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EXAMINATION OF THE EFFECT OF EMPLOYEE BRAND DIMENSIONS ON JOB SATISFACTION

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ABSTRACT

The present study has aimed to examine the effect of employee brand dimensions on job satisfaction of employees. This study is an applied research in terms of its objective and a descriptive survey in terms of its method. Statistical population of this research has been composed of all of the employees of Tose'e Ta'avon Bank of Lorestan Province in the year 2017. 84 of these employees were selected as the statistical sample of the research using Morgan table and the simple randomized sampling method. To collect the data, two standard questionnaires developed by Tanwar and Prasad were used. To analyze the data, the Kolmogorov-Smirnov tests were used; so that the normality of the distribution of the data would be confirmed. Since the data distribution was normal, the linear regression test was used to test the research hypotheses. The research findings suggested that employee brand dimensions have a positive and direct impact on job satisfaction of employees.

Keywords: *Education and Development, Balance between Work and Life, Observation of Ethics and Social Responsibility, Organizational Culture, Employee Brand Dimensions, Job Satisfaction.*

INTRODUCTION

Nowadays, scholars have discussed the concept of branding at the internal and the external level. External branding is associated with external customers and is indicative of the efforts made in the respect of creating a long-lasting image of the business in the minds of audiences outside the organization. In internal branding, with the emergence of the concept of internal marketing and the great deal of attention which has been paid to it over the past few decades, an emphasis has been put on improving employees, as internal customers of the organization, perception of the organization's brand and their behaviors towards it. In internal branding, it is believed that employees are the first customers of the organization and to reinforce the brand in the perspective of external customers, the organizations have to reinforce the status of brand inside the organization and in the minds of employees (Azizi et al., 2012). Therefore, internal branding is a series of strategic processes adopted with the purpose of coordinating employees and reinforcing them to purposefully creating a proper experience of the brand for the customers. This process includes factors such as internal communications, education, leadership, plans for rewarding employees and attracting new workforce and supportive factors. However, it is not only limited to these factors. Internal branding strategies of the organizations are processes that aim at guiding the employees to be committed to the organization's brand (Chung, 2007). Due to the industrialization current, many of the products made in the houses, such as soap, were no

longer local and they were transferred to the concentrated factories and workshops. These workshops used to engrave their logo and their own specific sign on the barrels and boxes they used for sending their products to the customers and that was the origin of the concept of brand. The first signs of branding in Europe are associated with handicrafts. The producers put their trademark on their products to protect their products and also to protect their customers from low-quality products. Branding in fine arts began when artists signed their works of art (Kotler and Keller, 2007, 274).

Nowadays, brands play numerous roles in improving the lives of consumers and increasing the value of companies. Brands recognize the principal basis and component of a product and allows the – natural or legal – customers to demand responsiveness or a sense of responsibility from the producer or the supplier. Sometimes, the customers might even value two very similar products differently because of their branding. The more complicated and the busier people's lives get and the more they face the problem of shortage of time, the more brand equity increases, because it simplifies the decision to buy a product and it reduces the risk of purchase. Brands facilitate the decision to purchase a product by presenting signals of quality (Kotler and Keller, 2007, 275).

People's trust in a trademark is the most important trait of it. Investing in a brand, like investing in advertisements or supporting sports teams, is a basis for credibility of the brand because it encourages the companies to be honest when it comes to their claims about their products. Also, compatibility of the strategies mixed with marketing and the mentioned purposes and stability of strategies over time and transparency of performance also adds to brand credibility. Ultimately, brand credibility reduces the risk perceived by the customers at the time of purchasing a product and affects the cost of customer's attaining information about a product while buying it and the quality perceived by the customer as well. These three factors make the purchase more desirable for the customers and encourage them to buy more products from the same brand. The level of desirability expected by the customers is the infrastructure of the value of the service presented to the customer (Erdem and Swait, 2004).

Brand credibility reduces the perceived risk, because it makes the customers trust the company's claims about a product. In addition, credibility reduces the costs associated with information, because the consumers might use credible brands as a source of information in association with reducing the costs of collecting and processing information (Erdem and Swait, 2004, 192). It is important to understand that in the domain of services, the original service brand and the relevant organization usually have the same meaning. As a result, brand adopts a broader meaning and concept in the domain of services (Sweeney and Swait, 2008, 181).

