

# REVIEW EFFECT OF SERVICE BRAND ORIENTATION ON EQUITY AND THE BRAND-ORIENTED BEHAVIOR OF STAFF: A CASE STUDY OF MELLAT BANK OF IRAN

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## **Abstract**

Mellat Bank of all banks in the Islamic Republic of Iran was named the most popular bank in terms of "banking service" and "Internet Banking" in 2014 that is the result of brand orientation in banking services in the fields. The present study aims to assess the impact of brand orientation in Mellat Bank on equity and brand-oriented behavior of staff in Torbat Heidarieh. The research method is descriptive - survey and the field method is used to collect data. The results show that the impact of brand oriented services on the brand-oriented behavior of staff is equal to 0.09 and on equity equals to 0.01. The influence of brand equity on the brand-oriented behavior of staff is 0.07. Finally, the research causal model (direction model) presented the relationship between the research variables.

**Keywords:** service brand orientation, brand equity, brand-oriented behavior of staff, Mellat Bank

## **1. Introduction**

Having a strong brand is a priority for many organizations. Therefore, researchers always have examined various aspects of the field. Of course employees are important factors in the formation of goods and services organization in mind of customer and consumer; in fact branding in service organizations also means staff such as banks. The staff undeniable role has made human resources as a core of many scientific researches to build the brand in the past few years (Taheri, 2005: 5).

Today, many organizations believe that one of the most valuable assets is their products and services brand. Many researchers also noted that the creation of a strong brand is one of the key factors for achieving competitive advantage and long-term survival in the market (Santos et al., 2013). A strong brand creates value for both the customer and the organization. On the one hand brands provide a concise and useful tool for the customer to simplify the process of choosing and buying the product or service, and thereby make data processing and information easier and faster and create value for customers. On the other hand, manufacturing processes and product design can easily be copied, but the image persists in the minds of individuals and organizations based on several years of marketing and brand experience remains, cannot easily be replaced and copied (Keller, 2008). As a result, companies can determine on the basis of a powerful brand premium price for their products, make better leverage to business, increase their sales and profit margins and reduce their vulnerability in the face of competitors (Aker & Joachimsthaler, 2000).

Service sector in recent years has remarkable growth in such a way that the highest share of GDP in developed countries relates to the services sector. In Iran, the current share of the service sector of the economy is 48% and over 10 million people are employed in this sector (Gharacheh and Dabooyan, 2011). The researchers believe that because of some inherent characteristics of services, such as intangibility, variability, inseparability and mortality, the concept of branding in marketing services is much more important than physical goods for virtual services have changed the nature and for nature truer. A powerful service brand will increase trust and power customers to visualize and to have better understanding of the characteristics of intangible services (Doaei, Kazemi and Hosseini Robati, 2011). Berry (2000) believes that a strong service brand increases the customer confidence to non-objective buying, enables him to imagine and understand the intangible services and reduces the perceived financial and social risks by the customer and as a result, branding is considered as the basis for marketing in the twenty-first century (Hosseini et al., 2013).

On the other hand, managers of organizations have realized that the most important competitive advantage are human resources in organizations. So, the attention to employee brand orientation has been a concern for managers, since it is expected to serve their loyal staff brand-oriented behavior (Taheri, 2015). One of the key components of the models are ignored in the field of branding services employees. The staff is the interface between indoor and outdoor service brands and brand-oriented behavior has a profound impact on customer perception of the service provider (the King and Grace, 2010; Schlager et al., 2011, Gilaninia et al, 2012)). Of course Zeithaml, Parasuraman and Berry believe that communicating with customers through the cost of the service can be a good reminder about customer service and the quality of service inevitably (Golchinfar and Bakhtaei, 2008).

