

Investigating the Antecedents of Brand Citizenship Behavior in financial institutes

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Abstract

The goal of this study is to examine the antecedents of brand citizenship behavior in financial institutions by considering the internal relationship between them. The research method is descriptive and applied in terms of purpose and in terms of data collection method is field. The data collection tool in this study was a questionnaire. In this study, the statistical population was the employees of private and public banks and financial institutions in Bandar Abbas. The sampling method was cluster-random. After placing the banks in the three clusters of state-owned banks, private banks and financial and credit institutions, Sepah, Sanat and Ma'dan banks were randomly selected from among the state-owned banks. Ansar Cooperative, Ayandeh, Shahr, Refah and Mehr Eghtesad Banks were randomly selected from among private banks and Noor and Caspian Financial and Credit Institutions were also randomly selected from among financial and credit institutions. A total of 213 questionnaires were distributed among the customers of selected banks as convenient, and finally 203 questionnaires could be reviewed. Data analysis was performed by SPSS16 and PLS3-SMART software. The results show that brand-centered human resource management and brand identification have a positive and significant effect on brand citizenship behavior, but a positive relationship between brand trust, brand commitment, employees' self-concept of brand and brand pride with brand citizenship behavior was not found. Also, a positive relationship between brand-centered human resource management and employees' self-concept of brand, employees' self-concept of brand and brand pride, employees' self-concept of brand and brand identification, brand identification and brand pride, brand identification and brand commitment, and brand trust and brand commitment were confirmed.

Keywords: brand citizenship behavior, brand trust, brand commitment, brand identification, brand pride.

1. Introduction

One of the most important issues for companies is the production of products different from competitors. This is because differentiation is a prerequisite for survival in today's competitive world (Mozaffari and Jafar Gholi, 2017) and one of the most important differentiation tools is the brand. The importance and impact of the brand is such that although in the beginning it is the desirability of goods and services that introduces trademarks to the minds, but in the medium term with the continued presence in the market, it is the brand that stamps confirmation on the quality and acceptance of the product and service. The brand has become so important that today it may not be possible to find products without a brand (Woosley, 2003). Employees due to brand citizenship behavior actually strive to achieve brand goals, and based on this, employees who are committed to

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the brand of their organization consider themselves a core part of the brand and organization, and on the other hand, as is evident, brand citizenship behavior and its elements are an approach that focuses on the importance of employees in brand development (Burmman et.al, 2008). By shifting the focus from customers to employees as a principle in brand building (Borman and Zeppelin, 2005) and given the importance of employee behavior in the service industry, Borman et al. (2009) developed a comprehensive model for understanding brand behavior that in which brand citizenship behavior (including dimensions of brand acceptance, brand promotion, and brand development) were considered as employee supportive behaviors of the brand. Brand citizenship behavior is the voluntary behavior of employees that goes beyond their defined roles and is a kind of advantage for the brand. Morhart et al. (2009) state that brand citizenship behavior helps the brand survive. Love Valley (2014) stated that the success of service companies depends on increasing the incidence of brand citizenship behaviors among employees, and by coordinating the desired behaviors and attitudes of employees towards the brand, the desired brand image is formed in the minds of customers. It is said that the behavior of the employees of any organization, especially in service organizations, is at the heart of every brand. Employees can play an important role in an organization's branding efforts with their brand-supporting behaviors, both in-role and out-of-job behaviors (Helm, Renk & Mishra, 2016).

One of the most important industries and infrastructure of any country is the banking industry. Increasing the ability to attract resources in the banking industry not only increases their profitability but also provides the ground for strengthening and fertilizing other industries (Nami Mollai, 2015). Given the importance of brand citizenship behavior in the growth and development of brands, it is very important to identify the factors that cause these behaviors. So far, numerous studies have examined these factors in different industries and in various places. Some in industries related to the production of goods and products and some in service-oriented organizations such as hotels and banks. Most of the studies conducted in banks and financial institutions are only in a specific institution and each of them has mentioned some of these factors and no research has done a general study of these factors in the financial industry. The purpose of this study is to investigate the antecedents of brand citizenship behavior in financial institutions by considering the internal relationship between them. The main question of this research is what factors affect the occurrence of brand citizenship behaviors among employees of banks and financial institutions and what are the relationships between these factors?

2. Literature Review

If the concept of citizenship behavior is viewed from the perspective of actors and stakeholders, new conceptual boundaries can be added to it. Both the organization and the brand have internal and external audiences. Because the brand has a mental effect and is in more contact with customers, it can have other citizenship behavior. Therefore, as seen in Figure (1), two types of brand and organizational citizenship behavior can be defined with different internal and external orientations. The role of employees in shaping the customer experience in the field of service is well known (Bettencourt et.al, 2005). The customer brand experience is shaped by all customer contact points with the brand. Some of these contact points are determined by employees, and this is not limited to employees working in sales, marketing, or customer service, but all employees directly or indirectly can help to the forming customer brand experience (Burmman & Zeplin, 2005).

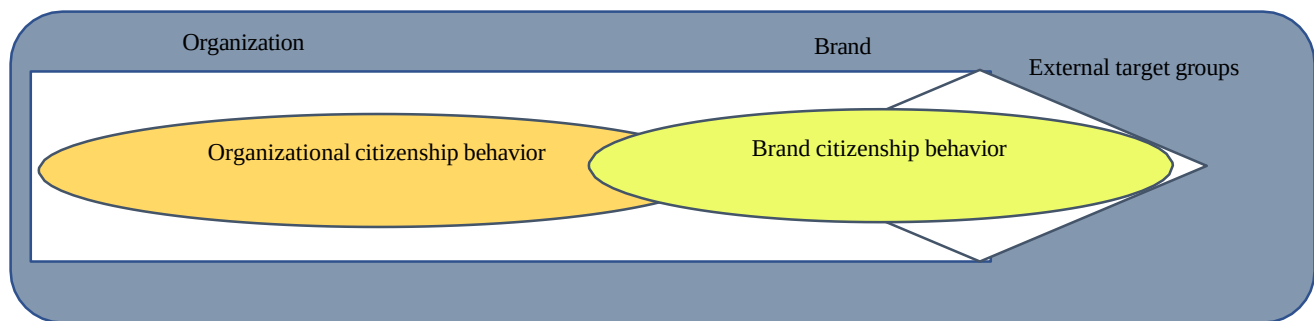


Figure1: Brand citizenship behavior and its position in relation to the brand and the organization (Shafi'a, 2017)

