



A Model to Examine the Barriers and Problems of Implementing Strategic Marketing Plans in the Saman Bank of Iran

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Key words: Strategic marketing plans, strategy implement, marketing management knowledge, structural barriers, communication barriers

Abstract: Nowadays, marketing management knowledge in all aspects of the business has attracted considerable attention from researchers. The high failure rate in achieving marketing prospects and goals is one of the main challenges faced by managers in various industries. Research in the field of implementation of strategic marketing plans has not progressed along with the development of research in the field of strategy development and despite the design of quantitative and qualitative tools and inclusive models in order to formulate strategies, few research activities focus on implementing marketing strategy issues and outline the framework for reviewing the implementation of marketing strategies. The present research addresses the issue of implementing marketing strategy and obstacles encountered during the implementation process. Also, the research intended to answer the research question “What are the effects of obstacles identified in implementing marketing strategies on the implementation of marketing strategies in the Saman Bank of Iran?” The research samples consisted of 394 directors and senior experts at the Saman Bank. After classifying the barriers by exploratory factor analysis in six groups of organizational resources, structural, human resource, communication, strategic and content, structural (communication) barriers of the research model were tested using structural equation modeling technique and Friedman test and the most important barriers in each of the six of these structures were identified. The results show that the research model is at an acceptable level of fitness and among the six components identified for the model, communication barriers have the most impact and structural barriers have the lowest impact on the implementation of strategic marketing plans at the Saman Bank of Iran. At the end of the research, suggestions have been made to improve each of the identified barriers.

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INTRODUCTION

Marketing strategic planning not only is the backbone of the success of market management models seen but the optimal allocation of resources in organizations and at the national level and also increases organization capabilities as well in further utility. Simply, the new conditions in the context of cross-border market goods and services, imbalances and market management and marketed traditional volatility planning and marketing strategic planning created.

However, implementation of marketing strategies despite many benefits faced the obstacles. According to researchers, there are several factors can affect the implementation of these strategies. Given the competitive environment among banks and the role of marketing and strategy formulated in attracting more customers, banks must carefully identify possible barriers to marketing strategies and try to fix it.

Marketing effectiveness explains how a company can enter the market with the goal of improving its marketing power and obtain better results for its short and long term goals^[1, 2].

Marketing strategy is defined as the integrated pattern of decisions that specify the crucial choices concerning marketing activities which enable the organization to achieve specific objectives^[3]. Technology development and the growth of today world trade mean that the business environment is rapidly changing^[4]. One of the most prominent features of this age is the increasing changes in human knowledge and in various social, economic, political and technological fields^[5].

There are many barriers to technology transfer and development and one of the most important barriers is legal barriers^[6]. In today's competitive world, due to the characteristics of the new production environment and the nature of customers due to increased competitiveness, the global business environment and advances in manufacturing technologies, past production management practices that pursued less integration in their processes, they have lost their effectiveness and needs to create a consistent integration in all processes from raw material to final consumer. On the other hand, organizations always use methods and techniques to improve the status and proper management of business in order to achieve their success and seek to develop and find new solutions.

There is also an increasing enhance in competition between factories and companies to produce quality products and according to the customer's desire, it requires a new perspective among all manufacturers. In the past, each production center, paying attention to the number of products produced, trying to increase its market share. After decades of manufacturing centers, they began to offer quality products to attract customers.

In recent decades, pioneers of the industry have become the main preconditions for more market share; they understand the needs of customers^[7].

Considering the changes and development that have taken place in the international business environment and its impact on the national economy, strategic marketing planning can be used and the use of marketing strategies achieve a sustainable competitive advantage. Marketing strategies appear to be useful strategies for creating competitive advantage^[8].

Today, the complexity of organizational decisions becomes tangible the need for a comprehensive program to address such issues more than ever before. This app is nothing but a strategic plan. Strategic management with a dynamic, forward thinking, cohesive, and contingent mentality is the solution to many of the issues of today's organizations. The basics of strategic plans are based on the perception that managers from competing companies, markets, prices, suppliers of raw materials, distributors, governments, creditors, shareholders and customers around the world and these factors determine the success of business in today's world. So, one of the most important tools that organizations can use to achieve success in the future are "strategic plans.

According to the above mentioned, it is clear that the concept of relational marketing has become a vital phenomenon based on the needs of different customers, their preferences, buying behavior and price sensitivity in the business world. In addition, due to exposure to the highly competitive environment of the banking industry, applying relational marketing concepts through customer retention and creating loyalty in them can lead to increased market share, profitability and cost reductions^[9].

Therefore, banks can use the relational marketing, that is the full recognition of the wishes and requirements of customers and establishing long-term relationships with them to build loyalty in their customers and take advantage of loyal customers^[10].

The significance of this is when it comes to knowing that, in the current situation, the number of private banks and financial and credit institutions along with state-owned banks is increasing and the intensity of competition is increased, more loyal customers can make profits more than ever.

However, implementation of marketing strategies despite many benefits faced the obstacles. According to researchers, there are several factors can affect the implementation of these strategies. Given the competitive environment among banks and the role of marketing and strategy formulated in attracting more customers, banks must carefully identify possible barriers to marketing strategies and try to fix it. Given the stated above main question for this study will be presented "the obstacles identified in the implementation

of marketing strategies affect the implementation of marketing strategies in the Saman Bank of Iran?

Theoretical fundamentals and research background

Implementation of the strategy: According to the definition, the implementation of the strategy includes; a set of activities and choices that are necessary to implement a strategic plan. Implementation of the strategy is the process by which strategies while using structural, cultural, leadership considerations institutionalized in the organization, taking advantage of the programs, budgets, and procedures come into force. Thus, in the strategic management process, between the three steps “strategic planning”, “strategy implementation” and “strategic control”, the second stage has particular importance^[11]. Most often, the implementation of the strategy called the practical step of strategic management. The purpose of the implementation of the strategy is to mobilize staff and management and strategies developed brought into practice. Often strategic management in the implementation stage is most difficult step and requires persons committed to their organization and has self-sacrifice and self-control. Strategies implementation step would depend on managers can motivate employees and this is a kind of art (and not a science). Strategies formulated that come never implementation step, practical measures would be in vain^[12].

Planning and strategic planning: From the first centuries of mankind appearance, human history show the use of humans from simple programming forms on Earth.

