Designing a financing chain model under credit risk disorder

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ABSTRACT

Optimizing the financial flow in banks' financing chains against credit risk disorder is one of the important and fundamental demands of the owners of interests in banks, therefore, this research was conducted with the aim of designing a model of the financing chain under credit risk disorder in the Agricultural Bank.

The research is qualitative-quantitative. The statistical population in the qualitative part of the research is the senior managers of the credit department of the Agricultural Bank in Tehran. The sampling is purposeful and by snowball method. The interview with ten of them showed theoretical saturation, but the interview with two other experts continued.

Data collection was done by field method by conducting in-depth semi-structured interviews and the design of the model was coded with the foundation data method. The validity of the model was validated by the double interaction and reliability by a retest. In the quantitative part of the research, among the 320 managers of credit departments of the branches of the excellent Bank in Tehran, 175 of them were studied by a non-random method and according to the Morgan Chrissy table, with the researcher's questionnaire.

For data analysis, factor analysis and SmartPLS software were used. Validity was checked with AVE and reliability with CR, and the fit of the model was accepted. Fully confirmed. This model introduces corporate banking and risk management as the main core of optimizing the financial supply chain under risk disruption. . The comparison of this model with the current performance of the Agricultural Bank shows that the proposed model with emphasis on advanced tools suitable for industry 4, conditions It provides better optimization of the financing chain.

Keywords: financial supply chain, credit risk, credits and corporate banking.

1. Introduction

Today, businesses are changing and evolving rapidly and the competition has increased, therefore the members of a supply chain need more coordination and alignment in financial discussions to have an effective and efficient supply chain. But until now, the financial aspects of the supply chain have not been seen enough (Lamoureux, Jim and Todd, 2011; Bailey and Francis 2008; Pfoul Wegom, 2009; Kaniato et al., 2016.)

Recently, due to the importance of financial issues, the owners of interests in the supply chai They expect financial issues to be considered in the supply chain (Farhadi and Faiz, 2018). The issue of financing in the supply chain (SCF) has received much more attention after the financial crisis (Fabri and Clapper, 2016). Supply chain finance refers to the flow of money in a supply chain.

To optimize these financial processes, financial supply chain management (FSCM) helps companies to look at the entire chain from the outside. This approach focuses on the coordination between other parts in the supply chain (Chan, Ki, Chan, Lu, and Lee 2003 and Chan, 2003). Financial flow management of the supply chain helps companies to have a general view of the supply chain so that they can optimize the financial processes. The financial flow management of the financial supply chain deals with how to optimize the "working capital" of the company. This optimization is done through coordination in the management of "accounts payable, accounts receivable, cash and risk" (Kristofik et al., 2012).

The expansion of the capital market has led to the expansion and prosperity of financing in the supply chain by banks, and banks have created the basis for the prosperity of the capital market by handing over facilities (Tabrizi and Radpour, 2013), considering that the handing over of bank facilities should be done in such a way It is possible that the principal amount will be returned along with the expected profit, , but various obstacles and problems such as imprecise reviews of projects, economic disturbances, exchange rate fluctuations, liquidity fluctuations, market stagnation, etc. cause some of the recipients of the facilities to refuse to repay the loans. Refuse to receive, and some people, by abusing the good will of the bank officials, refuse to return the credits received, and the payment of part of the facilities is delayed;

And this causes a decrease in the quality of banks' assets and an increase in credit risk. The official reports of the Federal Deposit Insurance Company and the Foreign Exchange Audit Department about bank bankruptcies in the world state that the reason for most bank bankruptcies, especially in the financial crisis of 2007 and 2008, is the occurrence of liquidity risk and credit risk (Ranji, Gholizadeh, Ramzanpour and Mousvinia, 2016).

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, the issue of improving and managing relationships with customers is important in creating long-term and sustainable relationships (Leo et al., 2019). Financing from banks for companies in the supply chain can be disrupted (Bossi and Group, 2007; Coricelli and Masten, 2004; Raddatz, 2010).

The most important disruption in the financing chain is the disruption of credit risk. Credit risk means that customer repayments to the bank for the facilities received may be delayed or even not collected at all. This, in turn, will bring issues and problems for the cash flow as well as the bank's liquidity management. Due to the intensity and frequency of credit risk compared to other risks, it is referred to as the most important and main risk of financial institutions and banks (Hamzeei, 2017).

Credit risk is a crisis and crisis is a disorder. Disruption occurs when, as a result of financial crises, loan installments are not paid by borrowers, and this means the beginning of a crisis because the value of borrowers' collateral decreases, as a result of the net asset value of banks. Decreases and financial institutions' balance sheets are weakened and banks' lending decreases (Kyotaki and Meru, 2002). In the face of disruptions, there are two types of studies. Disruptions deal with the prevention of disruptions and another group of studies, design supply chain networks with the ability to recover after a disruption.

