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## Designing the Resilience Model of Electronic Corporate Banking in the Conditions of Economic Sanctions

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### Abstract

One of the needs of a corporate customer is how to divide tasks and levels of access to the transfer of virtual banking facilities to their employees. In this way, banking is provided with all the services of natural and legal persons such as small and medium-sized companies and public organizations. Corporate banking is a comprehensive effort to focus on corporate customer needs and create appropriate banking and financial solutions to respond effectively and accurately to respond to them. Given the importance of this issue, it has been attempted to design an electronic corporate resilience model under economic sanctions. The strategies and consequences are with the approach of economic sanctions. Ali's conditions from this study showed that the most important reasons for electronic corporate banking affairs currently under cruel sanctions and underlying factors such as the government that has the policies and enforcement of banks' laws to the extent. Intervention factors such as employee behavior that result from traditional work, fatigue and burnout, human error that will disrupt and disrupt affairs. In addition, research by providing codes to experts and discussing and discussing them with strategies. It was found that the implementation of common technologies around the world used for electronic corporate banking is the most important strategy. Finally, in the qualitative sector, the consequence codes were extracted and categorized into a number of important categories, including the most important consequences of reducing administrative bureaucracy, the benefits of information technology, organizational agility, and bank enhancement in cost savings, human resources and human resources. Economic pointed out.

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**Keywords:** Design of Resilience Model, Electronic Corporate Banking, Economic Sanctions;

### 1. Introduction

One of the requirements of corporate customers is the application of the division of tasks and access levels in

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assigning virtual banking facilities to their employees (Maida, 2020). In this way of banking, all the services needed by natural and legal persons such as small and medium companies and public organizations are provided (Daria, 2020). Corporate banking is a comprehensive effort to focus on the needs of corporate customers and create appropriate banking and financial solutions to respond effectively and accurately to them (Maida, 2020). In this method, in addition to providing services of facilities and commitments, management of receipts and payments, etc., services such as risk management, liquidity management, financing methods and consulting services are also provided to corporate banking customers (Ping T, 2020). Banking crises Systematic are attributed to staggering financial costs and large production losses. Emergency liquidity support and general guarantees have been repeatedly used to prevent such crises, not always successfully. If a crisis is triggered by unsustainable fiscal policies, expansionary fiscal policies are usually used (Li and Wei, 2020). In liquidity and solvency crises, central banks can provide liquidity to support cash-strapped banks. Protecting depositors can help restore confidence, although it may be costly and may not necessarily speed economic recovery. Most interventions are carried out after some time in the hope that automatic recovery will occur and this delay increases the pressure on the economy (Wei et al., 2019). The green organizational performance of employees is known as one of the most important components of measuring productivity in organizations (Chang, 2019). This element is considered one of the fundamental concepts in management. Because many management tasks are formed based on it. Also, the success of organizations can be seen in the mirror of their performance (Sovarno, 2019). Green-green organizational performance is a complex phenomenon for which perhaps the simplest interpretation can be considered as a set of activities aimed at organizational achievement. Green-green organizational performance refers to how the missions and tasks and organizational activities and their results are performed. This concept is defined as the expected value of the organization that an individual does in a period of time (Sahu et al., 2020). Every organization is looking for ways to make the environment favorable for employees to achieve optimal green organizational performance. to reach a degree of ability to have more influence on their work (Afoum et al., 2020).

## **2. Statement of the problem and background of the research**

Green organizational performance is defined as a valuable activity at the community level. Despite its importance, this definition has not been explicitly recognized in economic literature (Atan et al., 2019). On the other hand, the multidimensional nature of the issues in the organization makes this definition better. Therefore, Green Green organizational performance consists of four interconnected elements: financial results, operational efficiency, stakeholder satisfaction, and the ability to compete. Green Green organizational performance of employees is known as one of the most important components of measuring productivity in organizations (Chang, 2019). ). The concept of performance has a multidimensional structure, the evaluation of which is different depending on the types of factors. They also point out the importance of whether the purpose of evaluation is performance results or behavior (Chang, 2019). The most famous definition of performance is provided by Neely et al. (2013): "The process of explaining the quality of effectiveness and efficiency of past actions." According to this definition, performance should be divided into two components: 1) performance, which describes how the organization uses green resources in the production of services or products, that is, the relationship between the actual and desired combination of inputs to produce certain outputs; and 2) effectiveness, which describes the degree of achieving green organizational goals (Sahu et al., 2020). These objectives are usually in the form of appropriateness (the degree of conformity of outputs with the needs of customers), availability (aspects such as frequency, delivery among priority groups, and physical distance), and quality (the degree of fulfillment of required standards). are explained (Afum et al., 2020). In his definition of performance measurement, Mullin (2012) emphasizes how to manage and create value as follows: "Evaluating how organizations manage and create value for customers and other stakeholders". As Pratt (2005) emphasizes, Mullin's definition is richer. Because the word evaluation covers both quality and quantity. In addition, as Nili himself (2015) also points out, creating value for stakeholders plays a key role in the success of green organizations. Undoubtedly, managers need to know how the key stakeholders of their organization perceive them, and stating this in the definition of green performance encourages organizations to measure the perceptions of stakeholders (Afoum et al., 2020).

Financial crisis or economic crisis refers to a wide range of situations in which some financial resources lose a large part of their nominal value (Matawa et al., 2020). In the 19th and early 20th centuries, many financial crises were related to banking crises, and many economic crises coincided with these crises (Ozili, 2020). Other situations that are called financial crisis include the crash of the stock market, the bursting of economic bubbles, and the

currency crisis. Banking crises are divided into three categories: bank raids, bank panics, and systematic banking crises (Ozili, 2020). A bank run in a fractional reserve banking system occurs when a large number of customers withdraw from their deposits at a financial institution at the same time and either hold the money in cash or buy government bonds and precious metals or transfer their money to a single institution. They transfer more safely because they believe that the financial institution either does not have the ability to pay its debt or may not have it (Shehzad et al., 2020). As a bank run continues, it accelerates through self-fulfilling prophecies (or a positive feedback loop), as more people withdraw from their deposits, the likelihood of fuel increases, so more withdrawals take place. This event can destabilize the bank to the extent that it runs out of cash and faces sudden bankruptcy (Matawa et al., 2020). A banking panic or banking panic is a financial crisis that occurs when many banks fail at the same time. suffer, in fact this type of crisis occurs when people suddenly try to convert their threatened fuel deposits into cash or try to exit the domestic banking system all together. But a systemic banking crisis occurs when almost all banking capital in a country disappears (Ramer, 2019). Systemic banking crises are attributed to staggering financial costs and large production losses. Emergency liquidity support and general guarantees have been repeatedly used to prevent such crises, not always successfully. If a crisis is triggered by unsustainable fiscal policies, expansionary fiscal policies are usually used (Li and Wei, 2020). There is no reliable and 100% way to predict when a crisis will occur. But based on the opinions of many economists, there are a number of indicators for these predictions. When these indicators all change together, the probability of an economic crisis increases (Anji, 2019). The first indicator is the decrease in the value of assets such as houses or stocks. The second indicator is the unemployment rate. 3 months increase in unemployment rate is a sign of economic crisis. Two periods of decline in GDP or lower profitability of long-term deposits compared to short-term deposits can also be considered crisis indicators. The fall of the stock market is one of the most important indicators. A large drop in the stock market usually begins a few months before the crisis. Another indicator is the unemployment rate. Although recession is a short-term crisis, it also has long-term consequences. The rising unemployment rate affects many people and families. These conditions cause the loss of many job and educational opportunities, and many only have the ability to meet their basic needs (Anji, 2019).

### **2-1. Definition of resilience**

Resilience, meaning the ability and capacity of an organization to face and deal with crises and challenges and the ability to return to normal business conditions, is a very important feature that organizations must be equipped with for the survival and continuation of their business (Hillman and Gunter, 2021). . However, the concern is not only dependent on disasters, but small deviations and uncertainties that challenge organizations are also considered (Fasi et al., 2021). Various lines of evidence point to the borderless nature of disorders (Bento et al., 2021). In this regard, Alexander et al. (2014) acknowledge that there are various businesses that do not have the ability to manage vulnerabilities; In such a way that it is possible to be removed or be owned by powerful organizations against commercial disturbances (Douglas, 2021). Therefore, flexibility and adaptability for all businesses has become an important necessity in today's rapidly changing environment, and the need to create an attitude It is strongly felt for all businesses (Fasi et al., 2021). Overall, resilience is a psychological concept that explains how people cope with unexpected situations. Resilience means stubbornness in the face of stress, the ability to return to normal and survive and strive in adverse conditions (Talaki and Baraki, 2021).

### **2-2. Corporate banking**

Corporate banking refers to an aspect of banking operations that takes place in interaction with corporate customers (Ping T, 2020). By granting loans to businesses, commercial banks enable them to grow and hire. This category, in turn, will cause development and economic growth (Daria, 2020). Corporate banking is a complex and systematic business model and strategy. This method tries to answer all the needs of corporate customers who have very different banking needs from other customer segments by using completely different structures, models and processes from the past. Corporate banking, with a focus on knowing corporate customers, is trying to play a role as a reliable and efficient business partner by relying on the distinctions resulting from customer-oriented strategies, flexible structure, expertise and commitment of its experienced bankers, as well as unique processes and systems. Kand (Maida, 2020). Corporate banking services are services that banks provide in order to meet the needs of legal, corporate or real customers who use the bank's services for their business (Kelpak, 2016). One of the requirements of corporate customers is the application of the division of tasks and access levels in assigning virtual banking facilities to their employees (Maida, 2020).

### **2-3. Corporate banking services**

In order to respond to the needs of its customers, banking moves beyond the scope of banking services and products and towards providing financial services (insurance, leasing, investment, etc.). Corporate banking is a comprehensive effort to focus on the needs of corporate customers and create appropriate banking and financial solutions to respond effectively and accurately to them. In corporate banking, in addition to providing facility services and services such as risk management, liquidity management, commitment management, receipts and payments management, financing and consulting services are also provided to corporate banking customers. The ultimate goal of the corporate banking unit is for the customer to receive all the financial services they need through the bank, and in this way, instead of providing limited services to a large number of customers, which increases the costs of providing services and prevents the personalization of the services that can be provided, It is considered broad and specific to more important customers, which will reduce operational costs and increase the long-term productivity of the bank and customers. It is not possible to provide this wide and diverse range of services only by a single organizational unit in the bank. In the big banks of the world, specialized consulting groups are used in each of the above areas to provide these services, in this way that the manager with a general knowledge of all the mentioned services and recognizing the customer's needs, forces the specialists of each area to work to meet the customer's needs. And it tries to meet their needs by coordinating customers with these specialists (Ping T, 2020).

### **2-4. electronic banking**

The rapid growth of information and communication technology has caused the traditional methods of providing banking services, which were mostly based on paper, to be questioned and the need to review and redesign work processes as well as the use of new technologies such as the Internet in the banking industry has been felt more and more. (Dilmaghani et al., 2018). Being in the hyper-information era and increasing the daily acceleration of information and communication technology, such as the expansion of the Internet, intranet, extranet and other related technologies, has led to the promotion and improvement of service delivery technologies and work operations of organizations. The man of the third millennium is trying to distance himself from the traditional model by accelerating the process of development and use of information technology in different parts of the social system and create a new model that fits the requirements of the information age. In this context and like most service providers, the banking system has quickly turned to investing in new technologies to provide services to customers, as a way to control costs, attract customers and fulfill their expectations. (Judzadeh et al., 2019).

In today's banking era, where the biggest competition between organizations is to retain current customers and attract new customers and to satisfy and make them loyal, it is necessary to pay more attention to the opinions, suggestions and objections of customers, and in this regard, the establishment of electronic banking It is one of the key strategies that can satisfy many customers if implemented correctly. Therefore, in the competitive environment between banks, banks that can gain more customer loyalty and use the latest technology in their daily processes will be more successful. (Dilmaghani et al., 2018).

### **2-5. Boycott**

Sanction is an activity or action by one or more international actors (sanction implementer), against one or more other countries (sanction target), in order to punish these countries, with the goals of depriving them of carrying out certain exchanges or forcing them to accept norms. Certain and important (from the point of view of sanctions enforcers), it is applied. Here, "sanction implementer" refers to the country (or international group) that is the author or publisher of the sanctions scenario, although more than one country may be involved in the embargo, and "target" refers to the country or countries that are the target. are the main sanctions. Economic sanctions can include various forms of trade barriers, tariffs, restrictions on transactions (Youssef and Razegh, 2021).