Intangibility of the product does not mean that developing the brand for services is less important than developing the brand for the products and goods; it just means that it has different applications from some aspects. If we assume that it is inherently difficult to distinguish products that do not have any physical differences with one another and the severe competition in the service markets which are mostly deregulated, developing brands for services would seem quite crucial. A strong brand is a "safe place for customers". Because of the invisibility of services, buying them from a safe place that customers trust seems an attractive deal for them (Berry, 2000, 128).

Ahmed et al. found out that by improving specific and individual competencies, there could be an improvement in providing services of higher quality and in efficiently meeting the needs of customers. This will lead to the improvement of employees' efficiency and productivity and as a



result, the organizational performance would be way better. They have emphasized that, particularly, employee satisfaction and special individual traits and qualities are factors that are significantly involved in the relationship between internal marketing and organizational performance. Thus, the effect of internal branding on brand identity is stronger for employees who are highly satisfied with their job than others. Also, the impact of internal branding on brand commitment is stronger for employees who are highly satisfied with their jobs than those who aren't (Rafiq and Ahmed, 2003).

Today, it is a proven and accepted fact that one of the best ways for providing economic welfare and advancement and development is putting emphasis on human capital and improving the quality of human resources. Furthermore, the most practical way for developing human resources is education. For this reason, experts in the field of development believe that economic growth and social development are only possible by investing more and better in education (Mazandarani, 2013). Education refers to learning quite complicated sciences and techniques thoroughly, becoming skilled in the field of supervision, leadership and management in the organizations and also to what are the proper behaviors and attitudes to human, economic, social and cultural issues. Individual development and/or career or professional development is a continuous process in regards to evaluating the educational needs of each person and planning to meet these needs. This process helps you think about your knowledge, performance or success and plan for your personal, academic or educational improvement and advancement. By creating and implementing individual development, we create an atmosphere in which each of the personnel would be provided with the same opportunity to talk clearly with their superior and express their problems, get to know their expectations and come to a proper conclusion as to how to implement the services in the best possible way (Bagherizadeh, 1997).

Dominance of work ethics in the organization has many benefits and advantages for the organization from an internal dimension, including improvement of relationships, increased understanding and reduced conflicts, increased commitment and a better sense of responsibility on the employees' part, increased multiplicity and reduces costs resulted from control. However, from the perspective of social responsibility, work ethics increase the legitimacy of the organization and its measures, ethical and moral necessity of paying attention to the significance of beneficiaries and increase earnings, profitability and improve competitive advantage, etc. and that is how it affects organizational prosperity (Hanger and Vilen, 2005, 55).

In a research, Azizi and Asna Ashari (2013) examined internal branding and brand performance in banks with competitive atmosphere and job satisfaction as mediators. Their findings confirmed the positive mediating role of the competitive atmosphere of the workplace and employees' job satisfaction on the relationship between internal branding, brand identity and brand commitment. The results of path analysis were indicative of the significant effect of internal branding, brand identity and brand commitment on brand performance. In addition, their two hypotheses regarding the effect of internal branding on brand commitment and the effect of brand identity on brand performance were not confirmed.

Heydari and Azizi (2012) conducted a research entitled examining the factors affecting employee brand performance with an approach to the internal branding of Keshavarzi Bank in Iran. Their results suggested that internal branding has a positive effect on the employees' sense of belonging to the brand. Moreover, this factor has a positive effect on employees' loyalty to the brand, but it does not have a positive impact on employees' loyalty to the brand. Job satisfaction



has a positive effect on employees' sense of belonging to the brand; but it does not have an effect on employee's loyalty to the brand and their commitment to the brand. Employees' sense of belonging to the brand has a positive impact on employees' brand performance. Employees' sense of commitment does not have a positive effect on employees' brand performance. Employees' loyalty to the brand has a positive impact on employees' brand performance.