It can be argued that the process of planning began as well since human beings could consider goals for their future (though short-term). The first foundation of scientific forms of planning in the economy and industry came after the industrial revolution. Following the advancement of technology, industrial organizations sought to optimize the use of facilities to further increase production.

The first steps took place in late seventeenth and early eighteenth centuries by Adam Smith, an English economist. With the principle of assigning and dividing the work into small pieces for the first time in a factory, it laid the foundation for the planning of operations. After him, Charles Baeich with the development of the division of tasks, developed the model for planning.

Frederick Taylor and Henry Fayol introduced scientific management issues in the late nineteenth and early twentieth century. In the early twentieth century and after the above step focused more on increasing the efficiency of operations using planning. The period of attention to planning began in large organizations for a longer period^[13].

Marketing strategy: Developing a successful marketing strategy would require an understanding of the way

consumer trust is developed and how trust affects consumer behaviour^[14]. The emphasis on identity and strategy enables the marketing managers to precisely and consistently communicate, develop and implement the integrated marketing communication strategy^[15].

Marketing is about satisfying and building profitable relationships with customers. A marketing strategy, however should reflect its corporate strategy and objectives (i.e., vision, mission and values)^[3]. The market in which a company operates influences their marketing strategy but a company also depends on the relationships that exist with their customers^[16]. According to Slater and Olso^[17], marketing strategy is aimed at segmenting, targeting and positioning depends on markets and customers to develop an appropriate marketing mix, which allows companies to reach their goals. The scope of marketing strategy research is divided into domestic and international sections. Domestic research has featured corporate environmental strategies^[18], corporate social responsibility strategies^[19], environmental culture and orientation^[20] and green marketing strategies^[21]. Domestic sustainability research has established valuable new concepts such as “enviropreneurial” marketing^[22] and market-oriented sustainability^[23].

Summarizing the discussion thus far, the marketing literature depicts data that support the proposition that firms with a well designed and executed marketing strategy (transactional or relational) will outperform their competitors^[24].

Implementing a marketing strategy: Relational marketing strategies are methods for implementing relational marketing in practice^[25] and through these strategies, marketers are seeking to establish an effective customer-oriented communication, so that, the company can capture, maintain customers loyal. Also, over the past few decades, there has been a significant relational marketing in both the scientific community and the field of practice^[26].

Tseng^[25] suggested different types of relational marketing strategies to improve the quality of the relationship between the specific industry and its customers. He has four types of relational marketing strategies including direct email to the customer, tangible rewards, interpersonal communication and individual attention to individual needs with the aim of taking into account the customer’s mental advices.

Bansal *et al.*^[27] also referred to another group of marketing strategies that included quality, satisfaction, value, trust, competence, communication, conflict management, price perception, commitment, charm of

alternative options, the attitude towards switching, subjective norms, switching costs, previous switching experiences and a variety of search methods for customer retention.

Barriers to implementing a marketing strategy:

Research has begun in the field of marketing strategy implementation and identification of existing barriers and obstacles during the implementation process from the eighties by the researchers. The efforts have been made from the beginning to explain the implementation issues of the marketing strategy. The common ground often refers to the lack of efficient and varied models for guiding managers and organizing strategic decision makers during the implementation of strategic plans, which has become a major dilemma in implementing organizational strategies^[28]. To identify the obstacles to implementing a marketing strategy that is considered as the main goal of this research, it might be best to review the previous research in this regard. In the following, the internal and external investigations carried out on this subject are discussed:

Mamdouhi and Syed-Hashemi *et al.*^[29] categorized barriers to marketing strategy implementation into eight:

- Administrative barriers
- Human resource barriers
- Cultural barriers
- Perceptual barriers
- Communication (structural) barriers
- Strategic barriers
- Organizational resources barriers
- Operations refer to these categories, each of which has subcategories that are

Administrative barriers:

- Weak leadership (generally)
- Absence/lack of top management support
- Lack of management skills of senior managers
- Poor attitude of senior management in the conduct of collection
- Individual ambitions of managers (not accepting the opinions of others)
- Internal disputes among managers
- Hostility of operational manager

Human resource:

- Lack/loss of human resources (such as entry and exit disproportionate human resources)
- Lack of staff knowledge and skills to implement marketing strategies
- The lack of experienced staff to implement marketing strategies

- Personal interactions/conflicts of interests of employees (due to the implementation of marketing strategies)
- The impact of events, external and organizational processes on staff
- Lack of knowledge of employees of marketing strategies (generally)

Cultural:

- Poor participation functional units to implement marketing strategies
- Resistance to change among managers and employees (in general)
- Lack of confidence (in general)
- The lack of consistency and lack of support organizational culture of marketing strategies
- Ethics
- Openness and candor
- Level of risk taking among managers

Perceptual:

- Poor perception/lack of familiarity with marketing concepts among managers
- Poor perception/lack of familiarity with marketing concepts among employees
- Lack of understanding of customers among managers and employees (in general)
- The ambiguity of the concept of marketing and marketing task among managers
- The ambiguity of the concept of marketing and marketing task among employees
- Lack of understanding/confusion in the marketing planning process and its results among managers
- Lack of understanding/confusion in the marketing planning process and its results among employees
- Lack of knowledge of marketing unit of the company's operating processes

Structural (communication):

- Inadequate communication between different layers of management
- Insufficient communication between employees
- Lack of vertical relationship (absence or lack of adequate communication between managers and employees)
- Poor internal communication between functional units related to marketing
- Lack of sufficient authority in the field of development of marketing strategies
- Lack of sufficient authority on the implementation of marketing strategies
- Problems of coordination between different sectors
- Failure to comply structure with the company's marketing strategies

Strategic:

- Use sales figures instead of written goals and marketing strategies
- Lack of or failure to perform marketing analysis
- Lack of having a global view of the external environment
- Weakness and lack of adequate management information system
- Few opportunities for innovative thinking
- Inadequate interaction between functional departments and company marketing information system
- Lack of access to information on marketing strategies
- Lack of access to information on the implementation of marketing strategies
- Strategic inertia (attachment to past strategies)
- Failed to connect to marketing planning to organization macro planning
- Lack of control and attention to environmental forces
- Failure to comply/coordination between marketing strategies and macro-organizational strategy
- Inability to prioritize goals
- Lack of a systematic approach to planning
- Top-down approach in planning
- Insufficient attention to planning
- Affecting company planning by the external events

Organizational resources: Limited resources to implement marketing strategies.