### **2-6. The nature of sanctions against Iran**

Regarding the nature and effects of sanctions against Iran, it should be noted that although Iran has been involved in inflation since the beginning of the revolution, since 2005, sanctions entered a new phase under the pretext of uranium enrichment. Since 2011, stricter sanctions have been imposed against Iran, which many experts have interpreted as an economic war. According to the date, since March 2011, sanctions against Iran have entered a new phase with the sanction of the Central Bank of Iran. The embargo on the purchase of Iranian oil by the European Union since January 2012 and the suspension of SWIFT services for the country's banking system since March 2012

intensified the sanctions. With the insistence of the Islamic Republic of Iran on maintaining and protecting its peaceful nuclear achievements, the United States and European countries tried to pressure Iran with economic pressures to force Iran to shorten its position. Sanctions are divided into several different categories in terms of form and nature. Some sanctions have been imposed against companies, institutions and organizations. Sanctions of the Central Bank, Atomic Energy Organization, IRGC and others are divided into this type of sanctions. Some other sanctions are imposed against real people. Sanctions against Sardar Qassem Soleimani, defense ministers, etc. are among these sanctions. Also, some other sanctions have been applied against economic sectors such as insurance and shipping. Some others have targeted economic processes such as oil sales business, money transfer, SWIFT, etc. (Karamti et al., 2020).

### **2-7. The process of sanctions against Iran**

Sanctions against Iran were imposed by America after the Islamic Revolution. But after opening the uranium enrichment seals in 2004, a new series of US sanctions was imposed against Iran. The most severe sanctions were applied against Iran since the beginning of 2008. Sanctions are divided into 3 categories according to those who impose them. UN sanctions, European Union sanctions and unilateral sanctions, the majority of which are related to America. Other countries such as India, China, Russia, South Korea, South Africa, Turkey and some other countries tried to sanction Iran out of fear of America's punishment. Of course, the sanctions of the US Congress cannot be simply ignored because the most difficult part of the sanctions in terms of legal complexity and cancellation is related to this part (Taghiani, 2018).

The most important part of the sanctions against Iran's economy, which has caused these sanctions to be unprecedented in the political history of the world, is related to the Central Bank sanctions. The embargo on the central bank by the European Union, the United States, England and Canada was one of the most important impulses in the new round of sanctions. Also, Iran's exclusion from SWIFT and the embargo on the purchase of Iranian oil by the European Union caused Iran's macroeconomic variables to change as soon as they occur, which we will discuss further. In chart number two, the sanctions imposed against Iran's nuclear program are presented. Sanctions become more intense from the middle of 2018, and from nuclear and scientific sanctions, an economic approach is found (Karamti et al., 2020).

### **2-8. Anticipation of economic sanctions**

There is no reliable and 100% way to predict when sanctions will occur. But based on the opinions of many economists, there are a number of indicators for these predictions. When these indicators all change together, the probability of economic sanctions increases (Anji, 2019). The first indicator is the decrease in the value of assets such as houses or stocks. The second indicator is the unemployment rate. 3 months increase in unemployment rate is a sign of economic sanctions. Two periods of decline in GDP or lower profitability of long-term deposits compared to short-term deposits can also be counted as sanctions indicators. The fall of the stock market is one of the most important indicators. A large drop in the stock market usually begins a few months before the sanctions. Another indicator is the unemployment rate. Although recession is a short-term sanction, it also has long-term consequences. The rising unemployment rate affects many people and families. These conditions cause the loss of many job and educational opportunities, and many only have the ability to meet their basic needs (Anji, 2019).

### **2-9. The effect of economic sanctions on society**

Economic sanctions leave very bad effects. These effects may take months to heal, including (Bind, 2020):

Unemployment: A decrease in GDP increases the unemployment rate. Its reasons can be summarized in 2 cases (Bind, 2020):

- Some factories go bankrupt and this means that its workers become unemployed (Bind, 2020).
- Many factories do not hire new workers to reduce costs. This issue affects the young society and job seekers more (Bind, 2020).

Low wages and salaries: During the period of embargo, companies and factories try to reduce their costs. One of their usual solutions is to reduce salaries (Anji, 2019). Many workers, especially non-contract workers, face a reduction in wages. Following the increase in prices, the living conditions for the workers and wage earners become more difficult than before. The government's austerity policies lead to a decrease in people's purchasing power (Karamti et al., 2019). Another reason for the reduction of wages is the reduction of working hours. Many companies cut working hours to keep costs down. In such a situation, the unemployment rate does not change

because many people are still on their jobs. But due to part-time work, salaries will decrease (Bind, 2020).

Taxes: Governments consider the reduction of tax revenues as one of the results of economic sanctions.

- Factories and companies earn less profit, as a result, the government's tax revenue also decreases (Bind, 2020).

- Workers receive lower salaries and wages, thus the tax received from salaries is also reduced (Karamti et al., 2020).

- With the creation of a housing bubble, purchases and sales decrease, so the tax received from contracts decreases (Bind, 2020).

Increase in government spending and budget deficit: Government spending increases due to welfare expenses such as unemployment benefits, mortgages, and benefits payments. By reducing tax revenues and increasing payments, the government faces a budget deficit and an increase in debt. This budget deficit also occurs following the government's expansionary policies, because the government tries to improve economic conditions by injecting money into the market (Karamti and colleagues, 2020).

Increase in the interest rate of bonds: Usually, with the occurrence of economic sanctions, the interest of government bonds decreases, because in this period people try to save their money, so they look for reliable government bonds (Anji, 2019).

Reduction of GDP: Economic sanctions reduce investments and this issue can damage the economic capacities of the society in the long run. If the embargo period is short-term, the decline in GDP will be limited and the economy will be able to rebuild itself (Anji, 2019).

underlying research

In the following table, the background of the research is presented in a summarized form, which can be used to extract research gaps and gaps.

Table 1. Summary of the underlying of the research and identification of its research gaps

Names of authors	Year	Research and analysis and conclusions
Portlaski	2021	In an article titled Contemporary Solutions in Electronic Banking System, he presented: Electronic banking system is a vaguely defined term. It can be a type of service provision that ensures effective access to a bank account using electronic devices: computers, cash machines, telephones, terminals and telecommunication lines. Internet banking system is not uniform. Especially based on the type of customer, it can be shown that there is an Internet banking system for retail customers and an Internet banking system for corporate customers. Due to the communication channel, it is possible to show internet banking system, telephone banking system, mobile banking system and terminal banking system. The basis of providing banking activities is electronic accounting systems. Today, the majority of interbank payments in Poland are made by the National Settlement Organization using the Sorbent system, the Euro Sorbent system and the Elixir system. In the electronic banking system, it is very important to get electronic money. The difference is the intangible form. In addition, the payment card enables remote access to funds. The important types of electronic banking system are: internet banking system, mobile banking system and telephone banking system.
Mogos et al	2021	In an article titled Study on the Security Risks of Electronic Banking System, they presented: Online banking and other modes of electronic banking is a very suitable way of banking in terms of speed, convenience and delivery costs, but it brings many risks along with them. Is. Online banking has created new trends and even new forms of risk. Technology plays an important role as a source and tool for risk control. Another way to mitigate is to update and patch which means SQL injection, it is critical to apply patches and updates when available. These attacks may attack the entire application or target an individual where private information is stolen or altered. This research also shows how several different protective measures can be implemented to protect yourself and your organization against cybercrime.
Haya et al	2021	In an article titled Factors Affecting Understanding the Benefits of Using Electronic Banking Services, they presented: Banking is slowly changing from conventional banking services to digital application services. This change is inevitable in today's era. Effect on increasing ease of use of

		electronic banking services. Complexity has a negative effect on subsequent perceptions of using e-banking services. The effect of perceived trust in increasing the perception of the benefits of using electronic banking services. The effect of perceived compatibility has an effect on the perceived benefits of using e-banking services. The effect of perceived ease of use has an effect on the perceived benefits of using e-banking services.
Esfidani et al	2021	In the article identifying the behavior pattern of corporate customers and its relationship with corporate banking strategies in the banking industry of Iran, they presented: accurate identification of the behavior patterns of corporate customers and accordingly adopting targeted strategies in the field of corporate banking in order to provide services tailored to their behavior and needs is one of the challenges. It is considered the current driver in the banking network. Based on this, it is possible to accurately understand the complex needs of corporate customers and manage their demand in the first step through the typology of the behavior of corporate customers, and in the next step, adopting strategies appropriate to the known behaviors of these vital and profitable customers. For this purpose, the current research was conducted with the aim of determining the relationship between the behavior pattern of corporate customers and corporate banking strategies. The statistical population of this research is legal entities, or in other words, large companies active in the business of the country, who are receiving services from the banking network. The research method of this study is qualitative and using data base theorizing with an emergent approach. Strategy. Financial services by providing a wide range of services and with the aim of attracting and buying novelty of corporate customers, excellence strategy through diversity and creating competitive advantages with the aim of increasing the repetition of purchases, and finally a cooperative strategy through establishing long-term interaction, defining new and unique services with the aim. The sustainability of corporate customers' purchases.
Ghanbari et al	2021	In the article, the indicators for measuring the organizational resilience of Iranian news agencies in natural disasters were presented: Organizational resilience and its measurement is considered an organizational strategy today, but the news agencies of our country do not look at this strategic category, despite the existence of extensive natural hazards around them. Because basically measurable and planning indicators for their resilience have not been provided considering their differences with commercial organizations. The result showed that on 70 sub-indices in the form of 14 indicators and 5 dimensions "communication resilience", "information resilience", "structural resilience", "individual resilience" and "organizational-technical" to measure the organizational resilience of the news agency. There is consensus in the country's natural disasters. These 70 sub-indices have been proposed with a comprehensive look at the organizational dimensions of the country's news agencies in such a way that they can establish future resilience, simultaneous resilience and retrospective resilience for news agencies in natural disasters.
Mohammadi et al	2020	In the article, presenting the model of organizational resilience in manufacturing companies with the foundation's data approach, they presented: the main causes include proactiveness, optimization, flexibility, successful competition and product management. Correlated factors also include innovative efforts, knowledge-oriented management, proper financial management and consolidation of social capital; The requirements include extra-organizational platforms, organizational atmosphere, organizational culture, occupational and organizational attitudes, and proper management of human resources; And the mediating conditions include competitive advantage and social responsibility. The consequences include maintaining the organization's abilities, strengthening constructive and value-creating attitudes and behaviors at the macro level of society, and the environmental context that is related to the context of research implementation includes unfavorable sales discouragement and unfavorable supportive environment. This model helps organizations to know the ways of resilience and with its help to achieve organizational resilience, the results also encourage managers to work towards the resilience of the organization.
Wakawi et al	2020	In the article, the role of strategic initiative and organizational resilience on performance improvement: the moderating role of self-efficacy was

		presented: strategic initiative is a dynamic capability that plays an important role in improving green organizational performance. The research findings showed that strategic initiative and organizational resilience have a positive and significant effect on green organizational performance. In addition, the results of the sub-hypotheses indicate that adaptive resilience has a significant impact on green organizational performance, but planned resilience does not have a positive and significant impact on green organizational performance. It can be concluded that strong leadership, the use of knowledge in new ways, the ability of employees to play multiple roles, as well as the organization having sufficient resources to absorb unexpected changes are emphasized as a critical factor for maintaining green organizational performance. On the other hand, pre-disaster planning activities affect adaptive resilience but are not sufficient by themselves to positively impact performance. The results also confirm the moderating role of self-efficacy on the significant relationship between strategic initiative and green organizational performance.
Soltani et al	2019	In the article, they presented a review and analysis of the impact of organizational innovation on supply chain resilience: the research findings showed that production innovation, marketing innovation and organizational innovation had a direct impact on supply chain resilience, and the highest impact, 0.94, was related to the dimension of organizational innovation. And the lowest effect (0.26) was related to the dimension of production innovation.
Bani Esadi et al	2019	In the article presenting the customer relationship management model in the banking industry (corporate banking field) with a focus on citizenship rights and organizational citizenship behavior, they presented a "data base approach": Man is a social being and must adhere to its basic principles in order to live in society. Citizen's rights are one of these principles that if forgotten or neglected, the society suffers and this issue causes it not to reach its lofty goal. Citizenship rights is a relatively broad concept and includes civil, political, economic, social and individual rights. One of the sectors that can serve civil rights is the banking industry. Today, the banking sector is the most important economic, monetary and financial institution of the country. The needs and expectations of customers in this industry are rapidly changing and becoming more complex, these changes in the money market, on the one hand, and the preferences of citizens and customers' behaviors, and the increasing use of new technologies, on the other hand, require the use of customer relationship management in It has doubled the banking industry. Customer relationship management in the field of corporate banking divides valuable customers with various criteria in order to provide the possibility of customizing corporate banking services and innovation for this category of valuable customers and to create a friendly relationship with citizens, which leads to loyalty. And it creates a reliable profit for the banks. Therefore, the purpose of this research is to identify the backgrounds and consequences of implementing customer relationship management in the banking industry.
Bagheri et al	2019	In the article, they presented a framework for modeling corporate banking in Iran: Considering that the implementation of corporate banking by Iranian banks is very costly and time-consuming, and considering that its optimal implementation requires extensive organizational changes, leveling of executive actions based on The business model of each bank can lead to obtaining the most results from the actions taken; But until now, a suitable framework for designing a business model and also guiding its implementation method for the banking industry or even for service organizations that operate in 1328 has not been developed. Main" also shows the systemic dynamics within the business model; Also, the guiding power or dependence of the dimensions has been accurately evaluated and the order of their influence on each other has been introduced.
Muradzadeh et al	2019	In the article, the effect of social capital on the promotion of organizational resilience: explaining the mediating role of knowledge sharing related to the covid-19 embargo, they presented: the covid-19 embargo has affected many parts of human societies, including organizations, because they are places where many people gather and interact. has made an impact Due to the novelty of this sanction, access to correct knowledge and correct information can lead to a principled and safe encounter with these