Toorani and Esmaelpoor (2014) conducted a research and investigated the key success factors of internal branding in Mellat Bank of Tehran Province. They examined the effect of brand-oriented human resource activities on organizational commitment, as well as the effect of brand communication on brand commitment, the effect of brand leadership on brand commitment, the effect of brand commitment on brand citizenship behavior, and the effect of brand citizenship behavior on brand power. They also investigated the mediating role of culture and structure to review the current condition of Mellat Bank in terms of the determining factors of internal branding and presenting strategies for improving the current condition of Mellat Bank. Karimi Alivajeh et al. (2015), in a research, reviewed the factors affecting brand citizenship behavior of the employees of insurance companies. Their results showed that there was no relationship between management of internal brand and employees' commitment to the brand, and employees' commitment to the brand and brand citizenship behavior. On the other hand, the relationship between job satisfaction and brand citizenship behavior was confirmed.

Burmann and Zeplin (2005) have mentioned internal brand management as a concept with three sections. The first section is the brand-oriented human resource management which guarantees the identity of employees. Brand is formed through recruitment, selection and promotion of employees. By sociability of employees, orientation, education, social responsibility and education plans, the brand-oriented human resource management leads to the unofficial transmission of brand identity. The second section is reinforcing the brand among employees by making them more aware of it through internal communications and as a traditional role of internal marketing. The third section is brand leadership. Brand leadership encourages all of the organizational levels and emphasizes that employees are what make the brand alive. They expressed that because of these three sections, internal brand management affects employees' commitment to the brand and thus on brand citizenship behavior.

King and Grace (2012) believed that organizational sociability is a dimension of internal marketing management and pointed out that being relationship-oriented (between organization and employees) and employee acceptance (personality traits of employees) are also other components of internal brand management. They developed a model in which not only all of the components of internal marketing management lead to creation of brand commitment; but it also directly affects brand citizenship behavior. Brand commitment the variable that plays a mediating role in the relationship between internal marketing management and organizational citizenship behavior.

Tanwar and Prasad (2016) conducted a research and examined the effect of employee brand dimension on the job satisfaction of employees with gender as the mediator. Their results showed that employee brand acts as a critical predictor of job satisfaction. They also showed that all of the six dimensions, i.e. education and development, reputation, organizational culture and ethics and large companies, social responsibility, balance between work and life and diversity, have a positive effect on the job satisfaction of employees. Further, gender moderates the effect of employee brand dimensions on the job satisfaction of employees.



Given the existing evidence regarding the effect of employee brand dimensions on job satisfaction and considering the impossibility of generalizing the results obtained by the previous studies conducted in different fields, the research attempted to conduct the present study to obtain scientific and well-founded results in relation with the effect of employee brand dimensions on job satisfaction. Since there haven't been many studies about this subject; thus, the findings of this research and similar researches can considerably help improve the current condition and thus increase the efficiency and performance of managers and employees of Tose'e Ta'avon Bank. Therefore, the present study has aimed to examine the effect of dimensions of brand on job satisfaction in the view of employees and to respond to the hypotheses of this research.

