

Evaluation of Mediation Effect of Loyalty to the Brand on Formation of Brand Equity in the Dairy Industry

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Abstract

One of the most important intangible assets is “brand” which creates value to the company and doubles its competitive power. Brand equity is a criterion to determine its power so that it not only preserves company’s value but also results in customer’s loyalty. The aim of current study was to evaluate mediation role of loyalty to the brand in the relationship between brand association and brand mental image. The statistical population of present study involves all dairy products consumers of Bonab city. The sample size (n=198) was investigated with cluster sampling method among those who refer to active retailers of dairy products in Bonab city. The data collection instrument of present study was standard questioner. Present research is applied in objectives and descriptive-survey in research data collection method. Structural Equation Modeling (SEM) was used for collected data analysis in SPSS 21 and Lisrel 8.54. Results of the study indicated that loyalty to the brand is the most important and influential factor in creating brand equity in dairy industry. Moreover, relying on the obtained results, the mediation effect of brand is confirmed in formation of brand equity.

Keywords: brand equity, brand association, brand mental image, loyalty to the brand.

Introduction:

During recent decades, scholars and activists in the field of services have paid much attention to the issue of brand. The issue that brand has a value that exceeds ordinary value of asset which is created by professional-financial activities. Creating a powerful brand in the market is goal of most organizations. The financial specialists believe that trademark can create a value more than ordinary values. Today brand is not mere an efficient tool at the managers’ hand. Brand is a strategic necessity which helps the organizations in creating more values to the customers and stable competitive advantages for themselves

(Keller, 2001). One of the most important intangible assets of the companies which is highly valuable is companies' brand which creates special value to them. Some analysts believe that the brand is the most stable capital of the company which lives more than special facilities and products presented by the companies (Cutler & Armstrong, 2010, p: 477). The brand equity enables the organization, in addition to preserving their market share; receive much amount in ratio of their brand (Lee & Beck, 2009). Acker believes that brand equity creates value both for the company and the customers and such created value to the customer results in increased value created to the company (Kabadayi et.al 2007)). Keller believes that brand equity improves customers' purchase preferences and intentions (Pappu et.al, 2005, p: 143). The successful brands increase customers' trust to the products and intangible services and the customers will be able to better identify and imagine their services. Moreover higher level of brand equity increases customer's level of satisfaction, repurchase intention and level of loyalty (Kim et.al 2008). Ambar et.al (2002) explained that much effort should be done to create and preserve customer-based brand equity in order to identify the importance of the customer to the companies. So, evaluation of the customer-based brand equity is critical in brand marketing. Krishnen (1996) argues that investigation of customer's mental approach should be done before evaluation of brand equity, because the customer's mentality of the brand is starting point of understanding and knowing the brand. In spite of much emphasis on the importance of the customer in the services section, the brand equity and considering its cognitive aspects are a relatively new subjects in the concept of service marketing compared to product marketing and much attention should be paid to it.

Theoretical Foundations of the Study:

1-Brand equity:

Brand equity is one of the most important and popular concepts of marketing which is widely discussed by the scholars and experts of marketing. Brand equity is the added value which is added to the product by the trademark. (Srivastava, 2009; Farquhar, 1989). Among the most important reasons of such fame, is the strategic and important role of brand equity in appropriate decisions made about efficiency of marketing relations and creating competitive advantages to the organizations (Atilgan et.al 2007).

Identification of role, improves organizations' need for evaluation of their brand condition and comparison of it with other rivals and this reminds the significance of the study. Brand equity is one of the most fundamental concepts in marketing (Boil et.al 2013). Brand equity is considerable value of a known brand in a way that the consumers tend to pay much to that good compared to other good with the same quality level but with different brand (Esamuh 2014). Brand equity is a set of abilities and assets related to the brands and trademarks which adds to or deducts from the value of the product presented by the company to its customers (Seyyed Javadein & Shams 2007).

Brand equity can be evaluated from three aspects:

1-financial performance: market share, price and other financial indexes are investigated.

2-Consumer's perceptions: consumers' reaction to a brand is evaluated.

3-integrated aspect: some experts tend to evaluate combination of the two consumer and financial approaches in order to assess brand equity (Keller, 1993).

