalouf & Wright, 2008). Iran banking industry is also progressing toward becoming competitive in recent decades. The competitive arena in the banking system becomes very complicated and different and in future market predictions, it draws a much more complicated situation. Because the foreign banks place is still empty beside the existing bank. So if the competitive arena and logical and intelligent solutions are not considered, they are eliminated from the competition scene gradually (Pirayesh & Alipour, 2013).

A powerful brand causes to promote the customer confidence to the unobservable service, enables him/her to visualize the tangible and intangible advantages, reduces the imagination of risk (Kayaman, R. & Arasli, H, 2007) and presents the long-term relationship between the brand and consumer (Brodi, R. J, Whittome, J, R. & Brush G.J, 2009). Due to this, the discussion of creating the brand is very important for the services companies and it is a method which can target the problems related to the intangibility and changeability of the quality and find a solution for it. In recent decade, banking industry has witnessed the competition with many opportunities and threats. Definitely, no bank can present all possible services and no bank can be the best one in presenting the services. Banks through considering their strength points and existing opportunities in the market can adopt strategies to achieve suitable competitive position in the market (Moeini, 2008). This research seeks to study the role of the services brand on the competitive intelligence according to the conceptual model (Brodie, 2009). And we express the main question of the research in this form: what is the relationship between the services brand and competitive intelligence of the brands? Which one of the dimensions of the services brand has the highest relationship and correlation with competitive intelligence?

The research background

The research results of Bashokouh & et al (2016) indicate that the marketing culture has positive and meaningful effect on development of brand identity of Iran insurance. Amirshahi & et al (2010) have studied the position of the banks brand from the perspective of real customers by using of perceptive map technique. The results of this research indicate that there is meaningful difference among the customers' perspectives about the position of banks brand. Also the result of Mohammadian & et al research (2013) indicates that marketing communications and customer services affect on the brand value indirectly. Pirayesh & et al (2013) have studied the relationship between competitive intelligence and marketing strategies effectiveness between the governmental and private banks. The results of this research indicate that there is positive and meaningful relationship between competitive intelligence and marketing effectiveness among the governmental and private banks. Mosleh & et al (2015) in an article entitled "the effect of organizational learning dimensions on competitive intelligence in the knowledge-based

companies" have studied the effect of organizational learning dimensions on two dimensions of the market intelligence and competitors intelligence and concluded that increasing and improving the organizational learning in the institutions finally lead to increase the market intelligence and competitors intelligence.

In exterritorial studies, the results of Nuka and Fransis research (2009) indicate that there is positive and meaningful relationship between the competitive intelligence and marketing effectiveness of large companies. Rius & Riquelme (2010) in an article entitled "the resources of brand equity for online companies" have studied and recognized the brand and concluded that confidence and loyalty to the brand are some components of brand equity resources, also implementing the online services to the customers affects on the brand equity resources.

The research hypotheses

The main hypothesis: there is meaningful relationship between the product brand and competitive intelligence in Makazi bank of Tehran province.

Subsidiary hypothesis:

1-There is meaningful relationship between the brand identity and competitive intelligence in Markazi bank of Tehran province.

2-There is meaningful relationship between the brand equity and competitive intelligence in Markazi bank of Tehran province.

3-There is meaningful relationship between the brand image and competitive intelligence in Markazi bank of Tehran province.

4-There is meaningful relationship between the brand loyalty and competitive intelligence in Markazi bank of Tehran province.

Research Methodology

This research in terms of data collection is a descriptive investigation. In terms of purposes, current research is applicable. The statistical population of the research includes all different employees of Markazi bank that are 3754 persons. Among the statistical population, according to Cochran formula, 349 persons of employees who are working in line with organization's purposes and missions in different units of the organization, were selected as the sample in stratified form. The manner of distributing the questionnaires was in this form that the researcher provided the questionnaires for employees by referring to Markazi bank. The validity of this questionnaire was confirmed by the governmental management professors and its reliability
was calculated by Cronbach's alpha (services brand=0.869; competitive intelligence=0.894). Also in order to analyze the data, two methods of descriptive statistic (like frequency, percent, mean and standard deviation,) and inferential statistic were used and in order to test the hypotheses, statistical methods like Kolmogorov-Smirnov and Spearman tests were used.

Findings

Descriptive findings

According to the descriptive findings, 67 percent of responders were men and 33 percent of responders were women. Diagram (1) related to the responders gender has been brought in the following. The education levels of the persons include: Diploma (39 percent), associate degree (20.1 percent), Bachelor's degree (22.6 percent), Master degree and PhD (13.8 percent) and PhD (3.2 percent); diagram (2) has been brought in the following related to the education levels.

The services records of responders are as follows:

From below 5 years (13.8 percent), 5-10 years (26.6 percent), 10-15 years (23.5 percent), 15-20 years (14.6 percent), higher than 20 years (21.5 percent. Diagram (3) which is related to the services records of responders has been brought in the following.

Inferential statistic

At first, in order to study the normality of the research variables, Kolmogorov-Smirnov test was used that the results of this test indicated that about the variables that the meaningfulness level of all of them is less than 0.05 (P=0.000<0.05) namely with 95 percent confidence, the statistical distribution of them is abnormal. After that, correlation test of Spearman is used in order to study the meaningfulness relationship of variables.

The main hypothesis test: there is meaningful relationship between the services brand and competitive intelligence in Markazi bank of Tehran province.