As shown in Figure (1), brand citizenship behavior refers to audiences such as employees, customers and external groups of the brand audience, while organizational citizenship behavior pays more attention to the internal forces of the organization. The brand citizenship behavior and the organizational citizenship behavior has a level of contact and sharing with each other in the middle range. The concept of brand citizenship behavior is recognized as one of the recurring concepts and at the same time a favorable outcome for the internal branding process (Saeed Shafia 2017, p. 26).

Burmann and Zeplin (2005) distinguished the concept of brand citizenship behavior from the concept of organizational citizenship behavior based on a survey of organizational citizen behavior and interviews with eleven managers and their advisors. Brand Citizenship Behavior is the individual voluntary brand -centered behavior that goes beyond the expectations and job descriptions that do not directly involve the formal reward system and can be created as a result of strengthening the brand identity (Burmann & Zeplin, 2005). The concepts of brand citizenship behavior and organizational citizenship behavior have differences and similarities that share both individual motivations and underlying assumptions. Since both types of organizational citizenship behavior and brand citizenship behavior represent applicable, practical, and extra-role behaviors of employees that contribute to the performance of the organization or the brand of companies, they can be considered as sacrifice or altruistic behavior (Burmann & Zeplin, 2005).

These two types of behavior are completely different in terms of certain dimensions. Burmann et al. (2009) showed that employee brand citizenship behavior is part of organizational citizenship behavior that is brand-oriented and also goes beyond the scope of organizational citizenship behavior and includes external target behaviors while organizational citizenship behavior is only considers intra-organizational behaviors of employees. Burmann et al. (2009) introduced some internal brand-oriented behaviors such as helping colleagues, suggestions in related work, and constructive suggestions for improving brand management, which are common to both types of behavior. However, foreign brand-oriented behaviors such as advising the brand to customers or resolving customer misunderstandings about the brand and directing customers are only related to brand citizenship behavior.

The existing literature has examined the concept of employee brand citizenship behavior from different perspectives. For example, employee brand citizenship behavior can be described as "passive behaviors in the performance of employees' job tasks that are outside the scope of job descriptions but contribute to the survival and vitality of the brand" (Hughes and Ahearne, 2010, p. 86). Other researchers have defined the concept of brand citizenship behavior as employee preventive activities that are understood beyond the role and benefit the brand (Morhart et.al.,2009). Burmann, Zeplin, and Riley (2009) also defined employee brand citizenship behavior as a general structure that describes general voluntary behavior that improves brand identity, Such as: brand consideration, brand enthusiasm, chivalry, employee self-concept, brand identity, brand approval, self-development and brand development. While such additional behaviors have led to other positive results such as increased competitive intelligence and brand leadership (Tuškej&Golob&Podnar,2013). Burmann and Zeplin (2005) consider brand citizenship behavior as the result of a behavioral and managerial process that is defined as voluntary actions and outside of the expected tasks of employees, that are not reinforced through the organizational incentive and reward system. These types of behaviors dramatically increase organizational efficiency and reduce the side costs of daily activities. The operational definition of the brand value creation process reveals that the creation of desirable mentalities (brand recognition) is the main source of all brand value creation, brand recognition refers to the mindsets of people in relation to the brand, and includes all descriptive and measurable aspects of brand-related information. What creates brand equity is brand awareness. In other words, customer-based brand equity is created when there is a high level of brand awareness and creates desirable characteristics in the minds of potential and actual customers (Burmann& Zeplin, 2005).

The functions of a brand can be related to intangible features or consumer perceptions of a particular product or brand. Functions represent the benefits that come only from consuming a product with a particular brand. Customers who always receive the desired and expected functions from a particular brand, commit to that brand and in fact find a lasting attitude or desire towards that particular company or brand. To the extent that customers as members of an organization are psychologically dependent on an organization, its brand or products, and their

relationship with the organization is strengthened through a continuing desire to maintain membership (Quester& Lim,2003). Brand commitment is a kind of lasting experience, emotional commitment and striving to feel a continuous sense of identity with a brand. So, customer commitment is something deeper than a repeat purchase (loyalty) of a company. Customer commitment is the desire of customers to maintain a valuable relationship with the brand or organization, that directly or indirectly affect through the commitment, the consequences of the transaction (Quester& Lim,2003). Foster et al. (2010) argued that employee behavior is critical to brand success because service employees act as a link between brand promise and brand delivery. Likewise, employees who come into contact with customers should adopt brand-supporting behaviors because of their impact on brand experiences. So, they have to live with the brand during their interaction. Some research has shown that a number of factors affecting brand citizenship behavior are among its consequences.

Table 1. factors affecting brand citizenship behavior that have been identified in other studies.