2. Brand equity and Its Aspects

Various models and classification have been developed for aspects of the brand equity, so far. The first and the most popular of them was developed by Acker in 1991. In general, evaluation and assessment studies of customer-based brand equity basically rely on the conceptual infrastructures presented by the leaders of management such as Acker, Keller and You. Considering that several ways have been presented by the scholars for evaluation of brand equity from consumers or marketing perspectives, some of them rely on the features and characteristics and some others rely on the constituting aspects of the brand equity. Acker's model developed in the 1991 is one the best and widely acceptable theories in the field of evaluation of brand equity from consumers' perspective (Kim & Hyun, 2010). In his model Acker evaluates brand equity from the consumer's perspective and presents five dimensions of brand

association, knowledge about brand, perceived quality, loyalty to the brand and other ownership assets of the brand which are related to the company (registered trademark, monopoly ...). According to Keller, the brand equity is defined based on the two components: knowledge about the brand which is referred to reminding and identifying the brand by the product created in the consumer's mind by its trademark. Keller emphasizes on the importance of the brand knowledge (i.e. combination of brand knowledge and association) in order to create a strong brand (Zamani Moghaddam, Jafarifar, 2014,p: 55) .

3.Brand Association:

Brand association is everything related to the brand in the memory which is the criteria for purchase decisions and loyalty to the brand (Hansen& Christensen, 2003). According to Acker (1991) the brand association involves: characteristics of the product, customer's benefits, applications, users, lifestyle, product class, rivals and the countries. These factors are playing a crucial role in evaluation of the product, service or customer's decision, since they help the customer to develop a set of mental images created positively or negatively about a brand. Brand consistency is the thoughts and ideas created by the people in their mind, being related to a special product or service (Kim &Kim, 2005).

Rio et.al consider brand association as the key element in formation and management of brand equity(Shimp, 2010). The brand consistency and association can be seen in all forms and features related to the good or independent aspects of the good (Chen, 2001).

4. Brand Mental Image

Among identified aspects of the brand equity, brand mental image is the issue which has been, mostly, misinterpreted. The mental image, as an important concept in marketing, is an important discussion topic for most researchers (Konecnik, 2006).

The aim of marketing is creating an image of the brand or giving a color to it in order to attract customers. The consumers should have clear image about the features of the brand in their mind. These features can be quality, speed, lower price, higher price and variety. The mental image is, in fact, a combination of all things that consumers think to know about your company, product and the brand (Cutler & Armstrong, 2006).

Betty(2008) argues that all feelings and thoughts created (directly or indirectly) about the brand relate the brand to specific features in the customer's mind , reminding the brand image. The image is reflection of brand activities in line with creating the brand meaning (brand performance and imagination) in the customer's mind. The brand image, highly influences customer's behavior about the brand. So that it can be claimed that the brand importance in in marketing in influenced by the organization's ability in evaluation of the fact that how the customers interpret brand image and how the organization is able in controlling such mental image (Jeninas et.al, 2007).

The thinking way or attitude toward customer's belief refers to presenting brand advantages and characteristics and judgment about such beliefs. In fact, attitude toward the brand can be considered as customers' influential response to the brand. The brand image involves symbolic associations (the brand personality) and functional associations (beliefs about the brand) (Divandari et.al 2009).

