

Internal Positioning Model for Banking Services (Public Sector Banks)

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Article history:

Received date: 2021/11/03

Review date: 2021/12/20

Accepted date: 2021/12/30

Keywords:

Positioning, Internal Positioning,
Services, Government-Owned Banks,
Validation

Abstract

Purpose: Positioning is considered as an effort to have a clear and special position in a competitive market. Hence, the objective of this study was to design and validate an internal positioning model of government-owned banking services.

Methodology: This study was applied in terms of purpose and mixed in terms of method (qualitative and quantitative). The research population in the qualitative section included the managers of branches of Keshavarzi, Melli and Maskan banks of Khorasan Razavi Province and university professors in the field of management in 2020. According to the theoretical saturation, 25 people were selected as the sample by purposeful sampling method. The study population in the quantitative section included a small number of heads of branches of the mentioned banks in 2020. According to Krejcie and Morgan Table, 284 people were selected as the sample by simple random sampling method. The research tool in the qualitative section was a semi-structured interview and the research tool in the quantitative section was a researcher-made questionnaire. Cronbach's alpha was 0.79. Qualitative data were analyzed by coding method based on grounded theory by software Maxqda and quantitative data were analyzed by structural equation modeling using software PLS2.

Findings: The results of internal positioning of government-owned banking services based on grounded theory showed that causal conditions included appropriate appointment, employee evaluation, bank brand position, appropriate workplaces, employee knowledge and information, job promotion of employees, access to officials, job proportionality to salary, job position, job challenge, job progress and training. Confounding conditions included counseling to employees, providing feedback to employees, customer orientation, work conscience, conscientiousness, adequate salary, job independence, learning, job facilities and benefits, physical workplace, social skills of employees and employee focus. Contextual conditions included organizational recognition, attend the meeting, information exchange, fill job class gap between colleagues, organizational creativity, job evaluation, organizational support by managers, responsibility, attention to talents of employees, ability to create environmental adaptation, job attitude, organizational culture, proportionality of individual objectives to organizational objectives, adaptation of individual and organizational values, organization, organizational honesty and encouragement. Categories included bank brand performance, brand commitments, brand loyalty, organizational mission statement, organizational values, motivation, training, and information sharing and employee empowerment. Strategies included bank ethics charter, creating social responsibility in employees, creating a customer-oriented structure, employee support for services, salary differentiation, appropriate reward, job security of employees, creating a bright job future for employees and proper job performance. Consequences included increasing productivity, desired job behavior, creating a sense of belonging and pride in the organization, organizational loyalty, proper accountability of employees and creating a customer-oriented spirit. The results of structural equation modeling showed that all components had a significant effect on the categories and the validity of the model was confirmed.

Conclusion: According to the categories of grounded theory and their identified components, planning to improve the internal positioning of services is necessary.

Please cite this article as: Kianmehr Z, Hakimpour H, Mahmood Zadeh Vashan M, Mohammadali M. (2022), Design and Internal Positioning Model for Banking Services (Public Sector Banks), *Iranian Journal of Educational Sociology*. 5(1): 1-11.

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1. Introduction

Today, customers play a key role in the world economy and increasing their comprehensive awareness of the market, access to information and diverse distribution channels had led customers to receive services from top organizations (Celtekliligil & Adiguzel, 2019). In today's competitive markets, the consumers are faced with many options to select from, and basically they select services that give more value. For this reason, meeting the needs of consumers and delivering the services they need and providing the conditions required is the most important factor of a competitive advantage by the organization (Lyu, Zhang, Ji, Teo, Wang & Liu, 2022). Organizations should be able to perceive the services needed by consumers in comparison with competitors and provide the ground to be met, in which case they have a competitive advantage and can establish or improve their position in today's competitive market by providing superior services (Chatterjee, Rana, Tamilmani & Sharma, 2021). In today's competitive world, it is necessary for any organization to know its position and due to the high desire of managers to increase profitability by attracting customers, it is necessary for companies to change their position over time with customer perceptions to strengthen and improve their position with target customers. For this purpose, managers of organizations seek to create appropriate mental associations of their services in the minds of customers through repositioning and reconsidering their position in the target market and the minds of customers (Naalchi Kashi, Tabatabaienasab, Nayebzadeh & Tabatabaienasab, 2019).

