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Paradigmatic Model of the Role of Resistance Economy Management Components in Banking Policymaking (Case Study: Sepeh Bank in Tehran)



Abstract: - Purpose :The aim of the current research was the paradigmatic model of the role of resistance economy management components in banking policymaking in Sepeh Bank in Tehran to make the first Iranian bank resistant to sanctions. **Methodology:** The current research is in the category of qualitative research in terms of implementation method. In the qualitative part of this research, the researcher conducted a systematic study of national and international sources and documents and conducted interviews with experts and specialists in the field of the effects of the resistance economy with been 1399-1401 and at the end analyzed the content of the information obtained from the sources, documents and interviews. put a bag Ground theory method and MAXQDA software were used to analyze the data.

Findings: The findings showed that allocation efficiency with 31 core categories and 616 concepts which accounted for 27% of the total concepts, economic growth with 7 core categories and 380 concepts (44.44%) shows that it has the highest importance in communicated policies and in The result has national economic goals. "Empowering the private sector, supporting national production, social justice, reducing unemployment and developing employment" with a total of 84.73% have assigned the largest share in the realization of the allocation efficiency. "Reforming the consumption pattern and adjusting the size of the government" with a total of 96.54% have the largest share in realizing the adaptive efficiency and resilience of the economy.

Originality/Value: The highest value of thinking about the resistance economy in banks can be found in the importance of optimal balance, relying on being inside the bank, freedom of economic activities, efficiency, and ultimately the resistance of banks in the face of extensive environmental changes.

The aim of the current research was the paradigmatic model of the role of resistance economy management components in banking policymaking in Sepeh Bank in Tehran. The current research is in the category of qualitative research in terms of implementation method. In the qualitative part of this research, the researcher conducted a systematic study of national and international sources and documents and conducted interviews with experts and specialists in the field of the resistance economy in 1401 and at the end analyzed the content of the information obtained from the sources, documents and interviews. put a bag Ground theory method and MAXQDA software were used to analyze the data. The findings showed that allocation efficiency with 31 core categories and 616 concepts which accounted for 27% of the total concepts, economic growth with 7 core categories and 380 concepts (44.44%) shows that it has the highest importance in communicated policies and in The result has national economic goals. "Empowering the private sector, supporting national production, social justice, reducing unemployment and developing employment" with a total of 84.73% have assigned the largest share in the realization of the allocation efficiency. "Reforming the consumption pattern and adjusting the size of the government" with a total of 96.54% have the largest share in realizing the adaptive efficiency and resilience of the economy.

Keywords: Resistance Economy, Sleeping, Policy Making, Banking Industry, Grand Theory

I. INTRODUCTION

Resistance economy management allows a nation to grow and flourish even under pressure. This definition of resistance economy management was expressed by the Supreme Leader. He emphasized that resistance economy management does not mean building a fence around self and doing only defensive work [1]. Banking policymaking is also a process through which the knowledge and practices of behavioral sciences are used to help organizations achieve higher effectiveness, such as improving living conditions (welfare), increasing productivity,

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and improving the quality of goods and services. Banking policymaking is different from other planned organizational changes, such as buying new equipment, issuing bonds to construct complexes, and expanding physical facilities since the banking policy aims to improve the capabilities and facilities of the organization to evaluate and solve organizational problems [2]. No study has been conducted so far on the role of resistance economy management in banking policymaking. Hence, this study investigates this issue among Sepah Bank branches. As one of the most important financial and economic institutions of Iran with about 1700 branches (before the integration project), Sepah Bank could make a great contribution to the realization of the macroeconomic goals of the country by attracting the wandering capital of society and directing it toward productive economic activities. Thus, this article presents a paradigmatic model of the role of resistance economy management components in banking policymaking for Sepah Bank in Tehran.

Research literature

Resistance economy

A resistance economy allows a nation to grow and flourish even under pressure. A resistance economy preserves the process of economic development in the country and reduces its vulnerability. It means that the economic situation of the country and the economic system will be less damaged and disturbed by the tricks of the enemies and will be less damaged and disrupted [3]. In defining resistance economy, economists argue that resistance economy confronts the dependent and consumer economy, it is not passive and stands against the economic goals of domination. It also tries to change the existing economic structures and localize them based on worldview and goals.