The second category applies measures such as remanufacturing cost, recovery time and actual fulfilled demand to optimize the supply chain design

(Fahimnia and Jabarzadeh 2016). The purpose of this research is to design a model to optimize the financial supply chain under disruption with the desired prevention approach, Which will show the decision makers how to move more confidently towards the financing of supply chains by implementing corporate banking. A qualitative model has been designed to optimize the supply chain network, with a preventive view of disruptions, and the Agricultural Bank has been researched as a case study to evaluate the validity of the model. Therefore, the main question of the research is, what is the model of the bank's financing chain under credit risk disorder?

2. Literature and research background

Dehghan Mashadi, Sajadeh (2018) in an article titled "Ranking of Factors Affecting Supply Chain Financing (SCF) with AHP Method" came to the conclusion that: : In the present time, the coordination of financial flows with other components of the supply chain is important. And a concept called chain financing (scf) has been proposed, which seeks to provide opportunities to improve the working capital of the components involved in the supply chain. Several factors affect chain financing, whose ranking helps financial service providers to better perform activities related to planning, Coordination and control of financial resources in the chain. The data analysis shows that among the five operational, financial, relational, technological and informational factors that affect chain financing.

The financial factor has the highest rank and the lowest rank is related to the technological factor. Mohammadi, Mehdi, Karimzadeh, Behrouz (2018) in an article entitled "Investigation of the effect of different financing methods and their prioritization on improving the performance of Shahinshahr and Mimeh banks" came to the conclusion that borrowing, Cash flow and use of common shares has an effect on improving the performance of employees of Shahinshahr and Mimeh banks.

Yar Ahmadi, Mohammad; Abbasi, Ebrahim (2018) in an article entitled "Selecting crowdfunding candidate projects based on time period" concluded that: Today, crowdfunding has become a popular investment opportunity for entrepreneurs. Those who are willing Passing or bypassing classic financing channels like getting loans from banks and investment funds are risky. Therefore, financing through crowdsourcing is one of the new methods of financing high-risk projects through electronic channels and exploitation of social capital.

Javaheri Kopaei, Maedeh, Samadi, Saeed; Barznani, Mohammad (2018) in an article entitled "Research on the difference in financing method in developed and developing countries" concluded that this study is a percentage to investigate the method of financing in developed and developing countries. To pay and determine which of the systems are dominant in each of the developed and developing countries? And why, in the end, the results show the importance of financial markets in the economy and also the different role of financial markets in different economies (both developed and developing).

And states that in order to create a positive and effective relationship between the financial market on the economy of countries, it is necessary to know its main components, i.e. the money market and the capital market, and the type of relationship between them in terms of substitution and complementarity, Because the type of relationship between these two markets The basis for recognizing the classification of the country in the state of basic bank or basic market is to apply appropriate policies with the country's financial architecture.

Scanella and Polizzi (2021) in a research entitled How to measure bank credit risk. Testing a new cognitive approach based on the content analysis framework showed that banks differ in their credit risk disclosure, even if they are subject to homogeneous regulatory and accounting requirements. In addition, by conducting a correlation-based network analysis, this paper provides preliminary evidence on the existence of a relationship between credit risk disclosure, bank size and business model. Mohammad Ali Wahdan and Mohammad Ashraf Imam (2017) in a research titled "Effect of Supply Chain Management on Financial Performance and Financial Accountability Responsibility: A Case Study in Egypt" concluded that supply chain management has a significant impact on financial performance.

Because it increases the productivity, reduces the cost and consequently improves the profitability. Raqwan (2011) examines an article entitled "Short-term investment in a cash-constrained supply chain" involving a manufacturer and a seller with limited capital by a lending financial institution. In this research, the model has been examined in two cases:

1- The financial institution is aware of the relationship between the producer and the seller, which is called joint decision, 2- The financial institution is unaware of this relationship. Numerical study has proven that the joint decision when the initial capital of the seller and producer is low increases the profitability of all three organizations involved in the chain.

Mavis and Jaber (2014) an article entitled "Three-level supply chain coordination with payment delay and discount rate" is one of the most up-to-date researches that integrate the concepts of inventory and finance. The authors of this article have modeled the minimization of the total costs of a three-level supply chain, including suppliers, sellers and banks (as financial intermediaries). These costs include inventory costs and financial costs such as: purchase and ordered costs, warehousing, inventory maintenance, borrowing, financial transactions, opportunities, lack of capital, etc. for the supplier and seller and financial costs of the bank.

The purpose of the research

Designing the financial supply chain model under credit risk disorder in the bank Determining the validity of the financial supply chain model under credit risk disorder in the Bank of Agriculture.

