

Effect of Strategic Thinking on E-Banking Performance with the Moderator Role of Innovation

Abstract

Entering the virtual space as a result of information and communication technology has created a new era of human civilization. In this regard, the presence of an advanced banking system to enter international markets is one of the requirements of every country. Electronic banking has become very popular in recent years. Because it has provided people with faster methods with less cost and more access to perform activities on the web. This research has been written with the aim of explaining the effect of strategic thinking on e-banking with the moderator role of innovation, and for this purpose, especially during the Covid-19 pandemic, the role of e-banking became more important.

We selected 84 managers, deputies, and employees of Bank Mellat branches in district 5 of Tehran as the statistical population. We sought to find the answer to this question: what is the effect of strategic thinking on e-banking with the moderator role of innovation? The sample size was determined to equal 69 people using Cochran's formula, and sampling was done by the simple non-random method. Finally, the research hypotheses were confirmed, and it was proved that strategic thinking affects e-banking, and the innovation variable can increase this effect.

Keywords: Bank Mellat, District 5 of Tehran, Electronic Banking, Innovation, Strategic Thinking

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Introduction

Today, entering into cyberspace resulting from information and communication technology has created a new era of human civilization. In this regard, the presence of an advanced banking system to enter international markets is among the requirements of any country (Hemmati, 2011: 2). The beginning time of electronic payment in the world dates back to 1918. That is when the US Federal Reserve Banks transferred funds by telegraph. The move towards electronic banking began in the early 1990s, and afterward credit cards, ATMs, Interactive Voice Response systems, and so on entered the country, and in 2002, the Shetab system or Interbank Information Exchange Network was created (Pourghasemi, 2011: 3). E-banking has become very popular in recent years because it provides faster methods with lower cost and more access to perform activities on the web for individuals (Claessens et al., 2002: 257). Strategic thinking is considered as the focal point of the organization's success. Strategic thinking is important for organizations to ensure sustainability in a competitive world. It is also a cognitive process that precedes decisions and actions using a strategic perspective. (Mohseni et al., 2021: 399) Strategic decision-makers interpret information and translate it into organizational action through the lens of strategic schemas (Lei, Fu, Wu, & Du, 2021). They have defined strategic thinking as the inherent ability to predict actions. They also stated that strategic thinking is the cornerstone of rational decision making. Strategic thinking refers to the process of creative and divergent thinking and

plays an essential role in the basic issues of countries, organizations, as well as personal decision-making and planning. (Kettunen et al., 2020: 126)

It is very important to address this issue and perform a study about the development and promotion of this industry. The strategic thinking approach was created in the 1990s in response to the inefficiency of the old strategic management instructions in the highly competitive environment of that time, but at first, the definition was not precise, and the practical operation method of strategic thinking was not clear. Lidka stated in the late 1990s that the use of the phrase "Strategic Thinking" has become so widespread and general that it is considered a threat to lose its meaning, and those who use it had defined it less (Haji Hosseini, Aghajani, & Shoghi, 2016: 139). In fact, it can be said that strategic thinking is a cognitive process that takes precedence over decisions and actions using a strategic perspective (Tavakoli and Lawton, 2005: 156). Strategic thinking is the image of the desired results and a practical dream to create a desirable future with determined and achievable results, increasing the value (Kaufman, Oakley-Browne, Watkins & Leigh, 2003: 414). Strategic thinking is the capability of "Strategic Architecture" and is a process to identify survival strategies or business models that lead to value creation for the customer (Abraham, 2005: 6). Strategic thinking is the use of various mental frameworks to examine, analyze and ultimately strategic situations decision making (Stacey, 2005: 16). In today's unstable and evolving business environment, organizations need to achieve competitive advantages as a vital capability to survive and

grow. In order to achieve this capability, managers must know the nature and concepts of strategic thinking well and learn the necessary skills to take advantage of this approach by using strategic thinking to create a vision in line with current market realities and future developments (Dadizadeh, 2014: 1). Banks, as financial institutions, also have a role in a wide range of financial activities and perform specific duties in various ways. One of the networks banks use in conducting financial activities is the electronic banking network. In general, it can be said that e-banking is the use of advanced software and hardware technologies based on networks and telecommunications to exchange resources and financial information electronically. This can eliminate the need for the customer's physical presence in the bank branches (Koochi Esfahani, 2007: 12). Today, all banks are equipped with electronic banking software and hardware and compete severely with each other to survive and acquire more profit. Therefore, the competition goes beyond the level of banking facilities and focuses more on human resources. On the other hand, the number of banks with various titles and different statutes is increasing rapidly, and each of the banking managers is trying to make his banking collection win in the field of e-banking competitions by applying efficient and accurate management. However, some e-banking measures and designs fail despite spending a lot of time and fail to achieve no desirable results.