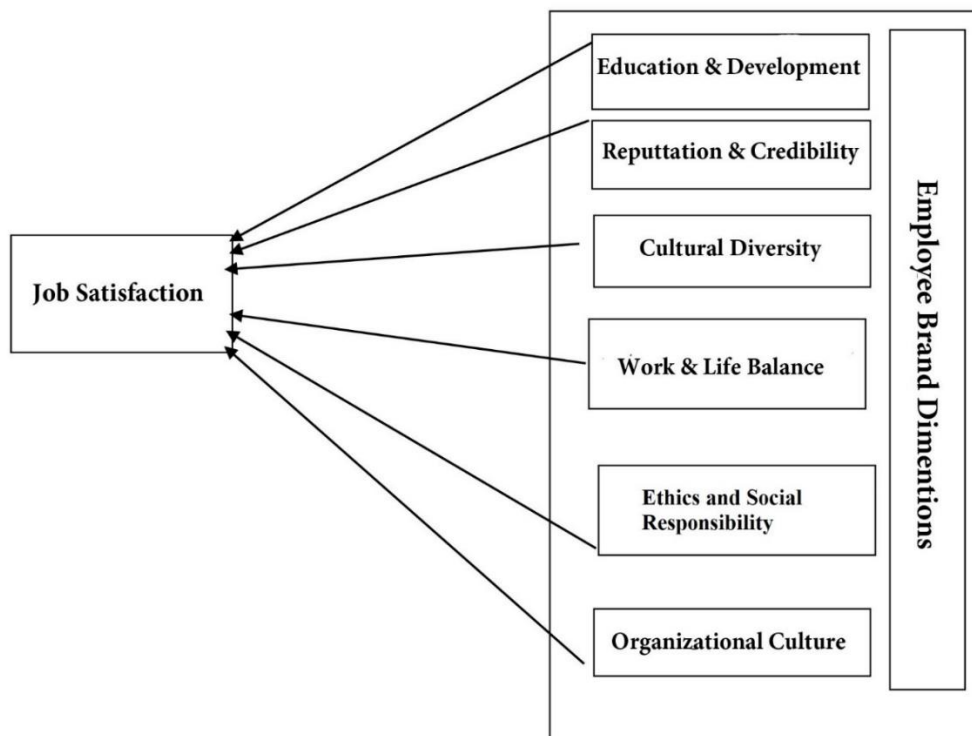


Figure 1: Conceptual model of the research (Tanwar and Prasad, 2016)

RESEARCH METHOD

In the present study, the effect of employee brand dimensions on job satisfaction has been reviewed. In terms of research, this study is a descriptive survey. The statistical population of this research has been composed of all of the employees of Tose'e Ta'avon Bank of Lorestan Province (106 employees). 84 of these employees were selected as the statistical sample of the study using the Cochran formula and the simple randomized sampling method. In this research, to collect the information associated with the theoretical principles and research background, the library method has been used. To collect the data required for analyzing the research hypotheses, the field study method based on two standard 10-question and 28-question questionnaires developed by Tanwar and Prasad with the 5-option Likert scale were used. In

total, these questionnaires had 38 questions. These questionnaires specified the six employee brand dimensions (education and development, reputation and credibility of the organization, cultural diversity, balance between work and life, observing ethics and social responsibility, organizational culture). To determine the level of job satisfaction, the 10-question questionnaire was used. In this research, given that the questionnaires were standard, the face and content validity method was used. The validity of the tools used in this research was confirmed by five of the brilliant management and professors and supervisors. To measure the reliability of the questionnaire, the Cronbach's alpha test was used. This test examines and calculates the internal consistency of the questionnaire. The calculated alpha coefficient was 0.785 for the employee brand questionnaire and 0.838 for the job satisfaction questionnaire. Since the total Cronbach's alpha coefficient was higher than 0.7, the questionnaire used in this research seems to be highly reliable and valid. In the present study, to analyze the data from distributing the questionnaires, the descriptive statistics and inferential statistics (Kolmogorov-Smirnov test for confirming the normality of the distribution of data and linear regression test) were used.

RESEARCH FINDINGS

The results obtained from analyzing the data associated with each of the research hypotheses have been presented in the following tables.

Primary hypothesis of the research: employee brand dimension has a significant effect on the job satisfaction of employees.

Table 1: results of testing the primary hypothesis

Independent variable	Dependent variable	Independent coefficient	Regression coefficient	Standard beta coefficient	Determination coefficient	Significance level	Error level	Test result
Employee brand dimensions	Job satisfaction of employees	2.399	0.503	0.345	0.119	0.001	0.05	confirmed

As it can be seen in the table above, given that the obtained significance level (0.001) is lower than the error level (0.05), thus the H_0 is rejected and H_1 is confirmed. Based on the value obtained for the standard beta coefficient $\beta = (0.345)$, it can be inferred that employee brand dimensions have a positive or direct effect on the job satisfaction of employees. Thus, a unit of increase in the independent variable, i.e. employee brand dimensions, the dependent variable, i.e. job satisfaction of employees undergoes a 0.345-unit increase. Given the obtained determination coefficient (0.119), it can be concluded that if other factors remained constant, 11.9% of the job satisfaction of the employees would be affected by employee brand dimensions. First secondary hypothesis: education and development dimension has a significant effect on the job satisfaction of employees.