3. Research method

The research method is qualitative-quantitative and in terms of the methodological approach, it is explored in the qualitative part and confirmatory in the quantitative part. The current research is developed in terms of objective in the qualitative part, and practical in the quantitative part. The statistical population of experts in the qualitative department is all the senior managers of the facilities department and members of the board of directors of the Bank of Agriculture in Tehran. In the quantitative part of the research, among 320 managers of credit department of Moztaz Bank branches in Tehran, a survey was conducted. Sampling in the qualitative part is non-random in a purposeful

and judgmental way, and in the quantitative part, according to the Morgan Chrissy table, 175 people were studied. The method of data collection in the qualitative and quantitative part is a field.

Tool Data collection in the qualitative part is semi-structured interviews with experts and in the quantitative part. The questionnaire is a research tool. This research has been conducted in the qualitative part by the foundation data method and in the quantitative part, it has been validated using factor analysis. . In the qualitative part, to ensure the validity of the model, the strategies 1- analysis and review by the participants in the research, 2- analysis and review by knowledgeable people and pluralism (multilateralism) have been used.

And in order to increase the reliability of the research, in this research, four interviews were re-tested by the agreement coefficient method with four experts, in two intervals of thirty days, and the re-test reliability of the interviews was equal to ninety-three percent. Considering that this amount is more than sixty percent, it can be said that the reliability of the codings of this research is confirmed. And in the quantitative part, the validity was checked with AVE and reliability with CR

4. Research findings

Qualitative part:

A- Demographic: The findings of the current research are the result of analyzing the data obtained from the interviewees. The participants included one woman and eleven men, six of them had between twenty and twenty-five years of cooperation with the Agricultural Bank, and six of them had more than twenty-five years of cooperation. The education of four of them was Ph.D. and the other eight were Masters.

B - Data-based method: In this method, the model is designed by coding the interviews conducted by experts. The results of the model are presented in table one below.

Table 1- Research model

Axial coding	Basic coding
Strategic Management	Big bank management decision
	Legal obligation to corporate banking
The financial culture of the chain	Request for financial integrity of chain members
	The financial structure of the chain of competing banks
Corporate banking	Providing non-banking financial services

Axial coding	Basic coding
	Providing innovative, diverse and complete banking services
	Create a long-term relationship with valued customers
	Specialized advisory groups
Credit risk management	The ratio of claims to expenses
	Credit policy
	Industry chain turnover
	Efficiency of the industrial chain
	Forecasting the future of the industry chain
Prioritizing supply chains	Financial evaluation of the industry chain
	The power of industry chain sponsors
	Dependence of industry on technology
	Dependence of chain members on each other
	Industrial chain risk number
	Identification of the main companies of the chain
	Evaluation of the main chain companies
Banking marketing	Introducing products and services to reputable chain companies
	Attracting the main companies of the chain
	Identifying the behavior of the bank's competitors
	Obtaining the bank's consent to cooperate with the chain
	Providing different service packages to each chain
	Matching the financial strength of the bank with the financial needs of the chain
Contract management	Credit rating of chain components
	Matching the financial needs of the members of the chain according to the credit of the members
	Obtain facility insurance from chain members
	Matching the financial needs of the chain members with the necessary guarantees
	Application of machine learning technology in the bank
Advanced tools	Blockchain
	Wearable technology
	fintech
Financial supervision of supply chain	Monitoring the use of facilities
	Supply chain financial monitoring
Facility management supply chain	Improved refunds
	Management of the amount and maturity of the facility
	The ability to change financial partners of the chain
Collaborative chain management	Participation in chain projects
	Effective cooperation with financial partners of the chain
Continuous improvement of banking services	Innovation in providing banking services
	Employee development
Attract resources	Attract resources from customers
	Receive interbank resources
Expert human capital	Knowledge
	Skill
Economic opening	GDP growth
	Growth in the weight of long-term deposits
	Boycott

Axial coding	Basic coding
Economic pressures	swelling
	Contraction policies of the government
	liquidity growth
Consequences for the bank	Increasing competitive advantage
	Reducing credit risk
	Capital security
	Reduce operating costs
	Easy receipt of loan installments
Consequences for the chain	Cash flow acceleration
	Financial order and coherence in the supply chain
	Business boom
	Increase market share
	Reduce supply chain costs

