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## Determinants of employees' core value behavior in the Iranian banking industry

<sup>1</sup>Mohsen Malekalketab Khiabani and <sup>2</sup>Mas Bambang Baroto

<sup>1</sup>Department: International Business School, University/Institution: University Technology Malaysia, Town/City: Kuala Lumpur, Post Code: 54100, Country: Malaysia

<sup>2</sup>Department: International Business School, University/Institution: University Technology Malaysia, Town/City: Kuala Lumpur, Post Code: 54100, Country: Malaysia

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### ABSTRACT

The article aims to identify the significant determinants of employees' core value behavior in the Iranian banking industry. The authors take a quantitative approach, which is based on a survey involving 176 questionnaires, all of which were returned. The respondents were employees of different kinds of banks in Tehran (the capital city of Iran). In order to test the proposed hypotheses, a correlation test and linear multiple regression analysis were conducted. Core value behavior is a function of five determinants: attitudes towards core value, role-model behavior, role satisfaction and organizational citizenship behavior, structural support, and procedural support. This study derives its findings from three different models: Model A for core value behavior for core value A, Model B for core value behavior for core value B, and Model C for core value behavior for core value C. The most salient determinants are "procedural support" and "structural support" for core value behavior for core value A; "procedural support" and "structural support" for core value behavior for core value B; and "structural support" and "role model behaviour" for core value behavior for core value C. This research is restricted in terms of the scope of the study that is the size of the sample, which could be extended in future research to cover the whole of Iran. The model is the same as that introduced by Helge Thorbjørnsen and Magne Supphellen in 2009. The paper is useful to both practitioners and academics in the field of organizational behavior and development. It provides some initial insight into managers' perspectives in the Iranian banking industry by elevating their performance and injecting the sense of imitating the defined core values among employees, in order to increase employees' satisfaction through enhancing procedural and structural support.

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## INTRODUCTION

In a competitive era, all business entities or companies need to look for competitive advantage in order to compete, or even only to survive, in an industry. There are many ways in which they can compete. According to the resource-based view, one main factor that gives companies competitive advantage is the possession of uncontested internal strengths. These internal strengths can include, among others, culture, human resources, and productivity. The relationship between culture, human resources, and productivity is supported by the theory of organizational behavior and development (OBD).

In the OBD context of organizational culture, the success of the organization is influenced by a strong organizational identity and corporate culture, and then by employees' behavior. Employees' behavior is important because of the stimulation of cultural coherence in the organization; in order to enhance cultural coherence, managers define the adherence to core values or shared values. Therefore, in organizational culture theory, core value behavior (CVB) is a function of core values or shared values.

CVBs are the main commercial and moral principles that influence the way an organization is run and the way it conducts its business. They should be shared by everyone in the organization, from senior management to ordinary employees.

Moreover, nowadays the number of service brands is increasing all over the world and employees' satisfaction and customer satisfaction play pivotal roles in increasing the efficiency of a service brand.

**Corresponding Author:** Mohsen Malekalketab Khiabani, Department: International Business School, University/Institution: University Technology Malaysia Town/City: Kuala Lumpur, Post Code: 54100, Country: Malaysia  
E-mail: [mohsen.alketab@gmail.com](mailto:mohsen.alketab@gmail.com)

According to the nature of service brands – that is, that they involve communication between employee and client – all managers of service brands such as those in the banking industry should take logical and firm steps in order to motivate their employees based on their established core values, such as integrity, growth, and cooperation.

Past research suggested that a strong organizational identity and corporate culture positively influence company success (Nohria *et al.*, 2003). The only significant exploratory research on CVB relates to determinants of CVB in service brands, of which a study was conducted in Scandinavia in 2009 by Helge Thorbjørnsen and Magne Supphellen. In the model within this study, CVB is a function of five determinants (Thorbjørnsen & Supphellen, 2011).

The significant exploratory research on CVB deals with how managers can enhance the performance of the organization. No study to date has addressed this issue in the Iranian banking industry; therefore, the current study aims to fill the knowledge gap by identifying the determinants of employees' core value behavior in the Iranian banking industry.

This study will implement the model introduced by Helge Thorbjørnsen and Magne Supphellen in 2009. This study contained five determinants for employees' CVB: attitude towards core value, role model behavior, role satisfaction and OCB, structural support, and procedural support. In addition, the reason for implementing the model introduced by Helge Thorbjørnsen and Magne Supphellen in relation to our research problem – that is, CVB in the Iranian banking industry – is that the model is supported by OBD theory and organization culture theory, which is a significant part of OBD theory.