Variable	Concept	An example of researches in this field
Brand commitment	Brand commitment is defined as the emotional and psychological connection with the brand. In fact, brand commitment is the strong desire of the organization's employees to maintain that brand.	Rajagopal (2008), Wallace et.al. (2013)
Brand Trust	Specifically, for brand relationships, brand trust also affects perceived brand commitment and credibility, which in turn leads to a positive attitude of stakeholders towards the company.	Miles & Mangold (2005)
Brand pride	Pride is recognized as a strong motivator for employee behavior, especially citizenship behaviors. Pride is distinguished by showing how a person is different from other groups. Pride manifests itself through reflected evaluation, when others find that they have exceeded social standards or expectations.	Helm (2011), (2012), (2016), Jitpaiboon et.al. (2006), Verbeke et.al. (2004), Kuppel wieser et.al. (2011)
Brand identification	It is a special form of social identification in which employees define themselves (at least in part) on the basis of membership in an organization, or representative of an organization or brand. Brand identification expresses the understanding, value, and emotional importance that membership in the organization, and belonging to the organization, has for the individual.	Helm et.al. (2016)
Employees' self-concept	real self-compatibility with the brand reflects the employee's understanding of the fit between the real self and the brand. While desired self-compatibility with the brand reflects the perceived fit of the brand with the ideal self of the employee.	Hurrell& Scholarios (2014), Löhndorf& Diamantopoulos (2014) Helm et.al. (2016)
Brand-centered human resource management	Brand-centered human resource management is defined as those human resource approaches that make employees have positive attitudes and behaviors towards company brands. These approaches can be divided into two groups, including activities related to the recruitment and training of human resources, and activities related to rewarding and compensation.	Girod (2005), Burmann& Zeplin (2005)
Brand psychological ownership	Brand psychological ownership is defined as psychological experiences that enable employees to generate brand concepts and positive attitudes toward the brand. It is also claimed that employees who psychologically owned the brand may develop positive attitudes toward the organizational brand, identify with the organizational brand, feel effective in brand-related activities, and seek to defend the organizational brand.	Pierce et.al. (2001) Van Dyne&Pierce (2004) Avey (2009)
organizational support perceived	Perceived organizational support is an experience- centered trait that relates to the benevolent or malicious intent of an organization's policies, norms, events, and activities and they affect employees and occurs as they affect the employees.	Eisenberger, Fasolo, and Davis-LaMastro (2001)
Brand leadership	Studies have highlighted the role of organizational leaders, especially senior management and supervisors, as influential predictors of brand attitudes and employee behaviors.	Burmann et.al. (2008), Vallaster & de Chernatony(2006)
Job Satisfaction	Job satisfaction reflects the employees' perception of the extent of fulfilling one's personal needs, values and expectations in a job.	Peltier et.al. (2013), Porricelli et.al (2014)
Internal brand	Internal brand management is a subset of internal marketing that	Porricelli et.al (2014)

Variable	Concept	An example of researches in this field
management	focuses on developing, strengthening and maintaining the organization's brand. Internal brand management is a process in which employees convey brand values to customers based on the facts available when providing services and in order to harmonize customer expectations of the organization. The core of internal brand management is to cultivate employee behaviors in line with brand values.	Chang, Chiang, & Han (2012), King&Grace (2012)
Employee loyalty to the brand	Loyal employees become more interested in the brand and behave in such a way as to create a positive image of the company in front of the employees of other companies. Employee loyalty to the brand is defined as the desire of employees to stay with the brand and continue to work with it. On the other hand, employee loyalty to the brand is very important in responding effectively to customer needs. Also, the higher the level of employee loyalty, the more dependent employees are on the brand and the work environment.	Larsen (2003), Punjaisri, Wilson & Evanschitzky (2009)
Employees belong to the brand	The sense of belonging of the employee to the brand means the perception of great dependence on the fate and success of the brand. A person who belongs to the organization defines himself in relation to that particular organization and considers the successes and failures of the organization as his successes and failures.	Gautam, VanDick&Wagner (2004), Punjaisri, Wilson & Evanschitzky (2009)

3. Research background

Table 2. summarizes the research conducted on the subject of brand citizenship behavior

Scholars	Research title	Findings
Lauer (2018)	The moderating effect of culture on the interactions of internal brand management practices and its outcomes	Internal branding management is related to brand-based human resource management, brand communication and brand leadership, and these three are associated with brand commitment and brand citizenship behavior. Culture moderates the relationship between brand-based human resource management and brand communication and brand leadership, the relationship between brand commitment and brand citizenship behavior, the relationship between brand leadership and brand commitment, and the relationship between brand-based human resource management and brand citizenship behavior.
Bravo et.al. (2017)	Managing brand identity: effects on the employees	Brand identity management can increase employee identification by the organization. Also, brand identity is a key variable affecting job satisfaction and brand citizenship behavior.
Helm (2016)	Exploring the impact of employees' self-concept, brand identification and brand pride on brand citizenship behaviors	Employees' self-concept of brand has a positive relationship with brand pride, brand identity and brand citizenship behavior. Also, brand identity has a positive relationship with brand pride and brand citizenship behavior, and brand pride has a positive relationship with brand citizenship behavior.
Erkmen, & Hancer (2015)	Linking brand commitment and brand citizenship behaviors of airline employees: "The role of trust".	Brand trust has a significant impact on brand citizenship behaviors and also differentiates the impact of brand commitment on these behaviors.
Ahn et.al. (2015)	City Residents' Perception of MICE City Brand Orientation and Their Brand Citizenship Behavior: A Case Study of Busan, South Korea.	Brand commitment has a direct impact on brand citizenship behavior.
Nyadzayo, Matanda & Ewing (2015)	The impact of franchisor support, brand commitment, brand citizenship behavior, and franchisee experience on franchisee-perceived brand	franchisor support has a positive and significant effect on brand citizenship behavior.

Scholars	Research title	Findings
	image	
Nyadzayo, Matanda & Ewing (2015)	Franchisee-based brand equity: The role of brand relationship quality and brand citizenship behavior	The quality of the relationship with the brand has a positive relationship with the brand citizenship behavior.
Chang, Chiang & Han (2009)	A multilevel investigation of relationships among brand-centered HRM, brand psychological ownership, brand citizenship behaviors, and customer satisfaction	Brand-focused human resource management directly and also through brand psychological ownership has a positive effect on brand citizenship behavior. Brand psychological ownership also has a direct and positive effect on brand citizen behavior. Brand citizenship behavior also has a direct and positive effect on customer satisfaction.
Porricelli et.al. (2014)	Antecedents of brand citizenship behavior in retailing	Employee commitment to the brand has a significant positive effect on brand citizenship behavior. Internal brand management and job satisfaction have a significant positive effect on brand citizenship behavior.