Positioning is to select a part of the target market according to what the organization performs alongside other competing organizations, and organizations should act and deliver services that can attract customers with different demands (Koch & Gyrð-Jones, 2019). By definition, positioning is the appropriate product design and the state of the company's mental image in the minds of customers, so, these two have a desired, high and prominent position in the thoughts and minds of the target customers (He, You & Chen, 2020). The widespread use of the term positioning dates back to the 1970s, when a series of influential articles were published in the Advertising Age Call Magazine entitled The Age of Positioning, and this was the beginning of the term. Another group of scholars mentioned the beginning of using the term at the same time as the publication of Hotelling (1929). He pointed out that competition that results from the position of a product / service in an environment with common characteristics and spatial preferences can lead the market to create a competitive environment, and competition based on the position of the product / service finally leads to a kind of position classification or positioning where the first position is superior to the second position (Telha, Andrade, Pascoa & Tribolet, 2015). Positioning is the process of positively illustrating an organization in the minds of customers, which facilitates customer purchase to occupy a special and unique place in the mind of the target customer along with creating a customer-centric offer (Braunreiter & Bennett, 2017). Positioning is one of the approaches based on which marketing strategies are designed and its purpose is to offer suggestions and customer satisfaction in a different and superior way. So that the target customers can perceive unique images of the organization's offers (Vilasanti Daluz, Mantovani & Nepomuceno, 2020).

In recent decades, industries and service organizations have played an important and essential role in the economic growth and development of countries, which increases their competition. Therefore, they have to find and act approaches and strategies to increase customer satisfaction (Tuan, Rowley, Masli, Le & Nhi, 2021). Today, a dynamic service environment is an advantage for effective marketing and positioning. Goods are in fact physical objects or tools, but services are performance or interaction. Thus, labor services are activities or benefits provided by a person to another (Zhu, 2009). In other words, service is a capability, activity or competency that an individual, group or organization provides to another person, group or organization (Kodhela, Chituc, Beunders & Janssen, 2019). Internal positioning is based on the assumption that in order to have satisfied customers and consumers, one should first have satisfied and job-satisfied employees. As a result, establishing and coordinating internal relationships between employees within the organization is very important to improve employee and organizational performance. Thus, internal positioning is the creation of value through the support of human resources and the processes that

lead to the fulfillment of commitments (Blankson & Crawford, 2012). Internal positioning states that the employees of the organization are the first people that the organization should try to enter in their minds and achieve a good and excellent position in their minds and thoughts by delivering appropriate and desired services (Gadowska, 2018). In the banking industry, as in other organizations and industries, it is very important to consider the position of services. Because a bank is more successful in achieving an increase in its share of the entire banking services market, it pays attention to the solution of improving the quality of banking services as a strategy through continuous positioning of services (Ciobota & Velea, 2015). Therefore, banks should strengthen or improve customers' perceptions of themselves, and internal banking positioning requires banking services to introduce the organization to its internal customer as a suitable organization (Odhiambo & Wanjira, 2019).

