Marketing Innovation on the Sector of Algerian Banking
Case study: The BADR Bank

الابداع التسويقي في القطاع المصرفي الجزائري – دراسة حالة: بنك الفلاحة والتنمية الريفية

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ملخص

بات الابداع ضرورة حتمية، وخاصة في الحياة الاقتصادية، حيث يتوجب على المؤسسات الناشطة في قطاعات تنافسية، أن تجتهد على خلق منتجات تُبدع فيها وتميزها عن منافسيها وتسعى من خلالها إلى كسب ولاء الزبون وتمكنها من بلوغ أهدافها الإستراتيجية. ولا يقتصر الإبداع على شكل أو مواصفات المنتوج أو الخدمة فحسب، بل قد يخص جانبه التسويقي، أو ما يعرف في الأدبيات المتخصصة بالإبداع التسويقي، وهذا هو موضوع هذه الورقة البحثية، التي سعينا من خلالها إلى تفسير وتحليل هذا المفهوم وكيف يستغل في القطاعات المصرفية (بنك الفلاحة والتنمية الريفية). ومن النتائج المتوصل إليها هي أن البنك ينتهج سياسة إبداعية لمواكبة التغيرات الحاصلة لمنافسة البنوك الوطنية والأجنبية النشطة في السوق المصرفي الجزائري من خلال مزيجه التسويقي سواء في مزيج المنتجات والخدمات التي يعتبر أهم مساهم في نسبة الإبداع البنكي عن طريق عينة من الزبائن أو من خلال فئة الموظفين والمدراء أو التسعير المصرفي رغم حصده أضعف النسب نظرا لعناصر المزيج التسويقي الأخرى. وهكذا يتم الوصول إلى التوزيع والترويج المصرفي اللذان كان لهما دور مهم في رفع نسبة الإبداع المصرفي.

كلمات مفتاحية: الإبداع التسويقي، التنافسية، الميزة التنافسية، العمل المصرفي، بنك بدر.

Abstract

Innovation in various fields has become imperative, especially in economic life. Institutions active in competitive sectors must strive to create innovative products that enable them to reach their strategic goals. Innovation is not limited to the form, specifications or service of the product, but it is the same in the marketplace, and it is the subject of this paper, which we seek to interpret and analyze this concept and how it is used in the banking sectors (Agricultural and Rural Development Bank). Among the results obtained is that the bank is adopting an innovative policy to keep abreast of the changes that take place and to compete both the national and foreign banks active in the Algerian banking market.

Keywords: Marketing Innovation, Competitiveness, Competitive Advantage, Banking, BADR.
JEL Classification : M39.

Introduction

Economic institutions generally face a number of challenges posed by their competitive environment to cope with the rapidly changing global developments. These challenges include, globalization and integration into the global economy, liberalization and liberalization policies, in addition to the dramatic developments in ICTs. In order to face the different competitions, economic institutions should improve their products in the framework of international standards and provide them at competitive prices. This of course will be done only through the adoption of complete and partial policies and strategies of rehabilitation targeted at the outstanding performance and create appropriate conditions for these institutions to achieve sustainable competitive advantages. Competitiveness is therefore a major means of developing the capacity of developed and developing institutions to coexist in an environment characterized by globalization, economic openness and liberalization. To reach this level, it must bet on innovation, which is an important requirement and a prerequisite for keeping up with scientific and technological changes The organization must take it and practice it in a scientific and structured manner that is consistent with its objectives and strategy by organizing and activating the R & D activity and paying attention to it in a way that improves the products of the organization or its technical methods of production. The following problem arises: What is the effect of marketing innovation on competitiveness?

Importance of the Study: In the current business environment characterized by rapid change, and in view of the role played by the institution in moving the wheel of economic development, through the speed of performance and raise efficiency and develop its methods through production methods, pricing and distribution ... By the process of innovation in the course of its work and upgrading levels performance of its employees. The process of marketing innovation gives the organization a competitive advantage reflected by its excellence in improving its products and achieving the satisfaction of its customers by satisfying their desires and needs, which enables them to attract the largest number of customers to deal with them.