In the present study, we briefly discuss the importance of CVB as our problem statement through stating the theories and past studies that support CVB and the model of our research. We then discuss the theories that support CVB and suggest the determinants, which are attitude towards core values, role model behavior, role satisfaction and OCB, structural support, and procedural support.

Hypotheses on the determinants of CVB are developed and tested using employee data from different kinds of Iranian banks, which involve private and public banks. The results will have significant implications for managers and researchers concerned with CVB.

#### **Literature Review:**

Helge Thorbjørnsen and Magne Supphellen conducted a study in Scandinavia in 2009 to investigate the determinants of employees' core value behavior in service brands (Thorbjørnsen & Supphellen, 2011). In this study, the authors consider research problems related to the CVB of employees in a Scandinavian bank. Therefore, the problem statement of the present research study refers to employees' behavior in a Scandinavian bank, and the scope of the study is a small to mid-sized Scandinavian bank. The model of the study consists of CVB and its determinants, which are attitude towards core values, role model behavior, role satisfaction and OCB, structural support, and procedural support. Thorbjørnsen and Supphellen developed hypotheses according to the model they introduced. The methodology of their study is based on a quantitative approach, wherein 132 questionnaires were distributed among employees in the Scandinavian bank. Thorbjørnsen and Supphellen conducted factor loading, descriptive statistics, and linear regression analyses to obtain their results and findings (Thorbjørnsen & Supphellen, 2011). The results of their study revealed that attitude towards core values and role model behavior proved to be two significant antecedents of CVB. Their research results also showed that procedural support and structural support were not significant for employees' CVB in the Scandinavian bank in question.

To stimulate cultural coherence, company managers often define and promote adherence to specified core values, such as "customer orientation," "integrity," and "cooperation" (De Chernatony, 1999; Thorbjørnsen & Supphellen, 2011).

Studies conducted by researchers have revealed that satisfied employees make for more satisfied customers; in turn, when an organization has satisfied clients, it serves to encourage satisfied employees and the organization (Ye & Liang, 2010).

Other research suggests that employees who feel they are treated fairly by their organization will treat customers better, resulting in greater customer satisfaction (Bowen *et al.*, 1999). This means that we realize the importance of the internal service quality of service brands and the significance of those determinants that have an impact on employees' core value behavior. When a banking firm supports employees inside the organization, the employees will serve customers better and, in fact, the employees' core value behavior will increase. In this sense, the determinants of employees' core value behavior represent their significant roles.

A study by Lyte and Timmerman (2006) relating to 28 different bank branches found that both a climate for service and a climate for employee well-being are highly correlated with overall customer perceptions of service quality. Studies conducted by other researchers have revealed that unless service employees are happy in their jobs, customer satisfaction will be difficult to achieve (Kundu & Vora, 2004).

Within the mission statement of the Iranian banking industry, managers have defined three core values: integrity and teamwork which is core value A, excellence and efficiency which is core value B, and growth

which is core value C. These core values have been defined in the mission statement, and their purpose is to stimulate cultural coherence.

Because of the importance of CVB in the culture of the organization and the fact that, according to previous study, CVB in different countries has attracted researchers' attention as a problem statement, this paper addresses the Iranian banking industry in relation to its employees' CVB. Today, the Iranian banking industry is facing significant problems regarding employees' CVB; specifically, how managers can motivate employees' CVB in the work environment.

It is worthwhile mentioning that the model introduced by Thorbjørnsen and Supphellen in 2009 is the only investigated model in this research area. In order to solve our three main problems, we have to follow the methodology and model introduced by Thorbjørnsen and Supphellen in 2009. Therefore, According to the three defined core values in the Iranian banking industry which we stated above and the explanation that core value behavior is a function of core value by the theory of organizational culture, we can conclude that in this study we have problem statements which are core value behavior for core value A that is (CVB) A, core value behavior for core value B that is (CVB) B, and core value behavior for core value C that is (CVB) C in the Iranian banking industry.

According to a review of previous research and the theory of OBD, which support the problem statement in Iran – i.e. CVB in the Iranian banking industry – the model used in the study conducted by Thorbjørnsen and Supphellen in 2009 will support the three problem statements here.

To sum up, there are some determinants for increasing employees' core value behavior, such as structural support, procedural support, and attitudes towards core value, role model behavior, role satisfaction, and OCB, which will be explained in more detail in the following section.

#### **Background of CVB Theory:**

Based on the theory of organizational development, we can state that company performance is highly related to customer satisfaction. To increase customer satisfaction, the behavior of employees plays a significant role in service brands (Thompson, 2011).