Operations:

- Lack of a plan to carry out planned activities
- Uncertainty about implementation policy and the relevant terms and concepts
- Focusing too much on the details in the form of rigid annual program
- Lack of participation in the process of implementing the marketing plan
- Time constraints in the implementation of planned activities
- Absence/lack of motivation among non-marketers to execute marketing strategies

Much research has been done in this regard in Iran and abroad. The following are some of the research is presented.

Literature review: Duho and Onumah^[30] examined the nexus between diversification strategy and intellectual capital in banks. The study found that intellectual capital determines the choice of diversifying. Precisely, intellectual capital motivates asset diversity but it dissuades income diversification. Human capital and structural capital are major components that determine

asset diversity decisions. Income diversification decision in this case to choose a focus strategy is determined by human capital.

This gives credence for the human capital theory in Ghana. Competition encourages a focus strategy. Bank size and leverage enhances income diversification while stock exchange listing and government ownership fosters the focus strategy. Diversification strategy, knowledge base of staff, corporate governance and internal control have been considered as factors leading to the collapse of some Ghanaian banks in 2017-2018.

The business of banking is basically a business of risk management. Strategies employed by banks may have implications for profitability, efficiency, stability and productivity^[31, 32].

Basically, there are two fundamental theories on diversification strategy. The conglomeration hypothesis opinions that organization wide managerial efforts are enhanced by diversifying. The strategic-focus hypothesis opinions that high earnings volatility, agency costs, high monitoring costs and difficulty in monitoring are associated with diversification. In line with these hypotheses, it is needful to examine how the intellectual capital efforts of banks drive their diversification strategy. It can be argued that banks with high intellectual capital will have experience and knowledgeable employees, strong IT infrastructure, good internal processes and procedures and will be able to venture into providing innovative products and services which will increase their revenue. On the other hand, it can also be argued that banks with high intellectual capital will tend to focus on the traditional banking business and provide it with high quality, agility and speed. These relationships explain the inconclusive and ambiguous nature of how diversification relates with various factors^[32].

The results of the study found that intellectual capital drives the choice of an asset diversification strategy in banks. This is driven by the human capital and structural capital base of the banks. Income diversification on the other hand is negatively influenced by intellectual capital, suggesting that intellectually-rich banks prefer a focus strategy to diversification in terms of their revenue model. The human capital base is the main factor motivating the choice for focusing strategy for the revenue model. Competition in the industry motivates the choice of a focused strategy above the diversified strategy. In Addition, bank size and leverage enhance the choice of a diversified strategy as opposed to a focus strategy. Banks listed on the stock exchange prefer a focused strategy to those that are unlisted. Also, government-owned banks prefer a focus strategy to a diversified strategy for their revenue model. The study is of relevance for policy making, practice, future research and teaching^[30].

Tao^[33] examined the dynamics of bank strategies and performance in retail deposit markets. He developed an infinite-horizon computational dynamic equilibrium duopoly model of value-maximizing banks. It is used to analyze several critical aspects of behavior in local banking markets such as price and non-price competition, strategic interactions between small and large banks, de novo bank growth and consumer switching. The results suggest that growing banks offer higher deposit interest rates than established banks. Established banks are more likely to engage in non-price competition which can impede the effectiveness of de novo bank strategies and growth.

Massaro *et al.*^[34] examined two key purposes. First, the study examined how intellectual capital development is influenced by strategic intent. Second, it explored how intellectual capital impacts product and service diversification. Employing alagged analysis with a structured questionnaire with 1,392 responses in the small- and medium-sized accounting practices context, the study found that all three intellectual capital measures (i.e., human capital, structural capital and relational capital) strongly affect product and service diversification. Also, both strategic intent and intellectual capital are evidenced to be influencing each other. Hashim *et al.*^[35] explored intellectual capital disclosure which is distinct from intellectual capital performance of the banks. Also, Massaro *et al.*^[34] employed the structural equation modelling in small-and medium-sized accounting practices. These studies provide apremise for a further investigation into how intellectual capital and its components affect diversification strategy. Although the studies attempted to draw the nexus between the two variables, they did not either use a quantitative measure for intellectual capital (like the VAIC™ model) or the income or asset diversification indices. Moreover, some of these studies were notdone in the banking industry and considering the services nature of banking business which is accompanied with higher focus on intellectual capitals (knowledge-based assets) a study is warranted. In spite of the increase in studies in this area, current studies failed to explore the implications of intellectual capital on diversification strategy of banks. This study seeks to fill the dearth in literature by examining this nexus in the context of an emerging (frontier) economy.

Huang *et al.*^[36] done network analyze of the strategic function of marketing and developing quality performance. They expressed basis of strategic decision on market -orientation approach based on three types of assessment: the consumer (market), the strengths and weaknesses of the organization and competitors. This study conducted in three main phases. Based on the results, the three priority action for the studied company include: the production of a new generation of technology-based products distinct from existing products

on the market (strategy long jump), producing products with better design and characteristics more up to date than competitor's products and the development of top attractions and extensive advertising (direct attack strategy).

Sanchez *et al.*^[37] on issues such as poor understanding of the concept of marketing, lack or absence of marketing analysis, development of marketing strategies without analysis or formulate tactical plans for marketing mix, close view of the external environment of marketing. Lack of intelligence marketing and management information systems, understanding and inadequate support from senior management, poor internal communication between functional units related to marketing. Inattention or neglect to the planning activity, the impact of domestic and international operational and organizational events on planning and personnel, lack of trust and confidence.

Astuti *et al.*^[38] performed a study entitled "Marketing strategies based on marketing mix in Indonesia. The results of the study show that four strategies of product, price, promotion and distribution have a significant relationship between the customer's purchasing behavior and intention to repurchase them. The results also show that the correct implementation of marketing strategies based on marketing mix is also very important.

McDonald and Wilson focus on the barriers to marketing planning. The principal barriers include confusion between marketing tactics and strategy, isolating the marketing function from operations, confusion between the marketing function and the marketing concept, organizational barriers, lack of in depth analysis, confusion between process and output, lack of knowledge and skills, lack of a systematic approach to marketing planning, failure to prioritize objectives and hostile corporate cultures. A strong leader is required to bring the company out of the leadership crisis phase and into the next, relatively calm period of directed evolution.

