

How Strategic Agility Affects the Competitive Capabilities of Private Banks

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ABSTRACT

Developing capabilities of agility, rapid responsiveness and adaptation to environmental changes are known as tools to gain competitive advantage. Strategic agility is a developed type of agility that in addition to rapid response pays specific attention to strategic aspects and predicting changes in the environment before they occur. Most of the studies in the field of agility and competitive advantage have focused on productivity and agility of supply chain. And a small number of studies have assessed the determinants of strategic agility and its impact on financial, competitive and operative factors organizations; therefore, having the awareness of both this issue and also the importance of competitiveness in the current banking system, in this research we have tried to explain the concept of strategic agility and its determinants, and to reveal its importance in the banking sector and to investigate its impact on the competitive capabilities of the private banks in Iran. In terms of its aim, this study is an applied one, and regarding the data collection, it is descriptive- correlational. The statistical population of this research consists of managers and experts working in the Iranian private banks. A total of 150 managers and experts from the banks have formed the study sample. In this study, first based on conducted studies, a model was developed to study the effect of strategic agility on competitive capabilities, and then, by using the tests of confirmatory factor analysis, Pearson structural equation modeling and correlation, this model was reviewed and approved. The results indicate that strategic agility has had significant impact on the competitive capabilities of the private banks in Iran. Furthermore, among the dimensions of strategic agility, clarity of vision is the most influential factor in the competitive capabilities.

KEYWORDS: agility, strategic agility, competitive capabilities, competitive advantage, telecom industry

1.0 INTRODUCTION

Today's business environment, due to globalization, technological innovation, reduction in products' life cycles and changing needs of customers, is quickly changing and difficult to be predicted. Agility, or in other words, the ability to respond and adapt quickly and effectively to unforeseen changes in the business environment, is a key competitive advantage in the market. Another issue which has doubled the importance of agility is this fact that today environmental changes have become faster and more complex than the past. From a variety of agility types, strategic agility is a new topic, which has attracted researchers in recent years. In the 21st century organizations need to successfully monitor and foresee the business environment path in order to adapt themselves to it. Products and their services must be tailored to the clientele's demand, and in some cases they must stimulate this demand from customers, while this demand is dependent on strategic agility. In other words, companies' strategic agility directs them toward having internal view in order to obtain the necessary competence to compete, and having external view to take advantage of opportunities emerging from the change. Iran's banking industry in recent decades has moved toward competitiveness; today, with the increasing competition in the Iranian banking system, banks adopt different ways to increase or at least maintain their market share. Banks in this regard, due to their competitive advantages and strengthening them, can greatly guarantee their success in competition with other competitors. In the present era creating strategic agility is a challenge which most organizations and businesses are not successful in handling and even some companies are not able to maintain it after the acquisition and with the passage of time due to excessive focus on growth and success and forgetting the need for agility, they lose their ability to lose; Therefore, organizations need to continually be aware of their strategic agility capabilities as a dynamic ability through performing assessment of it. Because according to the resource- oriented

approach, a scarce resource, is impossible to imitate and irreplaceable and it helps a company to gain and maintain competitive advantage [1-17].

2.0 LITERATURE REVIEW

For the first time in 1991 the term agility was applied by researchers at the University of Li High to describe a flexible manufacturing system that has necessary capabilities to meet the rapidly changing needs of the market and it can respond to customers' demands in time. Extensive review of the agility's literature shows that an agile organization can be successful in competitive environment through the abilities of responsiveness, competence, flexibility and speed so that achieve competitive advantage in the market. Agility directly affects the company's ability to produce and distribute new products and cost effectiveness. Reduction in production costs, increasing customer satisfaction, phasing out of activities not having value-added and increasing competitiveness are the benefits that can be achieved through strategies of agility [1-13].