For this reason, e-banking managers need to apply optimal management based on strategic thinking in the bank. For a manager in the bank, no perception is more important than understanding the business. This insight is not only limited to understanding the effective factors and their relationships. Rather, the intuitive discovery of unknown angles of this space and the creation of ideas to exploit them is a manifestation of the value creation of this insight, and strategic thinking is an approach that provides the ground for the formation and development of this insight (Naderi, Bazargani, Safari, & Shoghi, 2014: 2). The present research was written with the aim of explaining the effect of strategic thinking on e-banking with the moderator role of innovation and for this purpose, focuses on the Mellat Bank branches in District 5 of Tehran as its statistical population and seeks to find the answer to this question: What effect does strategic thinking have on e-banking with the moderator role of innovation?

RESEARCH HISTORY

With the rapid expansion of the internet network, the global economy has reached a stage where consumers can conduct all their business transactions nationally and internationally with relative ease. At the center of this global economy is the banking industry, with payment mechanisms that are severely competitive. Cost-based management is a vital necessity for the survival and continuity of this industry (Bakhshi and

Samizadeh, 2017: 54). Since numerous and varied factors affect e-banking management, the manager, by considering all these factors together, should be able to present successful management plans and in this direction, should not be unaware of any of the influential factors, predict possible future changes, and plan in such a way that if a change emerges in other conditions, he can change the plan according to the new conditions. Accordingly, strategic thinking skills give e-banking managers the capability to ensure the life and survival of the bank by applying accurate management. Therefore, conducting research on the relationship between the basic elements of e-banking and strategic thinking is highly necessary and important. However, so far, no research has specifically studied the impact of strategic thinking on e-banking, and a study gap in this area is evident. Hill (2017), in an article entitled "Strategic Thinking: An Approach to Develop Strategic Agility in the Organization," states that strategic thinking is considered a basis for organizational agility and, ultimately, customers' satisfaction. Because this factor by the organizational focus on structure and efficiency causes strategic thinking to act more concentrated and can be more successful in achieving organizational agility. Haji Hosseini et al. (2016), in an article entitled "The Effect of Strategic Thinking on Organizational Change Capacity," states that this research was conducted to investigate the effect of strategic thinking on organizational change capacity in water and wastewater centers in Yazd province. The research method is applied in terms of purpose, is descriptive-correlative in terms of data collection method, and is quantitative in terms of data type. The statistical population consisted of 190 frontline employees and managers, and 123 people were considered the sample size using Cochran's formula and stratified random sampling method. To collect data, Lidka's (1998) Strategic Thinking Questionnaire and Judge 's (2009) Organizational Change Capacity Questionnaire were used. After collecting the questionnaires, the data was described by mean, standard deviation, and percentage through SPSS software, and statistical inference of the data was used through structural equation modeling, and with the aid of PLS2 Smart software, the research hypotheses were investigated. Findings showed that the appropriateness of the presented model according to the research components was appropriate and strategic thinking, and each of its components affects organizational change capacity.

With regard to the above points, the researcher in this research presented his model and compiled the hypotheses.

Main Hypothesis:

1. Strategic thinking affects the performance of electronic banking in the Bank Mellat branches of District 5 in Tehran.
2. Innovation affects the relationship between strategic thinking and e-banking.

Minor Hypotheses:

1. Decision-making affects the performance of electronic banking in the Bank Mellat branches of District 5 in Tehran.
2. Learning affects the performance of electronic banking in the Bank Mellat branches of District 5 in Tehran.
3. Systematic thinking affects the performance of electronic banking in the Bank Mellat branches of District 5 in Tehran.