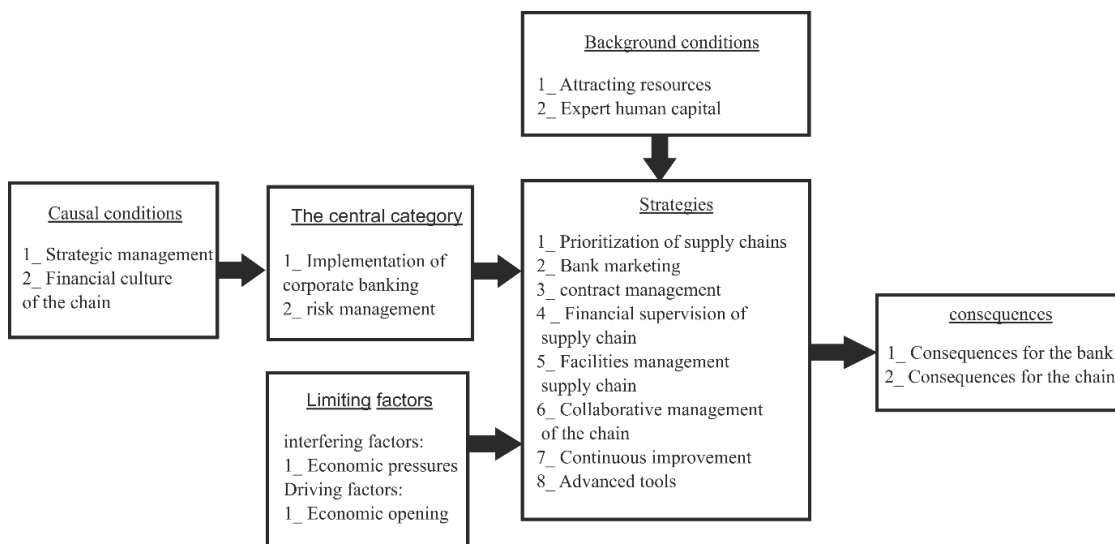The obtained model has sixty-three indicators in eighteen dimensions

Diagram one. Research paradigm model

Validity of qualitative research model

The long-term work of the researcher on the research: The researcher is one of the high-ranking managers of the Agricultural Bank and with twenty years of service, he is one of the decision-making managers of the Agricultural Bank, and according to his duties, he is present in the bank every day, and the subject of the research is one of the job duties of the researcher. It is something that the researcher deals with every day,

therefore, the researcher has been immersed in the research topic for a long time, so the researcher has proven the validity of the experts' statements.

Analysis and review by participants (primary experts): In this method, to check the validity of the research model, all The primary extracted data and codes have been returned to the same interviewees and they have been asked to correct and confirm their

statements, thus, the researcher has been able to prove the validity of this research.

Reliability of the qualitative part of the research

Coefficient of agreement (Cohen's Kappa): In this research, four interviews were re-tested by the method of coefficient of agreement with four experts, in two time intervals of thirty days, and the retest reliability of the interviews was equal to ninety-three percent. Considering that this amount is more than sixty percent, it can be said that the reliability of the codings of this research is confirmed.

Quantitative validity

Convergent validity or average variance extracted (AVE)

Convergent validity is obtained from the root of the sum of the squares of the factor loadings of each of the second-order variables, and it must be more than five tenths. In the table below, the convergent validity results are displayed.

The findings of Table 2 are that the output of all variables of the paradigm model is greater than 5. The convergent validity diagram is shown below

Table 2. Convergence validity results

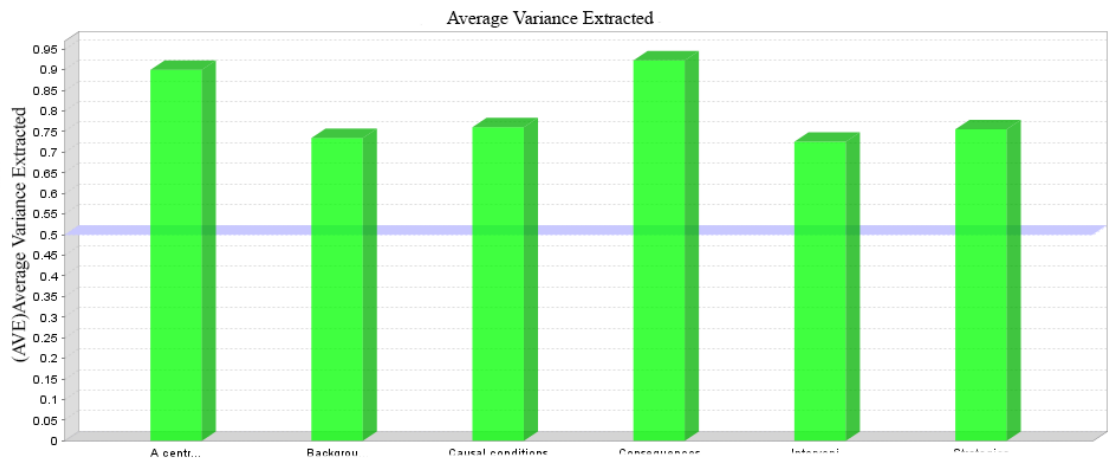|	Mean variance extracted (AVE)
Strategies	☐☐☐☐☐
Background conditions	☐☐☐☐☐
Causal conditions	☐☐☐☐☐
Intervening conditions	☐☐☐☐☐
A central phenomenon	☐☐☐☐☐
Consequences	☐☐☐☐☐

Diagram 2 convergent validity

Divergent validity

Divergent validity is the root value of the average extracted variance of the variables that are located in the main diameter of the matrix (main diameter The variance validity table is the same as the AVE square. In other words, divergent validity shows the degree of relationship of the structure with its indicators compared to the relationship of that structure with other structures; In such a way that the acceptable

divergent validity of a model indicates that a structure in the model interacts more with its indicators with other structures. The results of divergent validity are shown in Table 3.