Caliskan^[39] examined marketing strategic planning and select appropriate strategies using analytic hierarchy process technique. In this study, with emphasis on the concept of strategic management and using group hierarchical analysis technique is one of the operational research techniques, appropriate strategies for Pipe Company selected. According to the information obtained and the use of main strategy matrix, company position in the identified market and appropriate strategies identified. In order to choose the best strategy, a questionnaire containing 115 questions distributed among managers and decision makers and the results were analyzed using hierarchical analysis. At the end of three strategies with 1 to 3 priorities have been identified that include: product development, horizontal integration and assimilation variety.

Amir *et al.*^[40] performed a study titled “identify and prioritize the factors affecting the selection of the optimal marketing strategy in a recession using fuzzy hierarchical analysis in Iran. This study investigated previous studies relating to strategies used during a recession and interviews with experts to identify and prioritize the factors that play a major role in determining and selecting the appropriate marketing strategy. So, fuzzy hierarchical analysis methods were used which is a technique known and widely used decision-making at a global level. The results indicated that among the important factors influencing the selection of appropriate marketing strategies in order of priority is: price, product, distribution networks and employees.

Boxall and Purcell^[41] implementation barriers of marketing strategy including lack of support of executive director, lack of plans to carry out planned activities, use of the market share and sales figures instead of goals and written marketing strategy, separating programming from other parts of the task in the company, failure in connection with the marketing plan macro-organizational planning, marketing planning submission to planners.

Dehdashti Shahrokh and Pourhoseini^[42] was done a study titled “A model investigated the effect of sale strategy and marketing on sales performance in Iran, recently concluded that marketing literature seen at the special strategic level from purely functional elements are located and the strategic element is improved. But what is the sales strategy and how does it affect sales performance in relation to the external environment inside the organization? The aim of this study is to identify the impact of sales and marketing strategies on the performance of sales and moderating effects of internal and external environment and background and sales strategy. This study combined a combination of qualitative and quantitative research. The population was sales managers, marketing experts and companies active in the food industry are members of the Tehran Stock Exchange. The study data in the quantitative study of 26 and in the quantitative study of 66 members were collected. Findings suggest that sales and marketing strategy positively and significantly associated with sales performance and transformational leadership, the intensity of competition and technological developments, moderating effect on this relationship; the effect of demand uncertainty on the relationship between sales strategy and sales performance was not confirmed.

According to Sagner^[43] a bank must consider its philosophical approach to lending in the development of a credit function. Two approaches in use today are a value focus and a concern for profitability with other approaches including market-share and specific bank industry focuses. Examples of the first two strategies are noted below. Some banks take a long range outlook toward the business of banking and consider credit and

non credit services as a package of benefits with which to establish a corporate partnership. Banks that are value focused pursue borrowers with strong or improving credit quality with strong planning and control systems in the effort to develop a consistent market presence. The credit decision on loans is conservative with an emphasis on diversification and stability. Because of pressure from investors for stock price performance, a large number of banks emphasize profits and shorter term goals. However, the clear focus has been profitability, risk and stockholder returns and the lending decision is keenly focused on whether it is likely to contribute to return on equity.

Lihalo^[44] examined previous studies and examines the barriers to strategy implementation by mid-sized companies in Kenya. The study looks closely at the barriers which can either be internal; management, communication, human factors such as resistance to change, leadership, organizational structure, information systems and technology or external factors; changes to the operating environment, un-anticipated competition or entrants by new players in the industry and changes in government policies. It further recommends ways on how to overcome these barriers.

According to Amoako^[45], the essence of developing a marketing strategy for a company is to ensure that the company’s capabilities are matched to the competitive market environment in which it operates, not just for today but into the foreseeable future. For a commercial organization such as bank, this means ensuring that its resources and capabilities match the needs and requirement of the market in which it operate. For any strategy to be effective, it needs to be well turned both to the needs and requirements of customers (the market conditions in which it is implemented), and to the resources and capabilities of the firm seeking to implement it. No matter how wonderfully crafted and articulated the strategy if it is not focused on meeting the needs of customers it is doomed to be a failure.

Similarly, if the organizational resources necessary for its implementation are not available, or cannot be acquired, success will be elusive. Marketing strategy should be set in the context of the overall corporate strategy. Once the overall direction of the bank has been decided with appropriate input from all relevant stakeholders, the marketing strategy will need to be aligned to ensure that direction is achieved. Once the purpose of the bank has been defined the marketing strategy can be crafted to help achieve that purpose. We can view the development of marketing strategy at three main levels: the establishment of a core strategy, the creation of the company’s competitive positioning, and the implementation of the strategy. The Bank would achieve profitability with the effective use of strategic marketing. This involves long term strategic goals and objectives that the bank wishes to achieve.

Hosseini *et al.*^[46] conducted a research entitled “Analysis of the marketing strategies of service companies in a recession”. The aim of this study was to identify factors that were carried out in Iran and indicators of marketing strategy in crane rental companies during the recession to identify the impact of each on the sale of the managers.

The research population was managers of successful firms hire a crane in Tehran. Based on the famous seven types of service) product, price, place, distribution, personnel, facilities and physical assets and processes (with sales of companies, each of the indices and using the Student t test and Friedman analysis of variance were studied. Finally, the relationship of all factors except factors to promote sales and Distribution Company approved the sale rate. Another result is that successful companies during the recession have not been to the reduced activity and lower costs but the recession as opportunity and development strategy and differentiation were used.

Paswan *et al.*^[47] in a study examined the relationship marketing channel and marketing strategies. The results showed that aggressive marketing strategy and price leadership strategy is positively correlated with the level of relationship in marketing channels. In contrast, product differentiation strategy (focus) is negatively correlated with the level of relationship in marketing channels.

Lin and Wu^[48] performed an study titled determine appropriate marketing strategies for Taiwan non-governmental hotels. The three strategies: cost leadership, differentiation and market segmentation according to the resources available were considered private hotels and then TOPSIS and ANP techniques of questionnaire data were analyzed. The results showed that the best marketing strategies in non- governmental hotels is differentiation strategy.

Fuentelsaz and Gomez^[49] examined that entry in new geographical markets has been impeded by the strategic interactions between entrants and incumbents. Second, savings banks exhibit a preference for closer locations at the time of expanding which may have undermined the effects of deregulation and its potential benefits for consumers.