Based on the literature review and the relationships studied in it, the conceptual model of the research is shown in Figure (2).

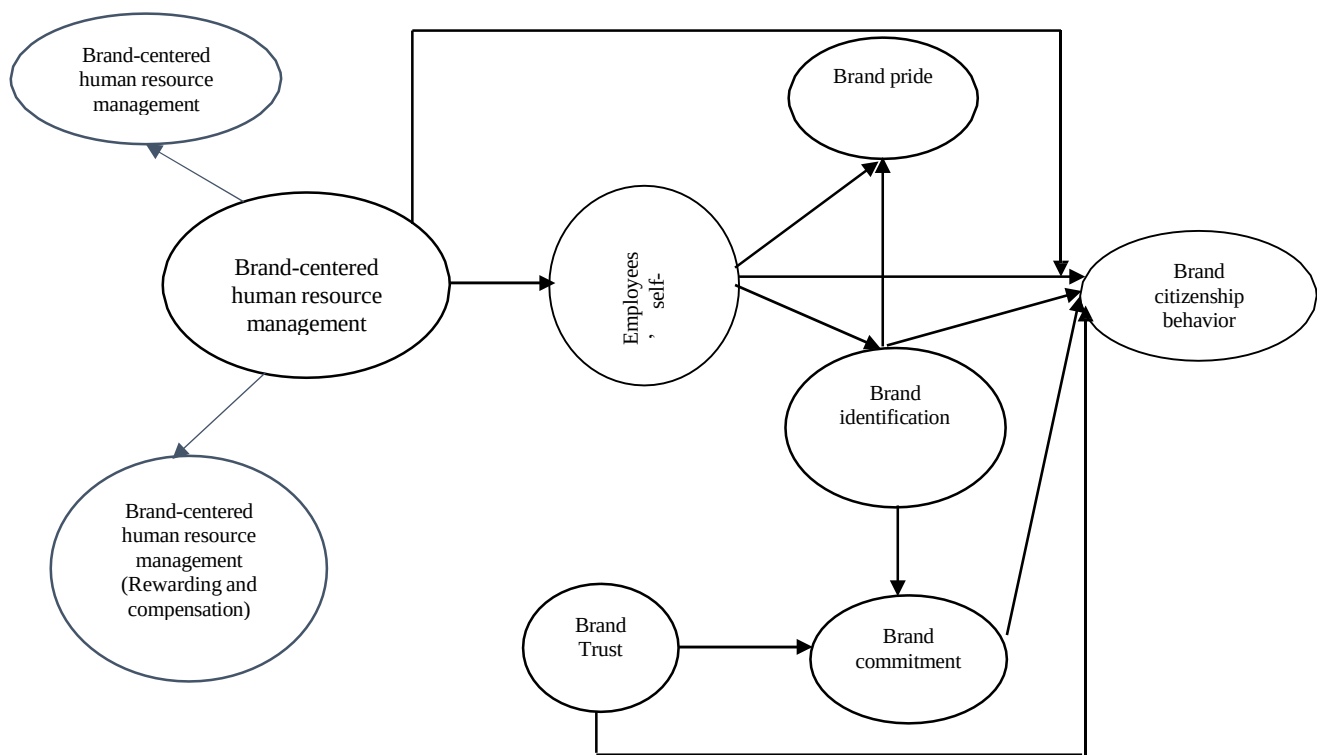


Figure 2. Conceptual model

4. Methodology

Since the present study seeks to examine the antecedents of brand citizenship behavior in financial institutions in the city of Bandar Abbas, it is applied in terms of purpose and is descriptive-correlational in terms of implementation. Also in terms of data collection method is a quantitative data type (using a questionnaire tool). Library studies have been used to study the research literature. The statistical population in this study includes all employees of banks and financial institutions in the city of Bandar Abbas, which are described in Table (3).

Table 3. Banks and financial institutions in Bandar Abbas

Type of institution	Name of Institution
State-owned banks	Post Bank of Iran, Tose'a Taavon Bank, Bank Saderat Iran, Sepah Bank, Bank Sanat va Ma'dan, Keshavarzi Bank, Maskan Bank, Melli Bank
Private banks	Tejarat Bank, Eghtesad Novin Bank, Ansar Bank, Iran Zamin Bank, Andeh Bank, Parsian Bank, Pasargad Bank, Hekmat Bank, Middle East Bank, Dey Bank, Refah Bank, Sepah Bank, Saman Bank, Sina Bank, Shahr Bank, Saderat Bank, Ghavamin Bank, Gharz al-Hasna Mehr Bank, Gharz al-Hasna Resalat Bank, Karafarin Bank, Mellat Bank, Tourism Bank, Mehr Eghtesad Bank
Financial institutions	Noor Financial Institution, Financial Institution of Nations, Caspian Financial Institution, Development Financial Institution

The sampling method used in the present study is a two-stage cluster sampling in which in the first stage, random sampling and in the second stage was available. The procedure was as follows: first, members of the community were classified into three clusters (1. state-owned banks, 2. private banks, and financial and credit institutions). Then, in the first stage, first, they were randomly selected from state-owned banks, Housing, Agriculture, Post Bank of Iran, Sepah, and Bank Sanat va Ma'dan. After contacting these banks, it was determined that only Sepah banks and Bank Sanat va Ma'dan are willing to cooperate. Among the private banks, at first Tejarat, Ghavamin, Andeh Bank, Shahr Bank and Mehr Eghtesad Bank were randomly selected and then due to unwillingness to cooperate Ghavamin and Tejarat Banks, Welfare Bank and Ansar were replaced. Among the financial and credit institutions, Noor and Caspian Financial and Credit Institutions were randomly selected and both banks agreed to cooperate. In the second stage, due to the availability of bank branches and the presence and willingness of bank employees to cooperate, 213 questionnaires were distributed among the employees of selected branches, of which 8 questionnaires were not returned and two questionnaires were unusable.