		conditions. On the other hand, the exchange and sharing of information in such conditions can depend on the quality of communication and interactions of people in the organization. The results of the research showed that social capital has a positive effect on knowledge sharing related to the covid-19 embargo, and through knowledge sharing, it has a positive effect on the resilience of employees. Therefore, it is necessary to pay attention to the resilience of employees in the conditions of sanctions with the approach of sharing knowledge through the promotion of social capital.
Rezaei et al	2018	In the article, they presented the place of organizational resilience in the management of tourism sanctions and disasters: the tourism industry is one of the most vulnerable economic areas in the world against sanctions and disasters due to the interaction and dependence of its constituent parts, and this is the reason for the favorable economic and job flows from tourism destinations and businesses. goes away Based on this, tourism researchers have started to examine the theory of "organizational resilience" by destination management organizations to deal with sanctioned events. Organizational resilience is an approach adopted to address unforeseen disruptions
Abdulvand and Asadi	2017	In the article identifying the factors influencing the effectiveness of corporate banking with the mediating role of customer relationship management, they presented: Objective: This research is to investigate the identification of factors influencing the success of corporate banking using a hybrid approach. The results show that three variables, technology (0.180), key customer manager (0.488), service quality (0.418) have an effect on customer relationship management, and two variables, key customer manager (0.214) and customer relationship management (0.343) ) has an effect on corporate banking, and the two variables of service quality and technology have no effect on corporate banking. Limitation of the research: Identifying the components of corporate banking helps bank managers to create a program that strengthens the relationship between corporate banking clients and key client managers so that other bank services can be provided to key clients. Originality and value: This article identifies the most important gaps and presents a conceptual model in the field of corporate banking and examines how customer relationship management affects corporate banking.
Julia and Adeltrade	2019	In the article, organizational resilience: a valuable construct for management research? Presented: Recently, the concept of flexibility has found a new movement in organization studies. It seems to be a very promising concept to explain how organizations survive and continue to live in the midst of adversity or turbulence. However, findings from a previous review on resilience in the organizational and business context show that, although empirical research on this concept has increased, there is still a need for greater clarity in terms of its measurement.
Rioli et al	2019	In the article Putting Organizational Resilience to Work, they presented: Resilience is more than a fancy word for adapting your organization to its environment. For your organization to be flexible, it needs people who can respond quickly and effectively with minimal stress. Increasingly, these positive adaptive capabilities differentiate the competition. There has been little advice on organizational resilience, but child psychologists and sanction management specialists have worked on these concepts for years.
Timothy et al	2019	In the article Organizational Resilience: Towards a Theory and Research Agenda: In this article, the outlines of an organizational resilience theory and also a research agenda are stated. First, how important the concept of resilience is for all organizations has been identified and it has been argued that the organization theory currently does not reflect its importance. Second, different definitions of resilience have been adapted to create a definition of organizational resilience. Third, the organizational, cognitive, relational and structural resilience building mechanisms have been identified. Fourth, research questions about the antecedents and mechanisms of resilience are developed.
McManus et al	2018	In the article, they presented a facilitated process for improving organizational resilience: Resilient organizations significantly contribute to resilient communities. However, the work in creating flexible structures is more complicated due to the inability to translate the concept of flexibility into concrete working structures for organizations. Furthermore, flexibility

		is often considered a sanction or contingency management issue. The relationship between building flexible day-to-day operations and having a flexible sanctions and recovery response is not typically well understood by organizations. Resilience for organizations has three main characteristics. Situational awareness, critical vulnerability management and adaptive capacity. An easy process is provided to help organizations increase their performance in relation to these features.
Gerish et al	2018	In the article on organizational resilience and financial performance, they presented: Organizational resilience has two dimensions: planned and adaptive. Planned resilience occurs before a disaster, while adaptive resilience typically emerges after a disaster and requires leadership, external communication, internal collaboration, the ability to learn from past experiences, and well-being of employees. In particular, post-disaster financial performance is influenced by many factors, including the extent of pre-disaster planning, firm size, and sector utilization. Also, subjective measures of business performance are highly correlated with objective measures.
Kanter and C	2017	In their paper Adaptive Organizational Resilience: An Evolutionary Perspective, they presented: After each emergency exercise or actual incident, reports are issued that usually identify the lessons learned from the event. Typically, lessons are expressed in a way that is specific to the actual event that occurred, the sector in which it occurred, and the goals of the reporting organization. It is concluded that organizations can become wiser by observing incidents outside their sector and using these recurring themes to explore the flexibility of their emergency plans.
Martin et al	2017	In the article Relationships, Layoffs, and Organizational Resistance: The Airline Industry's Responses to September presented: The terrorist attacks of September 11, 2001 affected the US airline industry more than any other industry. However, some of these companies emerged successful and showed significant resistance while others are weak. The research explores the reasons why some airlines successfully recovered from the attacks while others struggled. Evidence is provided that post-sanctions layoffs, while intended to spur recovery, instead hindered recovery four years after the embargo. But the dismissal of workers after the embargo was strongly related to the lack of financial reserves and the lack of a suitable business model before the embargo. By digging deeper, they concluded that having a suitable business model depends on the extent to which positive employee relations are achieved and maintained in the long term. One consequence is that layoffs, while reducing costs in the short term, may undermine the positive relationships that are critical to achieving sustainable recovery.

### 3. Research Method

The participants in this research are all organizational experts in the field of electronic banking and professors who have had scientific and research activities in the specialized field of electronic banking. Experts in this research include all people who have more than 10 years of work experience in the Central Bank and are currently working as an important management authority (general manager, CEO or deputy department). Also, academically, these people must also have a doctorate degree (with a thesis related to banking and electronic banking). Based on the fact that the number of experts in the relevant organization is limited and there is full access to them, the purposeful sampling method is bullet-based. Barfi has been used for sampling. The data collection tool at this stage of the research was daily and in-depth interviews that were conducted between 40 and 120 minutes with open-ended questions, sometimes the interviews were for the purpose of sharing preliminary findings. Completing, correcting and adjusting the data were also repeated. The participants were asked about their observations of examples of paranoia in the organization, their analysis of the causes and factors influencing the occurrence of these behaviors and their consequences. Supplementary questions are designed to direct the topics and reach the categories related to the phenomenon under investigation. The interviews were recorded so that by reviewing the conversations, a better analysis and analysis could be done regarding the views expressed by the participants. An example of the main interview protocol is included in the attachment; This proteogal included - the main question, which, depending on the response of the interviewees, other questions were proposed below them, theoretical sampling continued until the

theoretical saturation was reached; Theoretical saturation is a stage in which new data emerges in relation to the concept, the concept finds a suitable scope and the relationships between the categories are established and confirmed (Glasser, 1997).

### **3-1. Coding procedure**

In interval coding, open sampling is done; That is, participants are selected as a sample that provides the greatest opportunity to collect the most relevant data about the phenomenon under investigation. Basically, in open sampling - as a researcher - we are still not sure which concepts are appropriate from a theoretical point of view; Therefore, regardless of people's differences, we deal with it in an open manner and increase the number of interviews, so that after each day's interviews and their analysis, we will gradually come to the main list of questions and specific people that we should interview specially. let's achieve (Strauss and Corbin, 1998) The range of these special people in the research is limited to 35 experts whose characteristics were mentioned. From the initial interviews that were conducted gradually and according to the background of attendance and previous knowledge of the members, I found that these people are among the most knowledgeable members regarding the way of delaying the axis and requires a communicative and diverse sampling; The purpose of this sampling is to determine the thinking of most people in an organization. In axial coding, preliminary guesses are made about each of the categories and the relationship between them, and new questions are proposed to validate them, while new comparisons must also be made. Individuals should be selected that provide the greatest opportunity to collect data on variation along the dimensions of the categories and show what happens when change occurs. Although 25 participants were present at this stage, the views and words of 20 of them, according to the topics raised in the wide-ranging interviews that were conducted with them, are very helpful in order to increase the range of perceived differences. And it was useful, in selective coding, juice sampling is done; The purpose of this sampling is to establish the background of the opportunity to confirm the captive of the story and the connection between the concepts, as well as to fill the gaps in the weak and insufficient categories, which means a possible review of the previous participants with new participants who have the necessary information. At this stage, we referred to the same 20 people and there was no need to refer new participants. used.

### **3-2. Qualitative validity fitting method**

In order to ensure the validity of the first stage of the research, i.e. the accuracy of the findings from the perspective of the researcher, the participants and the readers of the research report, the following steps were taken (Krasel, 2000).

- Implementation by the participants, the participants reviewed the paradigm of axial coding and expressed their opinion in relation to it, and their views were applied in the paradigm of axial coding;
- In the peer review, 4 management professors reviewed the findings and commented on the axial coding paradigm. which has been used for the reliability of the conceptual model of these professors.

## **4. Research questions in the qualitative phase**

### **4-1.The main question:**

How is the electronic corporate banking model in the conditions of sanctions?

### **4-2.Sub questions:**

- 1- What are the causal factors affecting electronic corporate banking in the conditions of embargo?
- 2- What are the intervening factors affecting corporate electronic banking strategies in the conditions of embargo?
- 3- What are the background factors affecting corporate electronic banking strategies in the conditions of embargo?
- 4- What are the strategies for maintaining and continuing corporate electronic banking in the conditions of sanctions?
- 5- What are the consequences (effects and results) of corporate electronic banking in the conditions of embargo?

### 4-3. Inferential statistics (qualitative part)

Findings from the interviews

The purpose of this stage is to answer qualitative questions, which are:

- 1- Please introduce your business and field of activity? (Make sure it's relevant to the research community)
- 2- In your opinion, what are the most important things in the electronic corporate banking process in the conditions of embargo? (Logging into electronic corporate banking in the conditions of embargo)
- 3- What factors affect the above topics? (determination of causal categories)
- 4- What are the underlying factors of the above topics? (Determining contextual categories)
- 5- What factors are involved in the implementation? (Determining interfering categories)
- 6- What strategy has been chosen to solve or overcome the above issues? (determining the strategy)
- 7- What were the consequences of the chosen strategy? (determining the outcome)

### 4-4. Open coding

Coding is the process of analyzing data. Open coding is a part of the data analysis process that deals with breaking, comparing, naming and categorizing data. During open coding, the data are broken into separate parts and analyzed to obtain their similarities and differences. As can be seen in the table below, different codes are placed in similar categories.

Table 2. Open coding characteristics, frequency and frequency percentage

Row	Codes	Abundance	Frequency
1	Use less human resources	7	47
2	Less burnout of employees	6	40
3	Removing the limitations resulting from the lack of resources and external factors	5	33
4	Using a lot of human power in traditional banking	5	33
5	Growth motivation	4	27
6	Reduce lobbying	8	54
7	Improving employee performance	6	40
8	Burnout	8	54
9	Organizational stress	10	67
10	Waste of energy	5	33
11	Waste of time	6	40
12	wasting time	9	60
13	Avoid wasting time	12	80
14	Affordable	7	47
15	Less energy	8	54
16	Less commuting	7	47
17	Saving consumption resources	7	47
18	Waste of time	6	40
19	Avoid wasting resources	5	33
20	Increase Productivity	9	60
21	wasting time	9	60
22	Waste of resources	5	33
23	Increase work speed	10	67
24	Increasing speed	8	54
25	saving time	7	47
26	Reducing administrative overhead costs	5	33
27	Reduce costs	5	33
28	Increasing coordination between different units	6	40
29	Unsystematic information	8	54
30	The possibility of losing information	10	67
31	Documentation of documents in a digital, not traditional, way	9	60
32	Simple data storage	9	60
33	Simple use of information	5	33
34	Simple information processing	5	33
35	classification of information	5	33
36	Conceptualization of information	7	47