According to Clarke *et al.*^[50], financial institutions see or consider marketing moves in a strategic light. Marketing therefore, plays an active role in the formation of corporate strategies. This therefore recognizes marketing as very important as marketing decisions are taken at the corporate level. The marketing concept according to Kotler and Keller 10th Edition, posit that “the key of achieving organizational goals consists of determining the needs and satisfaction more effectively and efficiently more than competitors”. Effective Strategic marketing is a very key area to improve the overall profitability of rural banks at this stage it enables the banks to understand and respond to the investment

nature or behavior of their customers using such strategies as segmentation^[51]. A strategy is the matching of the activities of the organization to the environment in which it operate and to its own resource capabilities^[52].

Ajay^[53] examined the implications of studying industry competitive patterns at the level of resource accumulation and the relationship between resource endowments and firm performance outcomes in the US banking industry. It uses the strategic group framework to evaluate two models of rivalry and programme and concludes by discussing the implications of the findings for competitive analysis, strategic group theory and the banking industry. Following Cool and Schendel^[54], he operationalized firm market strategies by examining their scope and resource deployments.

MATERIALS AND METHODS

Research in terms of purpose is applied research and in terms of data-collection is descriptive research. Since, this research is descriptive-correlation and therefore, a structural equation model was used. In this study, researcher used questionnaire and library methods for data collection. The questionnaire was used in this study consists of 2 parts, the first part contains questions about personal information respondents, including age, gender, education, revenue and organizational post. The second part marketing strategy implementation barriers investigated. Also, should note that sampling methods was quota sampling that according to Cochran formula the sample size was 394 but to ensure that about 400 questionnaires among experts and manager of Saman Bank in Tehran province distributed.

The Cochran formula allows us to calculate an ideal sample size given a desired level of precision, desired confidence level and the estimated proportion of the attribute present in the population. Cochran’s formula is considered especially appropriate in situations with large populations. Cochran equation:

$$n_0 = \frac{Z^2PQ}{e^2}$$

According to Cochran formula Z is the confidence level with 95%, p is the estimated proportion of an attribute that is present in the population, q = 1-p with the ratio 0/5 and desired level of precision (e) is 0/05.

Also, to test the measurement models and to ensure their accuracy, confirmatory factor analysis was used and the results obtained from LISREL Software. In this study, the researcher checks the proportion of variances for factor analysis of the (KMO) test. One the other hand, to

Table 1: Gender dispersion of respondents 316 men (79%) and 84 women (21%)

Variable name	Variable code
Gender	
Men	316
Women	84
Total	400

Table 2: Dispersion of the age of respondents

Age (Years old)	Number
26-35	116
36-40	142
41-45	84
46-50	39
51-60	19

Table 3: Dispersion of education level of respondent

Education level	Number
Bachelor	142
Masters	239
Ph.D	19

Table 4: Dispersion of respondent work experience

Amount of work experience	Number
Between 1 and 5 years	65
Between 6 and 10 years	103
Between 11 and 15 years old	58
Between 16 and 20 years	116
Over 20 years old	58

Table 5: Dispersion of respondent organizational post

Organization post	Number
Expert	90
Senior expert	116
Mid-level manager	97
Senior management	77
Consultant	20

ensure that the proportion of variances based on the matrix of correlations which is the basis of the analysis in the statistical community, it is not equal to zero the Bartlett test was used. The demographic characteristics of the sample can see in Table 1-5.

Gender dispersion: According to the gender dispersion of respondents, the following table is provided: As we see in the chart, the total number of respondents is 400, including 316 men and 84 women. In other words, 79% of respondents are men and 21% of the total respondents are women.

Age dispersion: In this regard, considering the dispersion of the age group of the survey respondents (Table 2).

Dispersion of education level: In this regard with regard to the dispersion of the education level of the respondents, (Table 3).

Dispersion of work experience: In this regard, considering the dispersion of the work experience of the respondents, (Table 4).

Organizational post dispersion: In this regard, considering the dispersion of the organizational post of respondents (Table 5).

Limitations and suggestions for further research: In general, the case study approach can produce results with a high level of validity from which generalizations can be drawn. This study was exploratory in nature; thus, several limitations should be highlighted. Narrow scope of this study-investigating a single case from one country- does not permit broad generalizations. The propositions that are suggested in this study, however can be transformed into testable hypotheses; these can be investigated in future studies. More studies are needed in international marketing strategy research about how the exploitation of marketing analytics shape internationalization processes. It should be noted that my research was limited to a certain group of the population in a specific geographic location. Testing the external validity of the findings will be of particular importance when the studies are conducted in other countries with different economic, cultural, social, political and legal conditions. Therefore, the findings of this research cannot be generalized to other cases because different results might be achieved. Given the novelty of the approach adopted in this study, I drew the barriers of implementing strategic marketing plans, not causation. In addition, the study was restricted to Saman bank and to a small sample which may reduce the generalize-ability of its findings and conclusions. This study also did not assess the quality of marketing practice; future research might use a management perspective in assessing the effectiveness and perceived value of specific practices. With these findings and the limitations highlighted, i believe that this study opens up avenues for potential future research.

Furthermore, this study included firms from a range of industries and offerings. An interesting branch of research development may be to conduct a study within the same industry. Moreover, this study was restricted to the Iranian market; a replication of this revision to other countries and/or markets, along with a comparison of results would increase the validity and application of these findings and allow for greater insights into its ability of generalization to be shared. Future studies can also build on our results to develop and examine certain hypotheses that were beyond the objectives and the capacity of this study. Finally, although testing the effectiveness of marketing practice on performance was a valid step, checking other antecedents of performance, such as customer retention would yield even greater insights still (Table 6-9).