The tool used to collect data in this study is a questionnaire. This questionnaire consists of two parts, the first part of which deals with the demographic characteristics of the respondents and the name of the bank in which they work. And the second part contains questions that measure the constructs or variables of research. The questions related to the second part are extracted from the research literature and are measured based on the Likert 5-choice spectrum. Table 4 provides the source of the questions for each of the constructs.

Table 4. Questionnaire resources and its structure

Construct	Source	Number of questions in the questionnaire
Employees' self-concept	Hohenstein (2008)	1,9,17
Brand pride	Mael & Ashforth (1992)	3,11,19,26,34
Brand identification	Mael & Ashforth (1992)	2,10,18,25
Brand citizenship behavior	Strödter (2008)	8,16,24,31
Brand-centered human resource management	Chang, Chiang & Han (2012)	14,15,22,23,29,30,32,33,35,36
Brand commitment	Nyadzayo, Matanda & Ewing (2015), Erkmen & Hancer (2015)	13,21,28
Brand Trust	Nyadzayo, Matanda & Ewing (2015), Erkmen & Hancer (2015)	12,20,27

5. Analysis

5.1. validity

Since the questionnaire used in this research is taken from other sources, its validity has already been confirmed by other researchers and has been localized by the researcher for use in this research. In order to check the validity of the measuring instrument by PLS software, the following steps have been performed and reported. A) Convergent validity: In order to evaluate the convergent validity, the Average Variance Extracted index (AVE) was used. AVE shows the degree of correlation of a construct with its indicators. Fornell and

Larker (1981) introduced this criterion for measuring convergent validity and stated that the critical value of AVE is 0.5. This means that a value above 0.5 indicates a convergent validity (cited in: Davari and Rezazadeh, 2013).

Divergent validity: Divergent validity means the degree of relationship of a construct with its indicators in comparison with the relationship of that construct with other constructs. Thus, the acceptable divergent validity of a model indicates that a construct in the model has more interaction with its indicators than with other constructs. Fornell and Larker (1981) stated: Divergent validity is acceptable when the amount of AVE for each construct is greater than the common variance between that construct and other constructs in the model.

5.2. reliability

To evaluate the reliability of the research tool, the questionnaire was first distributed and collected in a sample of 30 people and the data obtained from the questionnaires were analyzed using SPSS 16 statistical software. The reliability coefficient was calculated by Cronbach's alpha method for this instrument. Due to the fact that the calculated alpha obtained from the study of 30 people in the pre-test for all constructs was more than 0.6, the questionnaire was found to be reliable and was used to collect the data required for the research.

5.3. tools

Both descriptive statistics and inferential statistical methods have been used to analyze the collected data. To perform these analyzes, SPSS16 and SMART-PLS3 statistical software were used. In the descriptive part, the characteristics of the sample demographic information were calculated using SPSS 16 software. In the inferential section, structural equation modeling using SMART-PLS3 software was used to evaluate the accuracy of the hypotheses and confirm the research model.

6. Findings

78.5% of the sample participating in the present study were men and 21.5% were women. The age group of 30 to 40 years had the highest frequency among these people (62.6%). In this research, model analysis and hypothesis testing were performed through structural equation modeling in two stages, which include "model fit study" and "research hypothesis testing". Examining the fit of the model itself consists of three section: a) fit of the measurement model, b) fit of the structural model, c) fit of the overall model. These steps are discussed in order below.

6.1. Fitness of the measurement model

Reliability determines to what extent the measuring instrument has the same results when performed in the same conditions (Davoodi and Rezazadeh, 2011). To evaluate the reliability, three criteria of factor loads, Cronbach's alpha and combined reliability are used. in this study; Factor loading coefficients for all questions were above 0.4. Table 5 shows the Cronbach's alpha coefficient and the combined reliability coefficient for all structures. As can be seen in Table 5, all of these values are above the minimum allowed, and at an acceptable level.

Table 5. Cronbach's alpha value and combined reliability coefficient (CR)

latent variable	Cronbach's alpha (Alpha >0.6)	Combined Reliability (CR>0.7)
Employees' self-concept	0.743	0.854
Brand identification	0.671	0.801
Brand pride	0.791	0.856
Brand Trust	0.612	0.792
Brand commitment	0.659	0.813
Brand-centered human resource management (Rewarding and compensation)	0.763	0.841
Brand-centered human resource management (Recruitment and training)	0.777	0.849
Brand citizenship behavior	0.673	0.804

6.2. Validity analysis

Convergent validity: The results of the convergent validity checking are shown in Table 6, which in all dimensions of the model, convergent validity is established. It should be noted that initially the questions related to brand commitment variables were 4 questions and the questions related to brand-based human resource management (reward and compensation) and brand-based human resource management (recruitment and training) were 6 questions each. Due to the lack of validity, questions that did not have the necessary correlation were removed after review for each of the constructs.

Table 6. EVE values for each structure

latent variables	Average Variance Extracted (AVE>0.5)
Employees' self-concept	0.6607
Brand identification	0.5015
Brand pride	0.5445
Brand Trust	0.5591
Brand commitment	0.5920
Brand-centered human resource management (Rewarding and compensation)	0.5005
Brand-centered human resource management (Recruitment and training)	0.5294
Brand citizenship behavior	0.5087

Divergent validity: In order to check the divergent validity, the following matrix was used. The cells of this matrix contain the values of correlation coefficients between constructs and the square root of AVE values related to each construct. This model has an acceptable divergent validity if the numbers in the original diagonal are greater than any of its lower values. As can be seen in the following matrix, the numbers in the original diagonal of this matrix are greater than their lower values, except for brand-based human resource management, which includes two dimensions, And the fact that the lower numbers are higher than the number on the diagonal indicates the good divergence validity of this variable with its dimensions, so according to Fornier and Larcker, it can be concluded that this model has good divergent validity.