If the messages are not supported by the integrative treatment of staff, loses its credibility; because employees are the company's main defender as long as the organization's brand is identified and established to employees as internal customers, there will not the possibility to strengthen the brand in terms of internal and external costumers (Asadipour and Macwandy , 2013). Undoubtedly, the banks are one of the service organizations that the greater part of their branding is done by staff (Taheri, 2015). Mellat Bank of Iran, as a popular brand in 2014, has been among the leading banks in the country. Mellat Bank was the most popular bank of the Iranian people among all of the banks in terms of "Banking service" and "Internet Banking" and was honored with a statue of "national popular brand of banking and internet banking services in 2014" ([www. bankmellat.ir](http://www.bankmellat.ir)). The importance of the nation will increase further as a sample study in 2013 knowing that the bank is on the list of the top ten companies in Iran (Persian News, 2013). So explore the impact of service orientation on the Mellat Bank's brand equity and behavior of staff is a good subject for the present study.

## **2. Literature Review**

### **2.1. Service Brand Orientation**

To address the interaction between market orientation and brand orientation helps to understand the concept of service orientation. While "market orientation is the basis of understanding the marketing system" (Ared et al., 2013: 118), there is an external focus on satisfying the needs and customer satisfaction with service-oriented. Yet, the organizations are able to focus on brand orientation internally, whereby the brand is searched as a strategic resource or asset replacement needs and demands of their customers and customer satisfaction only in the institutional framework agreement on the brand identity. Principally, the difference between the two

approaches mentioned earlier is that it was passive and market-oriented, while it will be later guided the market (and creative) (Taheri, 2015).

Blankson & Kalafatis (1999) argue that service brands are different to physical goods brands in two ways. First, the characteristics of services have significant differences to physical goods and second, service brands are heavily dependent on the behavior and attitudes of employees. Since the service staff when dealing with direct interaction with customers, their behavior has a great influence on picture-organization (Gharechaei and Dabooyan, 2011 and Gudarzvandchegeni, et al., 2011). Personal interaction between service provider and customer influence customer attitudes in two ways. First employees how much act in line with expectations and demands of customers, second act and emotional reactions that employees interact with customers during the show (Biedenbach et al., 2011). According to Wallace, et al (2013) employees are committed to increasing the strength of a service brand in two ways: first, the positive role to improve the quality to encounter the service causes a good brand experience from the perspective of clients and second, in the interaction with their colleagues will improve the working environment and supportive behaviors are reinforced by their employees.

According to Santos et al. (2013) organizational branding increases brand equity in three ways. First through operational brand orientation culture within the organization, the brand established by implementing measures aimed at raising the awareness of staff within the organization in relation to the objectives and brand attributes and also measures to achieve the brand power in the market, third through increased employee participation in branding activities during direct interaction with customers.

## **2.2. Brand equity**

Before examining the performance of brand, it is necessary to study the sense of a wide body of literature devoted to the brand. Brand equity is an important topic in the business world and the measures that have been introduced for brand, have considered concerns of some managers and marketing organizations, (Agarwal and Rao, 1996). The concept of brand equity attracted a lot of attention especially because of the growing brand recognition as a valuable asset for organizations, both academic and industrial point of view. Although in the third millennium lot of research has been done on this issue, but unlike in the development of concepts, until 1999, Tuominen believes that still available literature does not provide a satisfactory method for understanding the sources of brand equity. Of course, understanding where comes from the brand equity of an organization and their rival brands will be crucial to brand managers, because they can develop through their brand equity compared to competitors (Tuominen, 1999). Brand equity, first was defined by Farquhar (1990) as "The added value that the brand provides to product". Aaker (1991) defined the brand equity as "a set of assets and liabilities linked to a brand, its name and the value created by the company or the customer to add the value of a product or service or reduces it." Brand equity is examined from different perspectives. The first view used the concept of brand equity in the form of concepts and marketing decisions. While the second approach is based on the financial perspective, and brand equity will be viewed in the form of a comparison between the cash flows are discounted future earnings of a brand product and similar products but anonymous business income (Motma'eni and Shahroki, 1998).