Purpose of the Study: The purpose of this study is to reveal the impact of marketing innovation on competitiveness.

1. Definition of the Enterprise Competitiveness

Pottier defines it as "the ability of an organization to withstand competition in all its forms for a longer period **(Pottier, 17 October 2001 , p:70)**, Percerou offers three definitions of competitiveness. The first is based on the factors that influence price, quality and cost. Competitiveness means delivering a high quality product at a reasonable price. The second definition is based on the market. According to this definition, competitiveness is measured by the performance of the organization in the market compared to the performance of its peers based on the relative market share. The third definition considers competitiveness as a behavior, which means that it looks at competitiveness from different angles. Some of them see it as inhibiting growth in the market, and some see it as a strong catalyst to push for more. In order to continuously improve performance at all levels, Competitiveness is subject to self-evaluation by practitioners. **"(Percerou, 1984, p-p : 53-58).**

2. Analysis of Competitive Forces by Porter

Michael Porter presented the forces governing competition in five forces as follows:

2.1. **The Intensity of Competition between Competitors within the same Industry:** This competition is manifested by the feeling that the contestants need to obtain more market shares**(**Porter, 1986, p15) by following (price cuts, advertising wars, innovations, etc.). The degree of competition in the sector is determined by several factors, like:

- **Industry growth:**(M. Cartier, 2010, p : 26) The faster the industry grows, the more opportunities are available for profit- sharing institutions as a source of potential success.
- **The degree of competitors' concentration**(Porter M. E., 1979) **:** the greater is the number, the greater is the instability of the sector.
- **The degree of product differentiation:** The competition tends to distinguish the product and quality which were a safety valve of price wars.
- **Fixed costs** : They can be a factor influencing the way activity units are managed. A firm's rising fixed costs may lead to a high point of equality to a large percentage of full energy. If this level of operation is not achieved, the natural reaction is to provide very attractive facilities for the consumer until the volume of demand is raised.
- **Mark Center in the Market:** The mark is an essential and important factor to distinguish the product in the market.

2.2. **The Threat of Alternative Products :** The extent to which the consumer can replace its product with another product or service provided by the competing institutions is due to price elasticity factors, creative factor or improvement alternatives factor. (Bernard Garrette ,2009, p-p : 96-97) (Porter M. E., 1979).

2.3. **Threat of New Competitors Entrance:** New entrants are institutions that have not entered the competition at the moment, but have the ability to enter whenever they wish.(Angelier, 1993, p : 79) Porter stated a set of factors to enter the new entrants to the market, as follows:

- **Economies of scale or so-called peaceful economies**(Porter M. E., January 2008, p : 81)

- **Switching costs:** These are the costs borne by the consumer as a result of replacing the current product with another product of an expected future enterprise, ie, replacing it with another supplier. (Michel Kalika et autres, 1999)
- **Capital requirements** (Porter M. E., January 2008, p : 81)**:** The requirement of the competing institution for capital is imperative and necessary for processing and covering all fixed and variable costs. The process of entering the sector is very expensive for the new competition institution.
- **Government regulations and regulations:** The regulations strictly prevent the entry of new competitors and vice versa.
- **The existence of distribution channels:** It is important to have distribution channels to leak products. (Porter M. E., January 2008, p : 82)

2.4. Negotiating Power of Suppliers (Claessens, 2000):

The bargaining power of suppliers is increased by suppliers' concentration and control over the resources they provide; the high cost of conversion from one supplier to another; when the supplier can apply the basic integration strategy, ie, the manufacture of the commodity itself.

2.5. Negotiating Power of Customers (Bouglet, 2011, p : 33):

The identification of the characteristics of the customer benefits the enterprise in the selection of the type of industry and the choice of the site and technology. This shall be as follows:

- The choice of industry type.
- Site selection.
- Selection of technology.