RESEARCH CONCEPTUAL MODEL

Figure 1 shows the conceptual model of the research.

completing the questionnaire in the present research was equal to 69 people, and sampling was done by the simple non-random method. In a way that the questionnaires were distributed and completed among the people present and available at the time of doing the research. Data collection is done in two ways of library study and field research. In the library section, the researcher investigates the research literature by reading books, articles, related internet bases, and so on. In the field section, using a researcher-made questionnaire collects the desired data in the field of strategic thinking, e-banking, and innovation in the Bank Mellat

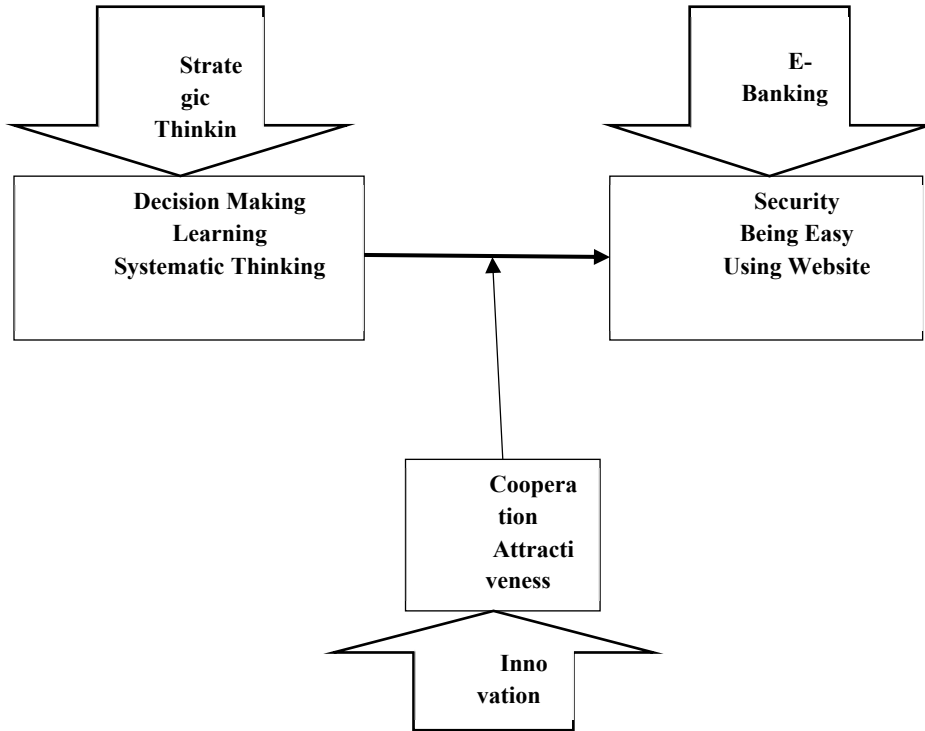


Figure 1. Research Conceptual Model

RESEARCH METHOD

The present research is among the applied research in terms of the purpose type and descriptive-survey research in terms of the method type. Therefore, it is a description that explains the current status of the sample under study. It is a survey because it uses survey methods such as questionnaires in data collection. The main desired purpose of this research is also to explain the effect of strategic thinking on the performance of electronic banking with the moderator role of innovation. The statistical population of this research includes 84 managers, deputies, and employees of Bank Mellat branches of District 5 in Tehran. According to Cochran's formula, the sample size for

branches of District 5 in Tehran. In order to collect data, combining the desired elements in all three research variables, a questionnaire will be designed, and its validity and reliability will be measured. In order to assess the face and content validity of the questionnaire, the expert survey method is used. The reliability of the questionnaire was also assessed using Cronbach's alpha test in SPSS22 software. In this way, at first, 30 members of the sample complete the questionnaire, and based on the answers of these 30 questionnaires, Cronbach's alpha test is performed. According to Table 1, the obtained alpha coefficient is greater than 0.6, the questionnaire has acceptable reliability.

Table 1. Reliability of Research Components in the Questionnaire

Variable Type	Variable Name	Elements	Corresponding Questions	Reliability Coefficient
Independent	Strategic Thinking	Decision Making (Making Decision)	1-2-3-4	0.892
		Learning	5-6-7-8	

		Systematic Thinking	9	
		Security	10-11	
Dependent	Electronic Banking	Ease of Use of the Site	12-13-14	0.702
		User Support	15	
		Cooperation	16-17-18-19	
Moderator	Innovation	Attractiveness	20-21-22	0.896
		Culture	23-24-25	
Total				0.926

FINDINGS

Regression analysis provides this possibility for the researcher to predict the changes of the dependent variable through independent variables and explain the contribution of each independent variable in explaining the dependent variable.