37	Perception of information	7	47
38	world building	9	60
39	Getting used to the inactive system	6	40
40	Lack of familiarity with the global system	10	67
41	Removing the limitations resulting from the lack of resources and external factors	9	60
42	Organizational turning	9	60
43	organizational reform	7	47
44	Reducing organizational paranoia	7	47
45	Customer dissatisfaction	8	54
46	Loss of customers	5	33
47	Poor customer relationship management	11	74
48	Meeting the needs of customers	6	40
49	Reducing crowding in the bank	8	54
50	Decrease in clients	10	67
51	Reduce costs	7	47
52	Unnecessary presence of clients	9	60
53	The speed of doing the client's business	5	33
54	Psychological issues of clients	8	54
55	Client confusion	7	47
56	Unnecessary presence of clients	11	74
57	Decreased customer satisfaction	6	40
58	Dutch disease	6	40
59	Use less financial resources	10	67
60	Emergence of economic and management problems	8	54
61	Lack of a single and coherent administrative system	7	47
62	Severe weakness in facilities	9	60
63	Administrative bureaucracy	6	40
64	Archival bureaucracy	6	40
65	wasting time	7	47
66	The need to maintain large volumes of paper documents	5	33
67	Soft ban	5	33
68	Bank sanctions	6	40
69	Lack of physical presence in the bank	7	47
70	The speed of doing things	5	33
71	Safe and reliable communication channels high security	7	47
72	high security	6	40
73	Reduction of bank operations	5	33
74	Increasing the speed of access to banking services	9	60
75	Reduction and rent and administrative corruption	9	60
76	Lack of organizational transparency	5	33
77	Reduce lobbying	10	67
78	Round reduction	8	54
79	Increasing organizational perception	7	47
80	Increased protection of information	5	33
81	government policy	5	33
82	Government support	4	27
83	Changing the attitude of the government	8	54
84	Deeper tax inspection	5	33
85	Appointments	5	33
86	Effective government support	4	27
87	The power of people's understanding of information technology	8	54
88	People's understanding of information technology	7	47
89	The culture of using the Internet in people	6	40
90	Technological infrastructure of the country	5	33
91	Governance of traditional corporate banking The increasing growth of information technology	9	60
92	The increasing growth of information technology	9	60
93	Internet speed	5	33

94	network infrastructure	10	67
95	Being more advanced than the third-tier countries	8	54
96	Lagging behind the global electronic banking system	7	47
97	world building	5	33
98	The progress of the world	5	33
99	Macroeconomic policies	6	40
100	Parliament approvals	8	54
101	macro policies	10	67
102	It is a process	9	60
103	macro policies	9	60
104	Management programs	5	33
105	Culture of progress	5	33
106	Being ahead of private companies compared to state banks	5	33
106	Modernist thinking	7	47
107	Use the full potential of the bank	7	47
108	Basic culturalization to use how to use the internet correctly	9	60
109	Cultivation	6	40
110	Faster financial communication between companies, workers, employers	10	67
111	Helping to develop e-government	9	60
112	Lack of media literacy platforms	9	60
113	swelling	7	47
114	Economic war	7	47
115	Employee motivation	4	27
116	A large number of manpower	7	47
117	Knowledge of employees	6	40
118	Changeability of employees	5	33
119	Staff training	5	33
120	Literacy level of employees	4	27
121	Old age of employees	8	54
122	Employee engagement versus change	5	33
123	Employee motivation	8	54
124	Organizational budget	10	67
125	Lack of bandwidth	5	33
126	Lack of internet access in deprived areas	6	40
127	Lack of electronic literacy in different strata of society	9	60
128	Lack of electronic devices related to e-commerce	12	80
129	Hacking	7	47
130	Dependence on the Internet	8	54
131	The level of familiarity of employees with technology	7	47
132	Managers' familiarity with technology	7	47
133	Ability to adapt traditional to modern processes	7	47
134	Type of technology	6	40
135	Features of technology	5	33
136	Examining the status of existing technology	5	33
137	Technological barriers	4	27
138	Unusability of systems	8	54
139	Interruption of organizational systems	6	40
140	SWIFT embargo	8	54
141	Failure to open	10	67
142	Lack of credibility of Iranian banks	5	33
143	Sanctioning information technology resources	6	40
144	economic sanction	9	60
145	Political sanctions	12	80
146	Trade embargo	7	47
147	Security of goods transportation	8	54
148	Financial Security	10	67
149	Investment embargo	9	60

150	Financial sanctions	9	60
151	Sanction of working capital	5	33
152	Ban on global bank loans	9	60
153	World Trade Organization (WTO) embargo	9	60
154	Sanctioning bank managers	5	33
155	Multilateral sanctions	4	27
156	Iran oil embargo	10	67
157	Tool ban	5	33
158	Prohibition of social interactions	6	40
159	Technology embargo	9	60
160	travel ban	12	80
161	Visa embargo	7	47
162	Cyber embargo	10	67
163	Sanctions of the Union to Europe	10	67
164	Sanctioned by the US Congress	9	60
165	Sanctioning the transfer of money and financial resources to Iran and from Iran to other parts of the world	9	60
166	Prohibition of banknotes, gold, diamonds and precious metals	5	33
167	Petrochemical products embargo	5	33
168	Passenger ban	5	33
169	embargo on shipping	5	33
170	Atomic Energy Organization sanctions	4	27
171	Banning the import of key equipment	8	54
172	Sanctioning of commercial companies	6	40
173	Sanctioning Iran's information technology infrastructure	10	67
174	Banning SSN-HTTPS protocols	9	60
175	HITK boycott	5	33
176	War	5	33
177	Depreciation of the national currency	6	40
178	Financial complexity	8	54
179	Structural complexity of companies	10	67
180	Inadequacy of companies	9	60
181	swelling	9	60
182	power outage	5	33
183	Unfavorable economic conditions	5	33
184	trade war	5	33
185	Trade barriers	5	33
186	Paper-based work	4	27
187	Fisherman's Law Protocols	8	54
188	International protocols	6	40
189	People's culture	8	54
190	Organizational paranoia	10	67
191	Cultural barriers	5	33
192	The lack of adaptation of the systems to the needs of the people	6	40
193	Limited market	9	60
194	Competition between banks	12	80
195	Limited service provision	7	47
196	Provide services in a specific way	8	54
197	Relying on branches	7	47
198	The existence of private competition to sell technology to companies	7	47
199	Use of web service	6	40
200	Using corporate banking applications	5	33
201	Creating technological infrastructure	9	60
202	Equipping information systems	9	60
203	Updating information systems	5	33
204	Development of remote information access infrastructure	10	67
205	Advanced technology	8	54
206	Website security	7	47
207	Electronic money wallet	5	33
208	Innovation in offering products	4	27

209	Electronic signature	8	54
210	Extensive and powerful software features	6	40
211	Internet bandwidth	8	54
212	Telecommunication platform	10	67
213	Security and information protection	5	33
214	Expansion of the market for the use of electronic banking products	6	40
215	System security	4	27
216	Support to fix the error	8	54
217	Modeling successful organizations	6	40
218	Buy a smart system	8	54
219	Implementation of pilot face	10	67
220	Examining tenders for the absorption of technology	5	33
221	Taking feedback from clients for better improvement	6	40
222	Recruitment of expert staff	7	47
223	Staff training	6	40
224	Training managers	5	33
225	Import knowledge of electronic banking	5	33
226	Paying attention to accepting the use of e-commerce in large government bodies	4	27
227	Internal specialists	8	54
228	Designing necessary trainings for the use of banking products for managers and organizational personnel at different stages	6	40
229	Providing the necessary training before, during and after the implementation of banking	8	54
230	Grouping for employee training	10	67
231	Allocation of training support unit	5	33
232	Implementation of information by departmental experts	6	40
233	Allocation of training support unit	9	60
234	Cultivation	12	80
235	The spirit of acceptance of employee change	7	47
236	Culture promotion programs	8	54
237	The existence of a customer-oriented organizational culture	7	47
238	Policy making in order to create a model	7	47
239	Cultivating the opposition of employees	6	40
240	Dealing with opposing staff	5	33
241	Allocating expert staff	9	60
242	Choosing youthful ideas by using previous systems	9	60
243	Use of knowledge management	5	33
244	Compilation of expert opinions	10	67
245	Optimizing the mix of assets	8	54
246	Modeling successful foreign models	7	47
247	knowledge management	5	33
248	Integration of banks	5	33
249	Information integrity	6	40
250	Internal research and development	8	54
251	Creating a technology center	10	67
252	Use of information networks	9	60
253	Using mobile APPs and websites	9	60
254	Systematization of traditional processes	7	47
255	Use expert systems	6	40
256	Regulation of local e-banking rules	5	33
257	Satellite and computer networks	5	33
258	The number of Internet service provider centers for access by customers and organizations	4	27
259	The existence of appropriate information technology platforms in organizations	8	54
260	Use of knowledge-based companies	6	40
261	Consider tax exemptions or discounts	8	54

262	Improvement and foundation for cooperation	10	67
263	Modeling successful companies	5	33
264	Selection of young people	6	40
265	Native system implementation	9	60
266	Development by native programming	12	80
267	Holding festivals of electronic banking ideas	7	47
268	Using knowledge management capabilities to answer employee questions	8	54
269	Creating value for customers	7	47
270	Using information technology in designing organizational processes for easier communication with electronic banking products	6	40
271	Fast response and appropriate service to the needs of employees and customers	5	33
272	The ability to collect and provide customers' behavioral information through electronic banking products to organizations	5	33
273	Availability of electronic banking services 24 hours a day, 365 days a year	4	27
274	Getting documents and documents through updating systems	8	54
275	Planning for the introduction of technology in the long term	6	40
276	The idea of content-based value	8	54
277	Removing language barriers	10	67
278	Reducing the amount of paper and manpower	5	33
279	The riskiness of this method if its security is not properly protected	6	40
280	Reduction of administrative bureaucracy	9	60
281	Increase employee efficiency	12	80
282	Increasing the efficiency of companies	7	47
283	Environmental Protection	8	54
284	Saving consumable resources such as paper	7	47
285	Reduction of administrative bureaucracy	7	47
286	Improving the environment	6	40
287	Reduce processes	5	33
288	Registering and recording information permanently	9	60
289	Relying on financial and banking documents instead of managers' emotional and tasteful decisions	9	60
290	Avoid party games	5	33
291	Effective communication with innovative companies	10	67
292	Ease in the globalization of the banking system	8	54
293	View account details	7	47
294	Access account information at a glance	5	33
295	Failure to visit the branch	5	33
296	New jobs and creativity	6	40
297	The spread of resistance	8	54
298	Maintaining the country's data	10	67
299	Disappearance of geographical boundaries	9	60
300	Entering the global village	9	60
301	Organizing control and carrying out transactions	5	33
302	Using electronic money	5	33
303	Remote banking services	7	47
304	Data management	7	47
305	Facilitating banking affairs	9	60
306	More accurate reporting	6	40
307	Use of competitive advantage	10	67
308	Ease of account control	7	47
309	Increasing the reputation of the bank	6	40
310	The existence of a close relationship between banks	5	33

311	Being a business model	5	33
312	Removing physical term checks from the business cycle	4	27
313	update	8	54
314	Correct use of the Internet	6	40
315	Correct culture	8	54
316	Avoid wasting time	10	67
317	More people's understanding of information technology	5	33
318	More use of intelligence than motor organs	6	40
319	Accelerate the achievement of global standards for financial exchange	9	60
320	Development of hardware and software related to this field	12	80
321	Create new jobs	7	47
322	Clarify information	8	54
323	Easier auditing	7	47
324	Ignorance of companies	7	47
325	The government's awareness of the financial accounts of companies	6	40
326	Getting less power as a result of becoming online	5	33
327	Integration of different channels	9	60
328	The speed of the client's action	9	60
329	Reduce urban traffic	5	33
330	decreasing air pollution	10	67
331	Elimination of intra-city trips	8	54
332	Creation of electronic government	7	47
333	Development of mobile services	5	33
334	Failure to go to the bank	5	33
335	Preservation and care of the environment	6	40
336	Reversibility	8	54
337	Prevent embezzlement	10	67
338	Freeing up employees' time	9	60
339	Optimal exploitation	9	60
340	Flexible structure	5	33
341	Facilitate communication	5	33
342	Reduce waste of time	5	33
343	Reduce the cost of transaction processing	7	47
344	Increasing accuracy and work health	7	47
345	Increase productivity and effectiveness	9	60
346	Increasing users' skills	6	40
347	Effectiveness and efficiency of processes	10	67
348	Improving the capabilities and efficiency of the government system	9	60
349	saving time	9	60
350	Increasing the profitability of banks	7	47
351	Avoiding waste of resources and energy	7	47
352	Gain more market share	8	54
353	reduction in costs	5	33
354	Cash management	11	74
355	Improving productive and learning working relationships	6	40
356	Capital market boom	8	54
357	increase production	10	67
358	Helping the business of the country in the direction of claims	7	47
359	increase in income	9	60
360	Increase in profit	5	33
361	Improve financial results	8	54
362	to identify	7	47
363	Geographically unlimited market	11	74
364	Focus on cost, growth and revenue	6	40
365	Earning income through fees	6	40
366	Business value creation	10	67
367	Financing in the form of various Islamic	8	54

	contracts		
368	Financing in the form of long-term facilities	7	47
369	Franchise financing	9	60
370	Ease of doing business	6	40
371	Eliminate financial complexity	6	40
372	Establishing financial order	9	60
373	Increase turnover	7	47
374	Reversibility	8	54
375	reduction in costs	5	33
376	System production cost	5	33
377	Resistance from employees and society	10	67
378	Hard start	9	60
379	Restricted access	6	40
380	Account hack	8	54
381	Account security	7	47
382	Keeping customers despite the location changes of banks	5	33
383	Creating opportunities to find new customers	9	60
384	Expanding the geographical scope	12	80
385	Providing improved services to customers	7	47
386	Wide range of customers	7	47
387	Geographically unlimited market	10	67
388	Valid banking partners	6	40
389	Customer oriented strategy	9	60
390	Customer retention and attraction	5	33
391	Wide range of customers	8	54
392	The presence of foreign investors	10	67
393	Value Added	5	33
394	Helping the business of the country in the direction of claims	5	33
395	Dealing with oppressive banking sanctions	8	54
396	Creating a global trade channel with Iran	7	47
397	Cut off the hands of dealers from the banking system	9	60
398	activity and establishment of full competition conditions	10	67
399	Opening of LCs	6	40
400	Business Development	9	60
401	Establishing commercial and economic relations	5	33
402	Opening all kinds of letters of credit in Rial and foreign currency	8	54
403	Not being affected by sanctions and inflation	7	47
404	Reducing employee motivation	6	40
405	Reduction of staff attendance	10	67
406	Development of organization management performance	7	47
407	Export expansion	7	47
408	Advancement of business at the macro and small level	6	40
409	Mutual communication	5	33
410	Knowledge of global markets	5	33
411	Increase job opportunities	4	27

#### 4-5. Axial coding

Axial coding is the second stage of analysis in grounded context theorizing. The purpose of this stage is to establish the relationship between the categories produced in the open coding stage. This coding is called axial because coding is realized around the axis of a category. At this stage, the researcher chooses one of the categories as the central category, explores it under the title of the central phenomenon in the center of the process, and determines the relationship of other categories with it.