Table 2: results of testing the first secondary hypothesis

Independent variable	Dependent variable	Independent coefficient	Regression coefficient	Standard beta coefficient	Determination coefficient	Significance level	Error level	Test result
Education and development	Job satisfaction of employees	3.128	0.277	0.244	0.059	0.025	0.05	Confirmed

As it can be seen in the table above, given that the obtained significance level (0.025) is lower than the error level (0.05), thus the H_0 is rejected and H_1 is confirmed. Based on the value obtained for the standard beta coefficient $\beta = (0.244)$, it can be inferred that education and development have a positive or direct effect on the job satisfaction of employees. Thus, a unit of increase in the independent variable, i.e. education and development, the dependent variable, i.e. job satisfaction of employees undergoes a 0.244-unit increase. Given the obtained determination coefficient (0.059), it can be concluded that if other factors remained constant, 5.9% of the job satisfaction of the employees would be affected by education and development. Second secondary hypothesis: reputation and credibility of the organization have a significant effect on the job satisfaction of employees.

Table 3: results of testing the second secondary hypothesis

Independent variable	Dependent variable	Independent coefficient	Regression coefficient	Standard beta coefficient	Determination coefficient	Significance level	Error level	Test result
Reputation and credibility of the organization	Job satisfaction of employees	2.977	0.332	0.273	0.075	0.012	0.05	Confirmed

As it can be seen in the table above, given that the obtained significance level (0.012) is lower than the error level (0.05), thus the H_0 is rejected and H_1 is confirmed. Based on the value obtained for the standard beta coefficient $\beta = (0.273)$, it can be inferred that reputation and credibility of the organization have a positive or direct effect on the job satisfaction of employees. Thus, a unit of increase in the independent variable, i.e. reputation and credibility of the organization, the dependent variable, i.e. job satisfaction of employees undergoes a 0.273-unit increase. Given the obtained determination coefficient (0.075), it can be concluded that if other factors remained constant, 7.5% of the job satisfaction of the employees would be affected by reputation and credibility of the organization.

Third secondary hypothesis: cultural diversity has a significant effect on the job satisfaction of employees.



Table 4: results of testing the third secondary hypothesis

Independent variable	Dependent variable	Independent coefficient	Regression coefficient	Standard beta coefficient	Determination coefficient	Significance level	Error level	Test result
Cultural diversity	Job satisfaction of employees	2.857	0.396	0.311	0.097	0.001	0.05	Confirmed

As it can be seen in the table above, given that the obtained significance level (0.001) is lower than the error level (0.05), thus the H_0 is rejected and H_1 is confirmed. Based on the value obtained for the standard beta coefficient $\beta = (0.311)$, it can be inferred that cultural diversity has a positive or direct effect on the job satisfaction of employees. Thus, a unit of increase in the independent variable, i.e. cultural diversity, the dependent variable, i.e. job satisfaction of employees undergoes a 0.311-unit increase. Given the obtained determination coefficient (0.097), it can be concluded that if other factors remained constant, 9.7% of the job satisfaction of the employees would be affected by cultural diversity.

Fourth secondary hypothesis: balance between work and life has a significant effect on the job satisfaction of employees.

Table 5: results of testing the fourth secondary hypothesis

Independent variable	Dependent variable	Independent coefficient	Regression coefficient	Standard beta coefficient	Determination coefficient	Significance level	Error level	Test result
Balance between life and work	Job satisfaction of employees	3.370	0.763	0.319	0.102	0.002	0.05	Confirmed

As it can be seen in the table above, given that the obtained significance level (0.002) is lower than the error level (0.05), thus the H_0 is rejected and H_1 is confirmed. Based on the value obtained for the standard beta coefficient $\beta = (0.319)$, it can be inferred that balance between work and life has a positive or direct effect on the job satisfaction of employees. Thus, a unit of increase in the independent variable, i.e. balance between life and work, the dependent variable, i.e. job satisfaction of employees undergoes a 0.319-unit increase. Given the obtained determination coefficient (0.102), it can be concluded that if other factors remained constant, 10.2% of the job satisfaction of the employees would be affected by balance between life and work.

Fifth secondary hypothesis: observing ethics and social responsibility have a significant effect on the job satisfaction of employees.