The concept of brand equity is one of the most important marketing concepts today, was formed for the first time in 1980s. Several approaches have been proposed in relation to brand equity that brand equity and brand equity based on the client's and financial value can be the most famous ones. Fans of brand equity based on the financial value extracted brand value from other

assets. Based on this approach, brand equity is an increased cash flow that is obtained by the anonymous products derived in addition to the cash flows from the sale of products (Kapfrer, 2008). In contrast, customer-based brand equity is defined for different effects that leaves brand knowledge on consumer response to marketing the brand (Keller, 2007).

Keller (2007) in his book entitled "Strategic Brand Management" enumerated different measurement methods and divided them into two categories: the methods of comparative and holistic methods. But because this study examined the effect on brand equity on brand orientation, the development does not fit in this study. So a little explanation is sufficient about each method.

In the comparative method, trends and consumer behavior are compared towards a recognized brand that marketing-based methods to compare the two approaches based on the share market. In the comparative approach are based on the experiences of a group of consumers in response to a related marketing programs and the experiences of other groups in the same conditions but with a brand product against competing brands, with a product or service with a fake brand anonymous. Comparing the reactions of the two groups of brand equity provides a useful image. The classic example of this approach is a dark test where consumers experience the characteristics of a particular product in a state of uncertainty or fake brand. Of these methods is that marketing programs are essentially stopped and consumer response to various brands is examined, and will be used to determine the price and the elasticity price index such as the reward.

In comparing method, the market-based approach and consumer response are evaluated in the face of changes in marketing plans to target brand or competing brands. Finally, Keller introduces the joint analysis as another comparative measurement of brand equity that is a technique based on surveys and a combination of the two approaches which outlines the decision-making process of consumers with regard to products and brands. On the other hand, holistic methods basically work to attribute a total value of financial and in general, to the brand. Keller also divided this group of methods into two residual and value approach. In the residual approach, brand equity is the residual difference between the preferences and choices of consumers, or in other words, creates the amount of surplus product brand preferences of the same product, but regardless of brand. The approach to value the brand is trying to calculate the equity value for the dollar or any other currency for accounting destination (Keller, 2007). For example, according to data by Interbrand Institute in 2012, the brand value of the top ten brands in the world amounted to 544 billion dollars (Hassani et al., 2013).

Researchers recently have raised a third option also as internal brand equity or equity-based employees and pointed to the importance and key role in branding services (Punjaisri et al., 2009). In the marketing literature, brand equity is defined as a surplus or reduced value to the product or set of products with a particular brand. Accordingly, equity-based staff can be defined as the effect on the behavior and attitude of the staff on internal branding (Burmah and Schmidt, 2010). Access to external equity (based on customer) through the acquisition and strengthening brand equity within the enterprise (on the staff) is a sustainable competitive advantage that is difficult for competitors to imitate threat (Berman et al., 2009).

### **2.3. Brand-Oriented Behavior of Staff**

In some environments such as banks, provide an intangible element in the exchange between customer and service provider. In addition, the services would normally be provided by the staff

(Susskind, 2000). Thus, service providers can significantly be affected by the interaction with the customer (Rafaeli et al., 2008) and leads the marketing and management researchers to conclude that individual differences in the behavior of a significant share Service employees (Grizzle et al., 2009). In particular, customer-oriented staff that is defined as "an expression that reflects individual differences and trends in the status of a worker to satisfy the needs of a client" (ibid.), which is positively related to income, such as business performance, (Taj al-Din, 2010; Yoon et al., 2007), the identity of the client organization (Hamburg et al., 2009) and customer satisfaction (Stock and Hoyer, 2005).

In a hospitable environment, service-oriented staff can provide a positive image of the customer's organization (Dienhart et al., 1992).