In axial coding, the type of questions that are asked indicate the type of relationships. For example, to compare one category with another, the question may be asked whether category A is a consequence of the strategies for category B? The researcher does this along with searching for evidence and events to confirm or deny the question. When the data confirms the question, the relationship between the two categories is determined and can be turned into a proposition.

Table 3. Axial coding table (subcategory and codes)

Subcategory	Codes
human resources	Use less human resources
	Less burnout of employees
	Removing the limitations resulting from the lack of resources and external factors
	Using a lot of human power in traditional banking
	Growth motivation
	Reduce lobbying
	Improving employee performance
	Burnout
	Organizational stress
Productivity between different information integration units	Waste of energy
	Waste of time
	wasting time
	Avoid wasting time
	Affordable
	Less energy
	Less commuting
	Saving consumption resources
	Waste of time
	Avoid wasting resources
	Increase Productivity
	wasting time
	Waste of resources
	Increase work speed
	Increasing speed
	saving time
	Reducing administrative overhead costs
	Reduce costs
	Increasing coordination between different units
	Unsystematic information
	The possibility of losing information
	Documentation of documents in a digital, not traditional, way
	Simple data storage
Simple use of information	
Simple information processing	
classification of information	
Conceptualization of information	
Perception of information	
transformation	world building
	Getting used to the inactive system
	Lack of familiarity with the global system
	Removing the limitations resulting from the lack of resources and external factors
	Organizational turning
	organizational reform
Customers	Reducing organizational paranoia
	Customer dissatisfaction
	Loss of customers
	Poor customer relationship management
	Meeting the needs of customers
Reducing crowding in the bank	
Decrease in clients	

	Reduce costs
	Unnecessary presence of clients
	The speed of doing the client's business
	Psychological issues of clients
	Client confusion
	Unnecessary presence of clients
	Decreased customer satisfaction
Organizational Structure	Dutch disease
	Use less financial resources
	Emergence of economic and management problems
	Lack of a single and coherent administrative system
	Severe weakness in facilities
Administrative bureaucracy	Administrative bureaucracy
	Archival bureaucracy
	wasting time
	The need to maintain large volumes of paper documents
dependency	SWIFT embargo
	Bank sanctions
Information Technology	Lack of physical presence in the bank
	The speed of doing things
	Safe and reliable communication channels
	high security
	Reduction of bank operations
	Increasing the speed of access to banking services
Organizational corruption	Reduction and rent and administrative corruption
	Lack of organizational transparency
	Reduce lobbying
	Decreased efficiency
	Increasing organizational perception
	Increased protection of information
Government	government policy
	Government support
	Changing the attitude of the government
	Deeper tax inspection
	Appointments
	Effective government support
People	The power of people's understanding of information technology
	People's understanding of information technology
Infrastructures	The culture of using the Internet in people
	Technological infrastructure of the country
	Governance of traditional corporate banking
	The increasing growth of information technology
	Internet speed
	network infrastructure
globalization	Being more advanced than the third-tier countries
	Lagging behind the global electronic banking system
	world building
	The progress of the world
policy	Macroeconomic policies
	Parliament approvals
	macro policies
	It is a process
	macro policies
	Management programs
Culture	Culture of progress
	Being ahead of private companies compared to state banks
	Modernist thinking
	Use the full potential of the bank
	Basic culturalization to use how to use the internet correctly
	Cultivation
	Faster financial communication between companies, workers, employers
	Helping to develop e-government

	Lack of media literacy platforms
Economic	swelling
	Economic war
Employee behavior	Employee motivation
	A large number of manpower
	Knowledge of employees
	Changeability of employees
	Staff training
	Literacy level of employees
	Old age of employees
	Employee engagement versus change
	Employee motivation
	Organizational budget
Technology	Lack of bandwidth
	Lack of internet access in deprived areas
	Lack of electronic literacy in different strata of society
	Lack of electronic devices related to e-commerce
	Hacking
	Dependence on the Internet
	The level of familiarity of employees with technology
	Managers' familiarity with technology
	Ability to adapt traditional to modern processes
	Type of technology
	Features of technology
	Examining the status of existing technology
	Technological barriers
	Unusability of systems
	Interruption of organizational systems
Boycott	SWIFT embargo
	Failure to open
	Lack of credibility of Iranian banks
	Sanctioning information technology resources
	economic sanction
	Political sanctions
	Trade embargo
	Security of goods transportation
	Financial Security
	Investment embargo
	Financial sanctions
	Sanction of working capital
	Ban on global bank loans
	World Trade Organization (WTO) embargo
	Sanctioning bank managers
	Multilateral sanctions
	Iran oil embargo
	Tool ban
	Prohibition of social interactions
	Technology embargo
	travel ban
	Visa embargo
	Cyber embargo
	Sanctions of the Union to Europe
	Sanctioned by the US Congress
	Sanctioning the transfer of money and financial resources to Iran and from Iran to other parts of the world
	Prohibition of banknotes, gold, diamonds and precious metals
	Petrochemical products embargo
	Passenger ban
	embargo on shipping
Atomic Energy Organization sanctions	
Banning the import of key equipment	
Sanctioning of commercial companies	
Sanctioning Iran's information technology infrastructure	

	Banning SSN-HTTPS protocols
	HITK boycott
crisis	War
	Depreciation of the national currency
	Financial complexity
	Structural complexity of companies
	Inadequacy of companies swelling
	power outage
	Unfavorable economic conditions
	trade war
	Trade barriers
protocol	Fisherman's Law Protocols
	International protocols
cultural	People's culture
	Organizational paranoia
	Cultural barriers
	The lack of adaptation of the systems to the needs of the people
Environmental factors	Limited market
	Competition between banks
	Limited service provision
	Provide services in a specific way
	Relying on branches
	The existence of private competition to sell technology to companies
Implementation of technology	Use of web service
	Using corporate banking applications
	Creating technological infrastructure
	Equipping information systems
	Updating information systems
	Development of remote information access infrastructure
	Advanced technology
	Website security
	Electronic money wallet
	Innovation in offering products
	Electronic signature
	Extensive and powerful software features
	Internet bandwidth
	Telecommunication platform
	Security and information protection
	Expansion of the market for the use of electronic banking products
	System security
	Support to fix the error
	Modeling successful organizations
	Buy a smart system
Implementation of pilot face	
Examining tenders for the absorption of technology	
Taking feedback from clients for better improvement	
Education	Recruitment of expert staff
	Staff training
	Training managers
	Import knowledge of electronic banking
	Paying attention to accepting the use of e-commerce in large government bodies
	Internal specialists
	Designing necessary trainings for the use of banking products for managers and organizational personnel at different levels
	Providing the necessary training before, during and after the implementation of banking
	Grouping for employee training
	Allocation of training support unit
	Implementation of information by departmental experts
	Allocation of training support unit

Dealing with employee resistance	Cultivation
	The spirit of acceptance of employee change
	Culture promotion programs
	The existence of a customer-oriented organizational culture
	Policy making in order to create a model
	Cultivating the opposition of employees
	Dealing with opposing staff
	Allocating expert staff
knowledge management	Choosing youthful ideas by using previous systems
	Use of knowledge management
	Compilation of expert opinions
	Optimizing the mix of assets
	Modeling successful foreign models
	knowledge management
	Integration of banks
	Information integrity
	Internal research and development
	Using knowledge management capabilities to answer employee questions
	Creating a technology center
	Use of information networks
Systematization of processes	Using mobile APPs and websites
	Systematization of traditional processes
	Use expert systems
	Regulation of local e-banking rules
	Satellite and computer networks
	The number of Internet service provider centers for access by customers and organizations
	The existence of appropriate information technology platforms in organizations
Private sector	Use of knowledge-based companies
	Consider tax exemptions or discounts
	Improvement and foundation for cooperation
	Modeling successful companies
	Selection of young people
	Native system implementation
	Development by native programming
	Holding festivals of electronic banking ideas
Using knowledge management capabilities to answer employee questions	
Creating value	Creating value for customers
	Using information technology in designing organizational processes for easier communication with electronic banking products
	Fast response and appropriate service to the needs of employees and customers
	The ability to collect and provide customers' behavioral information through electronic banking products to organizations
	Availability of electronic banking services 24 hours a day, 365 days a year
	Getting documents and documents through updating systems
	Planning for the introduction of technology in the long term
Reduction of administrative bureaucracy	The idea of content-based value
	Removing language barriers
	Reducing the amount of paper and manpower
	The riskiness of this method if its security is not properly protected
	Reduction of administrative bureaucracy
	Increase employee efficiency
	Increasing the efficiency of companies
	Environmental Protection
	Saving consumable resources such as paper
	Reduction of administrative bureaucracy
Improving the environment	
Reduce processes	

The advantage of information technology	Registering and recording information permanently
	Relying on financial and banking documents instead of managers' emotional and tasteful decisions
	Avoid party games
	Effective communication with innovative companies
	Ease in the globalization of the banking system
	View account details
	Access account information at a glance
	Failure to visit the branch
	New jobs and creativity
	The spread of resistance
	Maintaining the country's data
	Disappearance of geographical boundaries
	Entering the global village
	Organizing control and carrying out transactions
	Using electronic money
	Remote banking services
	Data management
	Facilitating banking affairs
	More accurate reporting
	Use of competitive advantage
	Ease of account control
	Increasing the reputation of the bank
	The existence of a close relationship between banks
	Being a business model
	Removing physical term checks from the business cycle
	update
	Correct use of the Internet
	Correct culture
	Avoid wasting time
	More people's understanding of information technology
	More use of intelligence than motor organs
	Accelerate the achievement of global standards for financial exchange
	Development of hardware and software related to this field
	Create new jobs
	Clarify information
	Easier auditing
	Ignorance of companies
	The government's awareness of the financial accounts of companies
	Getting less power as a result of becoming online
	Integration of different channels
	The speed of the client's action
Reduce urban traffic	
decreasing air pollution	
Elimination of intra-city trips	
Creation of electronic government	
Development of mobile services	
Failure to go to the bank	
Preservation and care of the environment	
Reversibility	
Prevent embezzlement	
Freeing up employees' time	
Optimal exploitation	
Flexible structure	
Facilitate communication	
Reduce waste of time	
Reduce the cost of transaction processing	
Increasing accuracy and work health	
Increase productivity and effectiveness	
Increasing users' skills	
Effectiveness and efficiency of processes	
Improving the capabilities and efficiency of the government system	
saving time	

Agility

wealth	Increasing the profitability of banks
	Avoiding waste of resources and energy
	Gain more market share
	reduction in costs
	Cash management
	Improving productive and learning working relationships
	Capital market boom
	increase production
	Helping the business of the country in the direction of claims
	increase in income
	Increase in profit
	Improve financial results
	to identify
	Geographically unlimited market
	Focus on cost, growth and revenue
	Earning income through fees
	Business value creation
	Financing in the form of various Islamic contracts
	Financing in the form of long-term facilities
	Franchise financing
	Ease of doing business
Eliminate financial complexity	
Establishing financial order	
Increase turnover	
Reversibility	
reduction in costs	
Risks	System production cost
	Resistance from employees and society
	Hard start
	Restricted access
	Account hack
Account security	
Customer attraction	Keeping customers despite the location changes of banks
	Creating opportunities to find new customers
	Expanding the geographical scope
	Providing improved services to customers
	Wide range of customers
	Geographically unlimited market
	Valid banking partners
	Customer oriented strategy
	Customer retention and attraction
	Wide range of customers
	The presence of foreign investors
Value Added	
Dealing with sanctions	Helping the business of the country in the direction of claims
	Dealing with oppressive banking sanctions
	Creating a global trade channel with Iran
	Cut off the hands of dealers from the banking system
	activity and establishment of full competition conditions
	Opening of LCs
	Business Development
	Establishing commercial and economic relations
	Opening all kinds of letters of credit in Rial and foreign currency
	Not being affected by sanctions and inflation
human resources	Reducing employee motivation
	Reduction of staff attendance
	Development of organization management performance
World Trade	Export expansion
	Advancement of business at the macro and small level
	Mutual communication
	Knowledge of global markets
	Increase job opportunities

#### 4-6. Selective encoding

Selective coding is the process of choosing the main category, relating its system with other categories, verifying the validity of these relationships and completing the categories that need further modification and development. Selective coding based on the results of coding and axial coding is the main stage of theorizing. In this way, he systematically relates the central category to other categories and presents those relationships in the framework of a narrative and corrects the categories that need further improvement and development.