Definitions of agility are more focused on the concepts of the agility of production and supply chain, and they show that agility is a local capability focusing on internal processes and the policies of an enterprise and the reactive nature against changes. However, increasing competition on a global scale, the growing rate of speed and complexity of changes and the increasing importance of knowledge in today's world are such that the reactive nature of agility is not enough alone. Today, not only must organizations think beyond adapting to change or responding to it, but also before the change, they must implement the changes in their business models and be after taking advantage of the potential opportunities [14-29].

Gradually, a wider range of definitions of agility were offered by some authors, who corrected some errors in reactive definition of agility. Some defined agility as a concept consisting of two components: responsiveness and knowledge management, and Matyakalan and his colleagues interpret agility as the ability of an organization to detect changes through the opportunities and threats existing in the business environment, and to give rapid response through the recombination of resources, processes and strategies; and in this definition, the strategic aspect has been added to operational aspect of the concept of agility. Thus, in literature a new kind of agility developed, and today a new paradigm called strategic agility is emerging. Strategic agility requires simultaneously being agile and strategic. Being strategic means predicting changes and leveraging our own merits in order to overcome the change and agility means being responsive and agile. As a result, the agility, from strategic aspect, means being proactive in anticipating change and, from strategic aspect, responding to the change. Strategic agility is a concept that in some ways differs from the classic strategy approach; so that have argued that the life of strategic planning, in the conventional sense that a company formulates its vision and strategy for the next five to ten years and follow it, has been ended. Today, we must be on alert at every moment in order to be able to quickly restore and shift our strategy. They define strategic agility as the ability to modify or restore and recreate the dynamic and strategy of a company at the time of changing business environment. This ability is obtained by continuous predicting in addition to the modifying and adjusting the trends and clientele needs without giving up and abandoning the vision of the company. And it is known as a tool for organizations' survival and in markets defined by growth and systematic interdependence and rapid change. Project defines Strategic agility as the ability of a company to modify and adjust its path without losing sight of its long-term vision that is important for the today new economy. In addition, this institution defines strategic agility as a process in progress for an organization to proactively anticipate change and fast exploitation for significant competitive advantage [30-39].

They explained the Strategically-directed agility as change management skills. Skill is changing of a merit that allows an organization to apply knowledge as effective manner. Skill of changing helps organizations to achieve two objectives: (A) ensuring the effectiveness and feasibility (skill of reactive changes - achieving market leadership (skill of active change) it should be noted that this skill allows any organization to effectively manage knowledge and apply it; Thus, agility is seen as a dynamic capability has emerged from the strategies of knowledge production helping organizations handle change management better. In connection with the models of strategic agility, it must be emphasized that in the literature, these models have been conceptualized in various ways. Projects have conceptualized strategic agility in terms of three dimensions: strategic sensitivity, collective

commitment and fluidity of resources. Consulting Group offered a four-dimension definition of similar to the concept of strategic agility suggested, including Sensitivity to the opportunity, unity of leadership, fluidity of resources and Organizational Elasticity. Mionjer adopts seven indicators to assess the strategic agility of the supply chain that are: 1- The ability to promptly detect changes. 2) Partners ability to make quick collective decisions [40-46].

