

FACTORS AFFECTING THE FORMATION OF CITIZENSHIP BEHAVIOR OF BRAND AMONG ASIA INSURANCE STAFF

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Abstract: In the last few years, it has been very difficult to differentiate insurance products in competitive markets. The aim of this study was to investigate the factors affecting the formation of the Asia Insurance citizenship behavior. The population in this study is employees of Asia Insurance which the number of 140 Employees were used by available method. To test the research hypotheses, structural equation modeling and Lisrel 8.8 software were used. The findings suggest that the relationship between domestic brand management and employee commitment to the brand, employee commitment to the brand and brand citizenship behavior, did not exist. The relationship between job satisfaction and citizenship behavior of brand was approved. Finally, suggestions for managers is presented.

Keywords: brand citizenship behavior, employee commitment to the brand, domestic brand management, job satisfaction, Asia Insurance

1 Introduction

In the last few years, differentiating the insurance products in competitive markets have been very difficult (Ranjbarfard and Bakhtiari, 2011). This becomes more difficult when according to official statistics of the Central Insurance of Iran, more than 20 brands with more than 15 distinct types of services were working at the end year 2013 (Central Insurance of Iran, 2014). Brand is considered as a tool for differentiation and competitive advantage for products and services provider (Keller, 1993). Brand means a name, term, sign, design, symbol or any other feature that cause differentiation and provide products and services (Dibb et al., 1997). Imagine of customers and their experiences are often influenced by the behavior of employees and their doing tasks. Porricelli and colleagues (2014) believe that words like brand ambassador, Brand Champions, Living the Brand is influenced by spirit of employee behavior. This behavior is part of a larger concept under the Citizenship behavior of brand (Porricelli et al., 2014). According to official statistics of Central Insurance, Iran Insurance with more than 45% of the market share, is ranking first in Asia and the Asia Insurance company as the largest private insurance company, with over 10% share of the insurance market is in second place (Central Insurance of Iran, 2014). So in this research we seeks to answer the question that what are the factors affecting the formation of a brand citizenship behavior of employees in Asia Insurance?

2 The theoretical and background of research

2.1 Brand Citizenship behavior

Citizenship behavior of brand is a brand-related concept which recently has become the research topic of interest among the marketing and management researchers. As mentioned in the introduction, recently the concept of organizational citizenship behavior has been applied to the Citizenship behavior of brand. Therefore it is necessary in this section that first examine organizational citizenship behavior. The difference between brand citizenship behavior and organizational citizenship behavior which was raised by Berman and Zeppelin (2005) was that organizational citizenship behavior is the concept which is concerned inside of the organization; while, Citizenship behavior of brand is a concept beyond Within the organization By considering actions outside of the organization (Berman and Zeppelin, 2005). Berman et al. (2009) describe the brand citizenship behaviors as keep alive the brand by staff (Berman et al., 2009). Organizational citizenship behaviors of brand pays attention by considering behaviors, to the behaviors of the

organization. Based on the fact that the behavior of their citizenship also involves behavior that is directed towards external target groups, from a perspective, citizenship behavior is wider than the organizational citizenship behavior. On the other hand, because citizenship behavior of brand instead of focus on the entire organization, it focuses only on the brand, and has a narrower range than the OCB (Berman and Zeppelin, 2005).

The first research to identify the citizenship behavior of brand was done by Berman and Zeppelin (2005) and identified seven dimensions for it. Then they began to reform their suggestion and reduced the number of dimensions to three dimensions (Berman et al, 2009). Although some other said that citizenship behavior of brand is one-dimensional so brand equity is based on staff (King & Grace, 2010).

In one-dimensional approach, View of Citizenship behavior of brand is limited to behaviors based on brand within the organization. But, multi-dimensional approach is more comprehensive, and in addition to considering one dimensional, is paying attention to convey brand concept to foreign costumers and stakeholders by the staff. Authors are believing that according to wide target groups which insurance companies are facing, citizenship behavior of brand seems to define the one dimension better due to its comprehensive approach. To convey the brand values of the organization to target population, first Staff should be familiar with organization brand. Thus, One-dimensional approach is considered as a prerequisite for a multi-dimensional approach (Porricelli et al., 2014). Thus, citizenship behavior of brand is measured by three dimensions brand acceptance, brand enthusiasm and brand development.

2.2 Job Satisfaction

When someone says he has job satisfaction, this means that he really likes his job, has good feeling toward his job and considers great value to the job. Results show that staff with higher job satisfaction are in good manner mentally and physically. Job satisfaction is a kind of positive psychological feeling which one has towards his job and is generated by factors such working conditions, organization of job, relations governing workplace and cultural factors (Mura & Longo, 2012). A single factor will not lead to job satisfaction, rather a certain combination of various factors cause someone at a certain time feel satisfying toward his job and tell himself that he is satisfied with his job and enjoys it. By influences of various factors such as income, social value of job, working conditions and employment products at different times, someone can feel satisfied toward his job. Generally, human behavior is a complicated action and there is not much reason indicating that Important sustainable as job satisfaction should only be resulted from A category of factors (Rayton, 2006). Job satisfaction is a set of adaptive and maladaptive feelings which staff look to their work with those feelings (Dehghan, et al., 2011). Job satisfaction is one of the most common organizational behavior variables which indicates general view point of someone toward his job (Riley, 2006). A person who has high job satisfaction has positive attitudes towards his job, while a person who is not satisfied with his job, has negative attitudes towards his job (Xie, et al., 2014). From another perspective, Job satisfaction is considered as a full emotional response to the working conditions and environment. Somewhere else, Job dissatisfaction is discussed, it means the contrast between what one expects to receive from his work and what the person actually received.

