

## Model Proposed to Design the Marketing Mix Strategy (4C&A) by Using Strategic Reference Points (SRP) in PSP Industrial

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### Abstract

Marketing strategy through a situation analysis identifies market opportunities and by defining different market segments and identifying strengths and weakness of the organization, provides competitive conditions. This article based on the theory of strategic reference point (SRP, s) model for compatibility between marketing strategy and marketing mix strategy task 4c and also with an emphasis on smart advertising according to the concept developed in recent years and through the tools provided by technology. In this paper on the basis of philosophical and logical strategic reference points two control reference point the control and focus interest (internal and external) have been considered as important reference points. Marketing strategy in business level and marketing mix strategy (4C) and adding advertising to the collection, have been studied. The statistical population of this research has been electronic payment industry, and the statistical sample has been Asanpardakht Company. Results have led to a model proposed to explain the 4C marketing mix strategy and highlighting advertisement element in the marketing strategy. Integration strategy has been carried out for each mix, individually. In this paper the proposed conceptual model, regarding to the specific industry field of research, has been aimed to promote the integration & synergy of the related organizations.

**Keywords:** marketing strategy, marketing mix, strategic reference point theory, Product life cycle

### 1. Introduction

Nowadays, organizations are faced with scientific, technological, social, cultural and ... variations changes. Beyond these, efficient and successful organizations are those who can predict the future risks and degradations to redirect these changes to the desired condition and make future better, besides their adaption to today's changes. But, changes occur in organizations can be discriminated from changes which organization members plan. [1]

During recent decade, researchers have proposed many frameworks for various types of ideal marketing strategies. Most of these schemas are designed based on (top-down) logical model. Logical schemas present one-sided relationship from top to down. Besides the fact that the reviewers consider these schemas as logical, but they believe they are unreal and the deterministic marketing strategies forces are not exclusively the top group of strategies. Thus, they believe other factors like environmental ones are effective to determine the marketing strategies. Incremental schemas define two-sided interactive relationship which are called natural schemas (bottom-up). Recently, a hybrid approach is presented based on the combination of the logical and the natural approaches and it has provided consistency between these two approaches. This new approach is named as "Strategic Reference Points Theory". It demonstrates that it is possible to design organizational elements such as: (structure, culture, technology, strategy) by determining strategic reference points of an organization which is very impressive in its activities and performance.

Despite the purposes and operational reference points, the strategic reference points are similar to strategic schemas and criterions since they are used to help a company achieve a stable competitive advantage by creating basic deservings in the system or the organization level.

Strategic reference points in organizations show which strategies and disciplines should be selected to provide consistency with other organization elements in each system level. Selection of strategic reference points will lead to strategic intersection in improving the performance and gain to the stable competitive advantage (Figenbam. et al, 1996). [2]

This research is performed in Persian Asanpardakht Company which was established in May.1388 with the purpose of activity in electronic payment systems for the data. The main goal of this company is to develop and facilitate electronic payment services. Various components of the system are considered based on "supervised rules of payment services for presenters" from central bank payment organization and Shaparak Company and they are designed in a way that they contain wider group of electronic payment types. This purpose is feasible by taking advantage of special acceptance tools and equipment to transfer transactions in the state of the art electronic payment systems. This company has achieved permit of activity in the fields of the country electronic payment systems in applications like: POS devices, mobile (USSD) and internet page gateway (IPG) as a member of Shaparak under the supervision of Central Bank.

This company aims to determine marketing strategies based on strategic reference points to help country

in electronic banking development, removing additional costs of printing money, simple payment services in the market, solving problems of people anxiety in daily electronic payments and presenting simple and secure money payment in e-commerce platforms. Thus, the company has taken benefit of selecting hybrid marketing elements 4C to integrate these duties. The main goal of determining marketing strategy based on reference points in Persian Asanpardakht Company is to get stable competitive benefit and the determination of special dynamic strategy in marketing fields which show its performance and efficiency in presenting procedures.

## **2. Theoretical framework and literature survey**

### **1.1 Research Problem Definition (questions and purposes)**

This research has a main goal which is recognizing types of marketing strategies and also marketing hybrid strategies by taking benefit of the developed model 4C&A and the theory of strategic reference points and also peripheral objective of using and proving consistency and integration of these strategies. Concerning the fact that more than 63 % of budget and planning of this company is devoted to advertisements, it is decided to focus more deeply on advertisements and their relevant special strategies by inspecting its consistency to the strategies of each of the company's services. So, advertisements are considered and bolded as a separated factor to determine strategy in marketing strategies besides 4C.

