

Contents lists available at www.gsjpublications.com

Journal of Global Scientific Research in Business Management and Economics

journal homepage: www.gsjpublications.com/jourgsr

The Role of Brand Citizenship in Achieving Banking Sustainability (Analysis of A Sample of Iraqi Private Sector Banks)

**Syed Azharuddin¹, Haneen Maitham Ali², Mohammed Hasan Sabbar³, Amel Sahib Tanak⁴,
Safa Eltayf Abdlamer⁵**

¹Dr Babasaheb Ambedkar Marathwada University, Aurangabad, MS, India.

^{2,3,4,5}Technical Institute of Samawah, Al-Furat Al-Awsat Technical University, Najaf, Iraq.

ARTICLE INFO

Received: 27 Oct 2023,

Revised: 9 Nov 2023,

Accepted: 11 Nov 2023,

Online: 23 Dec 2023

Keywords:

brand citizenship, banking
sustainability, private banks.

ABSTRACT

This research aims to demonstrate the role of brand citizenship in achieving sustainability for private banks. The main hypothesis was that the dimension of brand citizenship directly affects the achievement of sustainability for private banks. To prove this hypothesis, a sample of 193 respondents was selected, as the questionnaire forms were distributed to decision-makers in (15) Private Iraqi banks for the central and southern regions, and to analyze the data, Confirmatory Factor Analysis (CFA) and the structural modelling equation (SEM) and path analysis were applied. Path Analysis with in SPSS.V.23 and AMOS.V.23. The most important conclusion was that the variable of brand citizenship contributes to the sustainability of private banks and their resilience to competitors through their possession of loyal workers of the brand, so the research recommended the need for senior management to invest in the positive relationship between brand and citizenship of the brand. (sportsmanship, brand development, brand enthusiasm) with banking sustainability because the efficiency and sustainability of banks depend highly on the citizenship of their workers.

1. Introduction

Due to the current situation of organizations and the persistence of competition, it seeks to seek everything that can increase workers' performance and service production, thereby enhancing the opportunity for sustainability and distinguishing their place in the economic market. Brand citizenship is a modern terminology that expresses workers' actions and behavior in the organization. This behavior enhances the Organization's capacity, allowing for its resilience

to competitors and life in the long term. These attitudes differ among workers within the organization from person to person. They may include multiple images such as assisting co-workers or offering different ideas to enhance their strategic capacity or brand recommendation. While banking sustainability represents the Organization's ability to cope with economic and competitive environment changes in the labour market, so that it can withstand all required

Corresponding author:

E-mail address: safaa@atu.edu.iq

doi: [10.5281/jgsr.2023.10416857](https://doi.org/10.5281/jgsr.2023.10416857)

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processes under foreseeable and unforeseen conditions, a reflection of the ability of organizations' personnel in renewable environments to respond to changes, crises and easy management of work to adapt to them.

This research includes identifying the variable of brand citizenship in its dimensions (sportsmanship, brand development, brand enthusiasm) and its role in the sustainability of private banks.

2. Research Methodology

Research Problem

Employment in the service sectors is characterized by stagnation and non-development, so modern-day organizations had to seek to raise their capacity and try to sustain and stay as long as possible in the competition conflict, so this research came to find the answer to the main question:

What is the role of brand citizenship in the sustainability of private banks? Among them are the following questions:

- 1- How much does sportsmanship affect banking sustainability?
- 2- To what extent does the development of the brand affect the achievement of banking sustainability?

- 3- How can the brand's enthusiasm affect the sustainability of research sample banks?

Research Objective

The topic of brand citizenship is a modern and important topic at present; Because it plays a significant role in the continuity and sustainability of the competition of service organizations, the current research attempts to determine the dimensions of the brand's citizenship and its impact on the sustainability of private banks.

Importance of research

The importance of research is summarized in the following points:

- 1- The research reinforces the importance of brand citizenship in Iraqi private banks.
- 2- Identify the importance of brand citizenship and its role in achieving banking sustainability.
- 3- Relying on a sample of 193 respondents which is close to the accuracy of the research results.

Model of research

Figure 1 shows the independent variable of brand citizenship in its dimensions (sportsmanship, brand development, brand enthusiasm) and the one-dimensional subordinate variable of banking sustainability (Burmann et al., 2009).

