



International Business and Management
Vol. 13, No. 3, 2016, pp. 1-11
DOI:10.3968/8809

ISSN 1923-841X [Print]
ISSN 1923-8428 [Online]
www.cscanada.net
www.cscanada.org

Internal Branding, Brand Citizenship Behavior and Customer Satisfaction: An Empirical Study (Case Study: Keshavarzi Bank of Ardabil)

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Received 20 September 2016; accepted 15 November 2016
Published online 31 December 2016

Abstract

Brand citizenship behavior is a new concept that explores the volunteer activities and activities which are outside the official duties of employees in the area of the organization's brand. The aim of this study is to identify the relationship between internal branding, brand citizenship behavior and customer satisfaction in banking industry of Iran. Factors affecting brand citizenship behavior were considered in three categories: brand acceptance, brand enthusiasm and brand self-development; then, the influence of internal brand management on brand commitment, brand citizenship behavior and customer satisfaction was examined. Statistical population of the research consisted of 100 employees of Keshavarzi bank of Ardabil. Based on Morgan table, 84 employees were selected as the sample and finally 66 questionnaires were completed. In order to collect the required data related to all variables of the research, the standard questionnaire of Porricelli, Yurova, Abratt, and Bendixen (2014) and Orel and Kara (2014) was used. Using structural equation modeling and AMOS software, the research hypotheses were tested. The results obtained from this study show that internal brand management has a positive and significant impact on brand Commitment. Brand Commitment has a significant and positive impact on brand citizenship behavior and brand citizenship behavior has a significant and positive impact on customer satisfaction.

Key words: Internal brand management; Brand citizenship behavior; Brand commitment; Customer satisfaction

Nouri, B. A., Mousavi, M. M., & Soltani, M. (2016). Internal Branding, Brand Citizenship Behavior and Customer Satisfaction: An Empirical Study (Case Study: Keshavarzi Bank of Ardabil). *International Business and Management*, 13(3), 1-11. Available from: <http://www.cscanada.net/index.php/ibm/article/view/8809>
DOI: <http://dx.doi.org/10.3968/8809>

INTRODUCTION

Today, having a strong brand is a top priority for many organizations; hence, researchers of this area have always evaluated it from different aspects. Branding can be done in two ways: internal and external. External branding has been so far the focus of many researchers and targets customers. Hence, it uses the methods which are directly related to the customer. On the other hand, employees are among the most important factors shaping an organization's brand in the mind of customer and the consumers of products and services. In this regard, internal branding was introduced to promote a brand within the organization, that is, among the employees (Hadizadehe Moghadam, Jamali kapak, & Rezaei, 2012, p. 204). Recently in the world, and due to the leadership of hotel and tourism industry, the issue of internal branding has been proposed as a link between human resources and marketing. Good relationship and appropriate behavior of employees with customers of the bank branches is one of the main factors in choosing the bank by the customer. Therefore, as long as bank employees do not believe the bank brand and its importance in the success of the bank as a whole and themselves as a part of this whole, they cannot and will not strengthen the bank brand (Azizi & Asna-ashari, 2013, p. 153).

Brand citizenship behavior is, to a large extent, based

on the organizational citizenship behavior theory which states that organizations need voluntary behavior of their employees apart from their job responsibilities (Ucanok & Karabati, 2013, p. 89). Based on the idea of “enthusiasm to corporate” and “individual innovative behavior” proposed by Barnard (1938), this field was founded by Organ (1964) (Katz, 1964). Managers ought to provide customers with a reassuring message of their brand which is possible through internal marketing and brand citizenship behavior and finally leads to some positive results for the organization. This requires a collaboration of marketing and human resources management in the process of branding (Porricelli, Yurova, Abratt & Bendixen, 2014, p. 751). In theoretical and experimental studies on organizational citizenship behavior, Podsakoff et al. (2000) have identified seven dimensions of organizational citizenship behavior which include: helping behavior, sportsmanship, organizational loyalty, organizational compliance, individual initiative, social knowledge, and self-development. They also identified four categories of organizational citizenship behavior records (e.g. job satisfaction and organizational commitment), work features (satisfactory work), organizational features (e.g. coherent groups) and leadership values (e.g. explanation of prospect, providing an appropriate model, and reinforcing the group goals) (Porricelli et al., 2014, p. 745). Brand citizenship behavior is an overall structure which includes the voluntary decisions of employees for doing some behaviors which are outside their official and mandated tasks and strengthen brand identity. Burmann and Zeplin (2005) examined the 7-dimensional map of organizational citizenship behavior identified by Podsakoff et al. (2000) in the area of marketing and, thus, created the concept of brand citizenship behavior. These dimensions later on were reexamined by Burmann, Zeplin, and Riley (2009) and were shrunk to three dimensions of willingness to help (brand acceptance), brand enthusiasm (brand advertising), and tendency for further development (brand development) (Porricelli et al., 2014, p. 746).