Organizational culture is an integral part of organizational behavior and development (OBD). The organizational culture theory stated by McShane and Von Glinow in 2010 states that organizational change and improvement in employees' behavior are required to motivate employees through having a strong organizational culture (Lungescu *et al.*, 2012). Therefore, from a service branding perspective, efforts to stimulate CVB are initiated in order to change the company culture in such a way that it better supports the desired brand positioning (Thorbjørnsen & Supphellen, 2011). Organizational culture is defined as the values and assumptions that are shared within an organization (Henisz *et al.*, 2010). In the context of organizational culture, there are some elements that have an impact on the culture of the organization. The first element is shared values, which are defined as the values that people in the organization have in common with each other (Henisz *et al.*, 2010). These values have become significant for leaders or managers of the organization to identify their organizational culture in order to motivate employees or workers in their organization in order to follow the shared values to improve the organization.

In addition, from the organizational culture perspective, there is a theory relating to motivational mindsets which asserts that CVB in the organization has determinants and those determinants will be beneficial or practical for the stimulation of employees' CVB in the organization.

In motivational mindsets theory it is stated that there is a linear relationship between CVB and its determinants such as attitudes towards core values, role model behavior, role satisfaction and OCB, structural support and procedural support. Therefore, CVB is a function of its determinants. (Thorbjørnsen & Supphellen, 2011)

Since the model of this empirical research is based on the model introduced by Helge Thorbjørnsen and Magne Supphellen in 2009 and referring to three problem statements in the Iranian banking industry, the following figures represent the three models of the study related to core values A, B, and C respectively in relation to three problem statements which are CVB A, CVB B and CVB C.

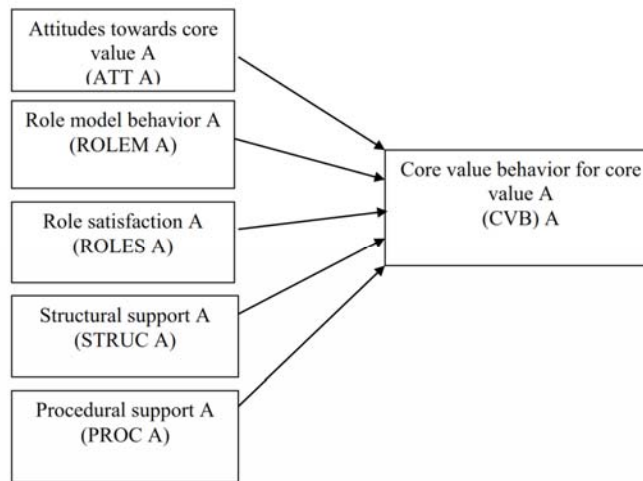
Figures 1, 2 and 3 illustrate the three models of the present study for core value A, B and C respectively.

#### **Background of the Data Validation Method:**

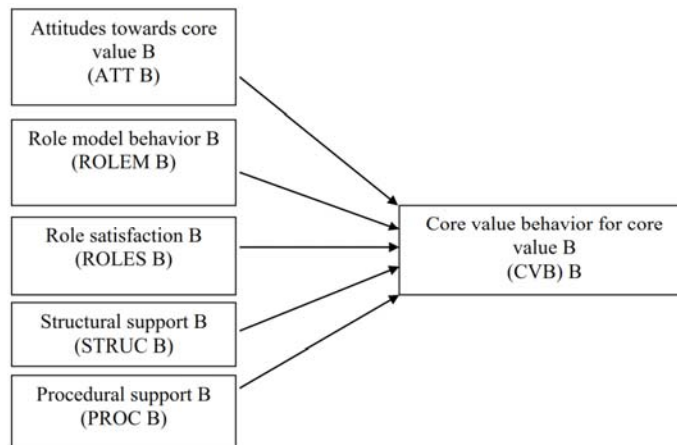
The method of our research is based on a quantitative approach that involves the distribution of questionnaires and the analysis of data by IBM SPSS Version 18 Data Collection. SPSS is a software package that is used for conducting different kinds of statistical tests (Coakes & Steed, 2009). In line with theories which state that there is a linear relationship between CVB and each of its determinants, we are going to conduct linear multiple regression analysis and simple linear bivariate correlation in order to obtain the results.