2.3 Domestic Brand Management

As Foreign branding by Advertising and strong brand Treaty, facilitates the customer's decision-making process, Companies have found that Promote the brand message through inside has the equal value. Internal branding within the organization to

promote brand means staff is mentioned (Ahmed & Rafiq, 2003). Since the internal branding creates a common understanding of the brand throughout the organization, Enables staff At the time of exposure problem, apply Brand Treaty.in this case, In short we can say that Internal branding cause employees understand the brand values and by combining them In creating brand reality affect Beneficially on The attitude of staff And forming their behavior to integrate to the brand (Drake et al., 2005). Branding services and products both on external orientation, including market segmentation and identify the market opportunities and positioning the same brand. However, services branding has internal orientations through employee participation in the branding process. In traditional marketing to brand marketing was only paid attention to foreign customers. Continued and qualified delivery of services based on the brand promise is where staff are entering branding process. Fulfilling the brand promise to customers when they experience is confirming a statement which organization has expressed about external branding efforts Such as advertising (Berman & Zeplin, 2005).

2.4 Employees' commitment to the brand

Commitment to the organization represents the employees' degree of intervention and conflict with the goals of organization

and their interest to pursue working in the organization. Commitment to the organization can be known as "someone's sense of belonging to the organization and his sense of responsibility towards the goals of organization", also it is defined as people's willingness to provide energy and loyalty to social system (Ng & Feldman, 2011). In fact organizational commitment is a reflection of emotional attachment of the person to the organization and his identification with its objectives (Golparvar & AriziSamani, 2010). Components of commitment can be expressed in three cases: first the person should accept the values and objectives of the organization; second he should have the desire to attempt toward achieving organizational goals; and third he must have intense desire to be a member of the organization (Porter et.al, 1974). In this study the concept of employees' commitment towards brand of organization is of interest. Commitment to the brand and emotional and mental connection to the brand are defined. In fact commitment to the brand is the strong desire of employees to keep the brand. Being committed to the brand, the person knows the brand as his sign of personality and existence and does his best to keep it.

After reviewing literature review, figure 1 was selected as a theoretical model.



Figure 1. Theoretical model of the study

The hypotheses are as follows:

Hypothesis 1: internal brand management influences the employees' commitment to the brand.

Hypothesis 2: internal brand management influences citizenship behavior of the brand.

Hypothesis 3: internal brand management influences staffs' job satisfaction.

Hypothesis 4: staff' commitment to the brand influences the citizenship behavior of the brand.

Hypothesis 5: employees' job satisfaction influences the citizenship behavior of the brand.

Hypothesis 6: employees' job satisfaction influences their commitment towards the brand.

3 Research method

This research from purpose view is practical. Also the method of data collection is descriptive or non-experimental, and since it has analyzed the nature, conditions, and relations between phenomena and variables, it is of survey and correlative kind. This study considering the criteria of time, it is cross-sectional. Also considering the degree of its depth, is of broaden studies (observational and low depth) and in comparison to deep studies. Statistical population of the present study consisted of the managers and employees of Asia insurance company in Tehran. Considering the limitations of accessing to all the staffs, 200 employees of Asia insurance company who had the possibility to answer the questionnaires were selected. According to Cochran 2 formula for limited population and at the P-value of 0.05 it is necessary that 132 employees who are accessible be selected. In this study data collection was through questionnaire. Table 1 represents the questionnaire of the present study. The value of Cronbach's alpha values for every component is also presented in this table.

Table 1- questionnaire

| variable | component | question | Cronbach's alpha |
|-----------------------------------|-------------------|----------|------------------|
| Citizenship behavior of the brand | Brand acceptance | 1-5 | 0.79 |
| | Brand development | 6-9 | 0.76 |
| | Brand adherence | 10-15 | 0.75 |
| Internal brand management | Brand nature | 16-18 | 0.82 |
| | Brand leadership | 19-22 | 0.81 |
| | Brand connections | 23-26 | 0.71 |
| Commitment to the brand | - | 27-32 | 0.76 |
| Job satisfaction | - | 33-38 | 0.77 |

4 Findings

In this study, according to the results obtained by descriptive statistical analysis and demographic characteristics of respondents, the findings are presented in Table 2.