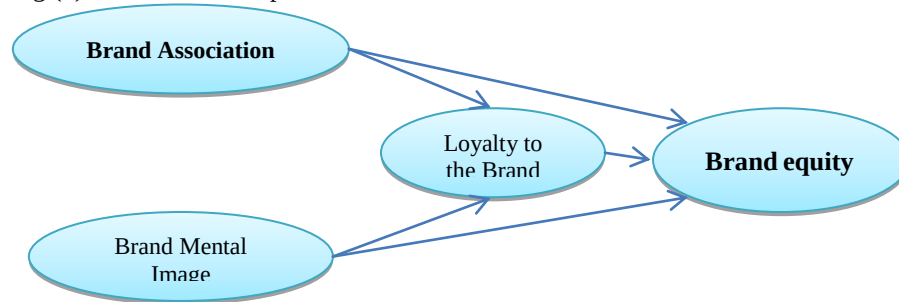
5-Loyalty to the Brand

The fourth group of the brand assets is loyalty to the brand which has been ignored in most conceptual frameworks of the brand equity. However, there are at least two reasons to confirm placement of loyalty to the brand in the conceptual framework of the brand equity. Firstly, the brand equity of a company is, considerably, derived from customer's loyalty to the brand. When valuing the brand for selling, loyalty to the brand is one of the key factors which should be taken into consideration. Since a base of loyal customers brings a stream of sales and benefit to the brand owner (Aaker 1996). Since the loyal customer finds some exclusive values in the product of a brand which cannot be substituted, then he might pay much money to obtain the brand. Secondly considering the loyalty as an asset, results in planning to promote the loyalty and this causes increase of brand equity.

Research Conceptual Mode

Special value, loyalty to the brand, brand association, mental image

Fig.(1): Research Conceptual Model



Significance of the Study:

The significance of current study is related to importance of influential factors of the brand equity in marketing strategies of dairy companies, its important effects on customer attraction and loyalty to the company's products through presenting high quality and better prices compared to the competitors and finally ability to obtain more share of the market and reduce marketing costs of the company and obtaining more profit to the company. Since, from management perspective, the brand equity creates stable competitive advantage to the company.

Review of the related Literature:

Walit et.al (2009), in their study, confirmed positive effect of two factors of brand management tools in long term (the brand personality) and combined marketing tools in the short term(sales advancement) on the formation of brand equity.

Yasin et.al (2007) studied the effect of brand equity on the brand equity. Findings of their study just confirmed direct and positive effect of loyalty to the brand and brand association on the brand equity. In a study titled" effect of combined elements of media on the service brand equity" Farhangi & Abedini (2014) indicated that advertisement frequency in all selected media had positive effect on special value of both brands of Sina Bank customers. Moreover TV was determined as the most influential media on brand equity of the frequent customers and sponsoring was determined as the most influential media in the brand equity of initial customers. Ammari & Zende Del conducted a research titled as "evaluation of mediation effect of the brand mental image on formation of the brand equity. Findings of their study indicated that brand mental image was the most important and influential factor in creating brand equity in the chocolate industry. Moreover, relying on the collected data the mediation effect of brand mental image was confirmed in the formation of brand equity.

Husseini et.al carried out a study in 2009 titled as "studying effects of brand equity and trademark on the consumers' response (case study: Iran Oil Trademark). Results of their study indicated that three aspects of perceived quality, knowledge and loyalty to the trademark have significant and positive relationship with the consumer's both responses. But there was no relationship between brand association and consumer's responses. Moreover a positive and significant relationship was observed between brand and trademark value and consumer's response and the name of Iran Oil had above-average score just in the knowledge aspect and its scores were lower in other aspects from consumers' perspective.

Research Hypotheses:

- 1-Brand association has direct positive and significant effect on the brand equity
- 2- Brand association has direct positive and significant effect on the loyalty to the brand
- 3- Brand mental image has direct positive and significant effect on the loyalty to the brand
- 4- Brand mental image has direct positive and significant effect on the brand equity

5- loyalty to the brand has direct positive and significant effect on the brand equity

6-mediation effect of loyalty to the brand is confirmed in the relationship between brand association and the brand equity

7- Mediation effect of loyalty to the brand is confirmed in the relationship between brand mental image and the brand equity

Research Methodology:

Present research is applied in objective, since managers can benefit findings of the study in their decision making processes. It is also sectional, descriptive-survey in data collection aspect.

Statistical Population and Sample:

The statistical population of the study involves all individuals and buyers of dairy products referring to dairy products retailers in Bonab city. Considering that statistical population of the study was unknown and the research variables were qualitative, then minimum sample size was estimated using following formula:

$$= \frac{p(1 - q)Z_{\alpha}^2}{e^2}$$

Where:

N: is the sample size

P: is success ratio

E :is estimation accuracy. Hence the minimum sample size for the study is:

$$n = \frac{0.5 \times 0.5 \times 1.96^2}{0.07^2} = 196$$

Sampling method:

In this research 240 questioners were distributed among the targeted population using cluster sampling method in order to reach such sample size. The retailers and supermarkets of supplying dairy products with brand names of Aashayer, Bargozideh and Laleh Bonab were considered at four areas of Bonab city as clusters. Then few clusters were selected randomly and finally the underlying samples were selected from clusters, again, randomly. We received 210 questioners of 240 questioners and to ensure reaching estimated sample size, 198 documentary questioners were explored and analyzed.