**CVB Determinants:**

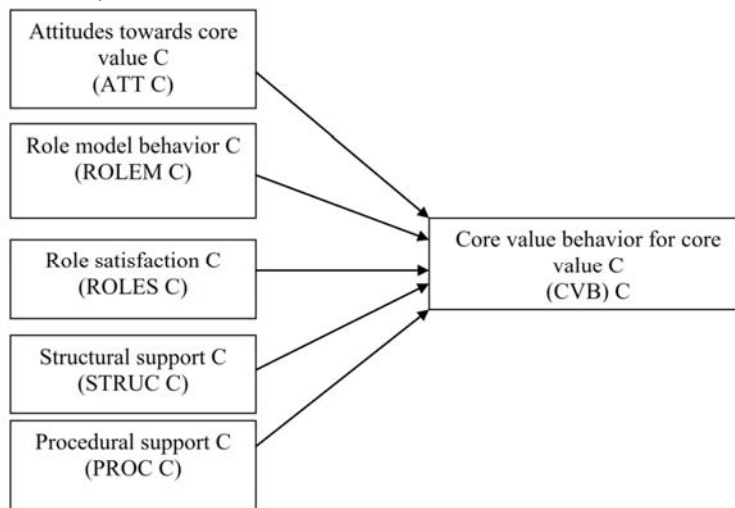
In this stage, there is a need for explanations of these determinants and past studies relevant to each of them, as well as a description of each, and to what extent they are related to CVB. In order to gain a better understanding, we will explain each of these determinants in turn.



**Fig. 1:** Model A of the Study for Core Value A



**Fig. 2:** Model B of the Study for Core Value B



**Fig. 3:** Model C of the Study for Core Value C

***Attitudes towards Core Values:***

The first, and presumably most important, determinant of CVB is employees' attitude towards the stated values (Fishbein & Ajzen, 1995).

"Attitudes will vary in strength and valence. Some employees may be reluctant, or even skeptical, about the defined core values. Most organizations have established core values in a descriptive sense, and changing them to better support a brand positioning may trigger resistance and negative attitudes" (Pant & Lachman, 1998).

"Several types of beliefs will form attitudes towards the core values. A more positive attitude is expected if the stated values are considered to be in line with employees' personal values. Even when employees are not directly responsible for or in direct interaction with the final customer, they need to know who they serve directly and how the role they play in the total service picture is essential to the final delivery of quality service. If each employee can see that he or she is somehow integral in delivering quality to the final customer, and if each employee knows who to support to make service quality a reality, teamwork will be enhanced" (Liang & Ye, 2010).

Value congruence may induce integrated or identified regulation of CVB (Ryan & Deci, 2000), with higher levels of perceived autonomy and motivation. One important factor is that when the core values are perceived and are relevant to the hopes and aspirations of the individuals (in this present study, employees of the Iranian banking industry), we can expect strong positive attitudes towards the stated core values. Thus, our first hypothesis is as follows:

H1: Attitude towards core values is a positive determinant of CVB.

***Role Model Behavior:***

The second determinant is role model behavior. There is ample evidence in the literature for the influence of role models in the workplace. Typically, the superior officer is a role model for his or her subordinates (Weiss, 1977). Role models may influence subordinates' attitudes towards the stated core values by means of two mechanisms. First, role models may induce interjected regulated behavior (Ryan & Deci, 2000). This type of behavior is initiated in order to avoid feelings of guilt or to gain others' respect. The level of motivation is higher than for externally regulated behavior, but is still lower than for more autonomous forms of regulated behavior.

Second, stronger motivation to adhere to core values will occur if role models influence employees to turn external values into internal values through internalization (Deci & Ryan, 1985). "Such a process may take place because of trust in superordinates and fundamental needs for interpersonal relatedness. Recent research adopting a social identity theory perspective also provides empirical evidence that role models instill subordinates with a sense of oneness with the organization, through organizational identification transfer processes" (Wieseke *et al.*, 2009). Our second hypothesis is therefore:

H2: Role model behavior is a positive determinant of CVB.

***Role Satisfaction and OCB:***

In 1977, the term "organizational citizenship behavior (OCB)" was introduced by Organ, who stated that OCB is an integral part of job performance (Organ & Konovsky, 1989). Organ defined OCB as "individual behavior that is discretionary, not directly or explicitly recognized by the formal reward system, and that in the aggregate promotes the effective functioning of the organization" (Sevi, 2010, p. 25).

Work role satisfaction is expected to influence the type of regulatory focus of employees, and hence the level of CVB. Work role can be understood as an organized collection of behavioral expectations (Ilgen & Hollenbeck, 1991). Employees will be more or less satisfied with their roles depending on the content and congruence of different role expectations (Thorbjørnsen & Supphellen, 2011). "In their model of work roles, Neale and Griffin (2006) identify three basic sources of behavioral expectations. First, behaviors demanded by the organization are labeled system requirements. Second, employees form expectations from preexisting role schemas which define the behaviors that employees believe are typically exhibited by role holders in the broader society. Finally, the self-concepts of employees are sources of behavioral expectations. Less satisfied employees have problems with tasks or experience incongruence between organizational requirements, self-concept, and/or role schema" (Neale & Griffin, 2006).