Resistance economy in the upstream documents of the Islamic Republic of Iran

Based on upstream documents such as the constitution of the Islamic Republic of Iran, the economic system of the Islamic Republic of Iran has a fundamental difference from the conventional economic systems in other countries, which have mostly accepted the values and principles governing the "free economic system". In the introduction of the constitution, it is stated that the principle of consolidating the economic foundations is to meet the needs of man in the course of his growth and development. Unlike other economic systems, the goal is not the concentration and reproduction of wealth and profit-seeking since the economy is the goal in materialistic schools, so the economy becomes the cause of destruction and corruption in the growth. However, in Islam, the economy is a means, and one cannot expect anything but better efficiency in a path to achieve the goal. Based on this perspective, the Islamic economic program is to provide an appropriate environment for the emergence of different human creativity. Hence, the Islamic government is obliged to provide equal and proportionate facilities, create work for all people, and meet the necessary needs for the continuation of their evolutionary movement. This clarifies the atmosphere governing the constitution regarding the economic system. The interesting point is that the desired economic system of the constitution is purposefully tied to paving the way for the emergence of creativity, which is a basic value in the Islamic government and the supreme goal of all divine prophets. Based on some researchers, the economic systems of developing countries can be divided into two general types, in line with the domination system and confronting with the domination system.

Important indicators in the diagnosis of resistance economy

The Supreme Leader argues that the formation of a resistance economy and the achievement of the country's goal depend on the achievement of a set of characteristics, some of which are listed below:

Primary indicator; economic growth

According to the Supreme Leader, the primary indicator is determining the success or failure of achieving rapid economic growth, which is the minimum acceptable amount predicted in the fifth plan. "The important indicator is the rapid growth of the country to the extent determined in the fifth plan that has been announced, at least eight percent growth."

Increasing productivity to achieve the goal

Increasing productivity is one of the primary factors to achieve high economic growth in the country. The crucial point in increasing the share of productivity is to pay attention to the necessity of educating people since

productivity is closely related to the concept of human resources. Without a change in human resources, a significant change in productivity cannot be expected.

Reducing unemployment and increasing employment

The unemployment rate index is one of the indices indicating the level of economic prosperity in the country. This index will have a decreasing trend in a dynamic and growing economy since many jobs and workforces will be required in the wake of economic prosperity and the expansion of production. One of the most fundamental issues is decreasing the unemployment rate and increasing employment in the country.

Private sector expansion index

Reducing the government employment rate in the economy, which means increasing the activity of the private and cooperative sectors, has always been considered one of the primary factors in increasing productivity and economic growth and moving toward economic prosperity.

In a country where the government sector size in the economy is large, to move toward the private sector, it needs help and support to compete with a competitor such as the government. The presence of the private sector in various fields increases the country's investment and causes a serious change in economic development management.

The formation of large capitals

The formation of large capitals is one of the primary indices in the large and developing economies of the world. This does not necessarily mean the existence of super-capitalists and huge class gaps, but these large capitals and powerful economic groups can be obtained from the gathering of a large number of small capitals.

Optimal use of resources or saving in basic materials

The correct or maximum utilization of the available resources in the country is a crucial factor in the growth and development of the country. It can be stated that the level of waste of each of the basic resources such as water or energy, provided to domestic, industrial, or agricultural consumers at a high cost in countries, is one of the crucial indices indicating the status of a country's economy in its development movement.

People's direct participation

People's direct participation in the economy is necessary. This requires empowerment and requires necessary information. This should be provided to the people by the authorities, and we hope this process will develop every day. However, the media including radio and television play a role and can inform the people. The government should take an active approach and should advance the economic issue [4].