Table 2. Multivariate Regression Test Results for Predicting Security Index (As A Subscale of Electronic Banking Variable) through the Dimensions of Strategic Thinking and Innovation

Model	Indices	B	S.E	Beta	T	P
First Model:	Constant Value	1.928	0.374-		5.152	0.000
Dependent Variable: Electronic Banking (Security Index)	Decision Making	0.335	0.124	0.367	2.702	0.009
	Learning	-0.074	0.149	-0.078	-0.499	0.620
Independent Variable: Strategic Thinking	Systematic Thinking	0.269	0.101	0.379	2.676	0.009
Note:						
R = 0.365	R ² = 0.335	Adj.R ² = 0.000	sig = 0.604			
Second Model:	Constant	1.036	0.537-		1.929	0.048
Dependent Variable: Electronic Banking (Security Index)	Decision Making	0.338	0.123	0.371	2.752	0.008
	Learning	-0.138	0.152	-0.145	-0.910	0.366
Independent Variable: Strategic Thinking	Systematic Thinking	0.277	0.099	0.391	2.791	0.007
Moderator Variable: Innovation	Cooperation	0.130	0.135	0.135	0.962	0.340
	Attractiveness	0.046	0.044	0.104	1.039	0.303
	Culture	0.082	0.135	0.085	0.608	0.545
Note:						
= 0/646	R = 0.418	R ² = 0/361	Adj.R ² = 0/000	sig		

According to Table 2, regarding the value of Adj.R2 in both models, we find out that this value in the second model is (0.361), which has increased by 0.026 compared to the first model (0.335). In other words, in the first model, the strategic thinking variable can predict 33.5% of e-banking security changes, but in the second model, by entering the innovation as a moderator variable, the impact of strategic thinking on e-banking security is increased and is able to predict up to 36.1% of e-banking security changes.

The values obtained in column P show that the P-value for decision-making indicators (0.009) and systematic thinking (0.009) as the subscales of the strategic thinking variable is lower than 0.05, which indicates the significance of test results for these indicators and shows that decision-making indicators and systematic thinking have a significant impact on e-banking

Table 2 shows the results of the multivariate regression test for predict security index (as a subscale of electronic banking variable) through the dimensions of strategic thinking and innovation.

security and are able to significantly predict e-banking security. The P- value for the learning index (0.620) was the subscale of the strategic thinking variable, and for the indices of cooperation (0.340), attractiveness (0.303), and culture (0.545) as the subscales of the innovation variable, was more than 0.05, which indicates that the test results are insignificant for these indicators.

Based on the values obtained in the Beta column in the first model, the decision-making index is able to predict 36.7% of e-banking security changes, which in the second model, by entering the innovation variable in the moderator role, this value increases and shows a 37.1% effect of decision making on the e-banking security. Also, in the first model, systematic thinking can predict 37.9% of e-banking security changes. In the second model, by entering the variable of innovation in the

moderator role, this value increases and indicates a 39.1% effect of systematic thinking on e-banking security. Table 3 shows the results of the multivariate regression test results for

predicting the ease of use index (as a subscale of electronic banking variable) through the dimensions of strategic thinking and innovation

Table 3. Multivariate Regression Test Results for Predicting the Ease of Use Index (As A Subscale of Electronic Banking Variable) through the Dimensions of Strategic Thinking and Innovation