- Screening and refinement of indicators

After summarizing the indicators, we can screen them according to the following tables.

#### 4-7. Selective coding of causal conditions

Causal conditions are a set of events and conditions that affect the central category. In this research, causal conditions include 8 categories, which are: human resources (9 numbers), productivity (19 numbers), information integration (9 numbers), transformation (7 numbers), customers (13 numbers), organizational structure (5 numbers), administrative bureaucracy (4 numbers), dependence (2 numbers), information technology (6 numbers) and organizational corruption (6 numbers) in the main category of causal conditions.

Table 4. Specifications of categories and coding of causal conditions

Subcategory	Codes
human resources	Use less human resources
	Less burnout of employees
	Removing the limitations resulting from the lack of resources and external factors
	Using a lot of human power in traditional banking
	Growth motivation
	Reduce lobbying
	Improving employee performance
	Burnout
	Organizational stress
Productivity between different units	Waste of energy
	Waste of time
	wasting time
	Avoid wasting time
	Affordable
	Less energy
	Less commuting
	Saving consumption resources
	Waste of time
	Avoid wasting resources
	Increase Productivity
	wasting time
	Waste of resources
	Increase work speed
	Increasing speed
	saving time
	Reducing administrative overhead costs
	Reduce costs
	Increasing coordination between different units
Information integrity	Unsystematic information
	The possibility of losing information
	Documentation of documents in a digital, not traditional, way
	Simple data storage
	Simple use of information

	Simple information processing
	classification of information
	Conceptualization of information
	Perception of information
transformation	world building
	Getting used to the inactive system
	Lack of familiarity with the global system
	Removing the limitations resulting from the lack of resources and external factors
	Organizational turning
	organizational reform
	Reducing organizational paranoia
	world building
Customers	Getting used to the inactive system
	Customer dissatisfaction
	Loss of customers
	Poor customer relationship management
	Meeting the needs of customers
	Reducing crowding in the bank
	Decrease in clients
	Reduce costs
	Unnecessary presence of clients
	The speed of doing the client's business
	Psychological issues of clients
	Client confusion
	Unnecessary presence of clients
	Decreased customer satisfaction
Organizational Structure	Dutch disease
	Use less financial resources
	Emergence of economic and management problems
	Lack of a single and coherent administrative system
	Severe weakness in facilities
Administrative bureaucracy	Administrative bureaucracy
	Archival bureaucracy
	wasting time
dependency	The need to maintain large volumes of paper documents
	Dependence on foreign communication technologies
	Banking sanctions and lack of self-sufficient trading system
Information Technology	Lack of physical presence in the bank
	The speed of doing things
	Safe and reliable communication channels
	high security
	Reduction of bank operations
	Increasing the speed of access to banking services
Organizational corruption	Rent and corruption
	Lack of organizational transparency
	lobbying
	round
	Organizational perception
	Protection of information

**4-8. Selective coding of contextual conditions**

Background conditions are a set of conditions that provide the desired context and affect behavior and actions. The background conditions affect the central category and the resulting results. In this research, contextual factors include seven subcategories, which are: government (6 numbers), people (2 numbers), infrastructures (6 numbers), globalization (4 numbers), policy making (6 numbers), culture (9 numbers) and economic (2 numbers).

Table 5. Selective coding of contextual conditions

Subcategories	Codes
Government	government policy
	Government support
	Changing the attitude of the government
	Deeper tax inspection
	Appointments
People	Effective government support
	The power of people's understanding of information technology
	People's understanding of information technology
Infrastructures	The culture of using the Internet in people
	Technological infrastructure of the country
	Governance of traditional corporate banking
	The increasing growth of information technology
globalization	Internet speed
	network infrastructure
	Being more advanced than the third-tier countries
	Lagging behind the global electronic banking system
policy	world building
	The progress of the world
	Macroeconomic policies
	Parliament approvals
	macro policies
	It is a process
Culture	macro policies
	Management programs
	Culture of progress
	Being ahead of private companies compared to state banks
	Modernist thinking
	Use the full potential of the bank
	Basic culturalization to use how to use the internet correctly
Economic	Virtual culture
	Faster financial communication between companies, workers, employers
	Helping to develop e-government
	Lack of media literacy platforms
	swelling
	Economic war

#### 4-9. Selective coding of conditions of intervention factors

At this stage, sub-categories that affect the central category, which include employee behavior (10 numbers), technology (15 numbers), sanctions (36 numbers), war (10 numbers), protocols (3 numbers), organizational culture (4 numbers) and environmental factors (6 numbers) in the main category of intervention factors.

Table 6. Selective coding of intervention conditions

Subcategories	Codes
Employee behavior	Employee motivation
	A large number of manpower
	Knowledge of employees
	Changeability of employees
	Staff training
	Literacy level of employees
	Old age of employees
	Employee engagement versus change
	Employee motivation
Organizational budget	
Technology	Lack of bandwidth
	Lack of internet access in deprived areas
	Lack of electronic literacy in different strata of society
	Lack of electronic devices related to e-commerce
	Hacking
	Dependence on the Internet
	The level of familiarity of employees with technology
	Managers' familiarity with technology
	Ability to adapt traditional to modern processes
	Type of technology
	Features of technology
	Examining the status of existing technology
	Technological barriers
	Unusability of systems
	Interruption of organizational systems
Boycott	SWIFT embargo
	Failure to open
	Invalidity of Iranian banks
	Sanctioning information technology resources
	economic sanction
	Political sanctions
	Trade embargo
	Security of goods transportation
	Financial Security
	Investment embargo
	Financial sanctions
	Sanction of working capital
	Ban on global bank loans
	World Trade Organization (WTO) embargo
	Sanctioning bank managers
	Multilateral sanctions
	Iran oil embargo
	Tool ban
	Prohibition of social interactions
	Technology embargo
	travel ban
	Visa embargo
	Cyber embargo
	Sanctions of the Union to Europe
	Sanctioned by the US Congress
	Sanctioning the transfer of money and financial resources to Iran and from Iran to other parts of the world
	Prohibition of banknotes, gold, diamonds and precious metals
	Petrochemical products embargo
	Passenger ban
	embargo on shipping
Atomic Energy Organization sanctions	
Banning the import of key equipment	
Sanctioning of commercial companies	
Sanctioning Iran's information technology infrastructure	

	Banning SSN-HTTPS protocols
	HITK boycott
crisis	Regional wars
	Depreciation of the national currency
	Financial complexity
	Structural complexity of companies
	Inadequacy of companies
	swelling
	power outage
	Unfavorable economic conditions
	trade war
	Trade barriers
Protocols	Paper-based work
	Fisherman's Law Protocols
	International protocols
Organizational Culture	People's culture
	Organizational paranoia
	Cultural barriers
	The lack of adaptation of the systems to the needs of the people
Environmental factors	Limited market
	Competition between banks
	Limited service provision
	Provide services in a specific way
	Relying on branches
	The existence of private competition to sell technology to companies

#### 4-10. Selective coding of strategies

At this stage, subcategories that lead to the implementation of the central phenomenon, which include the implementation of technology (23 numbers), training (12 numbers), dealing with employee resistance (9 numbers), knowledge management (11 numbers), systematization of processes ( 7 numbers), using the private sector (16 numbers) and creating value (8 numbers) are categorized in the main category of strategies

Table 7. Selective coding of strategies

Subcategories	Codes
Implementation of technology	Use of web service
	Using corporate banking applications
	Creating technological infrastructure
	Equipping information systems
	Updating information systems
	Development of remote information access infrastructure
	Advanced technology
	Website security
	Electronic money wallet
	Innovation in offering products
	Electronic signature
	Extensive and powerful software features
	Internet bandwidth
	Telecommunication platform
	Security and information protection
	Expansion of the market for the use of electronic banking products
	System security
	Support to fix the error
	Modeling successful organizations
	Buy a smart system
Implementation of pilot face	
Examining tenders for the absorption of technology	
Taking feedback from clients for better improvement	
Education	Recruitment of expert staff
	Staff training
	Training managers
	Import knowledge of electronic banking
	Paying attention to accepting the use of e-commerce in large government bodies
	Internal specialists
	Designing necessary trainings for the use of banking products for managers and organizational personnel at different levels
	Providing the necessary training before, during and after the implementation of banking
	Grouping for employee training
	Allocation of training support unit
	Implementation of information by departmental experts
	Allocation of training support unit
Dealing with employee resistance	Cultivation
	The spirit of acceptance of employee change
	Culture promotion programs
	The existence of a customer-oriented organizational culture
	Policy making in order to create a model
	Cultivating the opposition of employees
	Dealing with opposing staff
	Allocating expert staff
Choosing youthful ideas by using previous systems	
knowledge management	Use of knowledge management
	Compilation of expert opinions
	Optimizing the mix of assets
	Modeling successful foreign models
	knowledge management
	Integration of banks
	Information integrity
	Internal research and development
	Using knowledge management capabilities to answer employee questions
	Creating a technology center
Use of information networks	
Systematization of processes	1. Using mobile APPs and websites

	2. Systematization of traditional processes
	3. Use of expert systems
	4. Regulation of native electronic banking rules
	5. Satellite and computer networks
	6. The number of Internet service provider centers for the access of customers and organizations
	7. Existence of appropriate information technology platforms in organizations
Using the private sector	Use of knowledge-based companies
	Consider tax exemptions or discounts
	Improvement and foundation for cooperation
	Modeling successful companies
	Selection of young people
	Native system implementation
	Development by native programming
	Holding festivals of electronic banking ideas
Creating value	Using knowledge management capabilities to answer employee questions
	Creating value for customers
	Using information technology in designing organizational processes for easier communication with electronic banking products
	Fast response and appropriate service to the needs of employees and customers
	The ability to collect and provide customers' behavioral information through electronic banking products to organizations
	Availability of electronic banking services 24 hours a day, 365 days a year
	Getting documents and documents through updating systems
	Planning for the introduction of technology in the long term
The idea of content-based value	

#### 4-11. Selective coding of outcomes

In this stage, there are sub-categories that include positive and negative results that are the result of phenomenon-oriented strategies, which include the reduction of administrative bureaucracy (11 numbers), the advantage of information technology (4 numbers), organizational agility (4 numbers), resourcefulness (12 numbers), customer attraction. (60 numbers), dealing with sanctions (9 numbers), human resources (3 numbers), global trade (5 numbers), we categorize in the main category of strategies.