Table 1- A summary of empirical studies

Variable	Dimensions	Relationship with the research subject (positive or negative)	Result
Economic elasticity	In his research, Seif [5] explained the concept of "resistance economy" and provided a model for the resistance economy of the Islamic Republic of Iran by using the term "economic spring."	positive	In this research, a model for the resistance economy of the Republic of Iran including the components of economic growth, economic justice, economic stability, and economic elasticity is proposed.
Economic jihad,	Tahmasabi et al. [6] in the article "Economic jihad and Resistance	positive	The economic jihad is so important that it has been introduced in the words of Ahl al-

resistance economy	Economy from the Perspective of the Qur'an and Ahl al-Bayt":	Bayt superior to jihad against enemies on the battlefield, and this importance is due to the importance of economic independence in the individual and social life of Muslims at the micro level and the economic independence of society at the macro level.
Grounded theory	In another study, Torabzadeh Jahromi et al. [7] analyzed the words of the Supreme Leader using the "grounded theory" method and extracted the conceptual model of his words about the dimensions, characteristics, and requirements of the resistance economy.	According to him, a resistance economy from the Supreme Leader's point of view is a special form of the Islamic economic system that appears in the comprehensive economic invasion by the enemy, which endangers the Islamic system.
Resistance economy in Iran's economy	Feshari et al. [8] in the article "Investigation and Explanation of the Resistance Economy Model in Iran's Economy"	In addition to defining the resistance economy and stating its indicators and components, they provide appropriate solutions to promote the resistance economy and the solution to deal with sanctions, and to strengthen the power and capacity of domestic production.
Dynamic growth and improvement of economic resistance indicators	Froozandeh Ardakani [9] in a study explaining the purpose of implementing resistance economy policies	Some of these barriers include budget deficit, tax, monetary and banking system inefficiency, customs infrastructural weaknesses, lack of optimal consumption patterns, not protecting consumers' rights, and administrative bureaucracy.
Economic topics, Islamic principles	In his research, Akhtari [10] considers the purpose of presenting the article to be the regulation of "economic topics" based on Islamic principles.	As much as possible, it has been tried to clarify the relationship between the economic issues affecting society and the Quranic and Hadith foundations and to explain the effects of adhering to those high commands or ignoring them.

According to the results, the concept of resistance banking consists of a resistant bank and resistance-building bank of the national economy in the two fields of domestic banking and international banking. Appropriate banking measures have been extracted and expressed in each of these fields. Although this study can be considered similar to the previous studies regarding the conceptualization of resistance banking, insisting on the role of resistance and presenting a model based on separation are the innovations of the present study.

II. METHODOLOGY

The present study is qualitative regarding its implementation method. In the qualitative section of this study, the researcher conducted a systematic study of national and international reliable sources and documents (library and electronic). Also, due to the lack of reliable national sources, the researcher interviewed experts and specialists in the field of the effects of a resistance economy to complete the information extracted from national sources and documents. This means that the qualitative content analysis was used to identify the primary and secondary components of the effects of the resistance economy. In this study, after reviewing the sources, the researcher has identified and interviewed appropriate and useful sentences, phrases, and information from that source. Ground theory method and MAXQDA software were used to analyze the data.

III. RESULTS

In the open coding stage, codes, concepts, and categories were counted. The code was the micro unit of analysis based on which the conceptualization of the data is formed. In the implementation of this stage, the announced policies were written in a table and an appropriate title was selected for each of them in line with the realization of the primary goals of the national economy and based on the theoretical framework of the study. In this regard, popularizing the economy (7 KD), organizing economic information (6 KD), eliminating discrimination between the government and non-governmental sectors (6 KD), facilitating rules and regulations (10 KD), and activating the stock market to attract capital (6 KD) were named as the axial category of "Empowerment of the private sector". The codes are placed in one group to realize the basic goals of the national economy. Also, the titles are coordinated to a large extent with the titles used in the notified policies. In this study, 158 codes formed 158 concepts and 71 axial categories. Codes and concepts of the notified policies and axial categories were determined by researchers and three economic experts. The 158 concepts obtained in this regard have a different nature regarding the time frame of impact on the economy, and they can be divided into three periods including short-term, medium-term, and long-term. Thus, the axial categories of Table 2 consist of several short-term, medium-term, and long-term concepts since each of them shows its effect in a certain period. Table 2 presents the selected categories of the present study based on the time frame of effect. Tables 2 and 3 present the ratio of the highest effect of each of the axial and optional concepts and components in allocative and adaptive efficiency.