The exploratory nature adopted here may have impeded in-depth exploration within each category. Future research could take by examining one or more strategic problems in more depth. For instance, future

Table 6: Fit indices obtained from confirmatory factor analysis

Fit indices of model	Index	Dimension	Desirable	Result
Relative χ^2	χ^2/df	2.88	3>	Very well
Root mean square error of approximation	RMSEA	0.89	0.02>	Good fit
Normalized fit index	NFI	0.95	0.89<	Acceptable
Non-Normed fit index	NNFI	0.95	About 1	Very well
Comparative fit index	CFI	0.98	0.89<	Very well
Relative fit index	RFI	0.95	0.89<	Very well
Incremental fit index	IFI	0.98	0.89<	Very well
Goodness of fit index	GFI	0.95	0.90<	Very well

Table 7: The reliability of each dimension detected

Dimension name	Cronbach's alpha
Human barriers	0.799
Content barriers	0.825
Communication barriers	0.845
Structural barriers	0.836
Organizational resource barriers	0.825
Strategic barriers	0.814
Total	0.847

Table 8: 6 barriers identified affecting effective implementation of marketing strategy at Saman Bank

Barriers	Indicators
Human resource barriers	Leadership by managers at different levels to implement the decisions of the Saman bank takes strategic Marketing, is not enough. The bank's decision-makers are not sufficiently committed to implementing marketing strategies. Director, board members or senior executives of the Saman bank, the implementation of strategic marketing decision support necessary to not act. The reward system in the Saman Bank has not enough motivation. In the implementation of strategic marketing decisions in the Saman Bank, there are no guidelines or model to guide the implementation of the strategy
Content barriers	To implement strategic marketing decisions in the Saman Bank, we are faced with a lack of alignment of staff In Saman Bank, employees and managers of the concept of strategic planning and marketing strategy have a good understanding. The time allotted by the directors of the Saman Bank for the implementation of the marketing strategy is not enough. Implementation of strategic marketing decisions on the Saman Bank, facing interact with inappropriate and ineffective communication between staff at all levels. In the implementation of strategic marketing decisions in the Saman Bank, we faced with inefficient planning
Communication barriers	There is no interaction between the drafters and implementers of strategic marketing programs at the Saman Bank. In the implementation process of strategic marketing decisions in the Saman Bank, does not justify the lack of attention to describing programs and staff, we are facing. In the Saman Bank when developing strategic marketing plans, strategic development partnership is not part of the executive. In the implementation process of strategic marketing decisions in the Saman Bank, a division of tasks and responsibilities ignored. There are not certain indicators and transparent to measure the success of marketing strategic decisions implemented by the Saman Bank. To implement strategic decisions in
Structural barriers	Saman Bank in marketing, administrative activities and key tasks defined in sufficient detail In the implementation of strategic marketing decisions in the Saman Bank control issues encountered during implementation is weak. Beliefs and values of the Saman Bank staff with strategic marketing decisions are in conflicts with interest in the industry. Priorities and objectives of the Saman Bank staff with strategic marketing decisions are in conflicts with interest in the industry. In the implementation of strategic marketing decisions in the Saman Bank, the mismatch and lack of support strategies companies are facing organizational culture. To implement strategic marketing decisions in the Saman Bank we face with environmental uncertainty
Organizational resource barriers	Coordinate the activities of the executive in the implementation of strategic marketing decisions on the Saman Bank is weak and inefficient. In the Saman Bank, organizational structure to implement the organization's strategic marketing decisions is antithetic. To implement strategic marketing decisions in the Saman Bank, there are limited resources (money, materials and labor). To implement strategic marketing decisions in the Saman Bank, the weakness and the inadequacy of the information systems are facing. In the implementation of strategic marketing decisions in the Saman Bank with the participation of units of the task we face
Strategic barriers	Marketing strategic decisions taken by the Saman Bank are not clear. Marketing goals and strategies for the Saman Bank are not consistent with each other and multiple. Quality marketing strategy designed to run in the Saman Bank has not good quality. Marketing strategy developed at different levels of the Saman Bank is not enough to run the association

Table 9: The effect of barriers on strategic marketing plans

Casual relationships	Standard coefficient	Significant value	Results
The impact of human barriers on the implementation of the strategic marketing plan	0.61	9.61	Accept
The impact of content barriers on the implementation of the strategic marketing plan	0.63	9.13	Accept
The impact of communication barriers on the implementation of the strategic marketing plan	0.86	11.72	Accept
The impact of structural barriers on the implementation of the strategic marketing plan	0.41	7.31	Accept
The impact of organizational resource barriers on the implementation of the strategic marketing plan	0.54	9.83	Accept
The impact of strategic barriers on the implementation of the strategic marketing plan	0.69	13.94	Accept

work could investigate to what extent strategy is applied in the marketing context. Moreover, we did not have access to objective income data from the firm. Future research containing these barriers should analyze the effect of the strategy on firm's profit ability. However, it would also be interesting to analyze the level of training of employees. Finally, to generalize our findings, future research could determine to propose barriers of implementing strategic marketing from other countries or data from other sectors with similar characteristics.

RESULTS AND DISCUSSION

In the first phase and to ensure the integrity and suitability of questions designed, exploratory factor analysis was applied. The results of this analysis also presented six structures that the eigenvalues greater than one earns and 69% of the total variance explained. According to the literature the six factors were human resources, content, communication, structural, strategic and organizational resources barriers. It should be noted that the value of KMO index was equal to 0.78 that is more than essential value which is 0.60. Significant level of Bartlett's test (sig) was <0.05 which indicates data for factor analysis is appropriate and data sufficiency is confirmed. It should note according to the rotation matrix of size and weight of each item, statements of lack of ability, lack of proper information transfer between different levels of the organization, the current inadequate structure, lack of alignment between processes, systems work and other aspects of the organization with strategic decisions and misallocation of resources because of the acquisition of factor loadings <0.50 and also cross factor loadings over 0.35 was eliminated in the second round of exploratory factor analysis, exploratory factor analysis by eliminating the items in the second order carried.

By removing these items KMO is equal to 0.78 and significance level of Bartlett test is <0.05 and again six factors with eigenvalues above the one obtained, the six of a total of 69.65% of the total variance explained so the research model can be 69.65% of the obstacles affecting

the implementation of the strategy. The results of confirmatory factor analysis used to confirm the findings obtained in the following figure which shows the standard values obtained are significant. A is human resource barriers; B is content barriers, C communication barriers, D structural barriers, E organizational resource barriers and F strategic barriers (Fig. 1 and 2).

In the confirmatory factor analysis results, significant numbers of model parameters (such as factor loading and its error) and correlation between 6 latent variable human barriers, content barriers, communication barriers, structural barriers, organizational resources obstacle and strategic barriers is >1.96. As well the indicators of goodness of fit is also significant (Table 6 fit indices obtained from confirmatory factor analysis shows in the follow).