Research Instrumentation:

The research data were collected using a questioner with Likert's scale having five items of completely agree, agree to some extent, no idea, disagree, completely disagree.

The questioner used to collect needed data of the study was a standard questioner. The validity of the questioner was confirmed after localization and backward translation of it in Iran by some experts and professors of business management.

Moreover the reliability of the questioner was determined by Alpha Cronbach method. The alpha value estimated for all variable of the study in the SPSS21 is 0.7. So it can be claimed that the underlying questioner enjoys acceptable reliability.

Table 1: Reliability of the Research Tools

Questioner title	Questioner alpha coefficient
Brand association	0.83
Brand mental image	0.72
Loyalty to the brand	0.71

Brand equity	0.71
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Data Analysis Method:

The structural equation modeling (SEM) and confirmatory factor analysis methods were used at the same time in the study in order to fit the developed method. SEM is a strong and holistic technique from multivariate regression family and in a better sense it is development of general linear model which enables the researcher to use a set of regression equations simultaneously. This model is a holistic approach to test research hypotheses about relationships among observed and latent variables (Rahimnia et.al 2013, p:9). Moreover the research data were analyzed using Lisrel 8.54. The Lisrel software was used to do confirmatory factor analysis and to test the research model.

Findings:

The data of the study were analyzed using SPSS 21 and Liserl 8.54 at descriptive and inferential levels. The structural equation modeling technique was used to test research hypotheses.

Hypothesis 1: brand association has positive, direct and significant effect on the brand equity.

When testing the research hypothesis by structural equation model, the extrinsic latent variable path coefficient of the brand association on the brand equity was obtained 0.56 and T-value was estimated 4.51. Hence, the hypothesis 1 is confirmed and the SEM shows that brand association has significant, positive and direct effect on the brand equity among consumers of dairy products in Bonab City.

Hypothesis 2: brand association has positive, direct and significant effect on loyalty to the brand.

When testing the research hypothesis by structural equation model, the extrinsic latent variable path coefficient of the brand association on the brand equity was obtained 1.27 and T-value was estimated 2.04. Hence, the hypothesis 2 is confirmed and the SEM shows that brand association has significant, positive and direct effect on the loyalty to the brand among consumers of dairy products in Bonab City.

Hypothesis 3: brand mental image has positive, direct and significant effect on loyalty to the brand.

When testing the research hypothesis by structural equation model, the extrinsic latent variable path coefficient of the brand association on the brand equity was obtained 0.49 and T-value was estimated 3.81. Hence, the hypothesis 3 is confirmed and the SEM shows that brand association has significant, positive and direct effect on the loyalty to the brand among consumers of dairy products in Bonab City.

Hypothesis 4: brand mental image has positive, direct and significant effect on the brand equity.

When testing the research hypothesis by structural equation model, the extrinsic latent variable path coefficient of the brand association on the brand equity was obtained 0.42 and T-value was estimated 6.53. Hence, the hypothesis 4 is confirmed and the SEM shows that brand association has significant, positive and direct effect on the brand equity among consumers of dairy products in Bonab City.

Hypothesis 5: loyalty to the brand has positive, direct and significant effect on the brand equity.

When testing the research hypothesis by structural equation model, the extrinsic latent variable path coefficient of the loyalty to the brand on the brand equity was obtained 2.64 and T-value was estimated 1.98. Hence, the hypothesis 5 is confirmed and the SEM shows that loyalty to the brand has significant, positive and direct effect on the brand equity among consumers of dairy products in Bonab City.

Hypothesis 6: the mediation effect of loyalty to the brand is confirmed in the relationship between brand association and the brand equity.

Considering that path coefficient between loyalty to the brand and brand equity (2.64) is larger than individual path coefficient in the relationship between brand association and the brand equity (0.56), so mediation role of loyalty to the brand is confirmed in the relationship between brand association and brand equity.

Hypothesis 7: the mediation effect of loyalty to the brand is confirmed in the relationship between brand mental image and the brand equity.