### **1.2 The Research Importance**

The importance of current research is demonstrable in the two applied and theoretical fields. Maybe the research importance appears more theoretically due to the intrinsic of its title. Thus, it is worth to mention that in marketing and management fields, whenever a theory is proposed or improved, it is due to the practical and applied effects with which the researcher hopes to develop the theory. By inspection of special marketing contexts and many searches in the related books, journals, internet texts and other resources, experimental studies show that determining marketing strategies are performed by strategic reference points.

The current research guarantees the determination of marketing hybrid strategic schema along marketing strategies and the conceptual model of integration and increment of strategies in marketing level. This pervasive schema illustrates that the selected marketing strategy can be consistent with environmental conditions, other strategies and organization elements. Thus, the results of this research can have novel achievements in marketing issues and this will lead to the plenty of applied and practical benefits for the organizations which aim to be active in electronic payment industry. By concerning the strategic importance of electronic payment industry (PSP) in Iran and by paying attention to its universal evolution in the period after prohibition and integrating organizations and companies directions along universal open economic, the existence of general and proper superior models in strategic management area is vital and essential.

## **2. Literature Survey**

### **2.1 Marketing Strategy**

Strategic planning is a structured effort to make fundamental decisions and actions that the nature of the organization, type of activity and due to that activities carried out by the organization gives shape and direction. Art and Formulation strategy management knowledge, and also implementation and evaluation of multi-functional decisions will enable that organization to achieve its long-term goals (David, 1379).

As can be derived from the definition of strategic management for organizational success is emphasized on several factors: The coordination of management, marketing, finance (accounting), manufacturing (operations), research and development and computer information systems.

In many universities and colleges, the term "strategic management" with "Business Politics" are known as Synonymous that contains all the content of the lessons and units that students spend periods of Business Management (David, 1379) [3].

The strategy is a fundamental pattern of current and planned objectives, exploitation and interactive resources allocation of and organization with markets, competitors and other environmental factors. In other words, the strategy is a broad concept and includes all the ways that organizations do to achieve the goals or wants to go through it.

A well-defined grand strategy on strategic can adopt the decisions that marketing managers and operations managers will influence in lower levels of organization, and of course sometimes their influence is limited.

More organizations instead of adopting a comprehensive and unit strategy use a set of relevant strategies that each of them has designed in different levels.

This important strategy levels in most Multi-products or Multi-services large organizations which are include: (1) a company strategy (2) business strategy and (3) functional or task strategy that is concentrated for a product / specific market (Walker et al., 2003). [5]

Functional or duty units in the organization include human resources systems, marketing systems,

production systems, R & D and information systems. Among the duty strategies that are mentioned above, the main focus of the research is on marketing strategy. How to enable an active organization to compete in its industry is the marketing strategy. Business strategy is emphasizing on improving the products and services in a competitive position of a company or an entity's in a particular industry, a sector or the market. Business strategy can be competitive and to gain advantage or be a partnership or can be both. Business Strategy shows that how a company should compete or cooperate in a particular industry.

Each functional strategy besides to responding the environmental conditions should coordinated to Higher and align strategies levels and also with its business units strengths, the competitive competencies and with CO level as a complex unit to cause integrated activities it will be resulted a synergies organization .

According to many theories of organizational coordination, in organizations that have a lot of strategic coordination among the structural underlying factors, effectiveness and synergies will be at the upper limit (Doty et al., 1993). [6]

The most important researches that have done in this regard include: Rückert Walker (1987), Gary and Gary Wirth (2000), Slater and Olson (2001), Olson, Slater and Holt (2005), Rezvani (1386).Are. [4]

Perhaps some of these researches have not been done directly on marketing strategy and it could be in relation to structures or marketing behavior But the pattern that they use for explaining integration and coordination of strategies, mostly were natural and rational patterns.

The spotlight of marketing strategies, appropriate allocation and coordinating activities and marketing resources in order to provide the operational objectives of the company as a market or specific product. Therefore, the main issue concerns the scope of marketing strategies includes to determine the specific target market for a product family or a particular product, then, companies through a design and appropriate implementation of marketing mix elements (4C) (Four Crosses customer values, costs, customer convenience and communication) in accordance with the needs and desires of potential customers in the target market are looking for competitive advantage and create synergy.