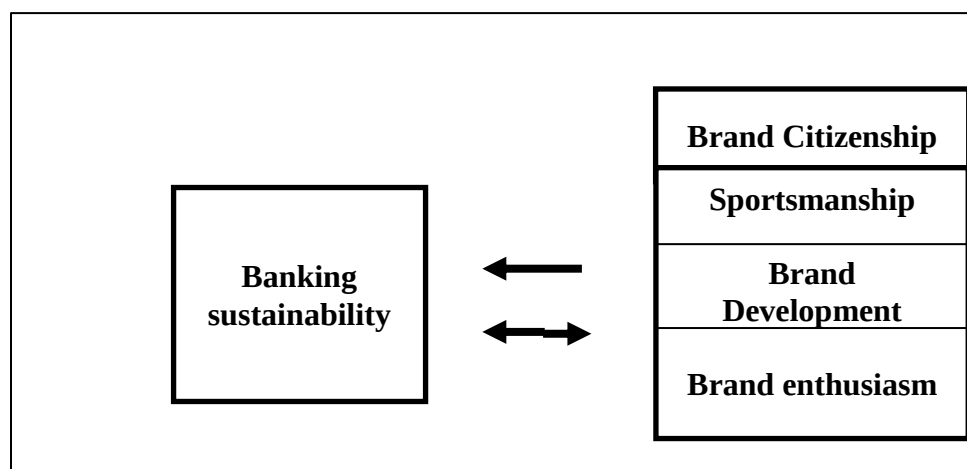


Figure (1) Model of research
Prepared by researchers

Research hypotheses

The research proceeded with the main hypothesis:

Brand citizenship has a direct and statistically significant impact on the sustainability of private banks, including the following sub-hypotheses:

- 1- There is a statistically significant impact relationship between sportsmanship in the sustainability of private banks.
- 2- There is a statistically significant impact relationship between brand development in the sustainability of private banks.
- 3- There is a statistically significant impact relationship between brand enthusiasm in the sustainability of private banks.

Research Methodology

Research in achieving its objectives and testing its hypotheses was based on the analytical descriptive approach to arriving at conclusions and recommendations and demonstrating the role of brand citizenship in the sustainability of private banks.

Sample Research

A sample of private banks in central and southern Iraq was selected. They included (193) respondents from decision makers to (15) banks from Iraqi private banks, (200) distributed a sample identification to private banks operating in Iraq, and (195) retrieved some questionnaires valid for analysis (193) form.

Data collection methods

- 1- The researchers relied on literary reviews, questionnaires and personal interviews to collect data and information.
- 2- Statistical methods used: Data was analyzed using the SPSS.V.26 social science statistical package, and the AMOS.V.24 program.

Theoretical Framework

Brand Citizenship

- Concept of Brand Citizenship

Workers who enjoy brand citizenship are ready to achieve the organization's objectives by recommending the label and doing voluntary work to raise its value, making it adapted to environmental changes and able to cope with unrest (Shaari et al., 2012).

The term brand citizenship is a modern terminology that expresses the behavior of the organization's employees in a way that enhances their competitiveness and allows for their long-term resilience and life (Burmam & Zeplin, 2005). these behaviours differ in workers within the organization from person to person. They may include multiple images such as helping co-workers or offering different ideas to strengthen the brand's strength or recommending a brand to ensure its resilience (Burmam et al., 2009).

(Hasan & Hussin, 2011) defines it as voluntary work outside the official job of employees under a particular brand, indicating their willingness to help and act properly under their brand name to enhance their competitiveness.

According to the definition of researchers (Organ & Konovsky, 1989), it is the conduct of a worker who is ostensibly observed by the senior management of the organization and in its entirety enhances the strength of the organization and ensures its resilience, as citizenship is a work-related and optional behaviour, i.e. voluntary action by workers that is not part of the work instruction and is not expected to be an encouraging bonus (Moon et al, 2008).

Based on the foregoing, researchers define it as voluntary work and decisions by bank workers outside the time of their official duty, including citizenship on brand development and enthusiasm and trying to promote the best means as well as the workers' endeavour to develop their skills and practical abilities in every sporting spirit to build an excellent mark to ensure their resilience in the economic market and sustainability (Ali & Hmood, 2022).

The importance of brand citizenship

Brand citizenship is critical to the success and sustainability of the organization and can be summarized (Kabi, 2013) (Ladebo, 2004) (Mohammed, 2017):

- 1- Contribute to the cohesion of the organization's employees and managers and improve their business performance capabilities to ensure effective strategic planning.
- 2- Citizenship contributes to the organization's competitive advantage and ease of confronting competing alternatives.
- 3- Improving the Organization's overall performance in terms of employees' compliance with attendance and departure times and their sense of responsibility for where they work.
- 4- Create enthusiasm, achieve organizational stability, raise productivity and efficiency, and develop strategies.