3. Competitiveness Strategies

According to Porter, we find the following types of competitiveness:

3.1. **Cost Management Strategy (Less Cost):** Cost Leadership Strategy is a comprehensive set of actions designed to deliver goods and services with acceptable customer characteristics and at least cost to competitors, by producing goods and services at an acceptable quality and reasonable price to satisfy customers. This strategy requires the building of high-efficiency, sustainable production capabilities that reduce costs using prior experience by moving positively towards the learning and learning curve and taking advantage of economies of scale Low cost, cost-effective leadership, competitive pricing and market pricing, and greater profit recognition during periods of intense competition are also given. The cost-cutting or cost-cutting strategy takes the following levels (Gerry, 1997, p : 253) (Porter M., 1993, p :85)

- Low cost and low value
- Reduce the total cost of the customer (Bowman Cliff, 1996, p : 38)

- Leading the value of the customer.

3.2. **Distinction Strategy (Porter M. E., 1998, p : 09):** The institution is distinguished from its competitors when it can possess the unique characteristics that make the customer related to it. The acquisition of this feature is based on factors called factors of uniqueness, among which we distinguish learning and the effects of its broadcasting: so that the uniqueness of a particular activity can sprang. When learning is practiced well, the quality of the productive process can be learned, and therefore learning that is comprehensively acquired can lead to continuous distinction.

We can classify the discrimination strategy into horizontal and vertical discrimination :

- **Horizontal discrimination:** It is based on the proposal of the same product in different ways. Some goods require the same amount of resources for their manufacture, but they differ in the same design, for example the set of cars and washing machines of the same size and energy. Each design has different tastes, such as color and dimensions.(J.Chevalie,p:1548)
- **Vertical discrimination:** In contrast to horizontal discrimination, the principle of vertical discrimination falls within the qualitative difference between goods. Vertical discrimination is always performed on the basis of the order of goods in the principle of preference by consumers on the basis of their physical properties (more or less quality) or subjective (good goods' brand and vice versa), the arrangement is common among all agents, consumers always prefer the best goods which have good quality, and prices are determined according to the quality level of those goods.(Scholes, 2005,P : 310)
- **Focus strategy (Policy, 2017) :** The focus or specialization strategy aims to build competitiveness and access to a better position in the market by satisfying the specific needs of a particular group of consumers, or by focusing on a limited geographic market. The focus on the specific uses of the product, the distinctive feature of the strategy of focus is the specialization of the company to serve a certain percentage of the total market and not all the market, and relies on the basic assumption that the company can serve a target marketmore effectively and efficiently than when it serves the market as a whole. The competitive advantage is achieved under the focus strategy by better distinguishing the needs of the target market segment or by lower costs for the product offered to the market segment. Discrimination and lower cost together; the focus strategy steps are to select and define the market segment or to determine how to achieve competitive advantage in the target sector.

4. Competitive Advantage Dimensions

The advantages of competitive advantage have varied, depending on the time and structure of competition.

- **Cost Dimension:** The companies that seek to obtain a larger market share as the basis for their success and superiority are those who offer their products at a lower cost than their competitors. The lowest cost is the operational objective of companies that compete through cost. Even companies that compete with other non-cost competitive advantages, seek low costs for the products they produce. It can also reduce costs through efficient use of its production capacity as well as continuous improvement of product quality and innovation in product design and process technology. This is an important foundation for cost reduction as well as helping managers support and support the company's strategy as a cost leader. So, operations management seeks to reduce the cost of production compared to competitors, and access to competitive prices that enhance the competitive advantage of products in the market.
- **Quality Dimension:** Quality is an important competitive advantage, which refers to the performance of things correctly to provide products that fit the needs of customers. Customers want quality products that meet their desired characteristics, which they expect or see in the advertisement. Companies that do not offer quality products that meet customer needs and expectations cannot remind competitive.
- **Flexibility Dimension:** Flexibility is the foundation for achieving the competitive advantage of the company by responding quickly to the changes that may occur in the design of products and to suit the needs of customers.
- **Delivery Dimension:** Delivery is the basic rule of competition between companies in the market by focusing on reducing deadlines and speed in designing new products and delivering them to customers as soon as possible. There are three priorities for the delivery dimension dealing with time: fast delivery, time delivery, speed of development.
- **Innovation Dimension**: Some writers and researchers add innovation as a dimension of competitive advantage. There have been many different views of writers and researchers in innovation. It has many definitions. Mead Johnson defines it as the process or activity of an individual, which resulted in a product or something new. Whereas, Scott's innovation means: (the product of useful ideas and the ability to adopt these ideas and put them into practice). (Scott, 1994, p : 560).