The value of the divergent validity correlation coefficient in houses below the main diameter is smaller than the main diameter. Therefore, it can be stated that the validity of the model is at a reasonable level.

Quantitative reliability

In the present study, the combined reliability coefficient was used to calculate the reliability. The amount of this reliability can be between zero and positive one, the closer to one, the better the reliability. In Table 4 below, composite reliability results are indexed along with Wager's validity and Cronbach's alpha

Table 3 Divergent validity results

	Strategies	Background conditions	Causal conditions	Intervening conditions	A central phenomenon	consequences
Strategies	0.869					
Background conditions	0.854	0.857				
Causal conditions	0.866	0.772	0.872			
Intervening conditions	0.862	0.835	0.859	0.852		
A central phenomenon	0.840	0.833	0.757	0.829	0.949	
Consequences	0.815	0.854	0.865	0.791	0.756	0.961

Table 4- Composite reliability results

	Cronbach's alpha	composite reliability	Mean variance extracted (AVE)
Strategies	□□□□□	□□□□□	□□□□□
Background conditions	□□□□□	□□□□□	□□□□□
Causal conditions	□□□□□	□□□□□	□□□□□
Intervening conditions	□□□□□	□□□□□	□□□□□
A central phenomenon	□□□□□	□□□□□	□□□□□
Consequences	□□□□□	□□□□□	□□□□□

The combined reliability coefficients of all variables of the paradigm model according to the table are greater than 7. Therefore, the reliability results prove the acceptability of the model. The graph of this reliability is presented below.
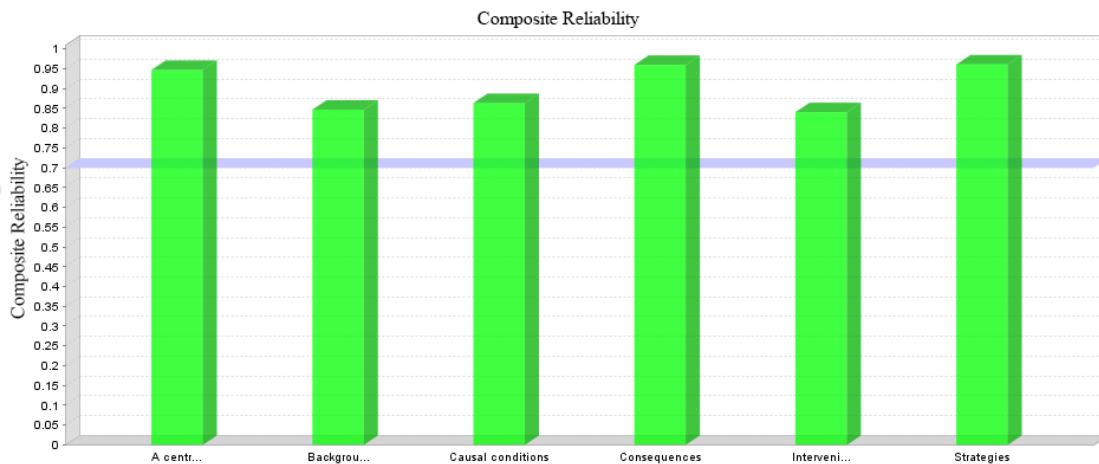

Diagram 2 Composite reliability diagram

Model fit

The fitting of the model aims to answer the question of whether the effects of the items on the related factor are significant or not meaningful. The model fit of GFI and AGFI indices has been proposed by Yorskog (1989) and depends on the volume They do not have examples.

Goodness index

Model fit means how compatible a theoretical model is with an experimental model. The model fit is done using several indicators, in table 5, three indicators were used to measure the model fit.

Because the SRMR index is smaller than 0.08 It has been obtained and the NFI index is greater than 0.9 has been obtained and the AGFI index is more than 0.9 was obtained, so it was concluded that the model has a good fit.

