

ORIGINAL ARTICLE**Exploring the Antecedents of Service Innovation in Bank Keshavarzi****Mohammad Ghorsi¹, Jafar Beikzad^{2*}, Farhad Nejhad Hajali Irani³, Yahya Dadash Karimi⁴**

1. Ph.D Student, Department of Public Administration, Bon.C., Islamic Azad University, Bonab, Iran.

2. Department of Public Administration, Bon.C., Islamic Azad University, Bonab, Iran.

3. Department of Public Administration, Bon.C., Islamic Azad University, Bonab, Iran.

4. Department of Public Administration, Bon.C., Islamic Azad University, Bonab, Iran.

***Correspondence**

Jafar Beikzad

E-mail: beikzad_jafar@iau.ac.ir

Receive Date: 06/May/2025

Revise Date: 01/Oc/2025

Accept Date: 07/Oct/2025

How to cite

Ghorsi, M., Beikzad, J., Nejhad Hajali Irani, F., & Dadash Karimi, Y. (2026). Exploring the Antecedents of Service Innovation in Bank Keshavarzi. *Public Organization Management*, 14(1), 71- 88.

EXTENDED A B S T R A C T**Introduction**

In the competitive and rapidly evolving banking environment, electronic service innovation is vital as a strategic leverage for maintaining and enhancing the competitive advantage of state-owned banks, such as Bank Keshavarzi. This research aims to explain and analyze the key antecedents effective on the success of electronic service innovation by developing a comprehensive conceptual framework through a systematic synthesis of existing knowledge. The findings of this study are applied and directly usable by policymakers and senior managers of state-owned banks for the optimal allocation of resources in innovation projects. The central research question is: "What are the antecedents of service innovation in Bank Keshavarzi, and how can they be formulated into a comprehensive framework?"

Methodology

The nature of this research is **qualitative, descriptive-analytical, and documentary**. To achieve the objective, the **Meta-synthesis** method, based on the seven-stage model of **Sandelowski and Barroso (2007)**, was utilized. The statistical population for the search included all relevant studies published in reputable domestic and foreign scientific databases (such as ScienceDirect, Emerald, Wiley, and Magiran) within the period of **2000 to 2025**. The acceptance criteria for articles were publication in accredited sources and the use of qualitative or mixed methods. To ensure the reliability of the analysis process, the strategy of inter-subject agreement between two independent coders was employed.

Findings

The meta-synthesis process led to the identification and extraction of four main, interconnected antecedents for electronic service innovation. These antecedents are collectively explained through 13 sub-categories and 41 fundamental concepts:

1- Competitive Dynamics (13 Concepts): This antecedent provides the strategic foundation for innovation, emphasizing **strategic agility** and **competitive intelligence** (based on Khani & Jafarnejad, 2025), thereby ensuring the bank's quick and effective response to environmental changes.

2- Intelligent Customer Relationship Management (CRM) (12 Concepts): This factor enhances the bank's capability to design personalized and effective services. Its focus is on **advanced customer behavior analysis** and **innovative interaction** (consistent with Shifar et al., 2024) to strengthen loyalty.

3- Digital Transformation (15 Concepts): This antecedent establishes the technological and operational platform for innovation. Its key dimensions include the adoption of novel technologies, channel integration, and the enhancement of digital security and trust (based on Abedini & Yazdani, 2021).

4- Digital Value Creation (11 Concepts): This antecedent distinguishes the innovation outcome from a market and customer perspective. Its focus is on **improving positioning** and **branding based on customer behavior** (consistent with Fakharian et al., 2023).

Discussion and Conclusion

The research findings present a four-dimensional framework, positing that the success of electronic service innovation is conditional on the simultaneous and integrated reinforcement of these antecedents. In this framework, innovation receives strategic direction through **Competitive Dynamics**, becomes customer-centric through **Intelligent CRM**, is implemented via **Digital Transformation**, and achieves market differentiation through **Digital Value Creation**.

This conceptual framework offers a roadmap for Bank Keshavarzi managers to transform the innovation process from a reactive event into a systematic, continuous, and data-driven endeavor. Managers are advised, alongside investing in technology, to pay special attention to soft aspects such as **advanced customer behavior analysis** and **enhancing digital trust** (which are vital pillars for innovation adoption). By synthesizing dispersed knowledge, this study contributes to the theoretical development of innovation frameworks in the banking industry.

KEYWORDS

Electronic Service Innovation, Meta-synthesis, Bank Keshavarzi, Competitive Dynamics, Digital Transformation, Customer Relationship Management.