5. Competitiveness and Marketing Innovation (Suraksha Gupta and others, 2016, p: 5673)

Technology and information facilitate marketing innovation in competitive markets. According to Rodríguez-Pose and Crescenzi (2008), improvisation, modification, augmentation or transformation of existing channels of trade through the use of technology can reduce transaction costs. Without the use of technology in a trading setup, innovative marketing instead requires resource based advantages for initiating exchange of knowledge and information about opportunities available in the marketplace. The exchange of field notes between buyer and seller firms can facilitate the exploration of unpredicted occasions and the identification of novel ideas to address fortuitous opportunities. The concept of innovation has been understood differently by researchers from different domains of business and management. Economists consider marketing innovation from the product and process perspective and marketing researchers conceptualize innovation from a commercialization viewpoint. Unanimously, the study describes innovation as a tool that enables managers to efficiently use their resources for developing a competitive advantage.

The success of an innovative marketing idea depends upon its ability to work homogeneously and harmoniously within a local ecosystem. The scope, utility and long-term objectives of an innovative marketing ideas influence the value that all the partners in the delivery chain seek to create. The idea of marketing innovation in an international setting integrates theories of marketing, distribution and sales. Although Ballantyne and Aitken (2007) and Gandolfo and Padelletti (1999) report the benefits of innovation, they are unable to identify the conditions under which a brand, distributor and reseller network come together to create an innovative marketing idea in an international setting. Levitt (1960) argues that in addition to innovations in products and production processes, there are also innovations in the marketing.

Further more unlike product innovations, most marketing innovations have been unsolicited, unplanned and accidental, and have originated from outside the central core of the industries in which they have ultimately prospered. According to Slater and Narver (1995), the most likely way in which some businesses improve their marketing initiatives is by developing new services or reformulating existing ones, creating new distribution channels and discovering new approaches for management. These kinds of marketing innovations represent ways in which companies can develop new ways of marketing themselves to potential or existing customers. On the other hand, Lin, Chen, and Chiu (2010) relate marketing innovation to market research, price-setting strategy, market segmentation, advertising promotions, retailing channels, and marketing information systems.

6. Competiveness of Resellers and Marketing Innovation (Suraksha Gupta and others, 2016, p: 5673)

Reseller firms that sell branded products are very small micro level entrepreneurial firms. Such firms find it challenging to compete in a growth market due to their weak financial capability and limitations related to the ability of resources required for business expansion. Resellers prefer to sell branded products based on the assumption that product demand generation activities of the manufacturer due to brand leadership will make selling easier and inexpensive for them. The strength of a brand to attract customers is considered as brand value by the reseller because it allows them to utilize their resources elsewhere. Hence, resellers like to take up the responsibility of fulfilling the demand generated by selling products of the brand that hold a leadership position in the marketplace, while the manufacturers of branded products focus on building the capability of resellers with their resources and support. Brands play a great role in providing strategic direction through the use of high-tech processes or advanced training programs that will be likely to contribute to the strength of the local resellers to think innovatively when they encounter business opportunities.

Resellers appreciate the brand's support in various forms such as skills-based training, marketing investments, and industry know-how. The identification of sales opportunities available in a competitive market by the reseller and utilization of the brand's resources for ensuring the successful supply of the products of the brand requires an innovative approach to marketing by the reseller. The establishment of the credibility of an innovative firm puts the reseller in a competitive position in the marketplace and encourages competing brands to seek an association with the reseller. Having the ability to serve a larger customer base builds the competitiveness of the reseller and increases the attention that the reseller receives from brands offering competing or complementary products. Since it is known that associating with brands is beneficial for resellers, how brands enable their resellers to innovatively address unplanned opportunities based on their native knowledge and local relationships through the use of new methods and ideas so as to deliver its products, which is not known.