With regard to the table 1, because the meaningfulness level is less than 0.05, the relationship between two variables is meaningful and the assumption of lack of correlation and null correlation coefficient with confidence of 95 percent is rejected in the level of 5 percent. Therefore, implementation of information system has linear, positive and meaningful relationship on the customers validation.

Table No.1

Variable	Number	Correlation coefficient	Meaningfulness level
Services brand	345	0.734	0.000
Competitive intelligence			

Subsidiary hypotheses test

First subsidiary hypothesis test: there is meaningful relationship between the brand identity and competitive intelligence in Markazi bank of Tehran province.

With regard to the results of table 2, because the meaningfulness level is less than 0.05, the relationship between two variables is meaningful and the assumption of lack of correlation and null correlation coefficient with confidence of 95 percent is rejected in the level of 5 percent. Therefore, the brand identity has linear, positive and meaningful relationship with competitive intelligence.

Table No.2

Variable	Number	Correlation coefficient	Meaningfulness level
Brand identity	349	0.550	0.000
Competitive intelligence			

The second subsidiary hypothesis test: there is meaningful relationship between the brand equity and competitive intelligence in Markazi bank of Tehran province.

With regard to the results of table 3, because the meaningfulness level is less than 0.05, the relationship between two variables is meaningful and the assumption of lack of correlation and null correlation coefficient with confidence of 95 percent is rejected in the level of 5 percent. Therefore, the brand equity has linear, positive and meaningful relationship with competitive intelligence.

Table No.3

Variable	Number	Correlation coefficient	Meaningfulness level
Brand equity Competitive intelligence	349	0.450	0.000

Third subsidiary hypothesis: there is meaningful relationship between the brand image and competitive intelligence in Markazi bank of Tehran province.
With regard to the table 4, since the meaningfulness level is less than 0.05, the relationship between two variables is meaningful and the assumption of lack of correlation and null correlation coefficient with confidence of 95 percent is rejected in the level of 5 percent. Therefore, the brand image has linear, positive and meaningful relationship with competitive intelligence.

Table No.4

Variable	Number	Correlation coefficient	Meaningfulness level
Brand image Competitive intelligence	349	0.702	0.000

Fourth subsidiary hypothesis test: there is meaningful relationship between the brand loyalty and competitive intelligence in Markazi bank of Tehran province.
With regard to the table 5, since the meaningfulness level is less than 0.05, the relationship between two variables is meaningful and the assumption of lack of correlation and null correlation coefficient with confidence of 95 percent is rejected in the level of 5 percent. Therefore, the brand loyalty has linear, positive and meaningful relationship with competitive intelligence

Table No.5

Variable	Number	Correlation coefficient	Meaningfulness level
Brand loyalty Competitive intelligence	349	0.694	0.000

Discussion and Conclusion
According to the results obtained from the main hypothesis, there is meaningful relationship between the services brand and competitive intelligence in Markazi bank of Tehran province and the services brand is the prediction of competitive intelligence variable. Constant and continuous profitability doesn't guarantee the profitability of an organization and an organization in addition to avoid from traditional methods, should apply new rules to have competition ability and also awareness and recognition of a brand, confidence and loyalty to the brand are a part of resources of brand equity. Also implementing the online services to the customers affects on the brand equity. In comparison with other researches, it is observed that the researches of Amirshahi & et al (2010), Pirayesh & et al (2013), Mosleh & et al (2015, Papasalumu & Ronitso (2006) are aligned with this research.

According to the analysis results of the first subsidiary hypothesis, there is meaningful relationship between the brand identity and competitive intelligence in Markazi bank of Tehran province and the brand identity is the prediction of the competitive intelligence variable. In comparing the results obtained from this hypothesis with other researches accomplished in this field, the researches of Amirshahi & et al (2010), Bashokouh & et al (2016), Mosleh & et al (2015), Nuka & Fransis (2009) can be mentioned and the obtained result can be compared with their research. With regard to confirm the above relation in the mentioned researches, the obtained result can be considered aligned with the results of the mentioned researches and conforming on them.

According to the results of second subsidiary hypothesis, there is meaningful relationship between the brand equity and competitive intelligence in Markazi bank of Tehran province and the competitors intelligence is the competitive intelligence variable. In comparing the results obtained from this hypothesis with other researches accomplished in this field, the researches of Mohammadian & et al (2013), Pirayesh & et al (2013) and Rimoso & Riquelme (2010) can be mentioned and the obtained result can be compared with their researches. With regard to confirm the above relationship in three mentioned researches, the obtained result can be accounted aligned with the results and findings of mentioned researches and conforming on them.

According to the analysis results of third subsidiary hypothesis, since the meaningfulness level is less than 0.05, therefore there is meaningful relationship between the brand image and competitive intelligence in Markazi bank of Tehran province. In comparing the results obtained from this hypothesis with other researches accomplished in this field, the researches of Alizadeh (2011), Mosleh & et al (2015) and Bakhshizadeh & et al (2015) can be mentioned and the obtained result can be compared with their researches. With regard to confirm the above relationship in all three mentioned researches, the obtained result can be considered aligned with the results and findings of mentioned researches and conforming on them.

And finally, according to the results of fourth subsidiary hypothesis, there is meaningful relationship between the brand loyalty and social and competitive intelligence in Markazi bank of Tehran province and the brand loyalty is the prediction of competitive intelligence variable. In comparing the results obtained from this hypothesis with other researches accomplished in this field, it can be said that the obtained results conform to the researches findings of Alizadeh (2011), Mosleh & et al (2015) and Bakhshizadeh & et al (2015).

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