While customer-oriented staff has been conceptualized in both behavioral and attitudinal conditions and has been studied from the perspectives that attitude leads to behavior, because long-term customer-based behavior needs the staff to support the customer-oriented strategy (Reychav and Weisberg, 2009). If managers are able to establish a high level of customer-oriented attitude in their own staff, staff stability learn more behavioral sustainability than staff who are trained to just have customer-oriented behavior (Stock and Hayer, 2005: 537). While short-term changes in behavior time are available, these changes will not be viable unless the attitude is behind this behavior (Reychav and Weisberg, 2010; Stock and Hayer, 2005).

Given the customer-oriented attitude of the staff suggests as a personal attitude that the environment may modify personal motivation (Grizzle et al., 2009). Attitudes and personal beliefs are influenced by many environmental factors, such as family and reference groups. The environmental impact also extends to the work environment, where corporate culture and employment shape the way that people think and finally act (King et al., 2013).

In other words, the brand-oriented behavior of staff including specific areas of their work that may lead to form the behavior based on organizational culture or expected climate (Grizzle and et al., 2009).

### **3. Methodology**

This study is applied based on research objectives. The methodology is the survey-descriptive and data collection method is library. Information required for this study was collected in two stages. Firstly, the library and the second phase of field studies including the completion of questionnaires by experts of Mellat Bank.

A questionnaire derived from Grace and King Research (2008) in brand equity, Ericsson and Holmblad (2013) in the field of brand orientation and Joshi et al (2015) in the field of brand-oriented behavior of staff were prepared in a form to respondents respectively.

The validity of the questionnaire was confirmed to the formal system and by experts and academics in related fields. The questionnaire was valid due to the use of experts and its reliability by using Cronbach's alpha was 0.82. For more detailed questions about the equity Cronbach's alpha was 0.81, and questions related to brand orientation were 0.86, and questions about their behavior-oriented sector employees was 0.79.

The study sample consisted of 90 employees of all branches of Mellat Bank in Torbat Heydarieh who due to limited sample, census method is chosen. After dividing the sample size of 90 patients, the rate of return was 94 percent.

#### 4. Conceptual Models and Hypotheses

The model used for this study have been selected based on model of service-oriented by King et al. (2013), brand equity based on the employees by King and Fung su (2013) and the brand-oriented behavior of employees by Yang Wen (2013).

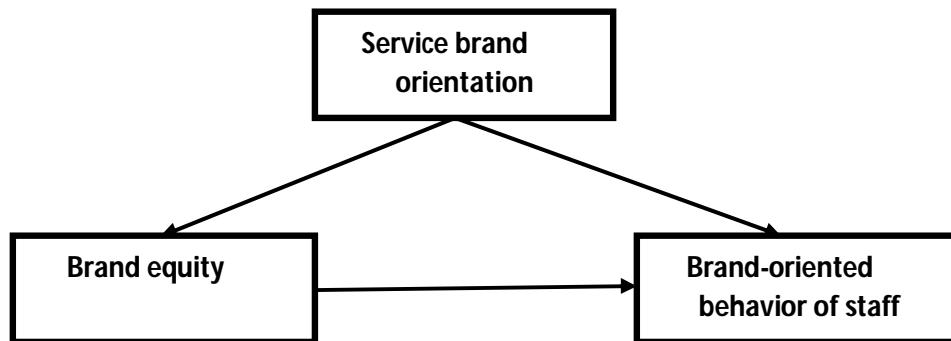


Figure 1. Conceptual model of Research

Variables of "Brand-oriented behavior of employees" and "brand equity based on the employees" are dependent and the variable of "service-oriented brand" is the independent variable of this study.

- Service brand orientation affects the brand equity based on Mellat Bank's staff.
- Service brand orientation affects the brand-oriented behavior of Mellat Bank's staff.
- Brand equity affects brand-oriented behavior of Mellat Bank's staff based on employees.