Table 8. Selective coding of outcomes

Subcategories	Codes
Reduction of administrative bureaucracy	Removing language barriers
	Reducing the amount of paper and manpower
	The riskiness of this method if its security is not properly protected
	Reduction of administrative bureaucracy
	Increase employee efficiency
	Increasing the efficiency of companies
	Environmental Protection
	Saving consumable resources such as paper
	Reduction of administrative bureaucracy
	Improving the environment
The advantage of information technology	Reduce processes
	Registering and recording information permanently
	Relying on financial and banking documents instead of managers' emotional and tasteful decisions
	Avoid party games
	Effective communication with innovative companies
	Ease in the globalization of the banking system
	View account details
	Access account information at a glance
	Failure to visit the branch
	New jobs and creativity
	The spread of resistance
	Maintaining the country's data
	Disappearance of geographical boundaries
	Entering the global village
	Organizing control and carrying out transactions
	Using electronic money
	Remote banking services
	Data management
	Facilitating banking affairs
	More accurate reporting
	Use of competitive advantage
	Ease of account control
	Increasing the reputation of the bank
	The existence of a close relationship between banks
	Being a business model
	Removing physical term checks from the business cycle
	update
	Correct use of the Internet
	Correct culture
	Avoid wasting time
	More people's understanding of information technology
	More use of intelligence than motor organs
	Accelerate the achievement of global standards for financial exchange
	Development of hardware and software related to this field
	Create new jobs
	Clarify information
	Easier auditing
	Ignorance of companies
	The government's awareness of the financial accounts of companies
	Getting less power as a result of becoming online
	Integration of different channels
The speed of the client's action	
Reduce urban traffic	
decreasing air pollution	
Elimination of intra-city trips	
Creation of electronic government	
Development of mobile services	
Failure to go to the bank	
Preservation and care of the environment	

	Reversibility
Agility	Freeing up employees' time
	Optimal exploitation
	Flexible structure
	Facilitate communication
	Reduce waste of time
	Reduce the cost of transaction processing
	Increasing accuracy and work health
	Increase productivity and effectiveness
	Increasing users' skills
	Effectiveness and efficiency of processes
	Improving the capabilities and efficiency of the government system saving time
wealth	Increasing the profitability of banks
	Avoiding waste of resources and energy
	Gain more market share
	reduction in costs
	Cash management
	Improving productive and learning working relationships
	Capital market boom
	increase production
	Helping the business of the country in the direction of claims
	increase in income
	Increase in profit
	Improve financial results
	to identify
	Geographically unlimited market
	Focus on cost, growth and revenue
	Earning income through fees
	Business value creation
	Financing in the form of various Islamic contracts
	Financing in the form of long-term facilities
	Franchise financing
	Ease of doing business
Eliminate financial complexity	
Establishing financial order	
Increase turnover	
Reversibility	
reduction in costs	
Risks	System production cost
	Resistance from employees and society
	Hard start
	Restricted access
	Account hack
	Account security
Customer attraction	Keeping customers despite the location changes of banks
	Creating opportunities to find new customers
	Expanding the geographical scope
	Providing improved services to customers
	Wide range of customers
	Geographically unlimited market
	Valid banking partners
	Customer oriented strategy
	Customer retention and attraction
	Wide range of customers
	The presence of foreign investors
Value Added	
Dealing with sanctions	Helping the business of the country in the direction of claims
	Dealing with oppressive banking sanctions
	Creating a global trade channel with Iran
	Cut off the hands of dealers from the banking system activity and establishment of full competition conditions
	Opening of LCs

	Business Development
	Establishing commercial and economic relations
	Opening all kinds of letters of credit in Rial and foreign currency
	Not being affected by sanctions and inflation
human resources	Reducing employee motivation
	Reduction of staff attendance
	Development of organization management performance
World Trade	Export expansion
	Advancement of business at the macro and small level
	Mutual communication
	Knowledge of global markets
	Increase job opportunities

The general result of open, central and selective coding

Table 9. results of open, central and selective coding

Main article	Subcategory	Codes	Code naming
Causal factors	human resources	Use less human resources	A11
		Less burnout of employees	A12
		Removing the limitations resulting from the lack of resources and external factors	A13
		Using a lot of human power in traditional banking	A14
		Growth motivation	A15
		Reduce lobbying	A16
		Improving employee performance	A17
		Burnout	A18
		Organizational stress	A19
	Productivity between different units	Waste of energy	A21
		Waste of time	A2
		wasting time	A23
		Avoid wasting time	A24
		Affordable	A25
		Less energy	A26
		Less commuting	A27
		Saving consumption resources	A28
		Waste of time	A29
		Avoid wasting resources	A210
		Increase Productivity	A211
		wasting time	A212
		Waste of resources	A213
		Increase work speed	A214
		Increasing speed	A215
		saving time	A216
		Reducing administrative overhead costs	A217
	Reduce costs	A218	
	Increasing coordination between different units	A219	
	Information integrity	Missing information	A21
Unsystematic information		A22	
The possibility of losing information		A23	
Documentation of documents in a digital, not traditional, way		A24	
Simple data storage		A25	
Simple use of information		A26	
Simple information processing		A27	
classification of information		A28	
Conceptualization of information		A29	

	transformation	world building	A31
		Getting used to the inactive system	A32
		Lack of familiarity with the global system	A33
		Removing the limitations resulting from the lack of resources and external factors	A34
		Organizational turning	A35
		organizational reform	A36
		Reducing organizational paranoia	A36
		world building	A31
	Getting used to the inactive system	A32	
	Customers	Customer dissatisfaction	A41
		Loss of customers	A42
		Poor customer relationship management	A43
		Meeting the needs of customers	A44
		Reducing crowding in the bank	A45
		Decrease in clients	A46
		Reduce costs	A47
		Unnecessary presence of clients	A48
		The speed of doing the client's business	A49
		Psychological issues of clients	A411
		Client confusion	A412
		Unnecessary presence of clients	A413
		Decreased customer satisfaction	A414
		Organizational Structure	Dutch disease
	Use less financial resources		A52
	Emergence of economic and management problems		A53
	Lack of a single and coherent administrative system		A54
	Severe weakness in facilities		A55
	dependency	Administrative bureaucracy	A61
		Archival bureaucracy	A62
		wasting time	A63
		The need to maintain large volumes of paper documents	A64
dependency	SWIFT embargo	A65	
	Bank sanctions	A66	
Information Technology	Lack of physical presence in the bank	A67	
	The speed of doing things	A68	
	Safe and reliable communication channels	A69	
	high security	A610	
	Reduction of bank operations	A611	
	Increasing the speed of access to banking services	A612	
Organizational corruption	Reduction and rent and administrative corruption	A613	
	Lack of organizational transparency	A614	
	Reduce lobbying	A615	
	Round reduction	A616	
	Increasing organizational perception	A617	
	Increased protection of information	A618	
underlying factors	Government	government policy	B11

		Government support	B12
		Changing the attitude of the government	B13
		Deeper tax inspection	B14
		Appointments	B15
		Effective government support	B16
	People	The power of people's understanding of information technology	B21
		People's understanding of information technology	B22
	Infrastructures	The culture of using the Internet in people	B31
		Technological infrastructure of the country	B32
		Governance of traditional corporate banking	B33
		The increasing growth of information technology	B34
		Internet speed	B35
		network infrastructure	B36
	globalization	Being more advanced than the third-tier countries	B41
		Lagging behind the global electronic banking system	B42
		world building	B43
		The progress of the world	B44
	policy	Macroeconomic policies	B51
		Parliament approvals	B52
		macro policies	B53
		It is a process	B54
		macro policies	B55
		Management programs	B56
	Culture	Culture of progress	B61
		Being ahead of private companies compared to state banks	B62
		Modernist thinking	B63
		Use the full potential of the bank	B64
		Basic culturalization to use how to use the internet correctly	B65
Cultivation		B66	
Faster financial communication between companies, workers, employers		B67	
Helping to develop e-government		B68	
Lack of media literacy platforms		B69	
Economic	swelling	B71	
	Economic war	B72	
Intervening factors	Employee behavior	Employee motivation	C11
		A large number of manpower	C12
		Knowledge of employees	C13
		Changeability of employees	C14
		Staff training	C15
		Literacy level of employees	C16
		Old age of employees	C17
		Employee engagement versus change	C18
		Employee motivation	C19
		Organizational budget	C110
	Technology	Lack of bandwidth	C21
		Lack of internet access in deprived areas	C22
		Lack of electronic literacy in	C23

		different strata of society	
		Lack of electronic devices related to e-commerce	C24
		Hacking	C25
		Dependence on the Internet	C26
		The level of familiarity of employees with technology	C27
		Managers' familiarity with technology	C28
		Ability to adapt traditional to modern processes	C29
		Type of technology	C210
		Features of technology	C211
		Examining the status of existing technology	C212
		Technological barriers	C213
		Unusability of systems	C214
		Interruption of organizational systems	C215
	Boycott	SWIFT embargo	C31
		Failure to open	C32
		Lack of credibility of Iranian banks	C33
		Sanctioning information technology resources	C34
		economic sanction	C35
		Political sanctions	C36
		Trade embargo	C37
		Security of goods transportation	C38
		Financial Security	C39
		Investment embargo	C310
		Financial sanctions	C311
		Sanction of working capital	C312
		Ban on global bank loans	C313
		World Trade Organization (WTO) embargo	C314
		Sanctioning bank managers	C315
		Multilateral sanctions	C316
		Iran oil embargo	C317
		Tool ban	C318
		Prohibition of social interactions	C319
		Technology embargo	C320
		travel ban	C321
		Visa embargo	C322
		Cyber embargo	C323
		Sanctions of the Union to Europe	C324
		Sanctioned by the US Congress	C325
		Sanctioning the transfer of money and financial resources to Iran and from Iran to other parts of the world	C326
		Prohibition of banknotes, gold, diamonds and precious metals	C327
		Petrochemical products embargo	C328
		Passenger ban	C329
		embargo on shipping	C330
		Atomic Energy Organization sanctions	C331
		Banning the import of key equipment	C332
		Sanctioning of commercial companies	C333
		Sanctioning Iran's information	C334

		technology infrastructure	
		Banning SSN-HTTPS protocols	C335
		HITK boycott	C336
	crisis	War	C41
		Depreciation of the national currency	C42
		Financial complexity	C43
		Structural complexity of companies	C44
		Inadequacy of companies	C45
		swelling	C46
		power outage	C47
		Unfavorable economic conditions	C48
		trade war	C49
		Trade barriers	C410
		cultural	Paper-based work
	Fisherman's Law Protocols		C52
	International protocols		C53
	cultural	People's culture	C61
		Organizational paranoia	C62
		Cultural barriers	C63
		The lack of adaptation of the systems to the needs of the people	C64
	Environmental factors	Limited market	C71
		Competition between banks	C72
		Limited service provision	C73
		Provide services in a specific way	C74
		Relying on branches	C75
		The existence of private competition to sell technology to companies	C76
	Strategies	Implementation of technology	Use of web service
Using corporate banking applications			D12
Creating technological infrastructure			D13
Equipping information systems			D14
Updating information systems			D15
Development of remote information access infrastructure			D16
Advanced technology			D17
Website security			D18
Electronic money wallet			D19
Innovation in offering products			D110
Electronic signature			D111
Extensive and powerful software features			D112
Internet bandwidth			D113
Telecommunication platform			D114
Security and information protection			D115
Expansion of the market for the use of electronic banking products			D116
System security			D117
Support to fix the error			D118
Modeling successful organizations			D119
Buy a smart system	D120		
Implementation of pilot face	D121		
Examining tenders for the absorption of technology	D122		

		Taking feedback from clients for better improvement	D123
	Education	Recruitment of expert staff	D21
		Staff training	D22
		Training managers	D23
		Import knowledge of electronic banking	D24
		Paying attention to accepting the use of e-commerce in large government bodies	D25
		Internal specialists	D26
		Designing necessary trainings for the use of banking products for managers and organizational personnel at different levels	D27
		Providing the necessary training before, during and after the implementation of banking	D28
		Grouping for employee training	D29
		Allocation of training support unit	D210
		Implementation of information by departmental experts	D211
		Allocation of training support unit	D212
		Dealing with employee resistance	Cultivation
	The spirit of acceptance of employee change		D32
	Culture promotion programs		D33
	The existence of a customer-oriented organizational culture		D34
	Policy making in order to create a model		D35
	Cultivating the opposition of employees		D36
	Dealing with opposing staff		D37
	Allocating expert staff		D38
	knowledge management	Choosing youthful ideas using previous systems	D39
		Use of knowledge management	D41
		Compilation of expert opinions	D42
		Optimizing the mix of assets	D43
		Modeling successful foreign models	D44
		knowledge management	D45
		Integration of banks	D46
		Information integrity	D47
		Internal research and development	D48
		Using knowledge management capabilities to answer employee questions	D49
		Creating a technology center	D410
	Use of information networks	D411	
	Systematization of processes	Using mobile apps and websites	D51
		Systematization of traditional processes	D52
		Use expert systems	D53
		Regulation of local e-banking rules	D54
		Satellite and computer networks	D55
		The number of Internet service provider centers for access by customers and organizations	D56

		The existence of appropriate information technology platforms in organizations	D57
	Private sector	Use of knowledge-based companies	D61
		Consider tax exemptions or discounts	D62
		Improvement and foundation for cooperation	D63
		Modeling successful companies	D64
		Selection of young people	D65
		Native system implementation	D66
		Development by native programming	D67
		Holding festivals of electronic banking ideas	D68
		Using knowledge management capabilities to answer employee questions	D69
	Creating value	Creating value for customers	D71
		Using information technology in designing organizational processes for easier communication with electronic banking products	D72
		Fast response and appropriate service to the needs of employees and customers	D73
		The ability to collect and provide customers' behavioral information through electronic banking products to organizations	D74
		Availability of electronic banking services 24 hours a day, 365 days a year	D75
		Getting documents and documents through updating systems	D76
		Planning for the introduction of technology in the long term	D77
		The idea of content-based value	D78
		Creating value for customers	D71
		Using information technology in designing organizational processes for easier communication with electronic banking products	D72
consequences		Reduction of administrative bureaucracy	Removing language barriers
	Reducing the amount of paper and manpower		E12
	The riskiness of this method if its security is not properly protected		E13
	Reduction of administrative bureaucracy		E14
	Increase employee efficiency		E15
	Increasing the efficiency of companies		E16
	Environmental Protection		E17
	Saving consumable resources such as paper		E18
	Reduction of administrative bureaucracy		E19
	Improving the environment		E110
	Reduce processes		E111