Dimension of brand citizenship

Studies differ in determining the dimensions of brand citizenship and each study has a particular perspective on the subject of its study, while the following dimensions have been adopted in this research in proportion to its subject and its designation: (Scharf and others, 2019; Najm and others, 2018; Burmann et al, 2009)

- 1- Sportsmanship: tolerance, acceptance, ability to deal with all problems in the organization's work, willingness to endure all bad attitudes, i.e. the possibility of working under pressure even in inappropriate conditions, enjoying a sporting spirit even if the organization's matters go against its wishes.
- 2- Brand Development: It is intended to enhance workers' skills to develop the brand under which they work to keep pace with changing market needs to ensure the resilience and sustainability of the organization.
- 3- Brand enthusiasm: voluntary initiatives by the organization's employees, their love for the brand and their desire to recommend it and clarify any misunderstanding about it.

Banking sustainability

The concept of banking sustainability

As banks seek to identify the acquisition of the concept of sustainability (Abdalamer et al, 2019), the latter has become one of the most important necessities for most banks in the 21st century and has produced market power that affects long-term financial viability and success (Bouma et al., 2001).

Banking sustainability is intended to design, build and implement banking that seeks to excel in business (Sabbar & Abdalamer, 2018), in addition to focusing on customers to comply with their requirements (Stankeviciene, 2014), also known as the bank's services to its customers who take into account the environmental and social impact in their business (Middleton, 2009).

In addition, it is the money used to bring about positive and sustained changes and profit through funding for organizations that add value to society (Salman, 2017), while Biswas sees it as the predecessor used by banks to expand interest and reduce unexpected environmental impacts and changes (Biswas, 2011).

On the other hand, banking sustainability can be defined as the desire to volunteer for positive social, environmental and economic work, as the term sustainability encompassed many aspects such as (Environmental and social responsibility, sustainable development, corporate citizenship, green marketing and others) (Rinkus, 2015), and sees (Judge, 2010) According to the World Bank's definition, banking sustainability is the responsibility of companies because it expresses the commitment of entrepreneurs to contribute to sustainability by working in a spirit of sport to improve the standard of living in the interest of development and trade.

The researchers believe that banking sustainability is identified as one of the most important factors affecting the success of the banking enterprise's work and can only be achieved with assets to cover its activities and achieve excellence in an unexpected competitive environment that is reflected in the bank's ultimate sustainability.

- The importance of banking sustainability

Banking sustainability achieves growth for banks and the economy in general and protects them against the risks of faltering, bankruptcy and serving customers, only by avoiding many risks, most notably: (Jurin, R Richard, 2012)

1- Financial assets deteriorated due to the inability to pay.

2- Banks do not apply environmental legislation as borrowers' liability for cleaning costs or claims for damages.

3- Reputational risks because financial institutions are more likely to lose their reputation if they are unable to meet environmental requirements and customers' needs.

3. Statistical Description

1- **Variable brand citizenship/** table (1) Sample size and lost data, as well as arithmetic mean, standard deviation, response level and relative and ordinal importance to diminish the variable brand citizenship.

	Sportsmanship	Brand development	Brand Enthusiasm	Brand Citizenship
Sample data	193	193	193	193
Lost data	0	0	0	0
Arithmetic mean	3.24	3.20	3.19	3.21
Standard deviation	.861	.938	.792	.864
Relative Importance	.65	.64	.64	.64
Response Level	moderate	Moderate	moderate	moderate
Ordinal importance	1	2	3	-----

Source: Prepared by researchers based on spss.v.26

Table (1) indicates that the size of the search sample is (193) Respondents. No missing data were observed during the entry into the spss statistical package program. It is clear that after the sportsmanship, the first of the dimensions of the brand's citizenship in terms of arithmetic mean averaged (3.24), after enthusiasm for the brand in the third and last order by a standard (3.19) s citizenship variable received an average

of (3.21) and relative significance (.64) with a deviation estimated at (.864).

2- Bank Sustainability Variable

Table (2) Sample size, lost data, arithmetic means, standard deviation, response level, and relative and ordinal importance of the bank sustainability variable.