## 2.2 Strategic Reference Points

One of the newest strategic management<sup>s</sup> theories is strategic reference points that were provided by Feigen Baum and his colleagues in 1996. In 2000 Peter Bamberger and Lane Meshowlem by introducing and explaining integrated approach model has new developments was based on the logic model of combines that was based on two aspects. [7]

Experts believe that the theory of strategic reference points in the field of strategic management has been one of the classic problems of how the external requirements (environmental) and internal resources (organizational) coordinate and this harmony be maintained. Reference point is a location or a point where all the measurements and choices compared to those measured (Askafy, 1384) to identify strategy is nessasary to have two reference points in the organization. The theory of Strategic Reference Point poses combines the two rational and natural. That between these two approaches is consistent with the criterion of the central criteria, priorities; determine the overall system so that interest groups in accordance with the principles include the strategy to be guided.

Different theoreticians according to their aspects specific reference points for the success of an organization are considered. Reduce costs (Porter, 1980), quality (Imai, 1986), speed (Stuck and Hood, 1990), innovation (Foster, 1986), the needs of customers (Avhmayh, 1988 and Peters, 1987) and stakeholders (Henderson, 1990) such spots that the theorists offers , according to them, by emphasizing on each of these points, the organization will be successful. [8]

Of course, some other theorists have used a multi-dimensional strategic reference points and Synthetic. Three popular and common strategic reference points that exist in the management literature include:

- Four paradigm for analysis of social science theories in general and in particular managerial and organizational theory using two philosophical default reference point and sociological changes , by Burrell and Morgan
- Combining three perspectives about organizations theoretical models and provides a framework. Society for categories of organization and management theory using two reference point like organization type and system type, by Richard Scott (1981).
- Effectiveness model and set of values using two points of reference focus on the organization and control, by Richard Hull (2001).

The theory of Strategic Reference that is the latest strategic management theories, that is presented in 1996 by Feigenbaum and his colleagues. The theory of Strategic Reference points states that by identifying strategic reference points that have an important effect on the activities and the organization performance, Organizational strategic decisions can be adopted.

In other words, strategic reference points are coordination points for and if all elements and systems organization to coordinate with the overall coordination arises (Arabs, 1386).

Strategic reference points as reference points are the managers of their goals and evaluate options, make strategic decisions and communicating organizational priorities to key people use systems (Bamberger and Feigenbaum).

### 2.3 Marketing Mix

After second universal war Kooltin (1948), the philosophy of P's invented in marketing. He introduced a long list of P's such as: (Planning, Production, Profit and so on). These P's were symbols of key activities to manage marketing and many theorists added new ideas to these P's afterwards. Mac Karty (1946) also developed this idea by tracing marketing principles and sorted them in 4 general principles, the principles known as "4P". Fifild and Gilgan added 3 other P's containing: Process, Physical environment and Partners. [9]

Melora and Sunders (2000) proposed a concept called "Companies' Visual Identical Systems" (CVIS) and added the 8<sup>th</sup> P to this issue whereas in their opinion the outer vision of the company is to be inspected. Thus, the force of marketing issue is the idea of controlled variables whereas by taking benefit of them in a suitable manner, it is possible to have great effect on customers. Differences of ideas in this survey are generally related to the controllable variables. Mohammad Parvizi (1991).

Robinz (1991) presented another sensible idea in the form of a product in marketing issue regarding to the problems of previous ideas in service based companies and named it "4C". Finally, Robert Lotterborn introduced a product in the area of 4C relevant to customers in contrast with 4P relevant to sellers. In this idea customer's needs were customer's importance instead of costs which customer sustained. Afterwards, instead of costs and market place, customers comfort was taken to consideration and finally selling purposes were replaced with communications (Kotler, 1385).

In this research by consideration of intrinsic of this industry, 4C was recognized as the best idea in the related issue in payment service provider industrial (PSP).

### 2.4 Advertisements

Advertising is one of the most popular marketing activities whereas researchers consider it as a chief factor for consumer based brand equity. This customer and consumer point of view and its importance led to the consideration of it as a prominent issue in marketing issue 4C. The simplest definition of advertising as a continuous method is to redirect social and individual forces by penetration in characteristic, thoughts, opinions and emotions to gain a definite purpose which would be legal or illegal.