Therefore, we can state the following: "the concept of organizational citizenship behavior (OCB) is relevant to our study, which is related to CVB, and role satisfaction is directly and positively related to OCB." When the employees are highly satisfied with their work roles, they will be interested in the engagement of OCB; the reverse is true for employees who are less satisfied with their work roles (Thorbjørnsen & Supphellen, 2011).

In addition, the role model behavior of superiors is expected to have a stronger effect on the CVB of employees with high role satisfaction. Satisfied employees will tend to have a promotion focus in their work (Higgins, 1998). "They are likely to receive positive feedback from other organizational members, including superordinates, and will naturally turn their attention to future goals, hopes, and aspirations – which would

typically include promotion possibilities. In this situation, employees will pay more attention to the behavior of superordinates (whose position they aspire to) and imitate their example" (Weiss, 1977).

Our third hypothesis is therefore formulated as:

H3: Role satisfaction and OCB is a positive determinant of CVB.

#### **Structural Support:**

In order to achieve growth and efficiency, employees require internal support systems that are aligned with their need to fulfill customer requirements. In reality, each organization that is under the name of a service brand should take a logical and tough step to implement employee-focused internal support and customer-oriented systems, because without carrying this, employees will not be able to deliver service quality.

Procedures and systems may have a strong influence on work behavior (Gibson *et al.*, 1973). For example, training procedures, reward systems, and customer support systems are important to stimulate CVB among employees. It is worthwhile mentioning that reward systems promote teamwork and integrity among employees.

In the case of CVB, systems and procedures, such as reward systems, customer support systems, or formalized training procedures, may support or suppress employees' motivation and ability to behave in line with the stated core values.

The specific systems or procedures relevant for such perceptions will vary from industry to industry and across companies within industries. However, reward systems, customer support systems, and training procedures to stimulate CVB are found in most companies and seem particularly relevant. When these procedures/systems are supportive, higher levels of CVB are expected.

For example, the banking industry, through enhancing structural support such as reward systems, can motivate and encourage employees to serve customers in the best way. In this sense, the banking industry will face increasing customer satisfaction and employee satisfaction, and this will lead to growth and higher efficiency. Thus:

H4: Structural support is a positive determinant of CVB.

#### **Procedural Support:**

Procedures and systems may have a strong influence on the work behavior of employees, for example training procedures, reward systems, and customer support systems are important to stimulate CVB.

According to previous studies, when a firm rewards teams of individuals rather than basing all rewards on individual achievements and performance, team efforts and team spirit are encouraged (Liang & Ye, 2010). For example, a bank teller who is rewarded for customer satisfaction as well as for accuracy in bank transactions needs easy access to up-to-date customer records, a well-staffed branch, and supportive customer-oriented supervisors and back-office staff (Liang & Ye, 2010). Therefore, we can assert that:

H5: Procedural support is a positive determinant of CVB.

#### **Method:**

##### **Questionnaire:**

Since the data collection in our research study is based on a quantitative method, we used questionnaires. In order to ensure the questionnaire was valid, we undertook the following steps.

First, we designed our questionnaire based on a scale that is considered reliable – i.e. Cronbach's alpha values above 0.6 (Hair *et al.*, 1998) – and the measures showed good convergent and discriminant validity according to the criteria suggested by Anderson and Gerbing (1998). We designed the questionnaire based on Thorbjørnsen and Supphellen (2011, p. 72).

##### **Design and Procedure:**

We distributed 176 questionnaires among employees after obtaining the permission of managers of the branches, and then used the feedback from the questionnaires to determine the results. In order to get permission to collect our data, we communicated with the human resource managers of different kinds of banks, though the names of the banks have been omitted from this paper for confidentiality reasons.

Since our empirical study is based on a quantitative method that includes the distribution of questionnaires among employees, we required interaction with employees in different branches and a fieldworker (an individual who is responsible for gathering data in the field) (Zikmund & Babin, 2009) in order to distribute and administer the questionnaires. A fieldworker or informant should have knowledge about the title of the business research and should be well trained in order to help fulfill the study's requirements. Another issue that is significant to mention is that the fieldworker should not introduce bias. The corresponding author of the present article conducted the data collection.

The questionnaire distribution was difficult, because we had to circulate the survey questionnaires among employees in the banking industry, which could have been construed as an invasion of their privacy.