	Bank Sustainability
Sample data	193
Lost data	0
Arithmetic mean	3.16
Standard deviation	.894
Relative Importance	.63
Response Level	Moderate
Ordinal importance	-----

Source: spss. v.26 Outputs and preparation of researchers

Table (2) indicates that the size of the search sample was 193 respondents. No missing data were observed during the entry into the spss statistical package programmer. The bank sustainability variable received an average of 3.16 and a relative importance (.63) with a deviation estimated at 894 and a level of response (moderate).

- Hypothesis testing

Main hypothesis: Brand citizenship has a direct and statistically significant impact on the sustainability of private banks.

The structural model of the main impact hypothesis can be observed in Figure (2), where

Table (3) shows that the brand's citizenship affects the bank sustainability variable by an amount ($B = .851$) and with a lower level of morale than (.05) and a greater critical ratio than the specified criterion (1.96), as shown in figure (2), the trademark citizenship variable is able to explain how much (.72) Changes to the sustainability of Iraqi private banks, while the remaining estimated percentage of changes (.28) is due to other variables outside the scope of current research.

Relying on results at the top, it accepts the main influence hypothesis that there is a direct impact of brand citizenship on banks' sustainability.

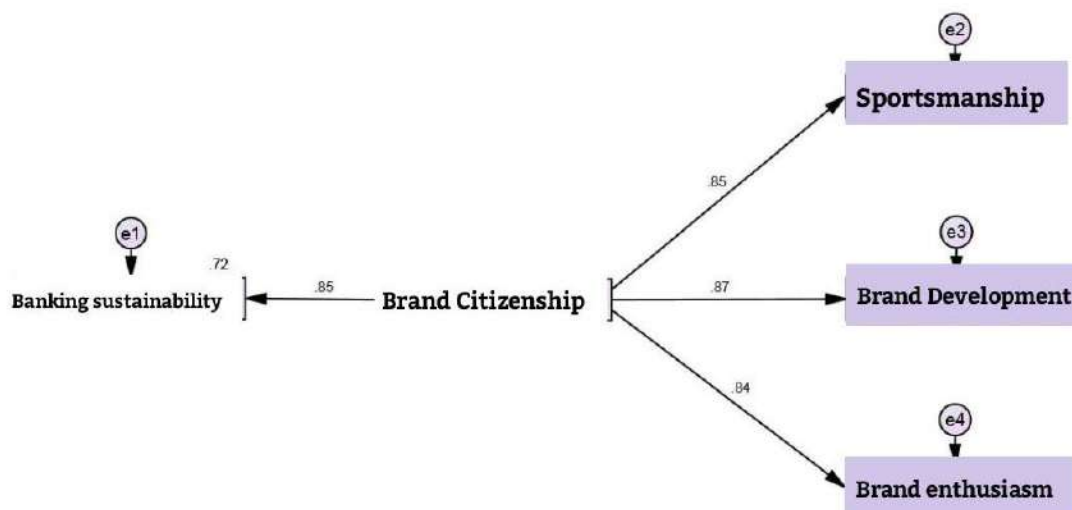


Figure (2) The regression path of the main hypothesis

Source: Amos.v.24 Outputs

Table (3) Estimates of the impact model between brand citizenship and banking sustainability

		B	Estimate	S.E.	C.R.	P
Sportsmanship	<--- Brand Citizenship	.851	.991	.044	22.487	***
Brand Development	<--- Brand Citizenship	.871	1.105	.045	24.571	***
Brand enthusiasm	<--- Brand Citizenship	.844	.904	.041	21.850	***
Banking sustainability	<--- Brand Citizenship	.851	1.029	.046	22.452	***

Source: Amos.v.24 Outputs

1- The first sub-hypothesis: There is a statistically significant impact relation between sportsmanship in achieving sustainability for private banks.

The structural model of the branching hypothesis test can be observed from the main hypothesis in figure (3) which shows that the dimensions of the brand's citizenship are able to explain the proportion (.74) of changes that get sustainability in the research sample banks while attributing (.26) from changes to variables beyond the scope of the research.

It may also be noted through figure (3) and table (4) that the amount (B) of the sportsmanship dimension is (.456), while the critical ratio (9.331) is greater than (1.96), with a morale level (.000) below (0.05).

Through the aforementioned findings, we accept the first sub-hypothesis, which states that there is a direct impact of the sportsmanship dimension in achieving sustainability for Iraqi private banks.

2- The second sub-hypothesis: There is a statistically significant impact related to brand development in the sustainability of private banks. Figure (3) and table (4) indicate that the impact of brand development on banking sustainability is (.397). The critical ratio (7.992) is greater than

(1.96) specified for acceptance, and at a moral level (.000) below (0.05). These results are in accordance with research expectations that there is a direct impact of brand development on the sustainability of Iraqi private-sector banks.