Table 2- The number of ratios of concepts and categories

Efficiency	Goals	Axial categories	Number of concepts			Percentage (%)	
			Restoring	Capability building	Reinforcing		
Allocative	Growth	Strengthening competitiveness	15	22	18	6.43	
		Development of a knowledge-based economy	9	15	8	3.74	
		Support for national production	29	18	29	8.88	
		Strengthening the market institution	17	12	11	4.67	
		Empowering the private sector	15	35	42	10.76	
		Export development	25	9	10	5.15	
		Sustainable progress	18	13	10	4.79	
		Justice	Social justice	22	11	26	6.9
			Elimination of deprivation	9	5	13	3.16
			Expanding social security	7	9	6	2.57
Stability	Deflation and strengthening of the national currency	9	6	4	2.22		

		Reducing unemployment and developing employment	22	17	32	8.3
Adaptive Resilience		Economic stability	19	12	7	4.44
		Modifying the consumption pattern	52	40	21	10.05
		Downsizing government	01	36	34	9.35
		Reducing dependence on oil	7	9	12	3.27
		Strategic self-reliance	41	15	16	5.26
Total			272	284	299	100

Table 3- The effect of concepts and categories on the allocative and adaptive efficiency of Sepah Bank's resistance economy

Type	Goals	Axial categories	Restoring concepts	Capacity concepts	Reinforcing concepts
Allocative efficiency	Economic growth	Empowering the private sector 21.24%	Support for modernization	Industrial - Popularizing economy Article 44	Building the - Full implementation of Article 44
			Active diplomacy	Economic-information organization	Economic - Improving the business environment
			Expansion of market scope	Elimination of discrimination between government and non-government sectors	- Knowledge-based economy
			Support of insurance	specialized- and regulations	Facilitating rules - Strengthening self-reliance
				- Activating the stock market to attract capital	- Corporate management modernization
Adaptive efficiency	20%	Support for national production and innovation	Supporting entrepreneurship, promoting consumption of national products, controlling smuggling, supporting improvement, supporting innovation	Improving culture, reforms, the structure of the banking system	tax - Commercialization of tariff products
				Developing and culture of production	- Modifying the energy consumption pattern

			- Quantitative and qualitative development of financial markets (capital, money and insurance)
			- Improving the business environment
	- Clarification of statistics and information	Competitive privatization	Development of market technology
	- Clarification of facilities	Development of information technology	of <i>De-monopolization</i>
Strengthening competitiveness 14.47%	- Support entrepreneurship and technical innovation	for Deregulation and	Expansion of market scope
	- Support for research and development	Improving efficiency of financial markets	the of
	Active diplomacy	economic Export-oriented production	Creating new advantages
	Import management	Promotion of commercial competitiveness	of Knowledge-based export
Export development 11.57%	Deregulation	Development and promotion of commercial standards expansion of regional cooperation	and Re-export development of - of
	Interaction between university and industry		Prevention of raw sales
	Export encouragement		
	Environmental monitoring	Elimination of deprivation	of Turning oil into capital
Sustainable progress 10.78%	Dealing with corruption	economic Sustainable development villages	Economic health of promotion
			Destroy the informal economy
Strengthening the market institution	Clarification of information	market Rent removal	Institutionalization for the market

	52.10%	Interaction between government and unions	the Currency system and trade reform	Transparency of ownership rights
		Research and development support	Comprehensive market information system	Improving the efficiency and health of the financial market - expanding the scope of foreign markets
Modifying consumption pattern		Efficient monitoring of the market	Development of specialized insurance	Import management - Import management Tariff system reform
	98.35%	Indexation of consumption	Promoting economic participation of the people	Institutionalization of work
Adaptive Economic efficiency innovation			Health system reform	Electronic government reform
Downsizing government			Improving management of national resources	Improving the efficiency of energy
	47.33%	-Facilitating supervision of tax information Provincial decentralization	Reforming consumption culture	Government agility
		-Facilitating people supervision - Transparency of tax information Provincial decentralization	Modifying nutrition pattern	Changing the view of oil in public services
Strategic reliance	83.18%	self-Internal organization	Decentralized budgeting	Government agility
		Tariff modification	Subsidy targeting	Breaking the dependence of the

			production model on foreign input
Import management	Activating cooperatives for self-reliance	Rural development and transformation of industries	
	The centrality of self-reliance research development	Reforming the agricultural pricing system	
		Modernization of agricultural production system	
		Expansion of commercial markets	
		Self-sufficiency in basic products	
		Reducing the concentration of foreign trade	
Judicial efficiency	Financial discipline	Current non-oil budget	
Reducing dependence on oil	Dealing with tax violations	Tax efficiency and effectiveness	Expansion of tax culture
71.11%	Encouraging tax declaration	self-Replacing taxes with oil	Empowerment of tax institutions
			Paving the way for financial management