1. LITERATURE REVIEW

After the inception of the activities of private banks in early 21th century and their attentions to concepts such as customer satisfaction and the creation of value for customers, private banks experienced significant changes in how they treat their employees and the type of services they provide for their customers. This, together with the autonomy and independence of the managers of the private banks has strengthened the competitive environment of Iranian banking system and led to the tendency of public banks towards concepts such as marketing, advertising, strategic management, and towards brand management in recent years. In the last few years, the increasing number of banks, financial and credit institutions, and small and large private loan funds, on the one hand, and

the privatization of public banks such as Mellat, Saderat, and Tejarat, on the other, have intensified competition for the attraction of resources from the country’s mandatory market. Unfortunately, among the tools of competition era such as marketing, advertising, strategic management and, recently, brand management, more attention is paid to the element of advertising (Azizi & Asna-ashari, 2013, p. 153). Therefore, attention to internal brand management and its impact on brand commitment as well as identification of the determinants of brand citizenship behavior and its consequences for customer satisfaction in the banking industry have been investigated in this study.

1.1 Internal Branding

Internal brand management (IBM) is a subset of internal marketing which focuses on the development, reinforcement, and maintenance of the brand. This concept emerged in 1970 by Berry et al. In 1976 it was proposed that employees are the same as internal customers who should be satisfied with the organization. This concept has evolved over three decades to become a multi-dimensional concept. While some researchers such as Chang (2009), Jou et al. (2008), and Punjaisri and Wilson (2007) believe that internal marketing is operational through internal communications, others such as Nahavandi (2008), and Gazen (2007) believe that training is the most important dimension. Additionally, according to Lee et al (2005) and Wildes et al. (2005), internal marketing research is the most important dimension (Porricelli et al., 2014, p. 746). King and Grease (2008) argue that internal brand management is more important than “internal communication with the brand” and believe that a comprehensive network of cognitive and emotional training is essential for the realization of this demand (Porricelli, 2013, p. 15). Emphasis on internal brand in recent marketing activities needs to engage in behaviors that comply with the brand (Helm, Renk, & Mishra, 2016, p. 75). Internal brand management functions as a potential tool in obtaining competitive advantages. It, through the creation of a strong brand, makes it difficult for the competitors to threaten and copy the brand’s position (in terms of customer loyalty, market share and premium). Although professional marketers are the main players in creating and maintaining strong brands, the proponents of internal brand management believe that employees, regardless of their hierarchical role or performance in the organization, play an important role in the creation of competitive advantage through branding. Although each employee has a various degree of contribution in “brand life”, the contribution of each of them in the construction of a strong brand is undeniable (Burmann, Zeplin, & Riley, 2009, p. 265). Burmann and Zeplin (2005) argue that internal brand management consists of three levels. The first level is human resource management which is based on the brand and emphasizes personal identity of the brand through recruitment and promotion of the employees. In fact, this refers to the organizational

socialization of employees through orientation, education, and social and educational programs to ensure understanding of brand identity. The next leverage is to strengthen the brand among employees through the creation of awareness and internal communication. The final leverage is the brand leadership which is encouraged at all organizational levels and refers to the employees who live with the brand. Burmann and Zeplin (2005) claim that playing with these leverages, internal brand management created brand communication as a result of which brand citizenship behavior was created. Burmann, Zeplin, and Riley (2009) suggested a new version of internal brand management in which three leverages have been predicted: brand identity, brand communication and brand leadership (Porricelli, 2013, p. 15).

1.2 Brand Citizenship Behavior

Prior to the 1990s, in order to investigate the relationship between occupational behavior and organization effectiveness, researchers paid more attention to the in-role performance of employees. In-role performance refers to those occupational behaviors of employees expressed in the official job description of the organization. Nowadays, researches have made a distinction between in-role performance and extra-role performance. Extra-role performance refers to those occupational behaviors of employees which are voluntary and do not usually have formal rewards (Golipour, Tahmasebi, & Monavarian, 2009, p. 133). Organ (1988) defines as any kind of voluntary behavior which is not recognized by the rewarding system but, in general, promotes the effective functioning of the organization. Wang et al. (2005) also claim that organizational citizenship behaviors are unofficial and voluntary behaviors that support job performance (Chang, Chiang, & Han, 2012, p. 631). Organ suggests five dimensions for organizational citizenship behavior including altruism, conscientiousness, sportsmanship, civic virtue and courtesy (Larsen, 2003). The concept of brand citizenship behavior (BCB), suggested by Burmann and Zeplin (2005), has been derived from the concept of organizational citizenship behavior including the voluntary behavior of employees. While organizational citizenship behaviors are considered within the organization, brand citizenship behaviors have a scope beyond the scope of organizational citizenship behavior and are considered as the behaviors which are beyond the scope of the organization. Brand citizenship behavior is an overall structure which includes the voluntary behavior of employees to strengthen brand identity (Verma & Dhar, 2015, p. 69). Burmann and Zeplin define brand citizenship behavior as follows: an overall structure of employees' behavior which reinforces brand identity and involves the voluntary decisions of employees for some behaviors outside of their determined and official duties (Porricelli, 2013, p. 18). Brand citizenship behavior is a voluntary behavior which is not required for

the success of the product or service but contributes to the good provision of the organization's services (Ahn, Kim, & Lee, 2016, p. 5). Brand citizenship behavior refers to the effort of employees in the organizations; efforts such as taking additional tasks, performing company rules even when they are not under the control of someone, keeping a positive attitude, and bearing hardships (Helm, Renk, & Mishra, 2016, p. 11). These employees have a high level of helping behavior which is associated with the brand values, brand enthusiasm—which represents commitment to the brand—followed by self-development in brand value and, hence, they are able to communicate with positive words about the brand (Shaari, Salleh, & Hussin, 2012, p. 338).