Table 6: results of testing the fifth secondary hypothesis

Independent variable	Dependent variable	Independent coefficient	Regression coefficient	Standard beta coefficient	Determination coefficient	Significance level	Error level	Test result
Observing ethics and social responsibility	Job satisfaction of employees	1.370	0.769	0.577	0.333	0.000	0.05	confirmed

As it can be seen in the table above, given that the obtained significance level (0.001) is lower than the error level (0.05), thus the H_0 is rejected and H_1 is confirmed. Based on the value obtained for the standard beta coefficient $\beta = (0.577)$, it can be inferred that observing ethics and social responsibility has a positive or direct effect on the job satisfaction of employees. Thus, a unit of increase in the independent variable, i.e. observing ethics and social responsibility, the dependent variable, i.e. job satisfaction of employees undergoes a 0.577-unit increase. Given the obtained determination coefficient (0.333), it can be concluded that if other factors remained constant, 33.3% of the job satisfaction of the employees would be affected by observing ethics and social responsibility.

Sixth secondary hypothesis: organizational culture has a significant effect on the job satisfaction of employees.

Table 7: results of testing the sixth secondary hypothesis

Independent variable	Dependent variable	Independent coefficient	Regression coefficient	Standard beta coefficient	Determination coefficient	Significance level	Error level	Test result
Organizational culture	Job satisfaction of employees	3.080	0.054	0.353	0.124	0.000	0.05	confirmed

As it can be seen in the table above, given that the obtained significance level (0.000) is lower than the error level (0.05), thus the H_0 is rejected and H_1 is confirmed. Based on the value obtained for the standard beta coefficient $\beta = (0.353)$, it can be inferred that organizational culture has a positive or direct effect on the job satisfaction of employees. Thus, a unit of increase in the independent variable, i.e. organizational culture, the dependent variable, i.e. job satisfaction of employees undergoes a 0.353-unit increase. Given the obtained determination coefficient (0.124), it can be concluded that if other factors remained constant, 12.4% of the job satisfaction of the employees would be affected by organizational culture.

Table 8: a summary of the results obtained from testing the hypotheses

Hypothesis	Significance level	Determination coefficient (r^2)	Standard beta coefficient (r)	Direction of effect	Test result
Employee brand dimension → job satisfaction of employees	0.001	0.119	0.345	Positive or direct	Hypothesis confirmed



Education and development → job satisfaction of employees	0.025	0.059	0.244	Positive or direct	Hypothesis confirmed
Reputation and credibility of the organization → job satisfaction of employees	0.012	0.075	0.273	Positive or direct	Hypothesis confirmed
Cultural diversity → job satisfaction of employees	0.001	0.097	0.311	Positive or direct	Hypothesis confirmed
Balance between life and work → job satisfaction of employees	0.002	0.102	0.319	Positive or direct	Hypothesis confirmed
Observing ethics and social responsibility → job satisfaction of employees	0.000	0.333	0.572	Positive or direct	Hypothesis confirmed
Organizational culture → job satisfaction of employees	0.000	0.124	0.353	Positive or direct	Hypothesis confirmed

As it can be seen in the table above, given that the obtained significance level for all hypotheses is lower than the error level (0.05), thus, with a confidence level of 95%, all of the hypotheses were confirmed.

Also, given that the value obtained for the standard beta coefficient for all variable was positive, it can be concluded that employee brand dimensions (including education and development, reputation and credibility of the organization, cultural diversity, balance between life and work, observing ethics and social responsibility and organizational culture) have a positive or direct effect on the job satisfaction of employees.

DISCUSSION AND CONCLUSION

In the Iranian banking system, a the top-to-bottom approach is being applied and two major tools, i.e. heavy and strong advertisement and manpower education, are being used. Therefore, certain efforts are made in the respect of attracting valuable customers and maintaining them in the organization. Among these, other key factors in the field of brand management that are associated with the line body of the bank, i.e. active employees in different branches, including feeling, identity, internal branding, job satisfaction, existing competitive atmosphere in the branches have been neglected (Azizi and Asnaashari, 2013). Hence, nowadays, leading organizations try to increase their profitability in the best way possible. This point is the key component of their success and is based on being customer-oriented. However, many of these organizations, today, have neglected satisfying their customers, as their internal customers. This is because, nowadays, with the emergence of the idea and concept of internal marketing, the importance and the determining role of the internal customers of the organizations (employees) in the success of the external marketing plans have been more clear than ever (Rostami et al., 2015).