Model	Indices	B	S.E	Beta	T	P
First Model:	Constant Value	3.191	0.450	-	7.0940	0.000
Dependent Variable: Electronic Banking (Ease of Use Index)	Decision Making	1.533	0.149	0.000		0.0001
Independent Variable: Strategic Thinking	Learning	0.395	0.179	0.411	2.2030	0.031
	Systematic Thinking	-0.120	0.121	-0.167	-0.989	0.326
Note:						
R = 0.100	R ² = 0.059	Adj.R ² = 0.000	Sig= 0.317			
	Constant	0.047	0.488	-	1.1200	0.267
Second Model:	Decision Making	0.060	0.112	0.066	0.5410	0.591
Dependent Variable: Electronic Banking (Ease of Use Index)	Learning	0.447	0.138	0.553	1.0700	0.028
Independent Variable: Strategic Thinking	Systematic Thinking	-0.080	0.090	-0.112	-0.889	0.377
	Cooperation	0.074	0.123	0.076	0.6030	0.549
Moderator Variable: Innovation	Attractiveness	0.106	0.040	0.238	2.6360	0.011
	Culture	0.568	0.123	0.581	4.6240	0.000
Note:						
R = 0.529	R ² = 0.483	Adj.R ² = 0.000	Sig= 0.727			

According to Table 3, with regard to the value of Adj.R² in both models, we find out that this value in the second model is (0.483), which has increased by 0.424 value compared to the first model (0.059). In other words, in the first model, the strategic thinking variable is able to predict 5.9% of the ease of use changes of e-banking facilities, but in the second model, by entering the innovation as a moderating variable, the impact of strategic thinking on the ease of use of e-banking facilities is increased and is able to predict up to 48.3% of the changes of this index of e-banking.

The values obtained in column P show that the P-value for the learning indicator (0.031) as the subscale of the strategic thinking variable is lower than 0.05, which indicates the significance of test results for this indicator and shows that the learning indicator has a significant impact on the ease of use of e-banking facilities and is able to significantly predict the ease of use of e-banking facilities. Also, the P-value for the indicators of attractiveness (0.011) and culture (0.000) as the

subscales of the innovation variable are lower than 0.05, which indicates that the indicators of attractiveness and culture have a significant effect on the ease of use of e-banking facilities. The P-value for the indicators of decision-making (1.000) and systematic thinking (0.326) as the subscales of the strategic thinking variable, and for the cooperation index (0.549) as the subscale of innovation variable is more than 0.05, which indicates that the test results are insignificant for these indicators.

Based on the values obtained in the Beta column in the first model, the learning index can predict up to 41.1% of the ease of use changes of e-banking facilities, in the second model, by entering the innovation variable in the moderator role, this value increases and shows a 55.3% effect of learning on the ease of use of e-banking facilities. Also, among the subscales of innovation variables, the attractiveness index predicts up to 23.8% and the culture index up to 58.1% of the ease of use changes of e-banking facilities.

Table 4. Multivariate Regression Test Results for Predicting the User Support Index (As A Subscale of Electronic Banking Variable) through the Dimensions of Strategic Thinking and Innovation

Model	Indices	B	S.E	Beta	T	P
First Model:	Constant Value	3.537	0.636	-	5.5600	0.000
Dependent Variable: Electronic Banking (User Support Index)	Decision Making	-0.108	0.211	-	-0.511	0.611
Independent Variable: Strategic Thinking	Learning	0.311	0.2530	0.2381	1.2260	0.225
	Systematic Thinking	-0.064	0.171	-	-0.374	0.709

Model	Indices	B	S.E	Beta	T	P
Note:						
.R = 0.025	R ² = 0.020	Adj.R ² = 0.000	Sig= 0.159			
	Constant	0.346	0.706	-	0.4900	0.626
	Decision Making	0.007	0.1620	0.0060	0.450	0.965
Second Model:						
Dependent Variable: Electronic Banking (User Support Index)	Learning	-0.065	0.199	-	0.0500	0.325 ^{0.746}
Independent Variable: Strategic Thinking	Systematic Thinking	-0.022	0.131	-	0.0230	0.168 ^{0.867}
Moderator Variable: Innovation	Cooperation	-0.034	0.177	-	0.0260	0.192 ^{0.849}
	Attractiveness	0.019	0.0580	0.0320	0.3320	0.741
	Culture	0.949	0.1780	0.7145	0.3400	0.000
Note:						
R= 0.466	R ² = 0.414	Adj.R ² = 0.000	Sig= 0.683			

According to Table 4, with regard to the value of Adj.R² in both models, we find out that this value in the second model is (0.414), which has increased by 0.394 value compared to the first model (0.020). In other words, in the first model, the strategic thinking variable is able to predict that 2% of users support changes in e-banking, but in the second model, by entering the innovation as a moderator variable, the impact of strategic thinking on users support of e-banking is increased and is able to predict up to 41.4% of the changes of this index of e-banking.