Methodology of information presentation regarding to goods and services to customers and persuading consumers impressively to purchase goods and services, are all effective in strategic planning in advertising. Advertising plans need real recognition of customer's behaviors especially consumers and other relevant components in market (Goods, Services, Competitors and environment). In other words, marketing researches and performing different tests and evaluations are main parts of advertising. Main goal of advertising is firstly creation of desired and suitable imagery of goods symbols and services in audience's thoughts. (Leonard Doub, 1937)

First, Bourdon (1965) acclaimed he was the first one who used marketing issue and advertising in productive companies. He defined his marketing elements as: product planning, pricing, brand development (promotion), personal sale, distribution channel, advertisements, popularity, pocketing, presentation, providing services and finding real information and their analysis. [11]

Non-commercial (abstract) advertising and promotions are one of the main factors in communications along 4C factors which maximize customer's loyalty and worth.

Types of strategies which have been introduced for advertising are as follows:

1. Informative advertising aims to make customers aware of new products and services or new ingredients to create primary demand.
2. Persuasive advertising aims to persuade customers to be familiar to best quality and prices for selective demands.
3. Reminder advertising aims to remind customers to think better about goods and purchases.
4. Comparative advertising aims to compare goods and brands with one or more other brands directly or indirectly.
5. Reinforcing advertising aims to improve key relationships between permanent customers.

### 4. Methodology of the research

In the basis of Walker et al (2003) research, products life cycle model is a framework which shows chance and risk occurrences in market and industry and according to this, the companies are able to predict changes in product strategic marketing purpose, changes in the product and changes in company's marketing plan. Two main variables in recognizing product life cycle are: (competence and number of competitors according to current market), Walker et.al (2003) and Kotler (1382). Regarding to the state of the art researches, these two reference points are adapted to the effective schema by Richard Hal for classification of management theories. [10]



Also, if the competition in industry and market is very much, the companies will need to discriminate their products to keep them more superior in comparison with their competitors.

Whereas, if the competition in market is lower, the companies do not need to present their products that are competitive and they present them the same and standard (Norton, 1999). When the numbers of competitors are much and the competition is severe, the companies have less control on market employees and related issues to the market. In contrast, when the competition is less, this control would be more severe (Walker et al, 2003, Kotler, 1982). [11]

Some companies concentrate their attention to get new customers and to enter new markets. This shows their attention to out of current markets. Meanwhile, some other companies intend to keep their current position in the market and preserve their share. This shows their attention to internal current markets. Organizations choose the suitable operation by concerning consistent strategic reference points. In other words, the strategic reference points are consistent and if all the elements and systems of the organization cooperate with them, it will lead to the integration between them. The organizations can gain their desired position by recognizing their current position and choosing the suitable strategy afterwards.

By paying attention to the fact that this research is performed in electronic payment industry and by concerning the services presented by Asanpardakht Company in four fields containing: point of sale (POS) services, internet page gateways (IPG), Application (APP) and USSD, first of all, the selection of strategic reference points and the inspection of products life cycle and services are extracted and then the standard query is used to determine marketing strategies related to the marketing issue 4C&A. At last, integration and increment of the correspondent strategies are inspected and tested.

As it can be seen in the primary proposed model of the research, different types of marketing strategies and related issues have been presumed in the performance level as independent variable and incremental level as dependent variable. Due to the differences between types of each strategy, in various steps of the product life cycle, all of the steps of product life cycle containing: (introduction, growth and competition, evolution and throughput) are considered in this research.

That is in other words determining the consistent strategies and related issues in different steps of the product life cycle. In this research the organization is considered as index of time integration and consistency whereas activities, allocation of resources and its deservingness are complementary and boosting to each other. These criterions in Walker et al opinion are: changes in growth and sell percent, competitive strong points, innovation, making deposit, usage of resources, considering owners and customers, employees and also society.

Concerning the importance of payment service provider industry (PSP) and due to the lack of perfect marketing model in this industry in perspective of recent 20 years in Iran, this research presents proper procedure to develop this industry especially in international level according to removing prohibitions.

To represent life cycle of the products and their services, changes of industry in terms of sell and the number of competitors in different time intervals are taken into consideration. By reviewing previous researches, the products life cycle can be determined via different variables (Wilson, Gilligan, 2005 and Walker et al, 2003 and Kotler 1999 and Oung Visito sho, 1989).

But, the most fashionable and credible of these variables are the amount of sell and the number of competitors. There are more than eleven types of life cycle curves discovered up to now and the most common of them is the classical life model which contains 4 main steps: introduction, growth, promotion and decrement or aging (Swan, Rink, 1982) which are used in this research.

In other words, strategic reference points are the points that if all the elements and systems of the organization cooperate with them, it will lead to the integration between them (Eerabi, 2005).