Few studies have been conducted on internal positioning of services and the most important results are reported below. For example, the study results of Brockhaus and Zerfass (2021) showed that the factors affecting the positioning of organizations' communications included managing expectations and perceptions, supporting ambassadors from other sectors, organizational integration, internal perceptions, and social capital. Shafiee, Gheidi, Sarikhani Khorrami and Asadollah (2020) in a study on the new framework for brand positioning identified its strategy-, capability-, differentiation-, audience- and performance-oriented effective factors. Mohammad TabatabaieNasab & Mohammadian Yazd (2019) in a study introduced service marketing agility, including three dimensions of internal marketing agility (with components of human resource monitoring and empowerment), interactive marketing agility (with components of needs assessment and adaptation) and external marketing agility (with components of procedural and mixed flexibility of flexible marketing). Haji Zeynolabedini, Rahmani and Ansari (2018) in a study concluded that the effective components on a library services marketing program included introduction, summary, mission, perspective, objective, audience, strategy, actions, output, assessment, responsible, schedule, costs of markets, work experience and competitors. Moghaddaszadeh (2018) in a study introduced the factors influencing the optimum marketing of services, including promotion, product, physical evidence, relationships, price, infrastructure, access, people and location, respectively. Naalchi Kashi, TabatabaieNasab, TabatabaieNasab & Nayebzadeh (2018) in a study concluded that in brand positioning, causal conditions included wrong brand identity, creating a new and improved identity in the market, changing brand identity and brand identity instability. The confounding conditions included consumer resistance to changes, resistance of excess beliefs to change and strong emotional dependence of the customer on the brand. The contextual conditions included local market knowledge, predicting changes in market position, analyzing market position and defining competitive structure. The categories included conducting an extensive brand inspection, assessing current proposals, recognizing brand values and identifying key components of positioning. The strategies included changing brand beliefs, stakeholder beliefs about product outcomes, consumer preferences, and consumer beliefs about brand philosophy and position. The consequences included providing a unique set of associations, creating desired associations for the current market and the demands of the consumers and the product in the minds of the consumers. Mohammadian Mahmoudjigh, Ebrahimi and Soltani Horand (2016) in a study mentioned the role of core product variables (total room quality, location, service quality, professional performance, beauty, brand name and reputation, facilities and equipment, food quality, proper menu and appropriate location), facilitating services (information, ordering, billing and payment) and incremental services (consulting, hospitality, fiduciary, and special services) for determining the position of the hotel brand. Mehrani and Saeidnia (2011) in a study considered the factors affecting internal marketing and service quality as job security, extensive training, generous rewards, information sharing, employee empowerment, filling class gap, internal customer or employee loyalty, job satisfaction and trust in management Chew and Osborne (2007) concluded that the factors affecting the positioning strategy in public service providers were environmental, organizational, and external mediators. Bonyadi Naeini, Kamfiroozi and Dehghan Mashtani

(2005) in a study concluded that internal marketing and internal branding played an effective role in increasing the quality of services in service companies.

Today, it has been proven that all products and services have a special position, which is sometimes vague and unknown. More importantly, organizations should identify their position and provide the ground for their promotion, and should not find their position by luck or competition, but they should improve their position in the minds of customers with proper planning. This issue is even more important in the country's banking industry due to more intense competition to attract customers. For this purpose, further studies are needed on the positioning of banking services. Another important issue is that positioning plays a key role in marketing strategy and the banking organization desperately needs the results of service positioning research to develop the most appropriate marketing strategies and success in the existing competitive environment. One of the gaps is the lack of research on the internal positioning of banking services and the other gap is the lack of a model for it in government-owned banks. Given the issues raised regarding the importance and necessity of research and the existing gaps, the objective of this study was to design and validate a model of internal positioning of government-owned banking services.

2. Methodology

This study was applied in terms of purpose and mixed in terms of procedure (qualitative and quantitative). The research population in the qualitative section included the managers of branches of Keshavarzi, Melli and Maskan banks of Khorasan Razavi Province and university professors in the field of management in 2020. According to the theoretical saturation, 25 people were selected as the sample by purposeful sampling method. The study population in the quantitative section included a small number of heads of branches of the mentioned banks in 2020. According to Krejcie and Morgan Table, 284 people were selected as the sample by simple random sampling method. In qualitative sampling, first among the managers of branches of Keshavarzi, Melli and Maskan banks of Khorasan Razavi Province and university professors in the field of management, a number who can help the researcher to collect data were selected for interview and then start interviewing them until the research was saturated. In quantitative sampling, first the number of heads of branches of Keshavarzi, Melli and Maskan banks in Khorasan Razavi Province (397 branches including 132 branches of Keshavari Bank, 185 branches of Melli Bank and 80 branches of Maskan Bank) and according to 397 heads the sample size was $n = 284$ selected randomly. Then, a list of all of them was prepared and using a table of random numbers, 284 people were selected as the sample.