3) The ability to respond quickly to changes, 4) Using information technology to share data, 5) Process integration and network coordination. 6) Product development with collaboration between partners, 7) a network thriving due to the strength of the partners and based on seven dimensions: clarity and lucidity of vision, clientele knowledge, understanding of fundamental capabilities, choosing strategic targets and objectives, shared responsibility, the knowledge of competitors, and taking action measured strategic agility. Project believes that two dimensions of the knowledge of customers and competitors reflect the competency of market high sensitivity that can be used to achieve strategic agility, which are not included in the dimensions of strategic agility; Thus, only five dimensions of clarity and lucidity of vision, understanding of the fundamental capabilities, selecting strategic targets and objectives, shared responsibilities and taking action reflect strategic agility. Clarity of vision and understanding of the fundamental together provide the essential compound "the speed and stability "needed for an organization strategic agility. If an organization is not aware of its basic capabilities, it pursues opportunities which it is not prepared to take advantage of. Clarity and lucidity of vision provides the necessary speed to execute; an organization focuses on all its value chain partners only when it is fully aligned and motivated to exploit the opportunities associated with the organization. The ability to select strategic targets and objectives helps an organization to modify, improve or develop its capabilities in order to coordinate existing and emerging opportunities. Researchers Shared responsibility is a broad measure up to which the organization's relationship with the clients helps create value. The relationship between an organization and its value chain partners can generate value, and in addition to that, it can destroy the value; the roles of value creation include: partner, generating ability and narrating the truth, While the roles which destroy the value are: savior, causing dependence and colluding. The roles generating value, in comparison to the roles which destroy the value, are different regarding the amount of shared responsibility in a relation. the proportion of shared responsibility in a relation for the roles producing the value is high and for roles destroying value it is low, which is similar to the concept of strategic agility offered. It means that a company simultaneously choses all components of its value chain network, production and exploitation of knowledge. Taking action reflects the degree up to which a company accepts the random actions reveal as the opportunities which make them seen; in other words, taking action reflects the organization speed in having reaction. In this study the strategic agility has been measured based according to the model provided by project based on five dimensions: clarity and lucidity of vision, understanding of fundamental capabilities, selecting strategic targets and objectives, shared responsibility, and taking action [1-27].

The notion of advantage is seated in two broad types of resources and capabilities. Resources that represent the assets controlled by the enterprise and are interpreted as the input of organizational processes, which is widely debatable in the resource- orientated approach; and capabilities that focus on the ability of a company in compounding, developing and adopting its resources to create competitive advantage. Competitive capabilities make a supply chain of indicators showing the usefulness of strategic agility. These abilities should be immediate functional actions so that corrective action can be applied in a timely manner to improve supply chain performance. The overall List of competitive abilities for a company having strategic agility includes accountability, competence, flexibility and speed. The major driving forces in the strategic agility (Advanced production technology, , better information systems, etc.) are increasing customer power and innovation speed; Hence, Competitive capabilities of company having strategic acceleration must be according to customer satisfaction and innovative educational perspectives; Therefore, customers attitude to services / products, timeliness, flexibility and value along with dimensions of learning and innovation, including innovation in product / process management, collaboration management, information flow, threats, etc., have become important competitive dimensions. So the competitive capabilities of an organization can be interpreted as its ability to meet customers' expectations compared to the ability of its competitors. Literature review shows that researchers have used various dimensions in order to assess the competitive capabilities. In this study, based on an extensive review of literature, five indicators of quality, innovation, flexibility, reliability in the provision of services and cost leadership have been used in the assessment of competitive capabilities [28-46].

3.0 RESEARCH METHODOLOGY

As shown in Figure 1, in this research a model is proposed that relates strategic agility to competitive capabilities. The independent variable is strategic agility with five dimensions of clarity of vision, understanding core capabilities, shared responsibility, selecting strategic targets, and taking action. The dependent variable is competitive capabilities which are measured with five indices of quality, innovation, flexibility, delivery reliability and cost leadership. This model has been developed based on an extensive review of agility literature and its impact on the competitive capabilities. In fact, this model was developed based on the belief that strategic agility as a dynamic ability and a concept derived from agility (strategic agility = agility + strategic) is a key component in determining competitive success.