The results mentioned above accept the second sub-hypothesis, which states that there is a direct impact of the brand development dimension on the sustainability of Iraq's private banks.

3- The third sub-hypothesis has an impact relationship of statistically significant brand enthusiasm in the sustainability of private banks.

Note from the figure (3) and table (4) that the impact of brand enthusiasm on banking sustainability has reached (.138) The critical ratio (2.790) is greater than (1.96) specified for admission, and at a moral level (.005) It is less than 0.05. These results are in line with research expectations that predicted a direct impact of brand enthusiasm on the sustainability of Iraqi private sector banks, but their impact is weak compared to other dimensions.

The results mentioned above accept the third sub-hypothesis, which states that there is a direct impact of the brand's enthusiasm for the sustainability of Iraqi private banks.

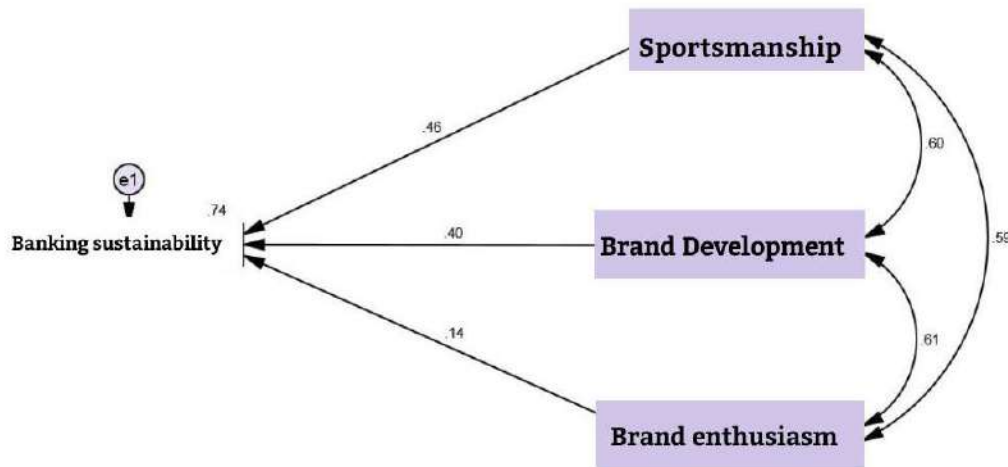


Figure (3) The regression trajectory of the sub-hypotheses

Source: Amos.v.24 Outputs

Table (4) estimates of the impact model between the dimensions of brand citizenship and banking sustainability

		B	Estimate	S.E.	C.R.	P
Banking sustainability	<--- Sportsmanship	.456	.474	.051	9.331	***
Banking sustainability	<--- Brand Development	.397	.378	.047	7.992	***
Banking sustainability	<--- Brand enthusiasm	.138	.156	.056	2.790	.005

Source: Amos.v.24 Outputs

4. Conclusions and Recommendations

Conclusions:

1- By reviewing the theoretical aspect of the research, the researchers found that the variable of brand citizenship contributes to enhancing the sustainability of the research sample private banks and their resilience to competitors by having loyal employees of the brand.

2- The researchers concluded by looking at the theoretical aspect of the banking sustainability variable, that it helps to increase the efficiency of the researched banks through the future vision of managing the environmental volatility they face and work to build dynamic strategic alternatives

to suit the ability to cope with environmental fluctuations.

3- The results of the practical analysis of the research showed that the nature of the relationship between the independent variable of brand citizenship in its dimensions and the one-dimensional banking sustainability variable is positive.

4- It is evident from the results of the research that the citizenship of the brand is characterized by the workers' attempt to develop the brand, enthusiasm and sportsmanship in the face of environmental volatility and this is reflected in its sustainability.

Recommendations:

- 1- Because of the importance of brand citizenship in banks sample research, the departments of these banks must take care of adopting the dimensions of brand citizenship and turn it into a reality because of its ability to increase the bank's efficiency.
- 2- To ensure the achievement of banking sustainability, it is essential that the senior leaders of the banks studied pay attention to their workers and traders by focusing on dealing with them better and appreciating their efforts and meeting their needs.
- 3- The need for senior management to invest in the positive relationship between brand citizenship (sportsmanship, brand development, brand enthusiasm) with banking sustainability because raising the efficiency and sustainability of banks depends highly on the citizenship of their employees.

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