The research was conducted in such a way that first the theoretical principles of the internal positioning of the services were studied and according to grounded theory, six questions were designed for the interview (Table 1). At the next stage, the samples of the qualitative section were identified and the interview questions were asked in order, and while recording the important and key points of the interviews, the interviews were recorded using a tape recorder and re-examined so that information is not lost inadvertently. At the end of the interviews and according to the theoretical principles and interviews, a questionnaire was designed about the internal positioning of government-owned banking services, and then samples of the quantitative section were determined and asked to answer all the questions of the questionnaire carefully.

Table1. Interview questions

No.	question
1	What are the causal conditions affecting the internal positioning of government-owned banking services?
2	What are the confounding conditions affecting the internal positioning of government-owned banking services?
3	What are the contextual conditions affecting the internal positioning of government-owned banking services?
4	What are the categories affecting the internal positioning of government-owned banking services?
5	What are the strategies affecting the internal positioning of government-owned banking services?
6	What are the consequences affecting the internal positioning of government-owned banking services?

The present study had two tools. The first tool was a semi-structured interview with 6 questions (Table 1). The questions were asked individually to each of the 25 interviewees separately, and while recording the important points of the interviews, the interviews were recorded for re-examination after coordination with the interviewees at an appropriate time. The mean duration of the interview with each person was about 50 minutes and the validity of the interview was confirmed by the triangulation method and its reliability was 0.86 by the agreement coefficient between the two coders. The second tool was the researcher-made questionnaire on internal positioning of government-owned banking services, which had 65 questions. The questions were scored based on 5-point Likert scale from completely disagree to completely agree, and the score of each section was calculated with the total score of the questions in that section and the total score of the tool with the total score of the questions. In the researcher-made questionnaire, a higher score indicates the internal positioning of services is more desired and the validity of the questionnaire was confirmed by 15 experts and its reliability was 0.79 by Cronbach's alpha. Qualitative data were analyzed by coding method based on grounded theory using software Maxqda and quantitative data were analyzed by structural equation modeling using software PLS2

3. Findings

243 faculty members of the Islamic Azad University of West Azerbaijan Province participated in this study. So that for gender, 183 participants (75.31%) were men and 60 participants (24.69%) were women. For education, 12 participants (4.94%) had master's degree and 231 participants (95.06%) had Ph.D. For place of service, 144 participants (59.26%) lived in Urmia, 75 participants (30.86%) lived in Khoy and 24 participants (9.88%) lived in Mahabad. For work experience, 18 participants (7.41%) had 1-10 years of work experience, 183 participants (75.31%) had 11-20 years of work experience and 42 participants (17.28%) had 21-30 years of work experience. The results of qualitative data analysis by axial coding method based on grounded theory for internal positioning of government-owned banking services are presented in Table 2.

Table2. Results of qualitative data analysis by axial coding method based on grounded theory for internal positioning of government-owned banking services

Causal conditions	Confounding conditions	Contextual conditions	category	strategy	consequence
appropriate appointments	Advice to employees	organizational recognition	bank brand performance	Bank Ethics Charter	productivity increase
employee evaluation	provide employees with feedback	attend the meeting	brand commitment	social responsibility in employees	desired job behavior
bank brand position	customer-oriented spirit	information exchange	brand loyalty	customer-oriented structure	sense of belonging and pride in the organization
proper workplace	work conscience	fill job class gap between colleagues	Organization Mission Statement	support of employees	organizational loyalty
employee knowledge and information	conscientiousness	organizational creativity	organizational value	salary differentiation	proper accountability of employees
employee job promotion	adequate salary	job evaluation	motivation	proper reward	customer-oriented spirit in employees
access to officials	job independence	organizational support of managers	training	job security of employees	
proportionality of job to salary	learning	responsibility	information sharing	a bright future for employees	
job position	job facilities and benefits	attention to the talents of employees	empowering employees	proper job performance	

job challenge	physical workplace	ability to create environmental adaptation
job progress	employees' social skills	job attitude
job training	employee focus	organizational culture
		proportionality of individual objectives to organizational objectives
		adaptation of individual and organizational values
		organization
		organizational honesty
		encouragement