#### 5. Data analysis

Table 1- fit indices of the measurement model

Variables	CIMIN/DF	RMSEA	RMR	GFI	TLI	IFI	NFI	CFI
Service brand orientation	2.89	0.05	0.02	0.98	0.98	0.97	0.97	<b>0.98</b>
Brand equity	2.24	0.04	0.06	0.98	0.98	0.97	0.97	<b>0.98</b>
Brand-oriented behavior of staff	1.90	0.04	0.02	0.98	0.98	0.97	0.97	<b>0.98</b>

Measurement of the model shows a good fit. All indices are higher than 0.3 with significance level of 0.000.

Table 2. Model fit indices

TLI	IFI	CFI	NFI	AGFI	GFI	RMSEA	RMR	CMIN/df
0.97	0.99	0.95	0.99	0.99	0.99	0.014	0.02	2.13
0.90<	0.90<	0.90<	0.90	0.90<	0.90<	0.08>	0.08>	1> and 3<

Acceptable region

The results of Table 2 can be interpreted as follows.

The standard estimation model from Amos indicates that the path analysis model is adequate. The chi-square is equal to 1.62, falling between 1 and 3. The RMSEA equals 0.014, which is adequate. Furthermore, GFI, AGFI, NFI, CFI, and IFI are all greater than 0.90. Finally, the RMR is near zero. The values for the fit indices are all in the acceptable region, which proves the models provide adequate fit for the data. The hypotheses along with their partial indicators and regression coefficients can be seen in Table 4.

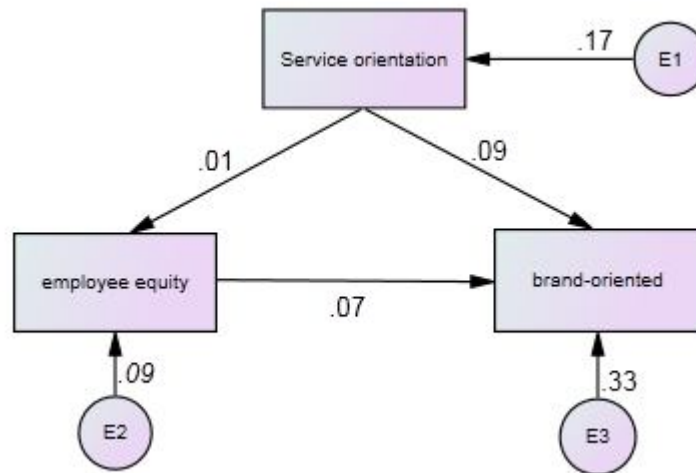


Figure 2. Final research model

Table 4. Hypotheses test results

Hypotheses	Sample size	Significance value	Correlation coefficient	Result
Service Orientation → Employee Equity	85	0.000	0.01	Confirm
Service Orientation → Brand-Oriented	85	0.000	0.09	Confirm
Employee Equity → Brand-Oriented	85	0.000	0.07	Confirm

(Source: Amos output)

### 6. Discussion and conclusion

The following results are obtained from testing the hypotheses:

Hypothesis 1: Service Orientation influences Employee Equity, proven using path analysis with a 0.01 coefficient.

Hypothesis 2: Service Orientation influences learning Brand-Oriented, proven using path analysis with a 0.09 coefficient.

Hypothesis 3: Employee Equity influences Brand-Oriented, proven using path analysis with a 0.07 coefficient.

Final model shows that "service brand orientation " affects "brand-oriented behavior of staff". Then, the "brand equity" has a considerable influence on "the behavior of staff orientation". On the other hand, tendency to a matter affects the individual behavior and is visible in his behavior. Brand orientation makes the staff to show behaviors that are indicative of this tendency. For example, a person believes that the successful management of the bank brand makes the organization to achieve greater success in the future. This success will bring gains also for staff. The bank employee in brand-oriented behavior shows to have a tendency to brand orientation,

for instance, endorse and promote the bank's brand, always in a way that affirms the bank slogans.

It is suggested to future researchers to examine the relationship between the aforementioned variables with descriptive research methods and tools and specific applications such as Ethnographic research in the research analyzed and compare the results with each other, questionnaire.

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