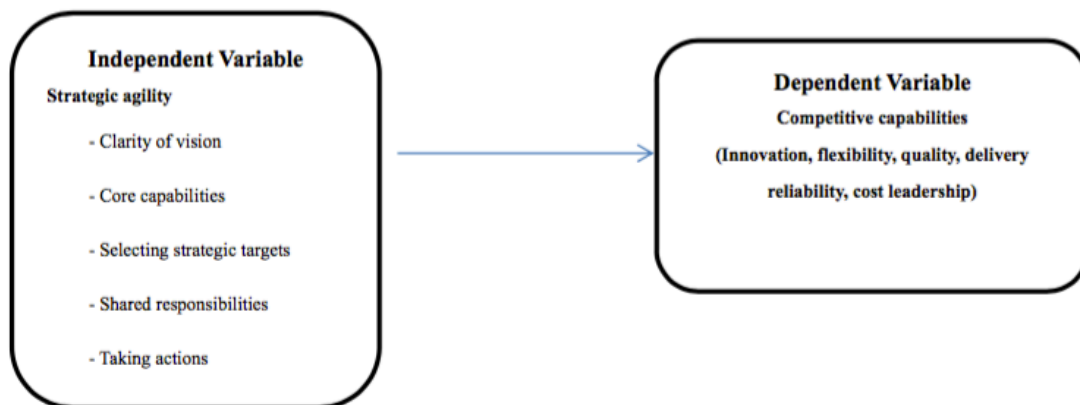


Figure 1. The conceptual model

The research questions were raised as follows: 1) what are the dimensions of strategic agility and competitive capabilities? 2) Do the strategic agility and competitive capabilities have significant relation with each other? 3) Is strategic agility effective on competitive capabilities in the private banks of Iran? 4) Which dimensions of strategic agility have greatest impact on the competitive capabilities in the private banks of Iran? In this regard, the following hypotheses were proposed: 1) Strategic agility has a significant relationship with competitive capabilities private banks of Iran. 2) Clarity of vision has a significant, positive effect on the competitive capabilities in private banks of Iran. 3) Core capabilities has a significant, positive effect on the competitive capabilities of the private banks of Iran. 4) Shared responsibility has a significant, positive effect on the competitive capabilities in the private banks of Iran. 5) Selecting strategic targets has a significant, positive effect on the competitive capabilities in the private banks of Iran. 6) Taking action has a significant, positive effect on the competitive capabilities in the private banks of Iran.

4.0 RESULT

This study, in terms of its target, is an applied one and regarding the data collection, it is a descriptive - correlational study, by which we assess the relationship between strategic agility and competitive capabilities in the private banks of Iran. In order to collect data, a questionnaire developed by researchers was used to assess the strategic agility and its dimensions. This questionnaire consists of 20 questions, which evaluates the five dimensions of strategic agility including: taking action, shared responsibility, understanding fundamental capabilities, selecting strategic targets and objectives, clarity and lucidity of vision in particular and on whole it studies the strategic agility construction. The questionnaire was graded using Five-item Likert scale from Strongly Disagree to completely agree. Furthermore, the questionnaire of competitive capabilities was designed by reviewing research literature and questionnaires used in the evaluation of competitive capabilities, and a total of 18 questions were adopted to assess the competitive capabilities. The statistical population consists of managers and experts working in Iranian private banks. For example, at the level of banks, the following criteria were taken into account: Since the small private banks do not have any of these:

widespread activity, organized structure and high ability to gain competitive capability, at first we tried, among private banks of Iran, to choose accredited and reputable banks that have widespread activity and their measured capabilities and indices are in proper level. A total of five private banks were examined and questionnaires were distributed among 150 managers and experts, and 101 completed questionnaires were collected.

In order to assess the validity of the questionnaire, the two methods of content-related validity and construction validity were used. To determine content-related validity, first the questionnaires, questions of the articles and studies which were related to research history were studied and reviewed. And then the research questionnaire was designed by taking advantage of the guidance provided by management professors. Construct validity has been investigated through confirmatory factor analysis. In Figure 2, Factor Loading of each item of strategic agility, and in Figure 3, Factor Loading of each item of competitive capabilities are shown respectively, which represent proper construct validity.