Burmann, Zeplin, and Riley through doing extensive interviews and studies in 2009, concluded that brand citizenship behavior can be operational in seven dimensions: willingness to help, brand awareness, brand enthusiasm, willingness to sacrifice, missionary approach for the brand, effort for self-development, and the development of the brand (Hadizadeh Mogadam et al., 2012, p. 209).

- Willingness to help shows the positive attitude of employees towards friendship, help and empathy for customers.
- Brand awareness refers to the willingness to learn the rules and instructions of the brand.
- Brand enthusiasm refers to the employees' behaviors toward brand which are beyond their duties.
- According to the definition proposed by Organ (1990) for sacrifice and sportsmanship, brand sportsmanship refers to the mental status of the employees that do not feel uncomfortable when they do works related to the brand of their organization.
- Brand endorsement is a situation in which employees tend to define and support their organization's brand value, even in a situation where their work is outside of their official duties.
- Brand self-development represents the voluntary behavior of employees to improve the knowledge, skills and abilities of brand.
- Brand development involves employees' contributions to enhance brand identity through customer feedback and new ideas (Chang, Chiang, & Helm, 2012, p. 631).

Burmann, Zeplin and Riley (2009) decreased Organ's seven dimensions of brand citizenship behavior into three dimensions including brand acceptance, brand enthusiasm/proselytization, and brand self-development.

- Brand acceptance: refers to the positive attitude, help, empathy for and response to others because of the organization's brand (Porricelli, 2013, p. 19). In some papers it is called helping behavior which reflects the positive attitude, friendship, help and sympathy to internal and external customers which in turn leads to the responsibility of employees to perform their organizational tasks (Verma & Dhar, 2015, p. 69). Brand acceptance is a level of alignment of employees' needs and demands with the business (Aaker, 1972).

- Brand enthusiasm: refers to employees' tendency to perform additional tasks related to the brand (Porricelli, 2013, p. 19). Employees' additional activities outside the organization, but not specifically for customers, are called brand enthusiasm. These activities, through updating knowledge and skills and according to the changing and competitive markets, represent belonging to brand and personal support of the brand (Verma & Dhar, 2015, p. 70).
- Brand self-development: is reflective of willingness to learn and continuous improvement of the knowledge and skills related to brand (Porricelli, 2013) (Verma & Dhar, 2015).

In this research, these three dimensions are used to measure brand citizenship behavior.

1.3 Effect of Internal Branding on Brand Commitment

Commitment to the organization reflects employees' involvement and interference with the organization's goals and their interest to continue their works in the organization. Organizational commitment can be defined as one's sense of belonging to the organization and their sense of responsibility towards the organization's goals. It also means providing the social system with one's energy and allegiance (Ng & Feldman, 2011). In relation to the characteristics of employees, Podsakoff et al. (2000) argue that the study of organizational commitment is well known in the area of organizational citizenship behavior. In the case of corporate brand, brand commitment (BC) is synonymous with organizational commitment (Porricelli et al., 2014, p. 746) Brand commitment is a key element in organizational success of many industries such as tourism and hotel industry (Ahn, Hyun, & Kim, 2016, p. 332). What is important in this research is the concept of employees' commitment to the organization's brand. Brand commitment has been defined as the mental and emotional connection with the brand. In fact, brand commitment is the strong desire of the organization's employees to protect that brand. Making a commitment to a brand, one knows the brand as his/her personality and nature and goes through all the effort to protect the brand (Punjaisri, Wilson, & Evanschitzky, 2009). Burmann and Zeplin (2005) define brand commitment as the mental attachment of employees to the brand, the tendency of employees for the brand, and strive to achieve the goals and strategies of the brand. The creation of the concept of brand commitment is an important element in strengthening and success of internal brand (Ahn et al., 2016, p. 332).