**Reliability Test:**

To measure the Cronbach's alpha values, we conducted a pilot test for each core value. More specifically, we conducted a pilot test for teamwork and integrity, which is core value A; for excellence and efficiency, which is core value B; and for growth, which is core value C. We conducted a similar task for each core value, and each yielded its own results.

For teamwork and integrity, excellence and efficiency, and growth, the following values were obtained: 0.900, 0.922, and 0.957.

Finally, we took another test from the questions as a whole in order to determine the Cronbach's alpha, which was 0.965. It is also significant to mention that, regarding the results of the reliability test, all the results were high and sufficiently reliable to proceed. Table I outlines the results related to the calculation of Cronbach's alpha in SPSS software.

[Take in Table I here]

**Table I:** Reliability Test

For core value A	0.900 (Cronbach's alpha)	N=20
For core value B	0.922 (Cronbach's alpha)	N=20
For core value C	0.957 (Cronbach's alpha)	N=20
For three core values	0.965 (Cronbach's alpha)	N=60

**Results:**

In order to test the introduced model and support hypotheses, two kinds of tests, including simple bivariate correlation and multiple regression analysis, were conducted for each core value, A, B, and C, respectively.

For core value A regarding the correlation test between each independent variable and CVB A, all of the independent variables have a positive relationship with CVB A. Tables II contains the results related to correlation test for core value A.

**Table II:** Correlation Test for Core Value A

	Attitudes towards	Role model behavior	Role satisfaction	Structural support	Procedural support
Core value behavior	R=0.893	R=0.916	R=0.207	R=0.947	R=0.948
N	176	176	176	176	176

Notes: Pearson correlation (correlation is significant at the 0.01 level (1-tailed))

The results for core value A represent that the four determinants of CVB A, which involve attitude towards core value A, role model behavior A, structural support A, and procedural support A, have a high and positive coefficient beta with CVB A, therefore H1, H2, H4, and H5 are supported. In addition, H3 is rejected because of a negative coefficient beta. Table III contains information about standard regression analysis for core value A.

**Table III:** Standard Regression Analysis for Core Value A

Coefficients <sup>a</sup>						
Model		Unstandardized coefficients		Standardized coefficients	T	Sig.
		B	Std. error	Beta		
1	Constant	.072	.145		.499	.619
	ATT A	.167	.060	.156	2.803	.006
	ROLEM A	.174	.075	.163	2.305	.022
	ROLES A	-.036	.034	-.025	-1.048	.296
	STRUC A	.203	.221	.205	.919	.359
	PROC A	.450	.217	.456	2.072	.040

a. Dependent variable: CVB A

Based on stepwise regression analyses among them, procedural support for core value A is the salient predictor for CVB A, which has a result of 0.641 coefficient beta. Table IV contains the results related to stepwise regression analysis for core value A.

**Table IV:** Stepwise Regression Analysis for Core Value A

Coefficients <sup>a</sup>						
Model		Unstandardized coefficients		Standardized coefficients	T	Sig.
		B	Std. error	Beta		
1	Constant	-.029	.110		-.263	.793
	PROC A	.632	.073	.641	8.702	.000
	ATT A	.181	.059	.170	3.093	.002
	ROLEM A	.175	.073	.165	2.409	.017
	ROLES A	-.036	.034	-.025	-1.048	.296

a. Dependent variable: CVB A

Regarding the hierarchical regression analysis for core value A, procedural support for core value A, which yielded a 0.456 coefficient beta, and structural support which gave a 0.205 coefficient beta, are two salient predictors of core value behavior for core value A. Meanwhile, in the study conducted by Thorbjørnsen and Supphellen (2009), the two salient predictors are attitudes towards core value and role model behavior. Table V contains information about hierarchical regression analysis for core value A.

Table V: Hierarchical Regression Analysis for Core Value A

Coefficients <sup>a</sup>						
Model		Unstandardized coefficients		Standardized coefficients	T	Sig.
		B	Std. error	Beta		
1	Constant	.072	.145		.499	.619
	ATT A	.167	.060	.156	2.803	.006
	ROLEM A	.174	.075	.163	2.305	.022
	ROLES A	-.036	.034	-.025	-1.048	.296
	STRUC A	.203	.221	.205	.919	.359
	PROC A	.450	.217	.456	2.072	.040

a. Dependent variable: CVB A

For core value B regarding the correlation test between each independent variable and CVB B, all of the independent variables have a positive relationship with CVB B. Tables VI contains the results related to the correlation test for core value B.