Table No. 5 of model fitting results

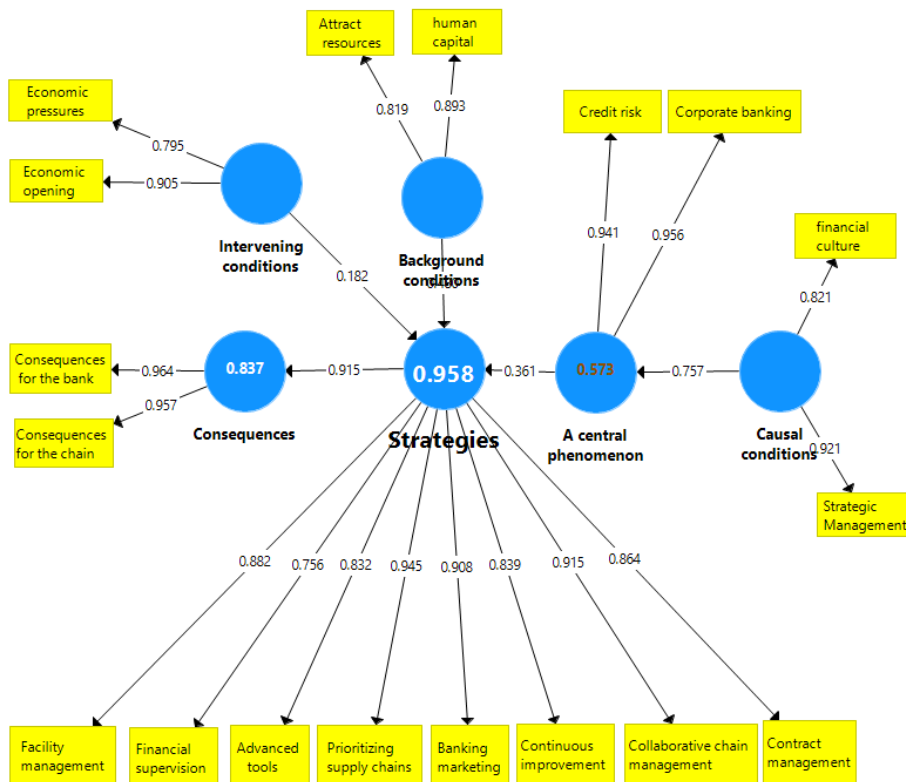| Type of fit index	Estimation model
Root Mean Squared Standardized Residuals SRMR)(	0.062
smoothed index of fitness (NFI)	0.91
goodness of fit index (AGFI)	0.96

Diagram 3 of the standard coefficient of the factor loadings of the paradigm model All six categories of the model is acceptable in terms of correlation coefficients because all six categories are greater than 0.7
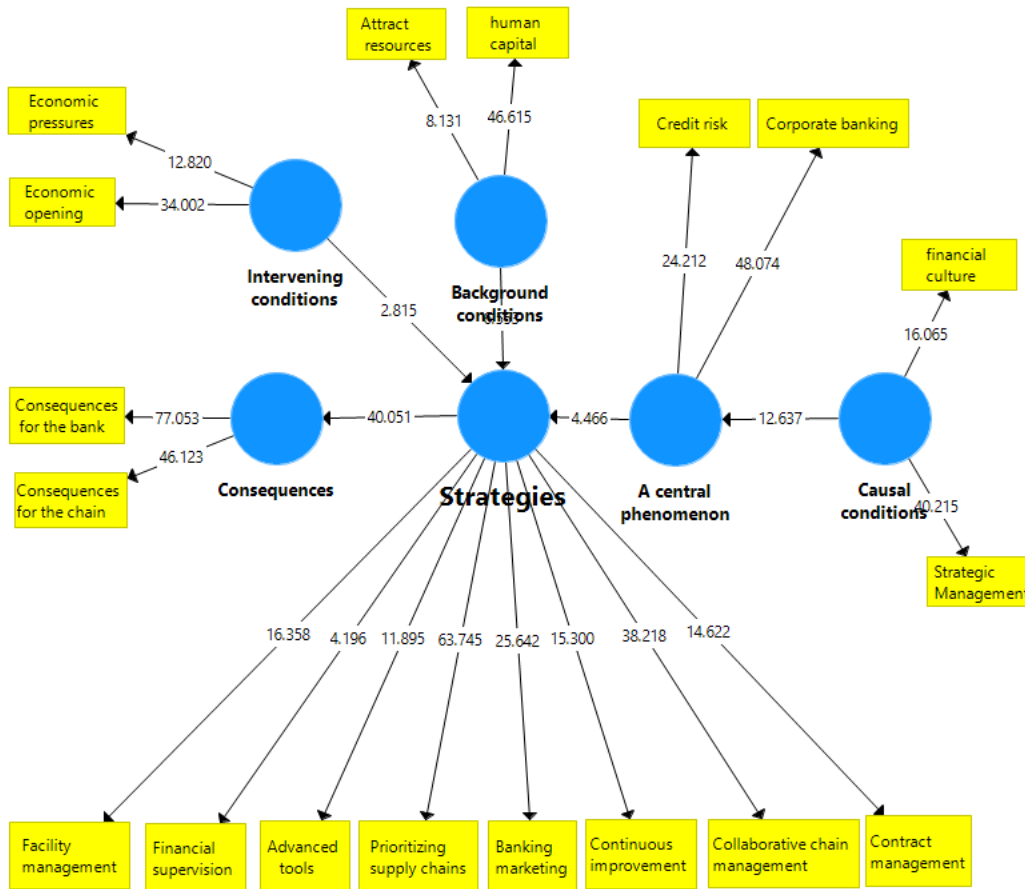
Diagram 4-significant coefficient of the factor loadings of the paradigm model

The significance coefficients of all six categories of the paradigm model are greater than 1.96, thus the significance of the model is fully confirmed.