1.4 Effect of Brand Citizenship Behavior on Customer Satisfaction

Customer satisfaction (CS) has been defined in different ways. Kotler and Armstrong (1996) define customer satisfaction as the performance of a product in relation with the expectations of customers. Bitner and Zitmel (2003) argue that satisfaction is customer evaluation of

products or services that to what extent these products and services meet their needs and demands (Orel & Kara, 2014, p. 5). Farnel et al. (1996) describe customer satisfaction as the overall assessment of the customer's consumption experience (or the use of company's services), such as actual and anticipated shopping experience. For a long time, customer satisfaction was considered as the determination of customer behavior so that companies' services were substantially devoted to tracking customer satisfaction (Ryu, Han, & Kim, 2008, p. 460). Although researchers are trying to provide a clear definition of customer satisfaction, assessment process is a valuable aspect of customer satisfaction (p. 461). Previous studies show that the store's brand image has the greatest impact on perceived value, customer satisfaction and intention to buy out there again (Ryu, Lee, & Gon Kim, 2012, p. 205). Brand citizenship behavior, beyond formal requirements, helps the brand so that the good services of employees can increase customer satisfaction (Chang, Chiang, & Han, 2012, p. 634). According to social exchange theory, employees who understand organizational support may create greater organizational behavior (Eisenberger, Fasolo, & Davis-Lamastro, 1990). Brand citizenship behavior represents employees' altruistic behavior and the way they live with the brand, particularly in interaction with customers that potentially leads to customer satisfaction and brand equity (Helm, Renk, & Mishra, 2016, p. 68). At its organizational level, brand citizenship behavior usually has a positive effect on customer satisfaction (Verma & Dhar, 2015, p. 72).

2. RESEARCH BACKGROUND

Asif and Sargeant (2000) concluded that effective internal branding creates commitment and loyalty in employees. Burmann and Zeplin (2005) declared that brand commitment is the main factor and stimulus for brand citizenship behavior. Providing a conceptual model, they argued that brand commitment influences brand citizenship behavior (Burmann & Zeplin, 2005). In their study entitled "Key determinants of internal brand management success", Burmann, Zeplin, and Riley (2009) focused on three concept of brand commitment, brand citizenship behavior and brand customer relationship and pointed out that brand commitment is the most important element in strengthening internal brand and commercial success. The results showed that there is a significant relationship between brand commitment, brand citizenship behavior and brand strength (Burmann et al., 2009, p. 264). Punjaisri, Wilson, and Evanschitzky (2009) confirmed the effect of internal branding on employees' attitude (including a sense of belonging, loyalty and brand commitment) (Punjaisri et al., 2009). Chang, Chiang, and Han (2009) argued that through brand citizenship behavior and, thus, behaviors which are beyond their

official tasks, employees can help to improve the brand of their organization. This can lead to the good behavior and services of employees and customer satisfaction (Chang et al., 2012, p. 634). In their study entitled “Internal branding effects model on brand citizenship behavior in the hotel industry”, Hadizadeh Moghadam, Jamali Kapak, and Rezaei (2012) concluded that internal branding has a positive impact on brand commitment, and sense of belonging to the brand has a positive impact on brand citizenship behavior (Hadizadeh Moghadam et al., 2012). Porricelli, Yurova, Abratt, and Bendixen (2014), in their conceptual model of internal branding, investigated the effect of internal brand management on commitment and the effect of brand commitment on brand citizenship behavior (Porricelli, 2014, p. 745-747). Erkmen and Hanser (2014) indicated in their study that brand trust is an important factor in achieving brand commitment and brand citizenship behavior (Erkmen & Hanser, 2014, p. 52). Ahn, Hyun, and Kim (2016), in their research entitled “City residents’ perception of MICE city brand orientation and their brand citizenship behavior: A case study of Busan, South Korea”, found out that brand orientation has a positive impact on the brand commitment. Moreover, the positive and significant impact of brand commitment on brand citizenship behavior and the positive impact of the latter on brand pride were confirmed (Ahn et al., 2016, p. 21). In their research entitled “Exploring visitor brand citizenship behavior: The case of the ‘MICE

city Busan’, South Korea”, Ahn, Kim, and Lee (2016) investigated the relationship between the brand mark, brand rumors, brand differentiation and brand citizenship behavior. They concluded that brand mark and brand rumors lead to brand differentiation and support activities such as brand citizenship behavior by marketers (Ahn et al., 2016, p. 328). Helm, Renk, and Mishra (2016) conducted a research entitled “Exploring the impact of employees’ self-concept, brand identification and brand pride on brand citizenship behaviors” and concluded that employees’ self-concept, brand identification and brand pride are significantly related with brand citizenship behaviors (Helm et al., 2016).

3. CONCEPTUAL MODEL AND HYPOTHESES DEVELOPMENT

Based on what was said in previous sections, the determinants of brand citizenship behavior include brand development, brand proselytization, and brand acceptance. Thus, the aim of this study is to examine the impact of internal brand management on brand commitment and brand citizenship behavior and the impact of latter on customer satisfaction. Accordingly, based on the previous studies and theories and models mentioned in the literature review section, the integrated model of this research, based on Porricelli model and in combination with other theories and models, is like the following Figure 1.