The results of internal positioning of government-owned banking services based on grounded theory in Table 2 showed that causal conditions included 12 factors, confounding conditions included 12 factors, contextual conditions included 17 factors, central category included 9 factors, strategies included 9 factors and consequences included 6 factors. The names of the factors were known. The results of axial coding based on grounded theory for internal positioning of government-owned banking services are presented in Figure 1.

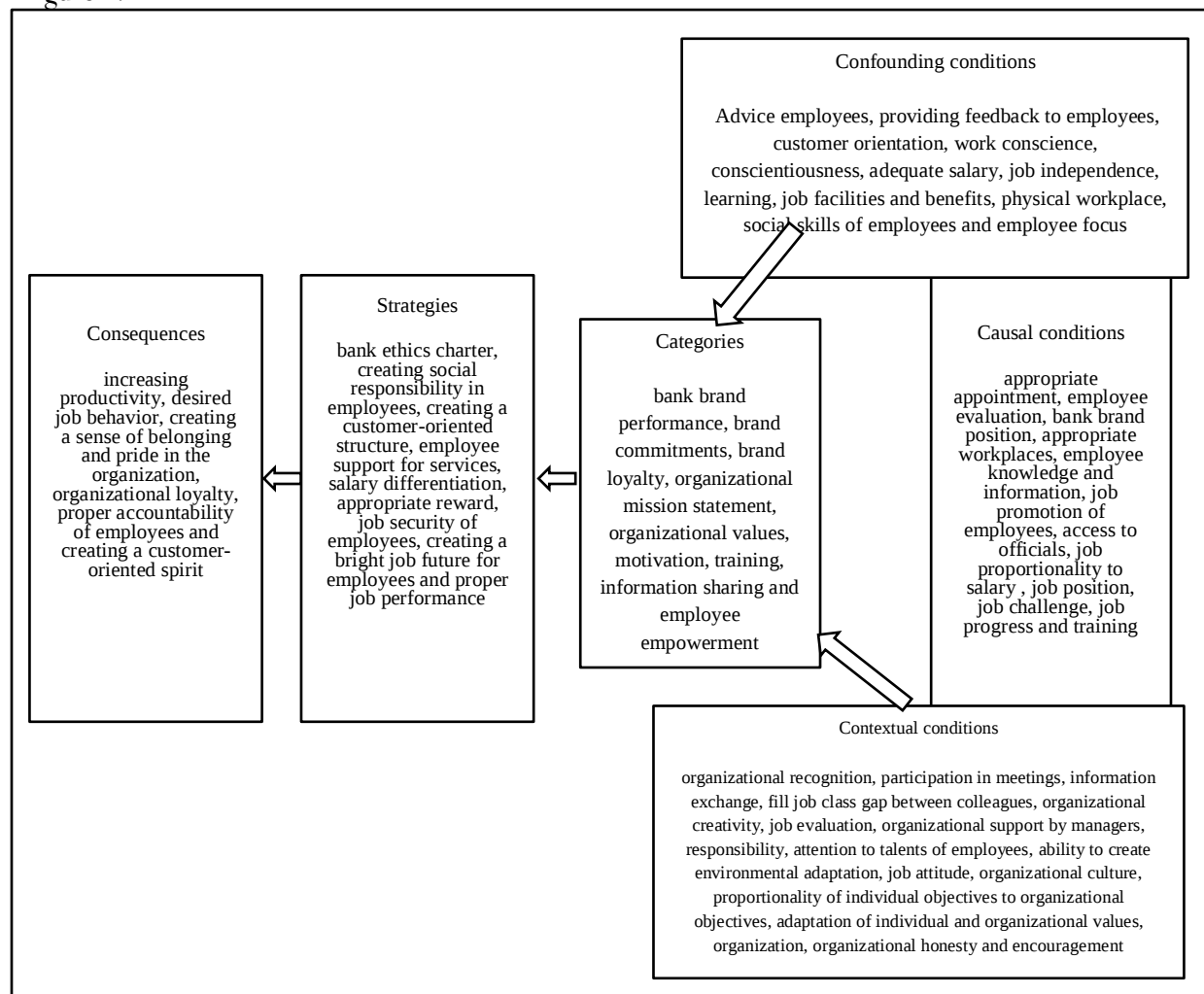
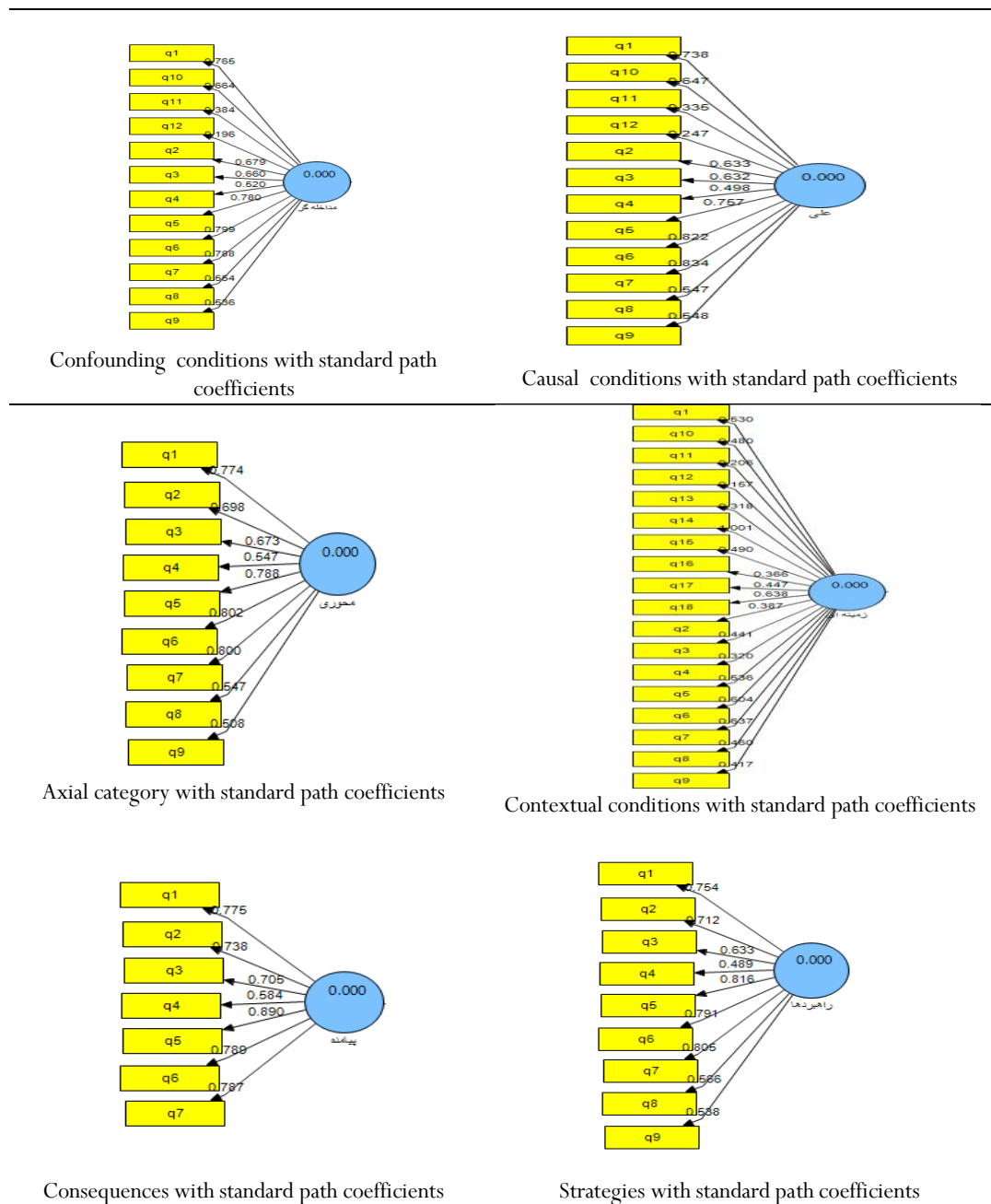