7. Competiveness of Brands and Marketing Innovation (Suraksha Gupta and others, 2016, p: 5674)

In markets with high potential for growth, the profit margins in distributing a product are low. Therefore, distributors simultaneously provide their services to multiple suppliers and support many brands. As a result, brands operating in growth markets through distributors face competition in capturing the reseller's share of revenue. Suppliers aiming to establish their brands in a competitive market bypass distributors and associate with those resellers who fulfill their requirement of local native knowledge. Additionally, local support received from the reseller allows the brand to compete strongly by efficiently utilizing its market budget. Brands also benefit from resellers' support based on their capabilities such as product management and the provision of real-time market information for innovative implementation of local marketing initiatives. Innovative brand support makes reseller firms competent to independently select, serve and manage customers on behalf of the brand and become active participants in the efficient management of markets for the brand. Therefore, it becomes vital for brands to orient their activities towards the requirements of resellers for driving their competiveness in a market. Hence, the reputation of being a supportive brand encourages various resellers to seek an association with that brand, thereafter creating competition between resellers. Simultaneously, the reputation of being a brand that provides innovative support attracts competing resellers to bring the opportunities they hold to the brand and improve the business of the brand.

8. Marketing Innovation in BADR Bank:

8.1. The Profile of the "Agriculture and Rural Development Bank": The Bank of Agriculture and Rural Development is one of the commercial banks of Algeria, which takes the form of a company with shares owned by the public sector. This bank was established in the context of the restructuring policy adopted by the state following the restructuring of the National Bank of Algeria by Decree No. 82-106 of 13th March, 1982 (DecreeNo82-106, 16/03/1982), with the aim of developing the agricultural sector and promoting the rural world. It has been entrusted with financing the structures and activities of the agricultural, industrial, irrigation, marine fishing and traditional handicrafts in rural areas. (KPMG, 2012).

As the only partner in the rural world of the rural world and fishing, Al-Badr Bank has expanded its activities and has become a comprehensive bank that is more interested in financing economic development. It is also the largest commercial bank in the country, as well as its largest network of foreign correspondents. Since 2000, the Bank has embarked on a rehabilitation scheme to adapt to international standards and its advanced automated information system. In 2004, it had the largest number of international loan lines in Algeria, whether multilateral or bilateral or securitized, which is considered one of the most important policies to support Al-Badr Investment Bank.

The Bank also launched electronic services through the internet and used bank cards through ATMs. It was the first to introduce the "e-bank" service. This enabled customers to access their balances and practice payment services from paying bills and checking books. (فضيلة، 2009–2010، صفحة 164)

According to many specialists and interested in the Algerian banking system, the Bank of Agriculture and Rural Development occupies a distinguished position within the Algerian banking structure, not only because it is the most widely spreadacross the national territory, but because it is the bank which has a great reputation both locally and regionally. According to a study by Bankers Almanach in 2001, the Bank for Agriculture and Rural Development is:

- The first bank in Algeria according to all standards.
- It is the second bank on the Maghreb level.
- Ranked 13th among the 326 banks included in the rating.
- Ranked among 14 of the 255 banks included in the rating.
- Globally, it ranks 688 out of 4100 banks rated by this body.

8.2. Results and Discussion:

a. The Customers Sample: The sample consisted 278 customers. The questions were presented in five themes: innovation in banking services and products, innovation in banking prices, innovation in banking distribution, and innovation in banking promotion.

The computational mean of 50 % is calculated as the mean of the measuring instrument to measure and evaluate the score obtained for the responses of the sample members. The average measuring instrument 50 is the highest score in the scale (100) and the lowest score (0), ie 50 = 2 / (100 + 0).

Table 1: The Intervals of Responses according to Lickert Scale

Response	Percentage of Approval	Approval signification
Absolutely agree	100%	Very High
Agree	75%	High
Neutral	50%	Medium
Disagree	25%	Low
Absolutely disagree	00%	Very Low

Source: established by authors.