Table 7. Correlation of constructs with questionnaire questions

	Trust	Pride	Commitment	self-concept	BCB	(BCHRM)	BCHRM (R&C)	BCHRM (R&T)	Identification
Trust	0.7477								
Pride	0.5981	0.7379							
Commitment	0.6275	0.5949	0.7694						
self-concept	0.5074	0.6846	0.6107	0.8128					
Brand Citizenship behavior (BCB)	0.4270	0.5256	0.4452	0.5221	0.7132				
Brand-centered human resource management (BCHRM)	0.5271	0.6424	0.6510	0.6754	0.5462	0.6860			
BCHRM (Rewarding and compensation)	0.5091	0.6269	0.6441	0.6450	0.5159	0.9539	0.7075		
BCHRM (Recruitment and training)	0.4789	0.6036	0.5973	0.6434	0.5215	0.9593	0.6288	0.7276	
Identification	0.5404	0.6072	0.4529	0.5236	0.5914	0.5124	0.4961	0.4815	0.7082

6.3. Structural model

In structural equation modeling, the fit of the structural model can be examined through the T-value, R² and Q² criterions. The most basic criterion for measuring the relationship between constructs in the model (structural part) is the amounts of T-Value. The relationship between constructs as well as hypotheses is confirmed if T-Values amounts exceed the absolute value of 1.96. This confirmation is based on a 95% confidence level. Examination of this criterion shows that the T value coefficients in some relationships are less than the absolute

value of 1.96 and the relationships between them have not been confirmed. Table (9) shows the value of the significant coefficient T value for the relationships between the model constructs and the result of confirming or rejecting the research hypotheses. As can be seen in Figure (2), the T value coefficients are shown on the lines between the constructs.

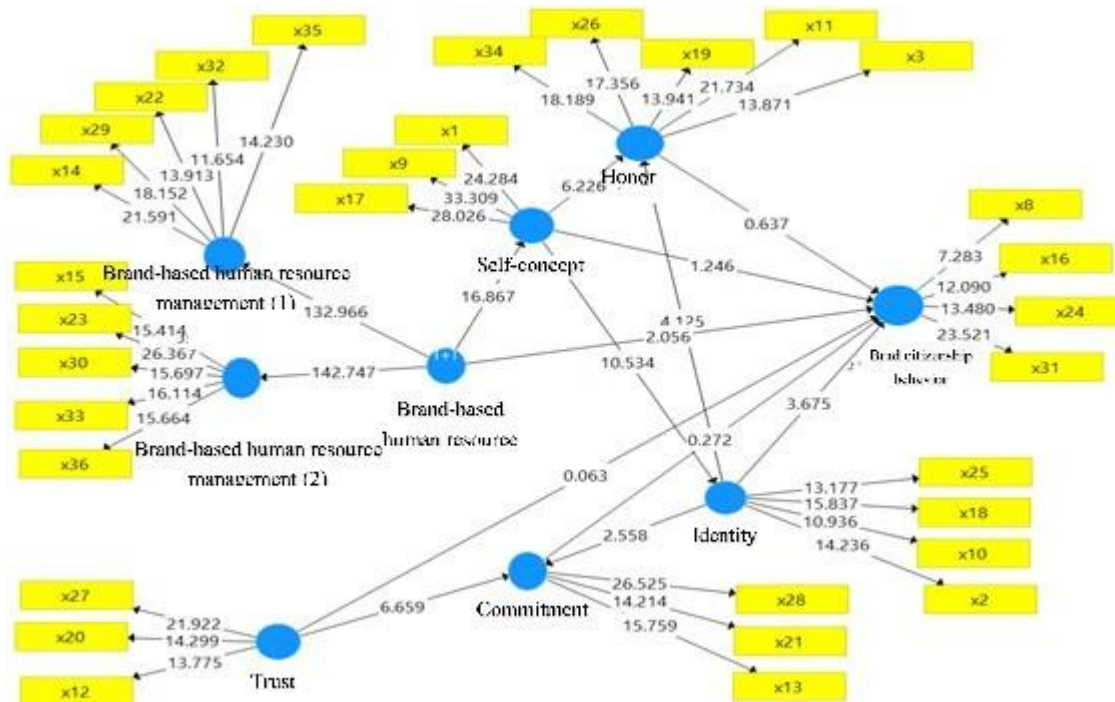


Figure 3. The value of T in the relationships between agents with each other and with their items

The coefficient of determination (R^2) is a criterion used to connect the measurement part and the structural part of structural equation modeling and shows the effect that an exogenous variable has on an endogenous variable. The value of R^2 is calculated only for endogenous (dependent) constructs and in the case of exogenous constructs, the value of this criterion is zero. The higher the value of R^2 for the endogenous constructs of a model, the better the fit of the model. Chen (1998) introduces three values of 0.19, 0.33 and 0.67 as the standard values for weak, medium and strong values of R^2 . As can be seen in Table (8), the value of R^2 for all variables except the identity variable was higher than 0.33, and this indicates the moderate to high effect of most exogenous variables on the endogenous variables of the model. The value of R^2 for the variables of brand-based human resource management (reward and compensation) and brand-based human resource management (recruitment and training) has values of 0.91 and 0.92, which indicates a very strong effect of the exogenous variable on these two variables.

Table 8. The values of R^2 and Q^2

Variables	Trust	Pride	Commitment	self-concept	BCB	(BCHRM)	BCHRM (Rewarding and compensation)	BCHRM (Recruitment and training)	Identifica tion
R^2		0.5518	0.4013	0.4562	0.6368	0.91	0.9184		0.2805
Q^2		0.2679	0.2153	0.2775	0.1905	0.4191	0.4469		0.1264

Another criterion is the value of Q^2 introduced by Hensler (1975), and determines the predictive power of the model. Models that have an acceptable structural fit should be able to predict indices related to the endogenous constructs of the model. This means that if in a model, the relationships between constructs are properly defined,

the constructs will be able to have a sufficient impact on each other's indicators and thus confirm the hypotheses correctly. Hensler et al. (2009) set the values of predictive power of the model for endogenous structures at three values: 0.02, 0.15 and 0.35. According to them, if the value of Q2 for an endogenous structure is in the range of close to 0.02, it indicates that the model has poor predictive power over its indicators. The range near 0.15 is the average forecast power and the range close to 0.35 is the strong forecast power. As shown in Table (8), the value (Q2) for the variables of human resource management (reward and compensation) and human resource management (recruitment and training) were 0.41 and 0.44, which shows the very strong predictability of these two variable into the exogenous variable and the variables of pride, commitment, self-concept and brand citizenship behavior have Q2 values of 0.26, 0.21, 0.27 and 0.19, respectively, which are higher than 0.15 and show good predictability of the exogenous variable and also the value of Q2 for the identification is 0.12 which has poor predictive power.