Figure1. Results of axial coding based on grounded theory for internal positioning of government-owned banking services

The results of quantitative data analysis by structural equation modeling based on grounded theory for internal positioning of government-owned banking services along with standard path coefficients were presented in Figure 2.

**Figure2.** Results of quantitative data analysis using structural equation modeling based on grounded theory for internal positioning of government-owned banking services with standard path coefficients

The results of structural equation modeling of internal positioning of government-owned banking services based on grounded theory in Figure 2 showed that all 12 causal factors, all 12 confounding factors, all 17 contextual factors, all 9 categorical factors, all 9 strategies and all 6 consequences had a significant effect on it, and therefore the validity of the model was confirmed.

4. Discussion

Positioning banking services or any other organization can play an effective role in determining and promoting its position compared to competing organizations. As a result, the objective of this study was to design and validate an internal positioning model of government-owned banking services. The results of internal positioning of government-owned banking services based on grounded theory showed that causal conditions included appropriate appointment, employee evaluation, bank brand position, appropriate workplaces, employee knowledge and information, job promotion of employees, access to officials, job proportionality to salary, job position, job challenge, job progress and training. Confounding conditions included counseling to employees, providing feedback to employees, customer orientation, work conscience, conscientiousness, adequate salary, job independence, learning, job facilities and benefits, physical workplace, social skills of employees and employee focus. Contextual conditions included organizational recognition, attend the meeting, information exchange, fill job class gap between colleagues, organizational creativity, job evaluation, organizational support by managers, responsibility, attention to talents of employees, ability to create environmental adaptation, job attitude, organizational culture, proportionality of individual objectives to organizational objectives, adaptation of individual and organizational values, organization, organizational honesty and encouragement. Categories included bank brand performance, brand commitments, brand loyalty, organizational mission statement, organizational values, motivation, training, and information sharing and employee empowerment. Strategies included bank ethics charter, creating social responsibility in employees, creating a customer-oriented structure, employee support for services, salary differentiation, appropriate reward, job security of employees, creating a bright job future for employees and proper job performance. Consequences included increasing productivity, desired job behavior, creating a sense of belonging and pride in the organization, organizational loyalty, proper accountability of employees and creating a customer-oriented spirit. The results of structural equation modeling showed that all components had a significant effect on the categories and the validity of the model was confirmed.

The study results are consistent with the study results of Brockhaus and Zerfass (2021), Shafiee et al (2020), Mohammad TabatabaieNasab and Mohammadian Yazd (2019), Haji Zeynolabedini et al. (2018), Moghaddaszadeh (2018), Naalchi Kashi et al. (2018), Mohammadian Mahmoudjigh et al. (2016), Mehrani and Saeidnia (2011), Chew and Osborne (2007) and Bonyadi Naeini et al. (2005). For interpreting and explaining the study results, it can be said that causal conditions effectively affect the given variable and the internal positioning of services, including the appointment of suitable people for all positions, their continuous evaluation for job promotion of employees and their performance, workplace and conditions that the more appropriate and desired these conditions are, the higher the position can be expected, improving the knowledge and information of employees and creating conditions for them to access officials to discuss with them, proportionality of, salaries and benefits received by each of them according to the job position and efficiency of each employee, knowledge of the job position and having challenging aspects and the possibility of training and job progress. The confounding conditions affect the category due to causal factors. In this study, factors such as giving advice to employees, providing feedback on their activities by superiors, having a customer-oriented spirit, work conscience, conscientiousness, focus and attention, learning power and job independence, adequate salary for activities and welfare and leisure facilities, work in the physical place, and appropriate social relationships and skills of employees were identified as confounding conditions that can affect the internal positioning of services.