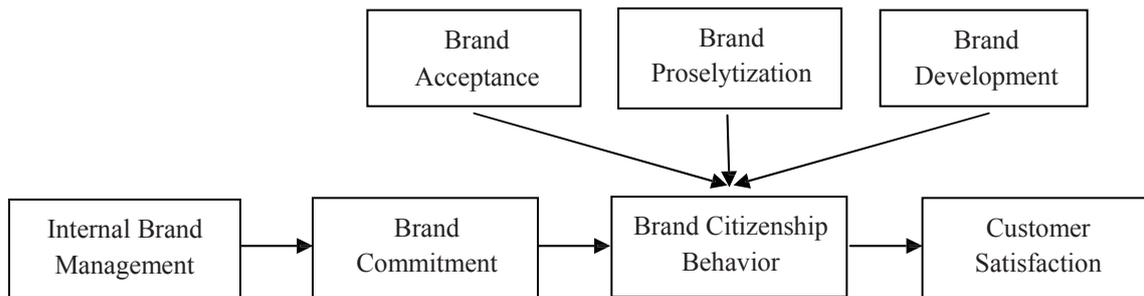


Figure 1
Conceptual Model of the Research (Borman, Zeplin, & Riley, 2009; Erkman & Hanser, 2014; Porricelli, Yurova, Abratt, & Bendixen, 2014; Ahn, Kim, & Lee, 2016)

Considering the conceptual model of the research, the research hypotheses are as follows:

1. Internal brand management has impact on brand commitment.
2. Brand commitment has impact on brand citizenship behavior.
3. Brand citizenship behavior has impact on customer satisfaction.

4. RESEARCH METHODOLOGY

The current research, in terms of objective is an applied research and in terms of data collection method and data

analysis is a correlational descriptive-survey research; because it describes the situation of variables and the relationships among them and, using statistical analysis techniques, tests and explains the relationship between the variables.

The population of the study consisted of the employees of 12 branches of Keshavarzi bank of Ardabil. The sample size consisted of 100 people that based on Morgan table 84 employees were selected. 84 questionnaires were distributed 66 of which were completed and collected but the rest were incomplete. Data collection was done through visiting branches of Keshavarzi bank of Ardabil.

For data collection two methods were used: library

method for the compilation of the literature of the study, and field method for the collection of statistical data. Data collection tool was standard questionnaire. The resources used to set the questionnaire for each of the variables of the research are shown in Table 1.

Table 1
Resources Used for Setting the Research Questionnaire

Variable	The number of questions	Resource
Internal brand management	11	Porricelli, Yurova, Abratt, and Bendixen (2014)
Brand commitment	7	Porricelli, Yurova, Abratt, and Bendixen (2014)
Brand citizenship behavior	14	Porricelli, Yurova, Abratt, and Bendixen (2014)
Customer satisfaction	4	Orel and Kara (2013)

To assess the validity of the questionnaire, face validity method was used. Thus, offering the questionnaire to some faculty members and experts, their opinions were used about the authenticity of the items of the questionnaire. The reliability of the questionnaire was also tested using confirmatory factor analysis the results of which are presented in the finding section of the research.

Several different methods are also used for data analysis. To this end, firstly, Kolmogorov–Smirnov test is used to examine the normal distribution of the data. If the data are normal, the reliability of the questionnaire is assessed by using confirmatory factor analysis. Finally, the research hypotheses are tested based on structural equation modeling and path analysis and using AMOS software.

4.1 Findings

The results obtained from the evaluation of the demographic characteristics of the sample are shown in Table 2.

Table 2
Demographic Characteristics of Sample Members

Demographic characteristic	Classes	Frequency	%
Sex	Male	59	89.4
	Female	7	10.6
Age	20-30 years	5	7.6
	30-40 years	32	48.5
	40-50 years	23	34.8
	Older than 50	6	9.1
	Associate degree	6	9.1
Education level	Bachelor's degree	37	56.1
	Master's degree	20	30.3
	PhD	3	4.5
Work experience	1-5 years	4	6.1
	5-10 years	13	19.7
	10-20 years	28	42.4
Organizational position	20-30 years	21	31.8
	Boss	5	7.6
	Banker	53	80.3
	Assessor	8	12.1

As the Table 2 shows, 89.4% of the respondents are male and 10.6% are female. On the other hand, the largest part of the sample (48.5%) consists of the members aged between 30 and 40 and the lowest part (7.6%) consists of 20-30-years-old members. Most members of the sample (56.1%) have a bachelor's degree, while PhD degree holders, with 4.5%, constitute the lowest number of the members. People with 10-20 years working experience form the largest part of the sample (42.4), and those with 1-5 years working experience form the lowest part. The highest percentage of organizational position belongs to the post of banker (80.3%) and the lowest percentage belongs to the organizational position of boss (7.6%).

In order to test the research hypotheses, first, using Kolmogorov–Smirnov test, the normal distribution of data is tested. Then, the results of the first order confirmatory factor analysis are offered. Finally, the research hypotheses are tested using path analysis model.

Likewise, in order to verify the claim made about the distribution of the quantitative invariable data, Kolmogorov–Smirnov test is used. In this test, the null hypothesis is the claim made about the type of data distribution (Momeni & Fa'al Ghayumi, 2012). In the present study, the normal distribution of data is investigated through using Kolmogorov-Smirnov test.