Conclusion

A paradigm model has been designed for the supply chain of the bank under credit risk disorder. The proposed model determines the solutions, intervening factors and the obtained consequences.

Causal conditions

Despite the high and risky risks that come to the banks as a result of the cooperation of banks with knowledge-based companies and small and medium-sized companies in general, there is no desire on the part of banks to pay facilities for these types of companies, and banks prefer to provide financing for larger companies. . Dhande (Dupire, 2015; 1)

According to the management policy that the Agricultural Bank should undertake, the best thing is to pay more attention and focus on large companies and their strong supply chain for payment facilities so that it can have more and more stable income with with less risk. The results of the present research are similar to the results of these studies Dupireh, (2015; 1), Shafiei (2019), considering that the causal conditions include two dimensions: 1_ strategic management and 2_ financial culture of the chain, it can be concluded that these two factors have a positive effect And they have significance on corporate banking

A central phenomenon

Here, corporate banking is mentioned because banks seek to establish regular and good financial communication within a supply chain with strong companies so that they can reduce the risk of payment

of facilities. Establishing corporate banking and 2_ risk management. Designed. In the implementation of corporate banking, Bank of Agriculture seeks to provide diverse and innovative financial and non-financial services to the members of the supply chain in order to achieve the strength of long-term relationships with the supply chain. Banks should recognize what is the main motivation of a company to cooperate with banks?

In the next step and after establishing the initial communication of cooperation, what matters become important for customers and what behaviors do customers show in long-term interactions and are customers interested in accepting only one bank as their business partner or the interest How many banks are they operating at the same time? By correctly understanding these behaviors, Banks will be able to establish sustainable competitive advantages in the field of competition by establishing continuous communication, accurately assessing the needs of corporate customers, and finally using appropriate corporate banking strategies (Esfidani, Kimasi, Rousta, and Araki-Tabar, 2017).In recent years, the banking industry has seen intense competition with many opportunities and threats, certainly no bank can provide all possible services and be the best in the field of services it provides. In today's dynamic environment, with regard to the competitive situations and market conditions in the target market, this industry has put the attraction,

Retention and retention of customers at the top of its actions, and on the other hand, customers have more opportunities to compare the services of banks with each other. (Monardi et al., 2016(

In the category of risk management, the Bank of Agriculture should pursue financial reports and analyzes such as demand-to-consumer ratios optimize and define and implement a credit policy in a way that leads to risk reduction. Research results
The present one is similar to the results of these studies: Nazari (2019), Monardi (2016), Esfidani (2017).

Background conditions
1- attracting resources and   2- expert human capital. Banks are forced to hand over facilities to generate income, and considering that handing over facilities is associated with the risk of credit risk disruption, this is where managers should make strategic decisions for

this performance dilemma. Banks need to attract resources to hand over facilities. In order to attract resources, it is necessary to have expert human capital. The results of the present study are similar to the results of these studies by Nazari (2019), Setyani (2015) and Shafiei (2019).

Interferer
Two factors have been identified as intervening factors, one is a limiting factor and the other is a promoting factor. These two factors are limiting factors: 1_ Economic pressures and promoting factors: 1_ Economic opening.

Economic pressures, such as shrinking the size of the country's economy, or other things such as sanctions, can be the cause of economic pressure. Economic pressures on banks will also have destructive effects. The sanction is a uniform and coordinated action by countries against a country or an individual or a group that guarantees defiance of having commercial relations or any relationship with the sanctioned country, group or person with the aim of punishing the sanctioned(Hamzeh and Attalab, 1339). Lee (2018) believes, A trade embargo is a stance taken by a number of countries with the aim of restricting trade with a country that, in their opinion, ignores international laws (Lee, 2018). From the interviews, it is concluded that the government is a very big and influential factor in the prosperity or bankruptcy of banks because the opening or economic pressures are the result of the direct action of the government. The results of the present study are similar to the results of these studies (Hamzeh and Attalab, 2019) and Lee (2018).

Strategies
Important and key strategies for financing the supply chain under credit risk disorder in the bank are:

Prioritization of supply chains: The bank does not have the ability to attract all types of supply chains in different industries, and different industries are definitely not profitable for the bank at the same rate, therefore, the bank prioritizes different industries for cooperation with detailed expert evaluations. Based on this, the Bank of Agriculture should fundamentally examine the supply chain, obtain things such as the cash flow of the industry chain, study the efficiency of the chain, estimate the power, influence and influence of the political, financial and economic supporters of the chain and by identifying and understanding other

important factors, predict the performance of the chain and apply a precise evaluation and based on this evaluation, a correct and accurate ranking of the supply chains do it Banking marketing: In the current period, the banking industry, Which is in a very intense, competitive situation, has made customer attraction and retention one of its performance priorities and knows that a correct understanding of customer needs must be accompanied by an optimal service delivery and to make customers loyal. Establishing a correct relationship with them and using new banking services is essential.