The GOF criterion is also relevant to the general part of structural equation models. This means that by this criterion, the researcher can control the fit of the general part after examining the fit of the measurement part and the structural part of his general research model. Wetzels & Joreskog (2009, p. 187) have introduced three values of 0.01, 0.25 and 0.36 as weak, medium and strong values for GOF, which means that the value of 0.01 and close to it is a poor fit of the general model, and should be He took action to correct it and the values of 0.25 and 0.36 show the average overall fit and strong overall fit of the model, respectively. The GOF value for the present model was 0.479, which according to what was said, this value is higher than 0.36 and indicates a strong overall fit for this model.

Table 9. T-value, path coefficients and hypothesis test results

No.	Hypothesis	T-Value	Path coefficient	Approve or reject
1	Brand-based human resource management has a positive and significant effect on brand citizenship behavior	2.056	0.222	Approve
2	Brand trust has a positive and significant effect on brand citizenship behavior	0.063	0.006	Reject
3	Brand commitment has a positive and significant effect on brand citizenship behavior	0.272	0.023	Reject
4	Brand identification has a positive and significant effect on brand citizenship behavior	3.675	0.345	Approve
5	Employees' self-concept of the brand has a positive and significant effect on brand citizenship behavior	1.246	0.123	Reject
6	Pride in to the brand has a positive and significant effect on brand citizenship behavior	0.637	0.27	Reject
7	Brand-based human resource management has a positive and significant effect on employees' self-concept of the brand	16.867	0.675	Approve
8	Employees' self-concept of brand has a positive and significant effect on brand pride	6.226	0.504	Approve
9	Employees' self-concept of brand has a positive and significant effect on brand identification.	10.534	0.530	Approve
10	Brand identification has a positive and significant effect on brand pride	4.125	0.340	Approve
11	Brand identification has a positive and significant effect on brand commitment	2.558	0.168	Approve
12	Brand trust has a positive and significant effect on brand commitment	6.659	0.526	Approve

7. Discussion

The first hypothesis states that brand-based human resource management has a positive and significant effect on brand citizenship behavior, considering the T value which is equal to 2.056 and is higher than 1.96. This hypothesis is confirmed with a probability of 0.95 and shows that brand-based human resource management with

a probability of 0.95 has affected the brand citizenship behavior of employees of banks and financial institutions in Bandar Abbas.

Chang et al. (2009) in their study entitled "A multi-level study of the relationship between brand-based human resource management, brand psychological ownership, brand citizenship behavior and customer satisfaction" showed that brand-centered human resource management directly and also through Brand psychological ownership has a positive effect on brand citizenship behavior. Also, Tadrissi and others (2012) in a study entitled "A multi-level study of the relationship between brand-based human resource management, brand psychological ownership, brand citizenship behavior and customer satisfaction in Sepah Shahr Bank in Tehran" showed that brand-based human resource management with psychological ownership brand and with brand citizenship behavior have a significant relationship.

Confirmation of this relationship and the high value of the path coefficient indicate the importance of brand-based human resource management in the emergence of brand citizenship behavior. As mentioned before, brand-based human resource management has two dimensions, the first dimension is rewarding and compensating employees and the second dimension is attracting employees in accordance with the goals and values of the organization, and educating employees to coordinate their goals, attitudes and behaviors with the organization's goals. The results of the present study show that banks and financial institutions in Bandar Abbas have been successful in both dimensions; and via rewarding and compensation in a timely and appropriate manner, as well as, attracting and training employees in accordance with the organization's goals and values they have been able to influence on employee's citizenship behavior.

The second hypothesis states that brand trust has a positive and significant effect on brand citizenship behavior. Considering the T value which is 0.063 and this value is less than 1.96, it can be concluded that the second hypothesis is rejected and brand trust had no effect on brand citizenship behavior in the study population. Erkman and Hancer (2015) in a study entitled "Linking brand commitment and brand citizenship behaviors of airline employees: "The role of trust"" showed that brand trust has a significant impact on brand citizenship behaviors. Also, Zia (2015) in a study entitled "Study of the relationship between brand trust and brand citizenship behavior with respect to the mediating role of brand commitment in the field of entrepreneurship" showed that there is a direct and significant relationship between brand trust and brand citizenship behavior as well as brand trust and brand commitment. Brand commitment mediates the relationship between brand trust and brand citizenship behavior. As it is clear, the result of the present study is not in line with these two studies. Considering what has been said, the reason for the difference in the results of this research with the mentioned researches can be that Zia (2015) has studied this factor on the clients of beauty clinics, and the research's data has been collected from customers in an industry, which is very different from the financial industry. Erkman and Hancer (2015) also studied this factor in passengers in the aviation industry. In fact, their study has measured these factors among the external customers of a business, but the present study has examined this relationship in internal customers or employees of the organization.