The results obtained show that innovation in the product and banking service ranked the most in terms of contribution to innovation in the marketing mix of the Agricultural and Rural Development Bank with an average of 63.85%, followed by innovation in banking promotion by 62.22%. However, innovation in the banking sector came in the third place with 61.78%, followed by the lowest percentage that is innovation in banking pricing with 53.03%. In order to be creative in the marketing mix BADR, and according to the study of the sample of customers, 60.47%, which allows us to say that the rate of innovation at the level of the bank is medium based on the average measure of the study approved.

b. The Bank Employees and Managers Sample: The importance and role of innovation in the banking marketing mix is crucial, mainly in the current business environment. In the previous section, we discussed the reality of innovation in one of the most important Algerian banks, namely the Agricultural and Rural Development Bank, but the study was based on questions addressed to the customer. This fact must be studied from the perspective of employees and managers.

Through the results of the questionnaire, innovation in the product and banking service occupied the largest share in terms of contribution to innovation in the marketing mix of the bank of agriculture and rural development with an average of 74.39% followed by innovation in the banking sector by 72.46%, and succeeded by innovation in the promotion of banking by 71.74%. Then innovation in banking pricing contributed with the lowest proportion and came in last ranked by 55.67%. In order to be creative in the marketing mix of the Bank of Agriculture and Rural Development (BADR) achieved according to the study of the sample of customers 68.56%, which allows us to say that the level of innovation at the level of the bank is between the medium and important, depending on the average measurement of the approved course of this from the perspective of employees and managers.

Table 2: Innovation in the Marketing Mix from the Perspective of Customers, Employees and Managers of BADR Bank

Percentage of Innovation in the Banking Marketing Mix	**Customers**	**Employees**	**Managers**
Percentage of Innovation in Products and Services	63,85%	74,39%	10,54%
Percentage of Innovation in Banking Pricing	54,03%	55,67%	1,64%
Percentage of Innovation in Banking Distribution	61,78%	72,46%	10,68%
Percentage of Innovation in Banking Promotion	62,22%	71,74%	9,52%
Percentage of Innovation in Banking Marketing	60,22%	68,56%	8,34%

Source: established by authors.

The Bank of Agriculture and Rural Development adopts an innovative policy to keep abreast of the changes taking place and to compete with the national and foreign banks active in the Algerian banking market through its marketing mix whether in the mix of products and services which is considered the most important contributor to the percentage of bank innovation either through the sample of customers or through Class of employees and managers. Or through bank pricing, despite the weaker percentages due to other marketing mix elements. To the distribution and promotion of banking, which had an important role in raising the percentage of banking innovation. These results are generalized on the two study samples of the approximation that is found through the results of their analysis.

Conclusion

The rapid and successive transformations of the economic, social, and commercial world, etc. have made the possession of the institution to competitive advantages imperative to enhance its competitiveness at both local and global levels. Its continuity in the market was a reason for enterprises to resort to many of the competitive strategies among them the most important five strategies of M.Porter, and the attention to human resources, which is one of the most vital approaches to achieve competitive advantage in institutions. So in a competitive environment, we can imagine that the best way to achieve this is to include innovation in marketing throughout the organizations' operations and activities, and continually adapt to the changes that occur. It is therefore possible to say that to adapt to this changing competitive environment, institutions should adopt other new approaches such as interest in newness, and innovation in marketing field.

We also tried to shed light on the reality of innovation in one of the banks operating in Bechar, the Bank of Agriculture and Rural Development, by providing an overview of this bank as a start, and then addressing the reality of innovation through the preparation of two surveys, one addressed to customers of the bank and the other directed to workers and managers.

Banking marketing is the most important dynamic banking activities, and it ison one handa magic wand to achieve a balance between its objectives and profitability,and on the other hand,it is to satisfy the needs and desires of customers,so as to satisfy them. Indeed, innovation in the banking marketing mix in a business environment characterized by dynamism, change and an open and vibrant market is without doubt, an inevitable and indispensable necessity.

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