Table 2. Demographic characteristics of respondents

| | | Frequency | percentage |
|-----------------|-------------------------------|-----------|------------|
| sex | Male | 53 | 37.9 |
| | Female | 87 | 62.1 |
| Marital status | single | 35 | 25 |
| | married | 105 | 75 |
| age | Under 25 | 52 | 37.1 |
| | 25-34 | 54 | 38.5 |
| | 35-44 | 20 | 14.2 |
| | Over 45 | 14 | 10 |
| Education level | Associate degree and under it | 13 | 9.2 |
| | Bachelor | 70 | 50 |
| | Master | 48 | 34.2 |
| | PhD | 9 | 6.4 |
| Job experience | Less than 5 years | 23 | 16.4 |
| | 6-10 years | 24 | 17.1 |
| | 11-15 years | 47 | 33.5 |
| | 16-20 years | 30 | 21.4 |
| | 21-25 years | 11 | 7.8 |
| | More than 25 years | 5 | 3.5 |

4.1 Analyzing research hypothesis

Hypothesis 1: internal brand management influences employees' commitment towards the brand.

According to table 3, the effect of internal brand management on employees' commitment does not have a significant influence; $t=1.69$.

Hypothesis 2: Internal brand management influences citizenship behavior of the brand.

According to table 3 the effect of internal brand management on citizenship behavior of the brand has standard variation of .65 which has the value of $t=2.93$.

Hypothesis 3: Internal brand management influences employee's job satisfaction.

According to table 3, the effect of internal brand management on employees' job satisfaction has standard variation of 0.69 which has the value of $t=6.95$.

Hypothesis 4: employees' commitment towards the brand influences the citizenship behavior of the brand.

According to table 3, the effect of employees' commitment toward the brand does not have a significant influence, $t= - 0.23$.

Hypothesis 5: employees' job satisfaction influences the citizenship behavior of the brand.

According to table 3, the effect of employees' job satisfaction on the citizenship behavior of the brand has standard variation of 0.28, $t= 2.45$.

Hypothesis 6: employees' job satisfaction influences their commitment towards the brand.

According to table 3, employees' job satisfaction does not have a significant influence on their commitment towards the brand, $t= 0.39$.

Table 3 summary of research hypotheses

| hypothesis | path | | Statistics t | Path coefficient | Hypothesis result |
|------------|------------------------------------|------------------------------------|--------------|------------------|-------------------|
| | from | to | | | |
| 1 | Internal brand management | Employees' commitment to the brand | 1.69 ns | 0.11 | failed |
| 2 | | Brand citizenship behavior | 2.93 | 0.65 | confirmed |
| 3 | | Employees' job satisfaction | 6.95 | 0.69 | confirmed |
| 4 | Employees' commitment to the brand | Brand citizenship behavior | -0.23 | -0.19 | failed |
| 5 | Employees' job satisfaction | Brand citizenship behavior | 2.45 | 0.28 | confirmed |
| 6 | | Employees' commitment to the brand | 0.39 | 0.09 | failed |



Figure 2. Represents the final model of the study.

Figure 2- final model of research (numbers inside parenthesis are statistics t and numbers out of parenthesis are standard path coefficient)

5 Conclusion and discussion

In the one-dimensional approach of brand citizenship behavior, the view of citizenship behavior towards behaviors based on the brand are limited within the organization. But multi-dimensional approach of brand citizenship behavior is more comprehensive and in addition to covering the one-dimensional approach, it concerns the transference of brand concepts to customers and other stakeholders by employees. The authors of this study believe that considering the vast number of target groups that insurance companies are facing, citizenship behavior of the brand seems more comprehensive compared to one-dimensional approach. Since in order to transfer brand concepts and values of organization to the target society, first the employees of the organization should become familiar with the brand of the organization. As a result one dimensional approach is in some ways a prerequisite for multi-dimensional approach.

Real tribute to the employees, empathy and sympathy of the leader or senior managers of the organization, delegating to staff, loyal testament of the organization to employees and customers, community based behaviors, information sharing and activities like these builds trust in employees towards the brand. When senior managers are committed to employees, there is also the possibility to transfer this commitment from employees to customers. In fact there would be a cascading flow movement in the whole organization. This flow also causes the appearance of various kinds of brand based behaviors and return of external customers with more intensity towards the goals and visions of the organization.

To provide an environment of networked interactions, building trust in employees toward the brand and making them committed towards the brand it is necessary that activities which appease employees be undertaken. The human resources manager in addition to transferring brand concepts to employees at the time of employment and selection, must organizes training courses over the career path to ensure that they have gained sympathy with the brand. Organization members have diverse needs, that meeting their needs within the organization's mission statement and according to the interests of the parties is not far-fetched. Developing job path, promoting cooperation based on trust between employees, developing relationship between employer and employees, and activities like this, induces the impression to the employees that they are important to the organization and the organization is committed to them. This feeling results in employees' commitment towards the brand. Another aspect of brand management is related to activities out of organization such as advertisements, having communication with the customer, promotion activities, and like them creates loyalty in external customers to the organization or brand. Brand based behaviors from employees not only improves long-term relationships between external customers and organization, but also transfers the trust and commitment of employees to

customers. Customers' commitment towards the brand completes and strengthens the cycle of managers' commitment to the organization and employees, employees' commitment to the organization and customers.

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