Considering that path coefficient between loyalty to the brand and brand equity (2.64) is larger than individual path coefficient in the relationship between brand mental image and the brand equity (0.42), so mediation role of loyalty to the brand is confirmed in the relationship between brand mental image and brand equity.

Table: investigation of significance of estimated effects coefficients and the research hypotheses test

Hypotheses	Path coefficient	T-value	Test result
Hypothesis 1	0.56	4.51	Confirmed
Hypothesis 2	1.27	2.04	Confirmed
Hypothesis 3	0.49	3.81	Confirmed
Hypothesis 4	0.42	6.53	Confirmed
Hypothesis 5	2.64	1.93	Confirmed
Hypothesis 6	0.56<2.64		Confirmed
Hypothesis 7	0.42<2.64		Confirmed

Table-Goodness of Fit Index for Structural Equation

Row	Model fitness criteria	Index	Reported value	Desired limit	Test result
1	Normalized fit index	NFI	0.91	0.90>	Good
2	Non-normalized fit index	NNFI	0.92	About 1	Good
3	Comparative fit index	CFI	0.94	0.90>	Good
4	Increasing fit index	IFI	0.94	0.90>	Good
5	Goodness fit index	GFI	0.95	0.90>	Excellent
6	Adjusted goodness fit index	AGFI	0.9	0.90>	Good
7	Root mean square estimation error	RMS EA	0.041	0.90<	Good

Discussion and Conclusion:

Considering that the ultimate goal of the study was evaluation of mediation effect of brand mental image on formation of brand equity, so we investigated direct and indirect effects of brand equity aspects on formation of the brand equity for different dairy products. Findings of the study revealed that extrinsic positive effect of the brand mental image on formation of the brand equity had lowest value (0.42) and on the other hand positive effect of loyalty to the brand on formation of brand equity had highest value (2.64). This shows considerable effect of this aspect on formation of dairy products special value. The finding can be an incentive for the researchers to pay much attention to the role of this aspect in formulation of brand equity of the country's dairy products in the future studies. Moreover in this study , results of the model test confirmed mediation effect of loyalty to the brand in formation of the brand equity. According to the results obtained from research hypotheses test following suggestions are proposed to the companies and management in the future uses:

Considering that in this model total effect of extrinsic latent variable of brand association was determined positive and significant on intrinsic latent variable of loyalty to the brand and final intrinsic latent variable of brand equity, hence it is proposed to the dairy products companies to preserve quality of all their products through purchasing fresh milk and different complexes of different dairy products. Doing so, they will be able to increase loyalty to their brand and brand equity (directly) among customers for a long time.

In this model total effect of extrinsic latent variable of brand mental image was identified positive and significant on intrinsic latent variable of loyalty to the brand and final intrinsic latent variable of the brand equity. Hence, the companies which are active in the field of dairy industry should try to create positive brand mental image (i.e. strong, appropriate and exclusive associations) in their customers' memory through focusing on the quality, good taste, various products and compatibility with the customers' taste. Doing so they will be able to increase their customers' loyalty to the brand and, directly, brand equity. The differences among brands in the market depend on their power and reliability. So the company should increase its brand reliability and power through creating an appropriate image in the customers' memory by presenting high-quality services and products and establishing a deep friendly relationship with the customer. Doing so, the company will be able to obtain customers' loyalty to the brand.

Research tools

The instrument used in this study, talent management is a standard questionnaire developed by Philips and Roper (2009). The questionnaire based on Likert scale of 5 animals (from very high to very low) is designed. The absorption of the discovery, development and improvement, talent retention is examined.

The second test used in this study, a standard questionnaire performance Achyv (Hersey and Goldsmith, 2003) is that seven of the incentives, credit assessment, environment, help, clarity and the ability to examine. Questionnaire based on Likert scale (very low to very high -5 -1) is graded.

In this study, Cronbach's alpha was used to assess the reliability of the instrument. Therefore, it's an initial sample of 30 pre-test questionnaires. Then, using data obtained from the questionnaires and statistical software Spss the reliability of the questionnaire, talent management, 0.76 and for the staff, 0.94 estimated.

The Analysis of Data

We have used Descriptive statistics and inferential statistics such as single variable regression and single variable t-test, Friedman for analyzing data.