The value of T-Value for the third hypothesis in Table (9) indicates that this hypothesis is not confirmed and it can be said that brand commitment has no effect on brand citizenship behavior in the study population. This result is in line with the results of Karimi Alavijeh et al. (2016). But it is not consistent with the results of research by Burmann et al. (2009) which showed that brand commitment affects brand citizenship behavior and also that brand commitment indirectly affects brand citizenship behavior through internal brand management. Also, this result is not in line with the results of research by Asgharnejad et al. (2016) which showed that internal brand management has a positive and significant effect on brand commitment and brand commitment has a positive and significant effect on brand citizenship behavior. Brand commitment indicates the degree of involvement and intervention of employees of an organization with the goals of the organization, the degree of interest of employees to continue working with the organization, the extent of employees' sense of belonging to the organization and, as well as, employees' sense of responsibility for the organization's goals. Given that the average brand commitment of employees in the study population was good, perhaps the reason for this lack of relevance is that employees of banks and financial institutions studied in the present study do not consider the occurrence of brand citizenship behaviors as goals of the organization. That such a claim would require further investigation.

The fourth hypothesis states that brand identification has a positive and significant effect on brand citizenship behavior. The amount of T value for this hypothesis indicates its confirmation. This result is in line with the results of Shirazi and Sadeghi (2017) research. One of the things that has a great impact on people choosing a brand is brand identity. In fact, one of the most important and fundamental aspects of human life is the effort to perceive and know oneself. The results of this study indicate that people in the study community have a good knowledge of themselves and the organization in which they are employed and this knowledge has influenced the emergence of brand citizenship behaviors.

The values of T-statistic for the fifth and sixth hypotheses indicate that these two hypotheses are not confirmed; and it can be said that in the present study, there are insufficient evidence to confirm the impact of employees' self-concept of the brand and pride in to the brand on brand citizenship behaviors. These results are not in line with the results of Helm's (2016) study; which confirmed the existence of a positive relationship between employees' self-concept of the brand with brand citizenship behavior, and brand pride with brand citizenship behavior. Helm's research (2016) measured these relationships among bank employees in Germany. Perhaps the reason for this inconsistency can be attributed to the wide differences in the banking system of Germany and Iran, as well as the cultural differences between the two societies under study.

The seventh hypothesis of the study, which shows the positive impact of brand-based human resource management on employees' self-concept of the brand, was confirmed with a T value of 16.867. This result is in line with the findings of Chang et al. (2009). This finding confirms the fact that the behaviors and policies of the managers of an organization are effective in shaping the attitudes, values and personality of the organization's human resources.

Hypothesis 8 states that employees' self-concept of the brand has a positive and significant effect on brand pride. Given the value of T, which is 6.226 and this value is greater than 1.96, this hypothesis is also confirmed. This association was also confirmed in Helm's (2016) study.

The values of T about the eighth and ninth hypotheses indicate that these two hypotheses are confirmed. This means that the research results confirm that employees' self-concept of the brand has a positive and significant effect on brand pride and brand identity. These relationships were also confirmed in Helm's (2016) study.

Hypotheses 10 and 11 show that brand identification has a positive and significant effect on brand pride and brand commitment. Since the value of T statistic obtained for both hypotheses is greater than 1.96, it can be said that both of these hypotheses are confirmed. This result is in line with the findings of Helm (2016). The effect of brand identity on brand pride was also confirmed in Shirazi and Sadeghi (2017) study.

The twelfth hypothesis states that brand trust has a positive and significant effect on brand commitment, considering the value of T-statistic that 6.659 can be said that the results of this study confirm this hypothesis. The effect of brand trust on brand commitment has also been confirmed in the research of Zia (2015) and Erkmén and Hancer (2015). This finding indicates that as employees' trust in the brand increases, so will their commitment to the brand.

8. Conclusion and suggestion

Findings of the present study showed that brand-centered human resource management has a positive and significant effect on brand citizenship behavior. Given the importance of human resources in the growth and success of organizations, especially in service organizations, banks and financial institutions are advised to look at brand-based human resource management as a way to create competitive advantage and to strengthen the brand citizenship behavior of employees. The employee reward and compensation system should be related to the incidence of employees' supportive behaviors of the brand and their efforts to strengthen the brand. Also, when hiring a new staff, make sure that the goals of the job seekers are in line with the goals of the organization by holding interview sessions. After attracting the personnel, they should try to direct them towards the goals of the organization so that they can always take advantage of having good manpower and use it as a competitive advantage over the competitors.

The findings of this study confirm the existence of a positive and significant relationship between brand identification and brand citizenship behavior. This means that the more employees are willing to express their identity with the organization and the better they feel about connecting to the organization, the more likely

incidence of brand-related citizenship behaviors will also be higher in them. Therefore, banks and financial institutions in Bandar Abbas are advised to try to connect the success and personal growth of employees with the success and growth of the brand by designing mechanisms.

Although according to the results of the present study, there is insufficient evidence to confirm the positive effects of brand trust, brand commitment, employees' self-concept of the brand, and pride in to the brand on brand citizenship behavior, however the findings of the present study showed brand-based human resource management has a positive and significant effect on employees' self-concept of the brand, and employees' self-concept of the brand also has a positive effect on brand identification. On the other hand, the positive effect of brand identification on brand citizenship behavior was confirmed.

According to this set of relationships, it can be said that directing human resource management policies and programs towards the formation of a strong brand for the organization, in addition to directly affecting the occurrence of employee brand citizenship behaviors, through strengthen employees' self-concept and influencing the brand identification can increase the likelihood of brand citizenship behaviors.

The results of this study also showed that brand identification has a significant positive effect on brand pride and brand commitment. Predicting such an outcome was not unexpected. When employees define a part of their identity with the organization's brand and feel comfortable belonging to the organization, they will be proud of the brand and have more commitment to the brand. Therefore, selecting and hiring employees who are more interested in the brand of the organization and strengthening the sense of brand belonging in employees through reward and compensation policies, can strengthen the formation of attitudes and positive behaviors towards the brand of the organization.

9. Limitations

In this study, the effect of some variables was omitted due to high dispersion. The interactions of these variables may lead to different results. Although by conducting random sampling, attempts were made to reduce possible biases in the research results the unwillingness of some banks to cooperate may have led to orientations in the research findings. Bank employees who refused to participate in the survey may have different attitudes and opinions.

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