Table VI: Correlation Test for Core Value B

	Attitudes towards	Role model behavior	Role satisfaction	Structural support	Procedural support
Core value behavior	R=0.894	R=0.936	R=0.225	R=0.954	R=0.956
N	176	176	176	176	176

Notes: Pearson correlation (correlation is significant at the 0.01 level (1-tailed))

The results for core value B represent that the four determinants of CVB B, which involve attitude towards core value B, role model behavior B, structural support B, and procedural support B, have a high and positive coefficient beta with CVB B, therefore H1, H2, H4, and H5 are supported. In addition, H3 is rejected because of a negative coefficient beta. Table VII contains information about standard regression analysis for core value B.

Table VII: Standard Regression Analysis for Core Value B

Coefficients <sup>a</sup>						
Model		Unstandardized coefficients		Standardized coefficients	T	Sig.
		B	Std. error	Beta		
1	Constant	.024	.131		.183	.855
	ATT B	.096	.054	.090	1.778	.077
	ROLEM B	.248	.072	.233	3.429	.001
	ROLES B	-.031	.031	-.022	-1.017	.310
	STRUC B	.295	.120	.293	2.467	.015
	PROC B	.374	.122	.373	3.069	.003

a. Dependent variable: CVB B

Based on stepwise regression analyses among these, procedural support for core value B is the salient predictor for CVB B, which yields a 0.362 coefficient beta. Tables VIII contains the results related to the stepwise regression analysis for core value B.

Table VIII: Stepwise Regression Analysis for Core Value B

Coefficients <sup>a</sup>						
Model		Unstandardized coefficients		Standardized coefficients	t	Sig.
		B	Std. error	Beta		
1	Constant	-.063	.099		-.636	.526
	PROC B	.363	.121	.362	2.995	.003
	ROLEM B	.241	.072	.226	3.345	.001
	STRUC B	.298	.120	.296	2.495	.014
	ATT B	.106	.053	.099	1.975	.050

a. Dependent variable: CVB B



Regarding the hierarchical regression analysis for core value B, procedural support for core value B, which yields a 0.373 coefficient beta, and structural support, with a 0.293 coefficient beta, are two salient predictors for core value behavior for core value B. In the study conducted by Thorbjørnsen and Supphellen (2009), the two salient predictors are attitudes towards core value and role model behavior. Table IX contains information about hierarchical regression analysis for core value B.

**Table IX:** Hierarchical Regression Analysis for Core Value B

Coefficients <sup>a</sup>						
Model		Unstandardized coefficients		Standardized coefficients	t	Sig.
		B	Std. error	Beta		
1	Constant	.024	.131		.183	.855
	ATT B	.096	.054	.090	1.778	.077
	ROLEM B	.248	.072	.233	3.429	.001
	ROLES B	-.031	.031	-.022	-1.017	.310
	STRUC B	.295	.120	.293	2.467	.015
	PROC B	.374	.122	.373	3.069	.003

a. Dependent variable: CVB B

For core value C regarding the correlation test between each independent variable and CVB C, all of the independent variables have a positive relationship with CVB C. Tables X contains the results related to the correlation test for core value C.

**Table X:** Correlation Test for Core Value C

	Attitudes towards	Role model behavior	Role satisfaction	Structural support	Procedural support
Core value behavior	R=0.911	R=0.942	R=0.231	R=0.959	R=0.951
N	176	176	176	176	176

Notes: Pearson correlation (correlation is significant at the 0.01 level (1-tailed))

The results for core value C represent that the four determinants of CVB C, which involve attitude towards core value C, role model behavior C, structural support C, and procedural support C, have a high and positive coefficient beta with CVB C, therefore H1, H2, H4, and H5 are supported. In addition, H3 is rejected because of a negative coefficient beta. Table XI contains information about standard regression analyses for core value C.

**Table XI:** Standard Regression Analysis for Core Value C

Coefficients <sup>a</sup>						
Model		Unstandardized coefficients		Standardized Coefficients	t	Sig.
		B	Std. error	Beta		
1	Constant	.005	.120		.043	.965
	ATT C	.101	.059	.094	1.718	.088
	ROLEM C	.323	.073	.301	4.446	.000
	ROLES C	-.034	.028	-.025	-1.193	.234
	STRUC C	.533	.157	.532	3.394	.001
	PROC C	.063	.145	.063	.436	.663

a. Dependent variable: CVB C

Based on stepwise regression analyses, structural support for core value C is the salient predictor for CVB C, which yields a 0.646 coefficient beta. Tables XII contains the results related to the stepwise regression analysis for core value C.