Therefore, new banking and marketing measures can be very efficient in attracting and retaining customers, especially legal customers (Ismailpour and Sayadi, 2015). Competition is a factor that has caused banks to use customer retention strategies (Estrella Ramon et al., 2016). Keshavari Bank should identify new supply chains by applying banking marketing strategy and identify the important members of the chain for cooperation by thoroughly and carefully studying the chain and by accurately understanding the performance of competing banks, it should be able to provide appropriate services to customers in order to expand Circle the number of customers Advanced tools: From the past few years, the stunning progress of information technology and electronic commerce has led to the use of new electronic banking tools. Internet banking has been able to provide safe, Fast and effective channels for providing new financial services to banks, through which customers can receive new financial services and conduct transactions through the Internet and on the web at all hours of the day and night and only by accessing do to the internet Businesses in the field of e-commerce use technology to interact more with customers and develop their market. Aspects of technological change include innovations that reduce the costs of collecting, maintaining, Processing and transmitting information or changing the form of tools, so that customers can easily access banking products and services (Agustia, 2019). Financial technologies, which are known as fintech, provide the competitiveness of the financial economy and improve the performance of the financial system, and shorten the time of innovation and provide innovation to the market quickly (Lomb, 2016). Fintech creates transparency in financial matters. bring and reduce the risks as much as possible and improve the access of customers to financial services.They also

reduce costs (Rometi, 2016). Alignment is a process that goes beyond the acceptance of new and advanced technologies and is related to the ability of countries to reach a level of appropriateness and technological balance and social capabilities with leading countries. Sin (2017), therefore, it is necessary to identify processes and align with them. It is better for the developing countries to adapt themselves to the technological trends, in order to keep pace with the process, and exploit them (Yap and Trafer, 2018)). Also, the use of advanced tools may not lead to business prosperity compared to the past, but it can To make it last in the marketDavid and Kalihova (2018) states; Currently, third generation banks are moving towards fourth generation banking, but not because of new inventions, but because of the maturity and growth of new technologies such as artificial intelligence and virtual reality and voice recognition systems, Which together are a The powerful team for the development of banking services and solving modern problems is banks that are resetting their business strategies towards digital banking to achieve rapid growth in the development of the financial market (David and Kalihova, 2018), so the use of advanced technologies is mandatory. It is unavoidable. The results of the present study are similar to the results of these studies by Nazari (2019), Najafi (2018), Shafii (2019), (Islami, 2014).

Contract management: How to make contracts with partners in the supply chain is very important. Making good contracts means sustainability in cooperation with supply chain members Financial monitoring of the supply chain: Financial monitoring of the supply chain will be done for the coherence and financial discipline of the supply chain Management of supply chain facilities: Today, the real competition is not between business establishments, but between supply chains. Today, the senior manager cannot focus only on the performance of his company, but must pay attention to the performance of the supply chain or network, of which the company is one of the partners (Islami, 2014). Having a centralized management of facility affairs makes payment and financial receipt efficient Participatory chain management: participation in financing chain decisions is an efficient strategy for chain management. Continuous improvement of banking services: The fourth industrial revolution has made the provision of banking services more extensive and innovative than before.

consequences

The present model has two separate consequences, 1_ consequence for the bank and 2_ consequence of the supply chain. Regarding the consequence for the bank, it is true that; Having an optimal financing chain increases the bank's competitiveness and reduces the credit risk, and banks can continue their banking activities by implementing this type of banking, which is modern corporate banking, and do not leave the competition to financial institutions. As al-Fatakh (2015) states: The new supply chain financing model has the ability to determine the amount of facility consumption and the location of facility consumption, in addition to activating the monitoring of expenses, from paying for non-optimal facilities and facilities in excess of the chain's needs. Provides prevention (Alfatakh, 2015) Nowadays, more than in the past, the members of the supply chain need to cooperate with each other in order to remain in the competitive field, rather than to prevent work stoppages. One of these members of the supply chain in the financial discussion is the banks, therefore, one of the positive consequences of financing the chain Supplying by the bank in the supply chain can be mentioned as follows: acceleration of cash flow, financial order and coherence, business prosperity, increase in market share and reduction of supply chain costs. Building. According to Cole and Sokolik (2018).

Financing methods for the continuation of activities and the implementation of profitable projects are very effective in the growth process of companies and make companies continue to be alive in today's competitive world (Cole and Sokolik, 2018) and one of the prominent and efficient methods of financing companies in this period of Time is the placement of companies in the financing chain of banks. Financing in different dimensions affects the activity and growth of companies and is considered one of the important factors affecting the profit and performance of companies (Fisher, 2017). The results of the present study are similar to the results of these studies by Shafii (2019), Al-Fatakh (2015) and Nazari (2019).

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