The values obtained in column P show that the P-value only for the culture indicator (0.000) as the subscale of innovation variable is lower than 0.05, which indicates the significance of test results for this indicator and shows that culture indicator

Table 5. Results of Hypotheses

Hypothesis Number	Hypothesis Text	Test Result
First Main Hypothesis	Strategic thinking affects the performance of electronic banking in the Bank Mellat branches of District 5 in Tehran.	Not Rejected
Second Hypothesis	Main Innovation affects the relationship between strategic thinking and e-banking performance.	Not Rejected
First Hypothesis	Minor Decision-making affects the performance of electronic banking in the Bank Mellat branches of District 5 in Tehran.	Not Rejected
Second Hypothesis	Minor Learning affects the performance of electronic banking in the Bank Mellat branches of District 5 in Tehran.	Not Rejected
Third Hypothesis	Minor Systematic thinking affects the performance of electronic banking in the Bank Mellat branches of District 5 in Tehran.	Not Rejected

CONCLUSION

The research analysis was performed in two parts. In the first part, descriptive statistics related to the respondents to the research questions were performed.

The highest frequency of the statistical sample is related to men, with 79.9%. Also, the highest frequency of education level was master with 39.1%, the highest frequency of working years was 20 years and more, which was 31.9%, and the

has a significant impact on users support of e-banking and is able to significantly predict users support of e-banking. The P-value for the indicators of decision-making (0.611), learning (0.225), and systematic thinking (0.709) as the subscales of the systematic thinking variable and for the indicators of cooperation (0.849) and attractiveness (0.741) as the subscales of innovation variable is higher than 0.05, which indicates the insignificance of the test results for these indicators.

Based on the values obtained in the Beta column, among the subscales of the innovation variable, the culture index predicts up to 71.4% of users support changes in e-banking.

Table 5 shows the results of the hypotheses. None of the hypotheses were rejected.

highest frequency of the job position that has been employed, which included 81.2% of the statistical sample.

The model was then analyzed by SPSS software. The results show that:

Strategic thinking affects the performance of e-banking. In this regard, the results obtained from the regression test are in Tables 2, 3, and 4. The significance level of the test in the first model (sig = 0.000) is lower than 0.05, which confirms the

significance of the test. The standardized regression value in the first model (Adj. R^2) also shows that the effect of strategic thinking on e-banking security is equal to 33.5%, its effect on the ease of use of e-banking facilities is equal to 5.9%, and its effect on users support of e-banking is equal to 2%.

In this regard, a study was performed by Haji Hosseini et al. (2016), which investigated the effect of strategic thinking on organizational capacity change in water and wastewater centers of Yazd province. The results of this research are consistent with the results of the present research and indicate that strategic thinking affects organizational change capacity. Khorsand (2014) has studied the effect of strategic thinking on the business performance of Sarmayeh Bank employees in East Tehran branches, which has reached results consistent with that of the present research and states that strategic thinking has a direct and significant effect on the business performance of these employees. Also, the research results of Maleki & Akbari (2010) regarding the investigation of the effect of strategic thinking on creating a competitive advantage for Bank Melli Iran are in line with the results of the present research and state that strategic thinking is effective in creating a competitive advantage in Bank Melli Iran, Tehran independent branches. Among foreign researchers, Siboni (2017), in his research entitled "Behavioral Strategy and Strategic Decision Making Architecture of the Company," achieves consistent results with the present research and states that managers with strategic thinking styles in the company can acquire more success in decision-making processes. Hill (2017) and Erickson (2001) have also concluded in separate researches that strategic thinking increases organizational focus and enhances organizational agility.

The first main hypothesis of the research was: Strategic thinking affects the performance of electronic banking in the Bank Mellat branches of District 5 in Tehran. In this regard, the results obtained from the regression test are in Tables 2, 3, and 4, and the significance level of the test in the second model ($\text{sig} = 0.000$) is lower than 0.05, which confirms the significance of the test, and the standardized regression value in the second model (Adj. R^2) also shows that the effect of strategic thinking on e-banking security is equal to 36.1%, its effect on the ease of use of e-banking facilities is equal to 48.3% and its effect on users support of e-banking is equal to 41.4%. Therefore, the first main hypothesis of the research was confirmed, the results of which are in line with the researches by Dadizadeh (2014) and Khorsand (2014).