Table 3
The Results of Kolmogorov-Smirnov Test

Variable	Average	Standard deviation	Significance level	Result
Internal brand management	1.9596	0.51913	0.194	Normal
Brand citizenship behavior	2.2774	0.8666	0.056	Normal
Brand commitment	1.6385	0.49817	0.370	Normal
Customer satisfaction	2.2424	0.70978	0.684	Normal

According to the results of the Table 3, the significance level of all variables is higher than 0.05, implying that the distribution of the research variables is normal. Hence, to test the research hypotheses, parametric statistical methods can be used. Before testing the main model and hypotheses, using factor analysis method, the measurability of the research variables is assessed through the questionnaire. Figure 2 and Table 4 shows the results of the first order confirmatory factor analysis based on the research questionnaire.

Table 4
The Results of the First Order Confirmatory Factor Analysis

Variable	Question No	Questions	Standard deviation	Critical coefficient	Significance (p-value)
Internal brand management	1	The description of our mission statement is understandable	0.83	7.289	***
	2	The description of our mission statement is easy to memorize	0.786	6.651	***
	3	The description of our mission statement is convincing	0.736	5.386	***
	4	I know the values Bank stands for	0.625	5.283	***
	5	I know the personality of Bank	0.616	7.332	***
	6	I know Bank's vision	0.789	5.129	***
	7	I know how I am expected to behave to ensure that Bank has a positive brand image with our customers	0.601	5.423	***
	8	I feel well informed by our headquarters about brand of the Bank.	0.629	6.243	***
	9	I feel well informed by my direct manager about brand of the Bank	0.702	2.599	0.009
	10	There are stories/anecdotes circulating that express what our brand stands about the brand of the Bank.	0.328	2.781	0.005
	11	What I read in the news/press about brand of the Bank motivates me.	0.349	2.503	0.012
	12	My coworkers have a positive attitude towards customers and other coworkers.	0.316		
Brand citizenship behavior	13	My coworkers are always friendly towards customers and other coworkers.	0.771	6.522	***
	14	My coworkers are always helpful toward customers and other coworkers.	0.781	1.224	0.221
	15	My coworkers always try to put themselves in the customers' or other coworkers' positions in order to understand their views and problems.	0.159	5.813	***
	16	At any time my coworkers would take responsibility outside of their job duties if necessary (e.g. in handling customer questions or complaints)	0.707	4.93	***
	17	My coworkers actively ask other coworkers for feedback	0.61	5.228	***
	18	My coworkers strive to develop expertise by reading the Bank internal website, reference and procedure guides, etc	0.634	4.613	***
	19	My coworkers regularly take the initiative to participate in training	0.575	3.896	***
	20	My coworkers take initiative to develop ideas for new products, services or process improvements	0.492	3.176	0.001
	21	In all they say and do, my coworkers think about the consequences it has on of the Bank's brand	0.405	2.824	0.005
	22	My coworkers act according to the Bank brand identify, even when they are not observed or controlled by anyone	0.362	5.147	***
	23	My coworkers take special care in their work and check the quality of their work outcomes, if it has a positive effect on the Bank brand image.	0.634	6.267	***
	24	My coworkers would even accept extra work, if it would influence the Bank brand image positively (e.g. for finishing a customer order/request in time	0.754	1.524	0.127
	25	My coworkers would always recommend the Bank brand to friends, acquaintances or relatives, also in private conversations	0.198		
Brand commitment	26	I will work harder than I am expected in order to make Bank successful	0.536	4.831	***
	27	I am proud to work for Bank	0.959	4.776	***
	28	I feel very loyal to Bank	0.915	3.626	***
	29	I talk about Bank to my friends as a great company to work for	0.56	2.28	0.023
	30	I really care about the future of Bank	0.311	3.728	***
	31	My values are similar to those of Bank	0.583	2.08	0.037
	32	I feel like I really fit in at Bank	0.28		
Customer Satisfaction	33	Generally Customers are very happy with this Bank	0.505	4.083	***
	34	Customers are extremely pleased with the quality of service provided by this bank	0.854	3.912	***
	35	The bank's services are meets the expectations of the customers	0.853	3.912	***
	36	The quality of the bank's electronic services is satisfying from the viewpoint of customers	0.759	7.289	***

Note. *** is significant at the level of 0.001.