**Table XII:** Stepwise Regression Analysis for Core Value C

Coefficients <sup>a</sup>						
Model		Unstandardized coefficients		Standardized coefficients	T	Sig.
		B	Std. error	Beta		
2	Constant	-.026	.092		-.279	.781
	STRUC C	.647	.061	.646	10.630	.000
	ROLEM C	.357	.065	.332	5.464	.000

a. Dependent variable: CVB C

Regarding the hierarchical regression analysis for core value C, structural support for core value C, which gives a 0.532 coefficient beta, and role model behavior, which provides a 0.301 coefficient beta, are two salient predictors for core value behavior for core value C. In the study conducted by Thorbjørnsen and Supphellen (2009), the two salient predictors are attitudes towards core value and role model behavior. Table XIII contains information about the hierarchical regression analysis for core value C.

**Table XIII:** Hierarchical Regression Analysis for Core Value C

Coefficients <sup>a</sup>						
Model		Unstandardized coefficients		Standardized coefficients	T	Sig.
		B	Std. error	Beta		
1	Constant	.005	.120		.043	.965
	ATT C	.101	.059	.094	1.718	.088
	ROLEM C	.323	.073	.301	4.446	.000
	ROLES C	-.034	.028	-.025	-1.193	.234
	STRUC C	.533	.157	.532	3.394	.001
	PROC C	.063	.145	.063	.436	.663

a. Dependent variable: CVB C

### Conclusion

#### Managerial Implications:

This research paper represents an extension of the model introduced by Helge Thorbjørnsen and Magne Supphellen in 2009 (Thorbjørnsen & Supphellen, 2011) in relation to the problem statement within the Iranian banking industry; that is, employees' CVB.

In this study, we discovered that there are significant implications for managers in the Iranian banking industry who are concerned with employees' CVB. According to the model of the research, we obtained different results for each core value, A, B, and C; therefore, management implications include how they can motivate the imitation of core value behavior among employees in the workplace. In addition, this study has filled a knowledge gap for managers of the Iranian banking industry with respect to achieving their desirable objectives for organizational behavior and development regarding employees' CVB in the workplace. Therefore, the Iranian banking Industry could benefit from this research as it may help to elevate its performance.

#### Limitations and Future Research:

At this stage, we can recommend to managers of the Iranian banking industry the most important determinants for better and significant improvement of employees' CVB. The Iranian banking industry follows the core value of teamwork and integrity. Based on our results, managers in the industry should motivate employees' CVB through structural and procedural support such as rewards and bonuses to increase the sense of teamwork and integrity among employees in their industry, which will lead to higher employee CVB.

For the core value of excellence and efficiency, we can recommend that in order to improve the sense of commitment to delivering outstanding performance and superior service to customers – or, in other words, to move towards excellence and efficiency – managers should motivate employee CVB through structural and procedural support. Therefore, managers can stimulate CVB through procedures and systems that have a strong influence on the work behavior of employees.

For the core value growth, we recommend that in order to improve growth, employees should be passionate about constant improvement and innovation with respect to the banks they are working in – i.e. managers should motivate or stimulate employee CVB through structural support and the role of superordinates to motivate subordinates, or via the determinant “role model behavior.”

In conclusion, we can assert that, based on the research results and the model used in the study, two salient determinants of employees' CVB in the Iranian banking industry are structural support and procedural support. Through determining these two salient or significant determinants of employees' CVB, the industry will benefit from more highly motivated employees, and its performance will improve.

In addition, these two determinants are important for employees, and when managers hire new staff they should ensure that their behavior will be in line with the firms' core values.

This study was conducted among different kinds of banks in Iran (Tehran), i.e. private and public banks. In fact, we faced significant problems regarding the distribution of the questionnaires, for two reasons. First, some of the banks did not authorize the informant (author) to distribute the questionnaires; second, they believed that issues of employee satisfaction in their organization are confidential, which was one of the most significant problems encountered during the process of the research study.

This research was conducted only in the banking industry in the capital city of Iran (Tehran). This also represents a limitation. For future research, we recommend that the scope should cover the whole of the country;

if it did this, the results would be more significant. Because employees in different cities in Iran have different cultures, the managers there might be more knowledgeable about increasing and motivating employees' CVB.

It is worthwhile mentioning that for future research, this study could be conducted among international Iranian banks, for example those that have branches in Asia. In this way, the validity of the future research would be higher due to establishing the determinants of employees' CVB in different cultures who are working in Iranian banks in different countries.

Helge Thorbjørnsen and Magne Supphellen (2009) introduced the model used in the present research study. The model included five significant determinants for CVB. We also recommend that future research improve this model by investigating more determinants of CVB through exploratory research.

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