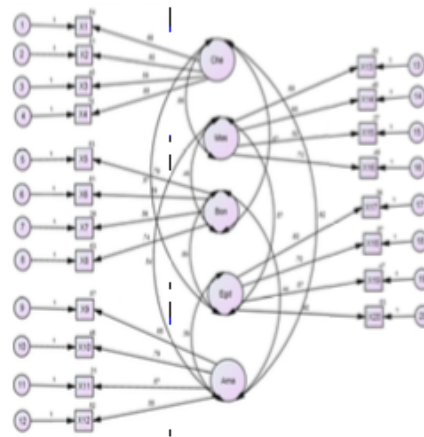


Figure 2. Standard estimates of confirmatory factor analysis (independent variables)

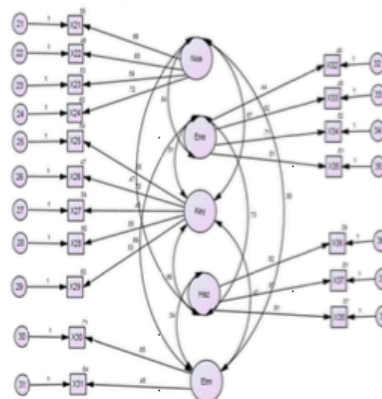


Figure 3. Standard estimates of confirmatory factor analysis of the dependent variable and its components

According to the conducted Factor analysis and $NNFI=0/94>0/9$ $CFI=0/96>0/9$ $RMSEA=0/061<0/08$ and $GFI=0/93>0/9$, the model of strategic agility fits the data obtained from the questionnaire. Moreover, due to $RMSEA=0/059<0/08$ $CFI=0/97>0/9$ $NNFI=0/92>0/9$ and $GFI=0/93>0/9$ the model of competitive capabilities has also a good fitting. In order to determine the reliability of the measurement tool, Cronbach's alpha has been used, which is higher than 0.7 for all of them, and it shows that the measurement tool has an acceptable reliability.

Before testing the research hypotheses, in order to select the type of statistic to test the hypothesis, the assumption of normality of the data was analyzed using the Kolmogorov-Smirnov test. As shown in the

table below, the Kolmogorov-Smirnov statistic value is between +1.96 and -1.96. Moreover, the significance level for all variables is larger than 0.05, As a result, the hypothesis which suggests normal distribution of strategic agility constructions and competitive capability has been confirmed, and taking action reflect strategic agility.

Studied Variable	Kolmogorov-Smirnov	Asymp. Sig. (2-tailed)	Result
clarity of vision	1.386	0.073	It is normal
core capabilities	1.301	0.068	It is normal
selecting strategic targets	1.699	0.076	It is normal
shared responsibilities	1.179	0.118	It is normal
Taking action	1.186	0.128	It is normal
innovation	1.179	0.124	It is normal
Service quality	1.803	0.053	It is normal
Reliability	1.699	0.063	It is normal
Flexibility	1.386	0.086	It is normal
Cost leadership	1.301	0.088	It is normal

In order to test research hypotheses, first we examined the relationship between variables of research, and Pearson correlation test, which is a parametric test, has been used for that purpose. The results of Pearson correlation test in Table 3 show that a significant, positive relationship exists between strategic agility and competitive capabilities at 99% confidence interval.

Variable	1	2	3	4	5	6
Competitive capabilities	1	-	-	-	-	-
clarity of vision	** 0.61	1	-	-	-	-
core capabilities	** 0.44	** 0.38	1	-	-	-
selecting strategic targets	** 0.57	** 0.30	** 0.63	1	-	-
shared responsibilities	** 0.48	** 0.54	** 0.29	** 0.24	1	-
Taking action	** 0.49	** 0.43	** 0.46	** 0.37	** 0.32	1

The correlation between research variables (p<0.01).

As the coefficients at 99% confidence interval show: there are significant relations between all the independent variables: clarity of vision, core capabilities, selecting strategic targets, shared responsibilities and taking action.

After ensuring that there is a significant relation between researches variables, in the following we wanted to investigate the nature of the type of relation and the direction of these variables impact in the form of conceptual models and to serve this purpose we have been used structural equation modeling.

The structural equation model and significant coefficient model for the research hypotheses both have been mentioned below and in the following we have assessed the appropriateness of the model and hypotheses testing according to the results.