As observed, all numbers are significantly >1.96 and if the weight of items is larger 1.96 and in other words to be significant and it is indicative of satisfactory of convergent validity.

After identifying the six barriers for implementation of the marketing strategy in Samanbank, to assess the reliability, Cronbach's alpha calculated for each of these dimensions (Table 7).

According to there liability of each dimension and once the total dimension is larger than 0.70 confirmed, there liability of the model was developed. After confirming the reliability and validity of the model six dimensions and each of the six indices showed in the following table (Table 8).

After stage approval of confirmatory factor at second-order to demonstrate and evaluate the impact of these barriers on the implementation of the marketing strategy used that results in the table below is visible. According to the table, it can be said that the communication barriers have the greatest impact on the implementation of the marketing strategy (standardized coefficient of 0.86) and the structural barriers has the least impact on the implementation of the marketing strategy (standardized coefficient of 0.41) (Table 9).

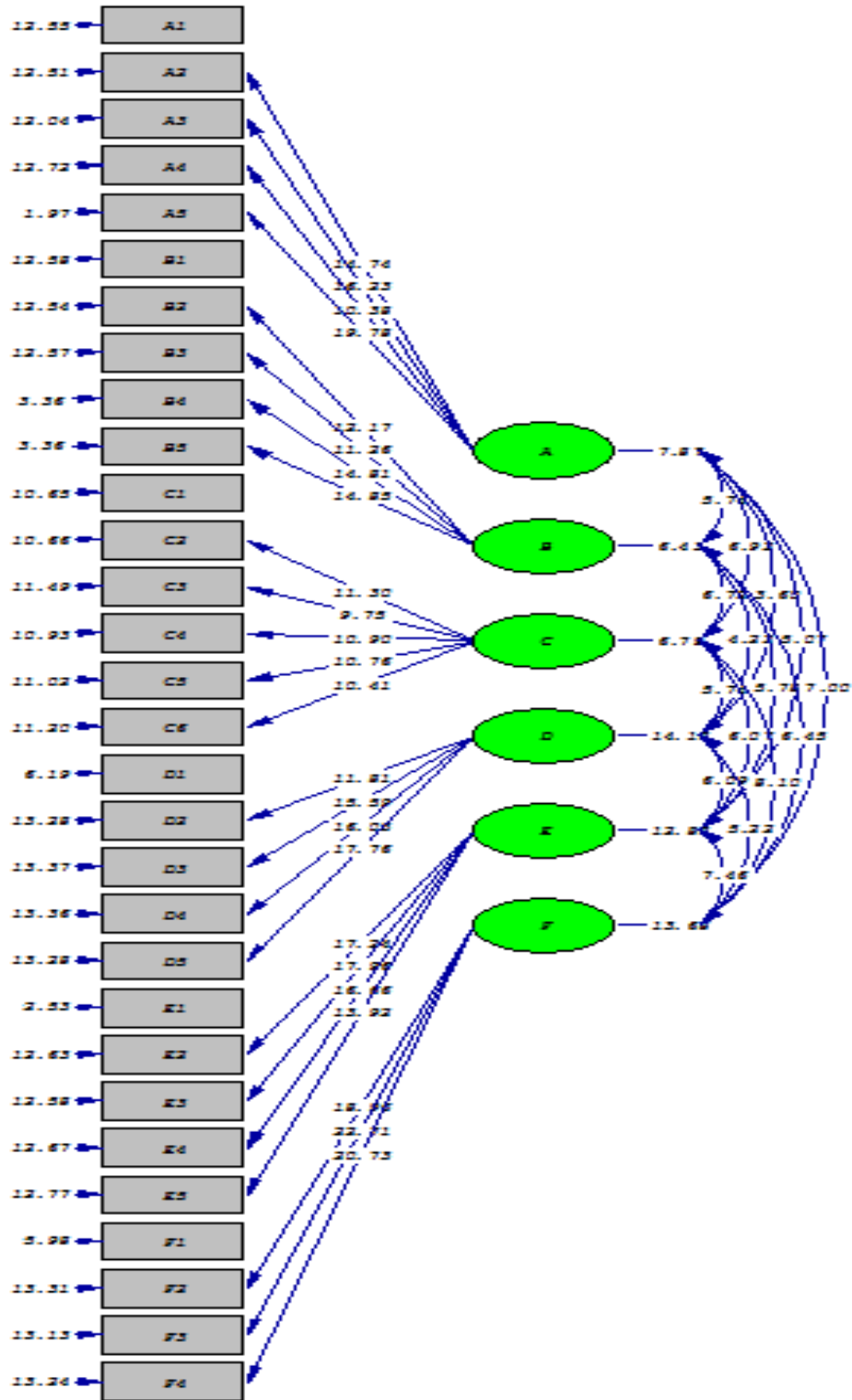


Fig. 1: Output of confirmatory factor analysis (standard coefficients)