Using double strategic reference points (x-axis and y-axis) the desired point and subsequently different types are achieved. By naming these quadric types, the desired position of the organization can be achieved regarding to the current position of it. This helps managers decide multiple strategic decisions. [12]

Looking at the strategic reference points makes it possible for the designers to benefit from both schemas logically and incrementally by considering main criterions to determine system general priorities and embed them into the strategy in a way that the whole subset groups would be directed based on principles and fundamentals. The strategic reference point's theorem has great effect on the performance of the organization.

Reference points are the points with which all the measurements and evaluations are considered. Strategic reference points are the purpose points and options for the managers in their evaluations and strategic decision making and the managers use them to telecommunicate with key individuals according to the organization and system priority. The current research is considered as an applied developing and a descriptive research because of its category based on the purpose.

The interview based on semi-structured method as the first part of the research and the usage of a standard query as its second part is used as follows: the statistical society of it is presumed to be the personnel of the Persian ASANPARDAKHT Company and the data collection part is performed by two semi-structured methods in two formats by interviewing with experts and using a standard query. In the first step, interview with 25 numbers of

leadership parts, managers, chiefs and consultants of the company is being performed and in the second step a collection of experts and master experts familiar to the title of the research are selected for the interview. The completion of the standard query is performed to select the developed model based on the marketing strategies. The query related to the model is used by Izadyar et al (2011) for the first time which is the type of 4C in customer's views 4 components and 21 types.

All of the queries were analytical and the volume of samples determined by considering the throughput of the statistical society was (0.98) which shows the samples were adequate. In the managers' selection process, a simple sampling method was used. In this method, all the people in the statistical society have the same chance and they are independent in selection Bourq Gall (2005).