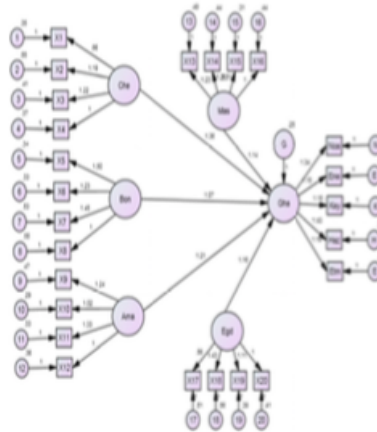


Figure 4. Graphical output of Standard model estimate

According to the indices presented in the table below and comparing it with the desired value for a fitted model, it shows the good fit of the research model.

Fit index	Acceptance criterion	Value obtained for research model
(Chi square) χ^2	$\chi^2/df \leq 3$	2.45
RMSEA	RMSEA<0.08	0.062
NFI	NFI>0.90	0.92
CFI	CFI>0.95	0.98
GFI	GFI>0.90	0.93
$\chi^2= 963.86$ $df= 393$		
Root Mean Square error of Approximation.		
Normed Fit Index.		
Comparative Fit Index.		
Goodness of Fit Index.		
Fit indices and the results obtained for research model.		

The results obtained from Pearson correlation analysis confirm the significant relationship between independent variables of strategic agility and the dependent variable of competitive capabilities. Moreover, according to the results of the path coefficients and C.R. statistic (T statistic) shown in the following table and graphs of standard model coefficients, it has been found that variables clarity of vision, core capabilities, selecting strategic targets, shared responsibilities and taking action at significance level of 0.01 have significant, positive impact on the competitive capabilities so all the research hypotheses were confirmed.

Standard estimate	Significance level	T.C.R	Standard Error	Estimate	Independent	relation	dependent
0.432	***	9.652	0.141	1.361	clarity of vision	->	Competitive capability
0.224	***	8.523	0.126	1.074	core capabilities	->	Competitive capability
0.391	***	8.797	0.138	1.214	selecting targets	->	Competitive capability
0.325	***	9.201	0.124	1.141	Share responsibility	->	Competitive capability
0.361	***	10.468	0.111	1.162	Taking actions	->	Competitive capability

5.0 CONCLUSION

In this study, we have tried to assess and examine the relationship between the dimensions of strategic agility and competitive capabilities of Iranian private banks. The results of Factor analysis showed that in the Iranian private banks considering the dimensions of strategic agility, clarity of vision has the highest weight and core capabilities has the lowest weight. These results show that in the Iranian private banks, the managers are mostly concerned with having clarity and lucidity of vision of the looming end for the path which their organization has taken, and relatively they pay less attention to identifying their core capabilities. Furthermore, among competitive capabilities, cost leadership has had bigger factor loading, which reflects managers' focus on providing services at competitive prices in order to increase the competitive capabilities.

The results of correlation analysis and structural equation modeling conducted for strategic agility and competitive capabilities showed significant, positive correlation between them; thus, the primary hypothesis was confirmed, which is consistent with observations done, and it showed that strategic agility leads to improving the competitive capabilities. It also affirms the results provided. Stating Strategic agility improves the competitive performance of the Nigerian telecom firms. The results also showed that there are significant, positive relations between clarity of vision, core capabilities, selecting strategic targets, shared responsibilities and taking action and competitive capabilities. As a result, subsidiary hypotheses were confirmed, which can support many researches observations; project observations showed that Agile manufacturing strategy directly affects the reasonable operating performance and having dependence on lower-cost, quality and quick response to changes in clientele demand have combined with necessary strategies to achieve competitive advantages.

Finally, Friedman ranking test showed that among the dimensions of strategic agility, clarity of vision has the greatest impact on the competitive capabilities. Selecting strategic targets, taking action, shared responsibility and core capabilities have hold the 2nd to 5th rank respectively. And from these outcomes it can be inferred that the managers of private banks, in order to improve their competitive capabilities, must emphasize clarity of vision in their banks and also codifying and selecting strategic targets prior to determining responsibility and collective commitment of the senior management team of the organization and taking any executive action.

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