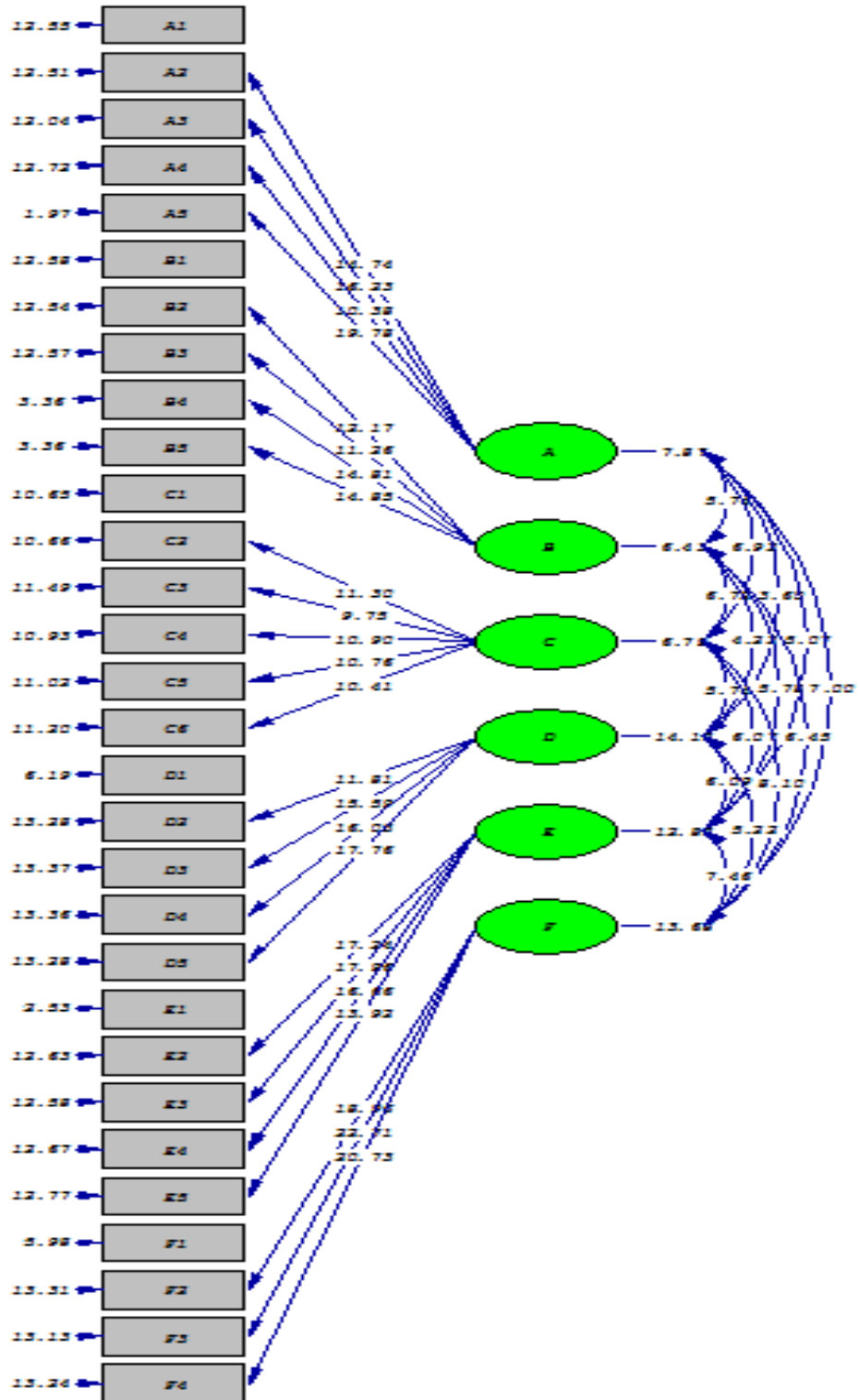


Fig. 2: Output of confirmatory factor analysis (significant amounts)

CONCLUSION

The focus of the marketing strategy is an appropriate allocation of company and lack of coordinating activities and marketing resources to meet the operational objectives of company in terms of a particular product market. Therefore, the main issue that concerns the scope of the marketing strategy is to set a specific target market for a product family or a specific product, then, implementing strategy is developing companies through marketing mix according to needs and demands of potential customers in the target market, followed by competitive advantage and create synergies. The basis of strategic planning at all level is to identify threats and opportunities in order to prevent and avoid and take advantage of it. The main strategic responsibility of any manager is external control and care or activities the company in order to harmonize it with changes in the environment.

Since, the successful marketing executives within the company and customers, distributors and competitors are usually more familiar with conditions and changes in the market environment. As a result, these managers are not only responsible for the strategic plan of their product, but also are the main participants in the planning process at all levels of trading firm.

Noticeable point is that today the following reasons in implementation of marketing strategies are becoming more difficult: increasing complexity of environmental factors, more difficult to predict the future and reduce the accuracy of these predictions, the number of variables affecting organizational performance, high speed obsolete even the best programs and increasing the number of domestic and international events affecting the organization. Due to the aforementioned reasons, it seems as if managers and others human resources involved in the implementation of marketing strategies affecting the implementation of the strategy and the reasons for their failure to act do not have sufficient knowledge of the theoretical framework provided by professors, successful implementation of corporate strategies will be very difficult and sometimes impossible. Increased use of strategic programs in recent years has caused the pathological process of implementation need to be more sensible.

Due to these barriers and problems faced by managers in implementing marketing strategies designed to continue is the main purpose of the present study and in the next section the results discussed. According to the results, communication barriers have greatest effect on the implementation of the marketing strategy.

These people without taking into account taking others to develop their strategy, implementation of marketing strategy with the sufferings and problems will be the participation of a representative of each department

or operational unit strategy appears essential. In this regard, it seems that the executive branch should have greater involvement in the formulation of strategies for greater involvement of employees in the strategy in addition to expand participation in the organization's culture and creativity and innovation of the resistance and the staff will reduce better implementation of the strategy will be. As well as to communicate strategy to employees and asking them to implement the strategies requires to staff about the goals, philosophy and explain why orders and decisions.

Since, the implementation of the marketing strategy is a participative activity and not limited only to a group called planners and all members of organization have a particular role in the right implementation. Therefore, if the development of marketing strategy is limited to a certain number of organizations and individuals without taking others view to develop their strategy, implementation of marketing strategy will face problems and so the participation of representatives of each department or operational unit strategy appears essential. In this regard, it seems that the executive branch should have greater involvement in the formulation of strategies for greater involvement of staff in developing strategy in addition to expand participation in the organization's culture and creativity and innovation will reduce the staff strength and better implementation of the strategy will be effective. As well as to communicate strategy to employees and asking them to implement the strategies requires to explain staff about the goals, philosophy and why orders and decisions.

In organizations and in most cases, the editors of the strategy are researchers outside the organization which do not have information regarding the organization and especially, its culture, regardless of their culture staff to develop strategies. Employees who opposed this strategy with their corporate culture they are trying to oppose it. Even if organization well developed their goals the question raised how an organization can ensure that organizational culture supports its development strategy? Does the organizational culture and human resources strategies increase organizational success are independent methods or interact with each other? In this regard, it is necessary to pay attention to corporate culture and strategy as well as the beliefs and values of staff when done.

Organizations determining their current position and progress in today's competitive environment that is based on knowledge-based economy should be regular and consistent used models for evaluating their performance and the use of strategic planning and performance management systems is essential, so that, we can more effectively manage and measure success and progress in achieving the strategic objectives of the company. During implementation, follows control systems, the actual

performance and deviations from planned levels of performance for corrective action taken. Control process is following the actual operation and use of diversions for implementing corrective actions that will ensure the implementation of the strategy. The establishment of control systems in the organization can be effective in implementing the strategy.

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