The second main hypothesis of the research was: Innovation affects the relationship between strategic thinking and e-banking. The analysis of the research finding showed that the second main hypothesis of the research is confirmed, and innovation affects the relationship between strategic thinking and e-banking performance. The analysis of the findings

showed that in the first model (regardless of the role of innovation variable) among the strategic thinking subscales, the effect of the decision-making index on e-banking security is equal to 36.7% and has no significant effect on the ease of use of e-banking facilities and users support. The effect of the learning index on the ease of use of e-banking facilities is equal to 41.1% and has no significant effect on e-banking security and user support. The effect of the systematic thinking index on electronic banking security is equal to 37.9% and has no significant effect on the ease of use of electronic banking facilities and user support.

In the second model, by entering the innovation variable into the regression test, the effect of strategic thinking indicators on e-banking becomes stronger and is as follows: The effect of the decision-making index on e-banking security is equal to 37.1%. The effect of the systematic thinking index on e-banking security is equal to 39.1%, and the effect of the learning index on the ease of use of e-banking facilities is equal to 55.3%.

Therefore, the second main hypothesis of the research was confirmed. There is no research in this area, and no research was found that has previously specifically studied the role of innovation in the relationship between strategic thinking and e-banking. The suggestions of researchers should be compiled and planned in order to increase and develop the model by inference from research results. In this respect, the following suggestions can be defended:

According to the confirmation of the first main hypothesis of the research indicating the effect of strategic thinking on the performance of electronic banking in the Bank Mellat branches of District 5 in Tehran, it is suggested that the promotion of the strategic thinking skill in the human resources of banks, especially high-level managers and employees is focused. In this regard, it is necessary to teach them strategic decision-making, learning, and systematic thinking skills so that by relying on these skills, they can perform better in promoting e-banking security and the ease of use of its facilities.

1. In this regard, holding workshops and training courses on strategic decision-making, learning, and systematic thinking skills for bank employees is suggested.

Thus, considering the confirmation of the first, second, and third minor hypotheses of the research, it is suggested that:

2. The efficiency of banks' human resources is promoted by holding strategic thinking skills training workshops.

3. In the management and reward system, special attention should also be paid to the performance of employees and managers, especially in the middle and upper ranks.

Also, according to the confirmation of the second main hypothesis of the research indicating the effect of innovation on the relationship between strategic thinking and electronic

banking in the Bank Mellat branches of District 5 in Tehran; it is suggested that:

4. The spirit of innovation and creative thinking among banks' human resources is strengthened. For this purpose, mental training classes and strengthening creativity can be held for employees.

5. People with creativity and innovation should be used in selecting employees, especially bank managers and deputies. To this end, the recruitment tests of new forces should include questions that are able to measure and test the ratio of creativity and creative thinking in the tested subjects.

6. Also, in order to acquire more success in the field of electronic banking compared to other competitors, it is necessary to use new and up-to-date methods in the field of electronic banking interbank cooperation; in the field of designing various user environments of electronic banking, attractive and new designs should be used.

7. Most importantly, it is necessary to create a culture among bank customers through creative methods of using e-banking services and facilities. For example, by informing customers about the role and impact of e-banking in reducing urban traffic, saving time, reducing paper consumption, and e-banking services being available without depending on a specific time or place, customers can be encouraged to use the e-banking services. The use of these services gradually becomes the culture of customers.

8. The important item in the new management world is: Paternalistic leadership is a new, exciting area of inquiry in the leadership literature. Grounded in Confucian ideology, it has been shown to have significant positive effects on Asian cultures (Chen, Eberly, Chiang, Farh & Cheng, 2014). It Increases the need to pay attention to it.

9. Organizations can leverage their domestic base to experiment with new business model features that can then be implemented in their internationalization efforts. That is, firms in transition economies are coevolving with their changing national environment(Ma & Hu, 2021)

10. By multi-level theory and research, we focus on its theoretical rather than methodological aspects. For methodological considerations, we refer readers to our (Chen, 2010); therefore, Paying attention to psychological considerations, especially in the post-Corona era, seems to be essential for the strategy of all organizations.

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