This research is also a step taken in the same direction, since it has aimed to examine the effect of employee brand dimensions on the job satisfaction of employees and has tried to answer different questions in this respect. According to the research results, employee brand dimensions have a positive or direct impact on the job satisfaction of employees. The findings of this research comply with the results obtained by Heydari and Azizi (2012), Torani and Esmaelpoor (2014),

Tanwar and Prasad (2016). Another conclusion is that the education and development dimension has a significant effect on the job satisfaction of employees. This result complies with the findings of Azizi and Asnaashari (2013), Heydari and Azizi (2012), Tanwar and Prasad (2016). According to other results, reputation and credibility of the organization have a significant effect on the job satisfaction of the employees. This result complies with the findings of Azizi and Asnaashari (2013), Heydari and Azizi (2012), Toorani and Esmaeel (2014), Tanwar and Prasad (2016). According to other results, cultural diversity has a significant effect on the job satisfaction of the employees. This result complies with the findings of Azizi and Asnaashari (2013), Heydari and Azizi (2012), Toorani and Esmaeel (2014). Another conclusion in this research was that balance between life and work has a significant effect on the job satisfaction of the employees. This result complies with the findings of Azizi and Asnaashari (2013), Toorani and Esmaeel (2014), Tanwar and Prasad (2016).

Thus, accordingly, it is recommended to managers and supervisors of the aforementioned bank to pay attention to the following recommendations to improve and increase the effect of employee brand on job satisfaction of their employees:

- 1- Paying special attention to the employee brand as one of the competitive principles and creating a committee for reviewing the problems of internal branding in the respect of reinforcing the job satisfaction of bank employees.
- 2- Paying special attention to the brand dimensions of the organization, including education and development, reputation and credibility of organization, cultural diversity, balance between life and work, observing ethics and social responsibility and organizational culture, in the respect of reinforcing the job satisfaction of employees.
- 3- Holding in-service educational courses and workshops on a regular basis, such as online education, specialized workshops to force employees to learn in the respect of improving their learning and skills of employees and preparing them for accepting future jobs.
- 4- Regularly organizing and holding conferences and workshops to educate and develop employees.
- 5- Improving reputation and credibility of the bank brand among national and international banks to create organizational commitment and pride and ultimately, to increase employees' job satisfaction.
- 6- Being innovative when it comes to banking services and using modern and new equipment and technologies in the respect of improving credibility and reputation of the bank and consequently, reinforcing the internal brand and employees' job satisfaction.
- 7- Taking into account the criteria of competency, skill and capabilities at the time of recruiting new employees without taking into consideration factors such as gender, ethnicity or certain cultures to reinforce cultural diversity and thus, to improve employees' job satisfaction.
- 8- Increasing diversity in the work activities of the employees through job rotation and job enrichment in the bank.
- 9- Guaranteeing total equality and promotion based on competency without considering factors such as gender, ethnicity, culture or religion in the respect of reinforcing or creating cultural diversity.
- 10- Planning for and studying flexible working hours for the employees and transferring some of the unnecessary duties and tasks in the non-working hours or at home to create a balance between personal and professional lives of the employees.



- 11- Increasing the number of days off for the employees when they need to take care of personal matters without cooperation with the bank in cases of emergencies in the respect of creating balance between personal and professional lives of employees and consequently, increasing employees' job satisfaction.
- 12- Developing Codes of Ethics in the organization and forcing all of the employees, including managers and supervisors, to observe the ethics and social responsibility of the bank in the respect of improving social responsibility and ethical culture of the organization.
- 13- Helping general institutions and charity organizations and participating in social affairs such as furnishing the houses of young couples, supporting women who are heads of household, contributing to the quality of environment, etc. in the respect of increasing the sense of social responsibility in the bank.
- 14- Creating a unit for reviewing probable complaints of the customers and accurately and quickly reviewing these complaints at the presence of customers and ultimately, reporting the final result to the customer.
- 15- Increasing job independence of employees and delegating more authority to them in the respect of increasing their trust in the organization and improving organizational culture.
- 16- Paying attention and reinforcing teamwork and reinforcing behaviors that go beyond the determined roles in the organization by rewarding the employees who express such behaviors, for example those who help their colleagues and their customers unconditionally and in a broader scope than their job description.



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