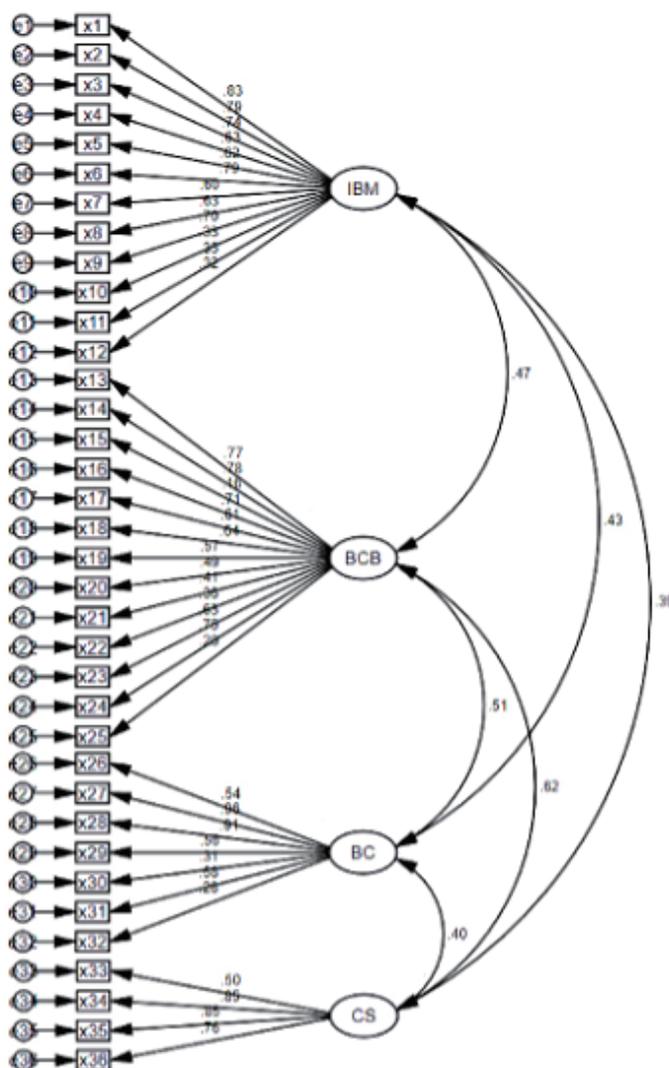


Figure 2
The Results of the First Order Confirmatory Factor Analysis

The results show that all the items (questions of the questionnaire) except the items number 14 and 24 are in a good condition. This is because all the items, except the mentioned ones, are significantly different from zero ($P\text{-value} < 0.05$ at the confidence level of 95%). Thus, it can be said that most of the items have the ability to measure the research variables.

In order to examine the research hypotheses, the main model of the research is tested using path analysis. Accordingly, the research model together with an estimation of free parameters is shown in Figure 3.

The results obtained from the test of the research hypotheses based on the coefficients of path analysis are shown in Table 5.

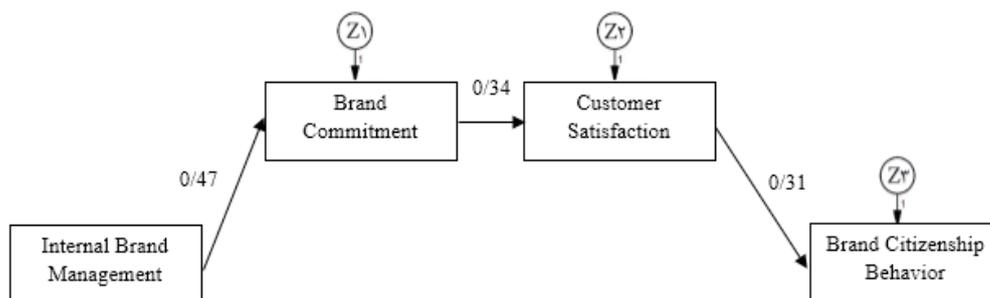


Figure 3
Testing the Research Model Based on Path Analysis

Table 5
The Results of Testing the Research Hypotheses

Independent variable	Dependent variable	Standard coefficient	Standard error	Critical rate	Significance level
Internal brand management	Brand commitment	0.472	0.105	4.313	***
Brand commitment	Brand citizenship behavior	0.344	0.2	2.991	0.003
Brand citizenship behavior	Customer satisfaction	0.314	0.092	2.809	0.005

According to the results of Table 5, the significance level of the impact of internal brand management on brand commitment of the bank is less than 0.05 and their regression coefficient is positive. Therefore, it can be said that internal brand management, through developing, strengthening and maintaining the brand, leads to the employees' commitment to the bank's brand. Accordingly, the first hypothesis is confirmed.

Moreover, the significance level of the impact of brand commitment on brand citizenship behavior is also less than 0.05 and their regression coefficient is positive. Thus, it can be said that the employees' commitment to the bank's brand leads to the creation of brand citizenship behavior among employees. Hence, the second hypothesis is confirmed.

The significance level of brand citizenship behavior impact on customer satisfaction is less than 0.05 and their regression coefficient is positive. Thus, it can be said that the bank employees' citizenship behavior toward the brand leads to the customer satisfaction of the bank's customer. Accordingly, the third hypothesis is also confirmed.

In order to ensure the obtained results, fit indices of the research model should be examined so that the results can be generalized to all companies. Based on structural equation modeling, the main fit indices of structural model can be divided into three general categories of absolute, relative and thrifty in each of them other sub-indices are used. The main and sub-indices of fit are shown in Table 6.