Contextual conditions cause the phenomenon. In this study, such conditions included organizational awareness and recognition, active and constructive attend the meeting, providing the ground for the transfer and exchange of information, filling job class gap between colleagues, organizational creativity and innovation, job evaluation, organizational support by managers, responsibility, attention to the talents, capacities and abilities of employees, ability to create environmental adaptation, positive job attitude, desired organizational culture, proportionality and alignment of individual objectives to organizational

objectives, adaptation and coordination of individual and organizational values, organization, honesty and organizational integrity and encouragement. The category in the internal positioning of government-owned banking services in the present study included the bank's brand performance and reputation, brand commitments to employees and employee loyalty to the brand, type of values, beliefs and missions of the organization, motivation to train content and knowledge and information sharing to empower employees.

In addition, internal service positioning strategies can help the organization to achieve the given objective. Internal service positioning strategies of government-owned banks include bank ethics, rules and standards, creating social responsibility and performing duties by employees, having a customer-oriented structure and providing its conditions, receiving special services by employees, different salaries and rewards for employees, perception of proper job performance, job security and future. The consequences identified in the present study also indicate what will happen if the internal positioning of services is implemented. In this study, the consequences include increasing productivity and profitability, having appropriate and desired job behaviors, promoting self-confidence, organizational loyalty, sense of belonging and pride in the organization, accountability and responsibility of employees and creating, improving and promoting a customer-oriented spirit.

In general, what is of decisive and final value for customers is the ability of the bank to deliver the service they want, and hence banks need to obtain adequate information from the customer, understand the interests and desires and develop relationships with customers. The development of service positioning and marketing of related services in the bank is achieved by moving towards the development of relationships with customers. Therefore, maintaining relationships with customers is a long-term issue and instead of the current results and consequences, future consequences should be considered. In addition, relationships with customers are measured by satisfaction of customers, and banks should pay attention to personal and social interactions to strengthen their relationships with customers. Even the behavior and ethics of bank employees is one of the most important factors of customer retention. Banks need new positioning to offer their new services, and in modern banking, banks engage in individual and group marketing to identify customers and their needs. For this purpose, banks should have separate programs for each customer and even for their customer groups. As a result, banks should always keep in mind that organizations provide services to customers through their employees, so they should look for ways to increase their satisfaction so that they can maintain their survival and have a good position in today's competitive world.

This study was conducted only in Keshavarzi, Melli and Maskan banks of Khorasan Razavi Province, which makes it difficult or impossible to generalize the results to other banks and provinces. Therefore, it is recommended to repeat this study on other banks in Khorasan Razavi Province and even other provinces. Another suggestion is to use the present questionnaire and study on the employees of government and non-government banks and compare their results with each other. This study can be the beginning of further studies on the internal positioning of government banks so that using their results an effective step can be taken to improve the internal positioning of their services and provide conditions for increasing customer satisfaction through increasing employee satisfaction. The study results have practical implications for experts, officials and planners of government Keshavarzi, Melli and Maskan banks, so planning is necessary to improve the internal positioning of services. Using grounded theory categories and their identified components, the basis for improving and enhancing the internal positioning of services can be provided.

Acknowledgments

Hereby, the authors appreciate the officials of Keshavarzi, Melli and Maskan Banks of Khorasan Razavi Province for agreeing to conduct this study and samples of both qualitative and quantitative sections for active participation in this study (interview and complete the researcher-made questionnaire).

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