Based on the obtained categories and in-depth interviews with economic experts and the table above, the allocative efficiency and adaptive efficiency model of the resistance economy of the Islamic Republic of Iran is presented in the following figure.

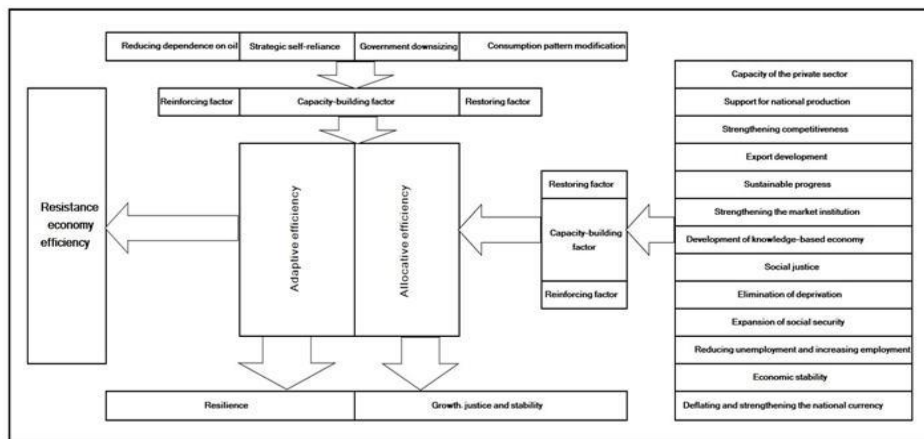


Figure 1- The allocative and adaptive efficiency model of Sepah Bank's resistance economy

IV. DISCUSSION AND CONCLUSION

Given the paradigm model of the role of resistance economy management components in banking policymaking, it can be stated that Sepah Bank managers can learn about the importance of each of the dimensions of resistance economy management and strengthen and promote them at the bank level and take more effective steps in creating banking policies and pave the way for improving and promoting organizational development in Sepah Bank of Tehran.

To achieve the goals of economic growth and development, the resistance economy in Sepah Bank should pay attention to economic resistance and sustainability in addition to the common and usual environmental restrictions, social considerations, and economic stability. The resistance economy is not the goal, but it should be considered in the strategies of Sepah Bank. Determining the optimal level of resistance economy requires a social cost-benefit analysis. The highest value of thinking about the resistance economy in banks can be found in the importance of optimal balance, relying on being inside the bank, freedom of economic activities, efficiency, and ultimately the resistance of banks in the face of extensive environmental changes. The following recommendations are presented in this regard:

- Applying the comparative advantage strategy through increasing investment in industries where there is a comparative advantage in terms of primary resources will cause capital to accumulate more rapidly and bring stable development.

- Training bank employees for sustainable economic growth

- Strictness regarding the expansion of branches and the concentration of the economic activities of Sepah Bank by a special group exclusively to provide a competitive environment and strengthen the competitive markets as much as possible.

- Diversification of banking services to customers and economic activities in different parts

- Implementation of policies leading to an increase in the participation rate in Sepah Bank's activities.

- Creating additional capacities in Sepah Bank's activities so they can be replaced immediately when a problem occurs.

- Creating and strengthening automatic stabilizers in the Sepah Bank system, such as increasing the participation interest rate

- Creating feedback loops to know the outcomes of the policy measures as soon as possible.

Regarding one of the most important limitations of the study, it can be stated that its results are limited to Sepah Bank in Tehran province and some members of the research sample had limited cooperation. Thus, it is recommended that future researchers conduct this study in other banks and on a larger population to obtain more valuable results by analyzing them. It is recommended to design a resistance economy model and the ways to achieve it in Sepah Bank.

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