### 5. The hypothesis development and conceptual model

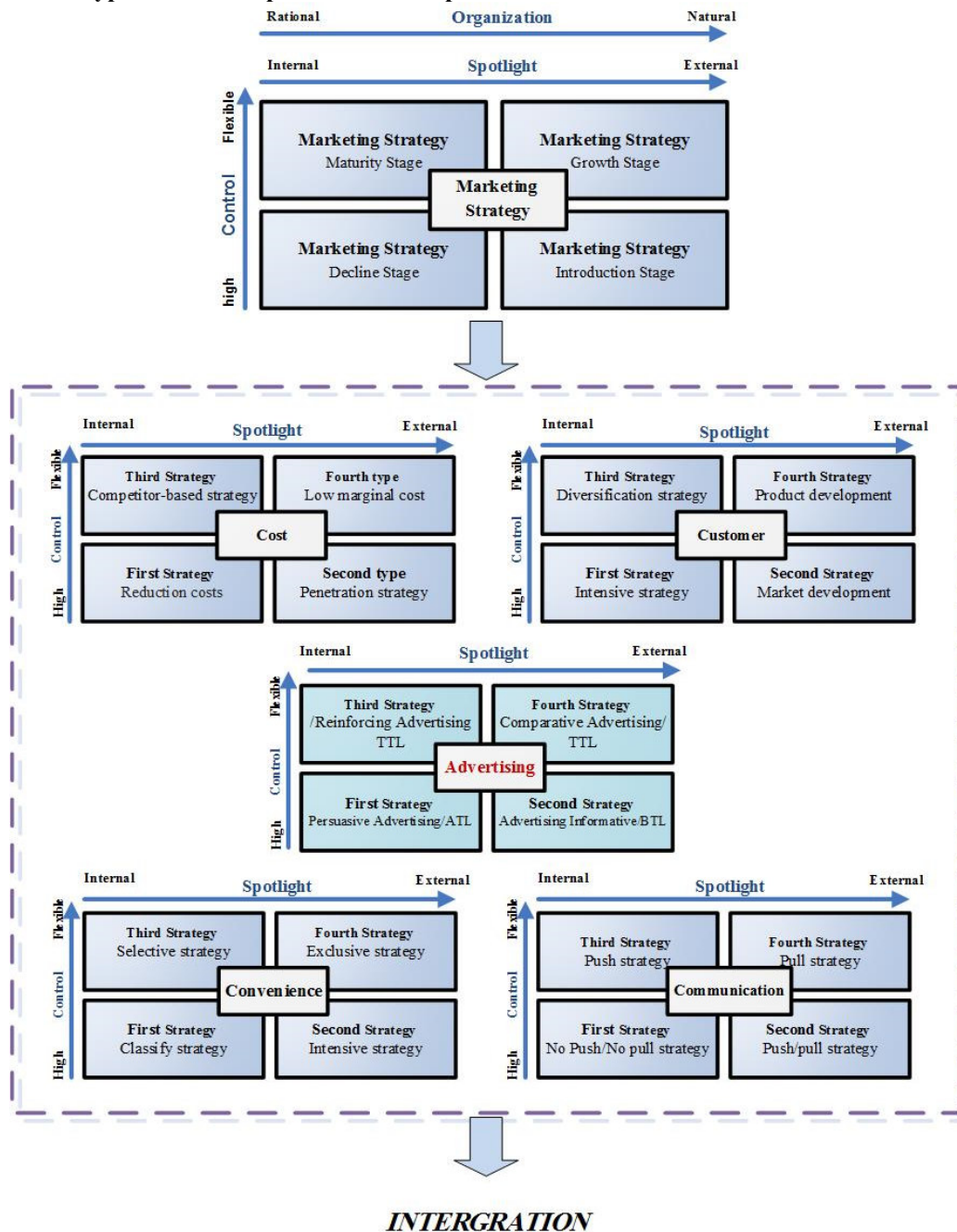


Figure1. The hypothesis development and conceptual model

### 6. Data Analysis

For data analysis, the collected descriptive data of the queries were used. Descriptive analysis of data is the

conversion of the research variables from quantitative to qualitative ones. In other words, the research variables were first quantitative and continuous. Thus, for better and more accurate analysis they ought to be converted to multiple qualified discrete ones for further comparisons and inspections. In this research by noticing the specifications of variables and their relationships and due to the questions in the query, the sum of their items is calculated for each tiny scale and afterwards its average score is computed. Then, these averages for each scale are compared together and the most discriminant average of all was selected.

### 7. Discussion and conclusion

The details of the calculation are similar to those argued in the marketing strategy. It means that the final result in the process of turning quantitative data into qualitative ones for all the associated elements of 4C&A marketing are done separately.

With respect to the frequency from the questionnaires in each segment of services, the dominant strategic combinations for each step of product's life-cycle are explained in the table 1.

According to the analyzed data described, the output process had been assigned to each one of the marketing dominant strategy code. The strategy for each one of the four Companies has been extracted here.

- Service Application were placed in the field of introduction marketing strategy.
- Service IPG were placed in the field of growth marketing strategy.
- Service POS were placed in the field of mature marketing strategy.
- And finally USSD Service were placed in the field of decline marketing strategy.

Table1. The most compounds strategies

Code	Strategies					
	Marketing	Customer	Cost	Convenience	Communication	Advertising
1 1	Decline	Intensive strategy	Reduction costs	Classify strategy	No Push/No pull strategy	Persuasive Advertising/ATL
2 2	Introduction	Market development	Penetration strategy	Intensive strategy	Push/pull strategy	Advertising Informative/BTL
3 3	Maturity	Diversification strategy	Competitor-based strategy	Selective strategy	Push strategy	Reinforcing Advertising/TTL
4 4	Growth	Product development	Low marginal cost	Exclusive strategy	Pull strategy	Comparative Advertising/TTL

In the next stage of integration of chosen strategies in marketing and mix marketing with the notice on strategy reference point were survived and the result as being shown collected here:

1. The first kind of marketing strategy for USSD covering which had been decline stage with the customer value strategy intensive strategy, with the first mined customer cost Reduction costs, with the first strategy convince Classify strategy with the first strategy in communication No Push/No pull strategy and finally with the first strategy in advertising Persuasive Advertising/ATL are synchronized and had led to super increasing synergy.
2. The second kind of marketing strategy for Application covering which had been introduction stage with the customer value strategy Market development, with the first mined customer cost Penetration strategy, with the first strategy convince Intensive strategy with the first strategy in communication Push/pull strategy and finally with the first strategy in advertising, Advertising Informative/BTL are synchronized and had led to super increasing synergy.
3. The third kind of marketing strategy for POS covering which had been Maturity stage with the customer value strategy Diversification strategy, with the first mined customer cost Competitor-based strategy, with the first strategy convince Selective strategy with the first strategy in communication Push strategy and finally with the first strategy in advertising Reinforcing Advertising/TTL are synchronized and had led to super increasing synergy.
4. The forth kind of marketing strategy for IPG covering which had been Growth stage with the customer value strategy Product development, with the first mined customer cost Low marginal cost, with the first strategy convince Exclusive strategy with the first strategy in communication Pull strategy and finally with the first strategy in advertising Comparative Advertising/TTL are synchronized and had led to super increasing synergy.

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