The advantage of information technology	Removing language barriers	E11
	Registering and recording information permanently	E212
	Relying on financial and banking documents instead of managers' emotional and tasteful decisions	E21
	Avoid party games	E22
	Effective communication with innovative companies	E23
	Ease in the globalization of the banking system	E24
	View account details	E25
	Access account information at a glance	E26
	Failure to visit the branch	E27
	New jobs and creativity	E28
	The spread of resistance	E29
	Maintaining the country's data	E210
	Disappearance of geographical boundaries	E211
	Entering the global village	E212
	Organizing control and carrying out transactions	E213
	Using electronic money	E214
	Remote banking services	E215
	Data management	E216
	Facilitating banking affairs	E217
	More accurate reporting	E218
	Use of competitive advantage	E219
	Ease of account control	E220
	Increasing the reputation of the bank	E221
	The existence of a close relationship between banks	E222
	Being a business model	E223
	Removing physical term checks from the business cycle	E224
	update	E225
	Correct use of the Internet	E226
	Correct culture	E227
	Avoid wasting time	E228
	More people's understanding of information technology	E229
	More use of intelligence than motor organs	E230
	Accelerate the achievement of global standards for financial exchange	E231
	Development of hardware and software related to this field	E232
	Create new jobs	E233
	Clarify information	E234
	Easier auditing	E235
	Ignorance of companies	E236
	The government's awareness of the financial accounts of companies	E237
	Getting less power as a result of becoming online	E238
	Integration of different channels	E239
	The speed of the client's action	E240
	Reduce urban traffic	E241
decreasing air pollution	E242	
Elimination of intra-city trips	E243	

		Creation of electronic government	E244
		Development of mobile services	E245
		Failure to go to the bank	E246
		Preservation and care of the environment	E247
		Reversibility	E248
		Prevent embezzlement	E249
		Freeing up employees' time	E31
		Optimal exploitation	E32
		Flexible structure	E33
		Facilitate communication	E34
		Reduce waste of time	E35
		Reduce the cost of transaction processing	E36
		Increasing accuracy and work health	E37
		Increase productivity and effectiveness	E38
		Increasing users' skills	E39
		Effectiveness and efficiency of processes	E310
		Improving the capabilities and efficiency of the government system	E311
		saving time	E312
		Increasing the profitability of banks	E41
		Avoiding waste of resources and energy	E42
		Gain more market share	E43
		reduction in costs	E44
		Cash management	E45
		Improving productive and learning working relationships	E46
		Capital market boom	E47
		increase production	E48
		Helping the business of the country in the direction of claims	E49
		increase in income	E410
		Increase in profit	E411
		Improve financial results	E412
		to identify	E413
		Geographically unlimited market	E414
		Focus on cost, growth and revenue	E415
		Earning income through fees	E416
		Business value creation	E417
		Financing in the form of various Islamic contracts	E418
		Financing in the form of long-term facilities	E419
		Franchise financing	E420
		Ease of doing business	E421
		Eliminate financial complexity	E422
		Establishing financial order	E423
		Increase turnover	E424
		Reversibility	E425
		reduction in costs	E426
		System production cost	Risks
	Customer attraction	Resistance from employees and society	Risks
	Customer attraction	Hard start	Risks

		Restricted access	Risks
		Account hack	Risks
		Account security	Risks
		Keeping customers despite the location changes of banks	E61
		Creating opportunities to find new customers	E62
		Expanding the geographical scope	E63
		Providing improved services to customers	E64
		Wide range of customers	E65
		Geographically unlimited market	E66
		Valid banking partners	E67
		Customer oriented strategy	E68
		Customer retention and attraction	E69
		Wide range of customers	E610
		The presence of foreign investors	E611
		Value Added	E612
	Helping the business of the country in the direction of claims	E613	
	Dealing with sanctions	Dealing with oppressive banking sanctions	E71
		Creating a global trade channel with Iran	E72
		Cut off the hands of dealers from the banking system	E73
		activity and establishment of full competition conditions	E74
		Opening of LCs	E75
		Business Development	E76
		Establishing commercial and economic relations	E77
		Opening all kinds of letters of credit in Rial and foreign currency	E78
	human resources	Not being affected by sanctions and inflation	E79
		Reducing employee motivation	E81
		Reduction of staff attendance	E82
	World Trade	Development of organization management performance	E83
		Export expansion	E91
		Advancement of business at the macro and small level	E92
Mutual communication		E93	
Knowledge of global markets		E94	
Increase job opportunities	E95		

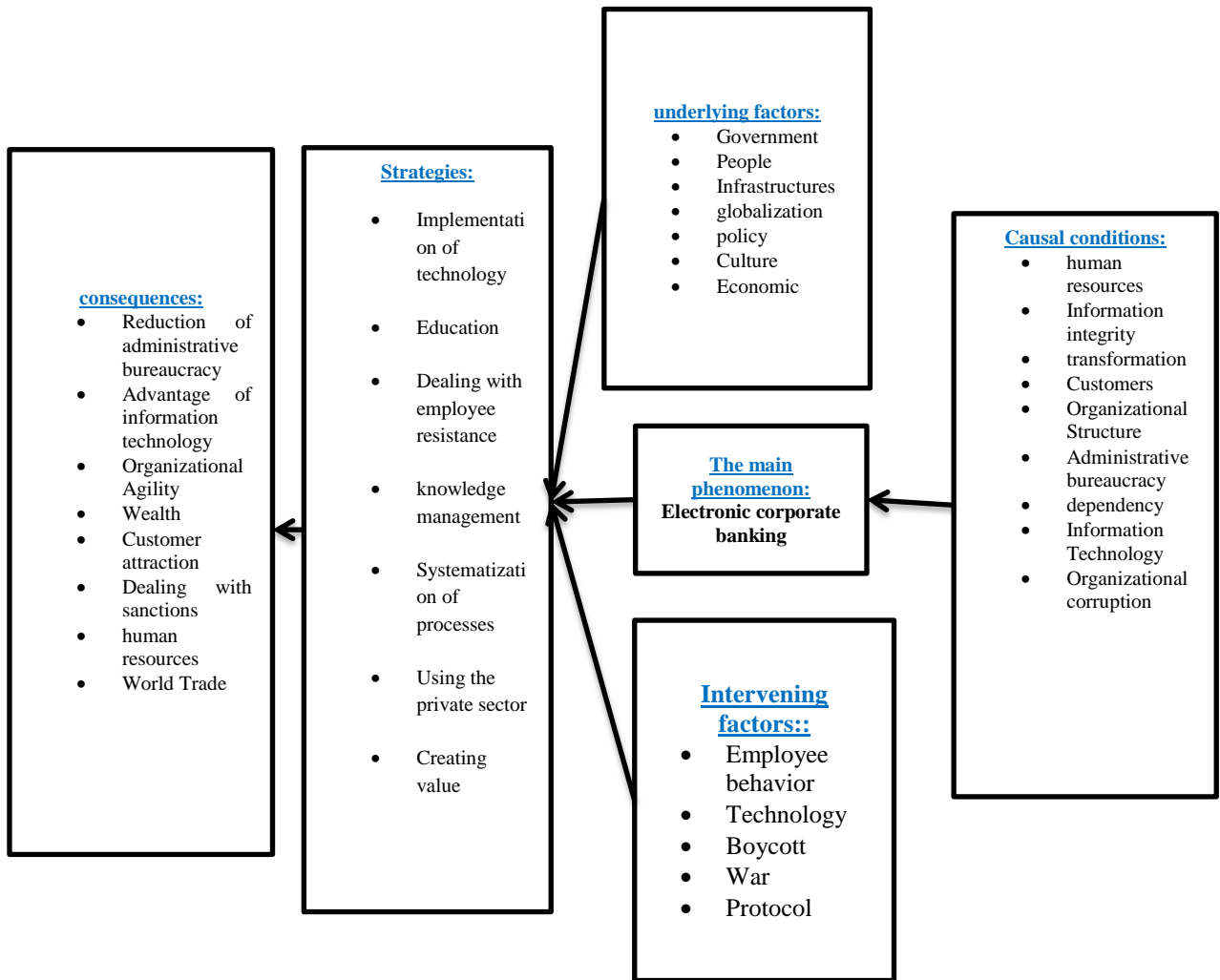


Figure 1. Final model of the electronic corporate banking coding paradigm

### 5. Conclusion

The purpose of this research was to design an efficient model for electronic corporate banking using the foundation's data technique under the conditions of economic sanctions. Therefore, it was tried that all the extracted categories and codes were based on causal, contextual, interventional factors, strategies and consequences with the approach of considering economic sanctions. The causal conditions obtained from this research showed that the most important possible reasons for electronicizing the affairs of corporate banking now that the country is suffering from oppressive sanctions are: human resources that have been involved in the deadly structures of administrative machinery and from their maximum efficiency and effectiveness. do not use; The integrity of information, the absence of which has led to a lot of disintegration in the field of information monitoring and refining, and the necessary information was constantly exchanged between companies, various governmental and non-governmental organizations in an island form, transformation, which in this sector also according to The approach of banks is

towards the use of information technology and electronic banking, but corporate banking in Iran is still done on paper and manually as before. Customers are the next option, whose dissatisfaction with the traditional structure of corporate banking has caused the process of attracting customers to decrease, and loyal customers also decrease significantly; The administrative bureaucracy that has fallen behind the foundation of the organization in terms of the wastage of energy and organizational resources and the inflation of manpower to perform fixed and predetermined tasks, which has led to work traffic, job burnout and an increase in human error statistics, so that Banks constantly have problems with the registration and documents organization and clients (legal entities) and the process of administrative paperwork lowers the speed of doing things and the accuracy of doing things; Dependency, which is the most important reason and possible obstacle for the implementation of corporate banking, which these days, due to the extensive sanctions and the refusal of private companies affiliated with western countries to provide banking services to the country, is one of the reasons that make the need to implement electronic corporate banking more than ever. , requires In this regard, due to the lack of a transparent financial structure, taxation, and the registration and storage of documents in an integrated manner and centralized decision-making, it has created the basis for the emergence of corruption and organizational rent, and it is considered one of the important reasons for the implementation of this phenomenon. In the continuation of the research, contextual factors such as the government, which is in charge of policies and the implementation of bank laws to a large extent, the trends and demands of the people of a society according to the atmosphere and possible conditions, infrastructures such as internet speed, the type of internet and the access of all target users to the internet and even Internet literacy, which is based on the cultures formed in the society in the media and economic culture, were identified as the most important contextual factors. In addition, intervention factors such as the behavior of the employees, which is caused by the traditional nature of the work, fatigue and burnout, human error, which will cause confusion and disintegration of affairs, as well as their resistance to accept and use information technology to improve affairs and use electronic banking. It is a company that is the first negative intervention factor that has been identified, the next thing is the influx of all-round sanctions from the enemies, which has caused the non-utilization of the software capabilities of large foreign companies, and in this context, the economic wars facing the country have the effects It has negatively affected the country's banking structure, especially corporate banking, and prevented international companies from entering the traditional banking space of Iran. Also, the existence of national and international protocols that may create negative effects in the corporate electronic banking process. In the continuation of the research, by presenting the codes to the experts and examining and discussing with them, the codes related to the strategies were extracted and it was found that the implementation of common technologies around the world, which is used for electronic corporate banking, is the most important known strategy. Training to employees and clients is one of the most basic executive structure of any information technology structure change, and in this regard, experts had common opinions. First of all, it is necessary to electronicize corporate banking affairs, all manual affairs and processes should be integrated and redesigned in a systematic way using the tools available in information technology systemization, which requires the correct application of existing knowledge in order to consolidate and share them with opinions. Organizational experts. For this purpose, the private sector (companies active in the field of information technology and automation of administrative processes) can be used, which can be considered a strong and efficient strategy to face sanctions in this field. Finally, in addition to the information technology approach (speed of affairs, ease of use, information aggregation, integration, error reduction, information archiving and other superior features of information technology), electronic corporate banking should be based on a new valuation that both employees, the bank and encourage the customers to use corporate electronic banking. Finally, in the last step in the qualitative section, the outcome codes were extracted and categorized into several important categories, among which the most important outcomes include the reduction of administrative bureaucracy, advantages of information technology, and organizational agility. He pointed out the bank's prosperity in terms of cost savings, human and economic resources. In the continuation of the research, the model obtained through SmartPLS software was implemented by the employees and it was found that in the causal conditions

section, the most and most effective factor of causal conditions is related to transformation with a rate of (0.890), and the least reason The productivity between different units was (0.570).

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