Table 6
Fit Indices of the Research Model

Type of fit index	Index	Acceptable range	Model
Absolute	NPAR		9
	DF		1
	P	Higher than 0.05	0.449
	CMIN (Chi Square)	-	0.574
	AGFI	Higher than 0.9	0.956
	GFI	Higher than 0.9	0.996
Comparative or relative	TLI	Higher than 0.9	1.037
	NFI	Higher than 0.9	0.992
	CFI	Higher than 0.9	1
Thrifty	PNFI	Higher than 0.5	0.165
	PCFI	Higher than 0.5	0.167
	RMSEA	Less than 0.08	0.000
	CMIN/DF	Less than 5	0.574

According to the above table, among the absolute indices, GFI is located in an acceptable range. All relative

indices, including TLI, NFI, and CFI, are also in an acceptable rate. In a similar way, the values obtained for the thrifty indices, including RMSEA, PCFI, PNFI and CMIN/DF are acceptable too. Hence, most of the used indices imply the good fit of the research model and estimation results of the research model can be considered as valid.

CONCLUSION AND RECOMMENDATION

One of the main factors in choosing a bank by customers is the good relationship and behavior of employees, particularly at the level of branches, with the customers. Thus, as long as bank employees do not believe the bank brand and its importance in the success of the bank as a whole and themselves as a part of this whole, they will not be able to strengthen the bank's brand. Given the importance of brand citizenship behavior, its determinants and its impact on customer satisfaction have been identified in this research. According to the results, internal brand management has a positive impact on brand commitment. These results are in parallel with the results of Hadizadeh Moghadam, Jamali Kapak, and Rezaei (2012) which suggests that internal branding has impact on brand commitment. The other results of the research also indicate the significant impact of brand commitment on brand citizenship behavior. According to Burmann and Zeplin (2005) brand commitment is the main stimulant to achieve brand citizenship behavior. In their findings, they conclude that brand citizenship behavior is possible based on the strong commitment of employees to the brand. They argue that internal brand management creates brand commitment which in turn leads to brand citizenship behavior. Likewise, Burmann and Zeplin, and Riley (2009) believe that brand commitment and brand citizenship behavior are the requirements of internal brand management, and confirm that brand commitment has impact on brand citizenship behavior. The relationship between brand commitment and brand citizenship behavior has been confirmed in the research conducted by Burmann and Koenig (2011) and King and Grease (2012). Harry et al. (2012) in their study suggest that brand commitment has a major role in brand citizenship behavior. In a research conducted by Porricelli, Yurova, Abratt, and Bendixen (2014), the impact of brand commitment on brand citizenship behavior has been approved. Erkman and Hanser (2014) have confirmed the impact of brand commitment on brand citizenship behavior. Zia (2015) has confirmed the relationship between brand commitment

and brand citizenship behavior. Moreover, according to the results of the research, brand citizenship behavior has a significant positive impact on customer satisfaction. In their study, Chang, Chiang, and Han (2009) examined the impact of brand citizenship behavior on customer satisfaction. According to the results, the dimensions of “considering the brand” and “brand sportsmanship” had a significant effect on customer satisfaction. On the contrary, the dimension of “brand self-development” had no positive effect on customer satisfaction. In a study conducted by Azizi and Asna-ashari it was concluded that the increase of the feeling of brand commitment in employees enhances their performance in the field of brand promise to the external customers. These results have been approved in the study of Punjaisri et al (Azizi & Asns-sshari, 2013).

Based on the findings of this research, human resource managers of banks are recommended to pay a special attention to the increase of internal brand activities. This can be done through holding training classes and increasing employees’ awareness about the brand identity, brand communication and brand leadership. In addition, through addressing the problems of employees and creating a sense of job satisfaction among them, the employees’ commitment to the bank’s brand will be strengthened. The main focus of human resource managers should be on the enhancement of the sense of pride and belonging to the bank’s brand among the employees. Human resource managers of the banks ought to consider the impact of brand citizenship behavior on customer satisfaction. Moreover, using more appropriate strategies and programs in the area of internal brand management, these managers can increase the sense of acceptance, brand development and brand proselytization in employees.

It is recommended that future researchers test the model of this research comparatively among private organizations in order to evaluate the viewpoint of employees in private industries. It is also recommended that researchers test the conceptual model of this research in service organizations. Alternatively, the model of this research can be examined in the organizations with a higher number of employees. It is suggested that researchers measure the impact of brand citizenship behavior dimensions including brand acceptance, brand proselytization, and brand development on customer satisfaction independently. It is suggested that researchers conduct this study qualitatively. Furthermore, the impact of brand citizenship behavior on the intention to stay in a job can be evaluated.

In this study, the sample was restricted to Ardabil city that is one of the limitations of this research. Another limitation was the lack of sufficient literature on brand citizenship behavior as this concept is new. The lack of similar internal researches to compare the results of this research with them was another limitation. Finally, data

collection through questionnaire was another limitation of the study as some bank employees did not the necessary collaboration in responding the questions of the questionnaire.

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