Research Findings

First hypothesis: talent management affects on employees' performance different branches of Refah Kargaran bank of Tehran.

Table 1: Single Variable Analysis of the Potential Impact on Staffs of Refah Kargaran Bank Branches

P	T	Beta	B	Dependent variable	Independent variable
0.000	15.089	0.659	0.561	Staffs' performance	Talent management

As can be seen in the table above, talent management, employee performance significantly positive effect of bank branches in Tehran welfare workers is ($0.659 = \beta$). Talent management, bank branches increased welfare workers in Tehran, leading to improved performance of employees.

Second Hypothesis: talent management of the staffs of Refah Kargaran Bank of Tehran has a suitable situation.

Table 2: Comparison of the Mean Current Status Talent Management Staffs of Refah Kargaran Bank Branches With Average Criterion (3)

P	Freedom degree	T	SD	Average	Component
3.34	0.626	9.25	297	0.000	Talent management

According to Table 2, the mean talent management, welfare workers, bank branches in Tehran, is 3.34. T calculated from the t table is larger. Thus, the present status of talent management, which is above average, is statistically significant.

Third hypothesis: Performance of the staffs of Refah Kargaran Bank of Tehran has a suitable situation.

Table 3: Comparison of the Average Performance of the Staffs Of Refah Kargaran Bank Branches With Average Criterion (3)

P	Freedom degree	T	SD	Average	Component
3.05	0.533	2.65	297	0.000	Staffs' performance

According to Table 3 the yield of Bank staff welfare workers in Tehran, is 3.05. T calculated from the t table is larger. Thus, the present status of employee performance is above average which is statistically significant.

The fourth hypothesis: each of talent management (attracting talent, talent discovery, development and improvement of talent and keeping talent) on the performance of bank branches in Tehran affects the welfare of the workers.

Table 4: Single Variable Regression Effect of the Talent Management of Personnel of Refah Kargaran Bank Branches in Tehran

p	T	Beta	Dependant variable	Staffs' performance	Independent variable
0.000	11.151	0.544	0.385	Staffs' performance	Talent attraction
0.000	9.962	0.50	0.32	Staffs' performance	Discovering talents
0.000	13.860	0.627	0.485	Staffs' performance	Development and improvement of talent

0.000	8.517	0.444	0.288	Staffs' performance	Retention of talent
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Each of talent management (attracting talent ($0.38 = \beta$), discover talents ($0.32 = \beta$), talent development and improvement ($0.48 = \beta$) and keeping talent ($0.28 = \beta$)) on the performance of bank branches in Tehran, welfare workers and there is a significant positive effect. This effect is significant at the alpha level 0.01. Due to the positive regression coefficient, it can be said that the increase in bank branches talent management domains of welfare workers in Tehran, leading to improved performance of employees.

The fifth hypothesis: dimensions of talent management of staffs of different branches of Refah Kargaran bank have priorities.

Table 5: Ranking Of Different Aspects of Talent Management at Refah Kargaran Bank

Sig		DF	Priorities	Average rating	Variables
0.000	133.446	3	Second	2.51	Attracting talent
0.000	133.446	3	First	3.18	Discover talents
0.000	133.446	3	Third	2.28	Development and improvement of talent
0.000	133.446	3	Fourth	2.04	Retention of talent

Ranking statements regarding the prioritization of different aspects of talent management at Bank welfare workers, respectively, discover talent, talent recruitment, development and retention of talent is talent and Rehabilitation.

Conclusion:

There is a significant positive relationship between the effects of talent management of staffs in different branches of Refah Kargaran Bank. In the context of the present results with the results of teaching and colleagues (2012) matched. Talent management strategy has a significantly positive effect on the performance of its faculty members. The research findings match with Mehravani H. (2011).

Between talent management talents, retention of management, career development, retention and performance of the financial and non-financial organizations, there is a significant positive correlation. The study findings Nabil Hajj et al (2011) also matched the relationship between talent management and employee performance in public hospitals. Using talent management will ensure that each employee, with special talents and abilities will be put to good work. Talent management as a management tool, due to employee empowerment and a kind of flexibility is ensured in accordance with the changing market conditions. Due to the fact that talent management is a part of human resource management focuses on talent agency. More detailed and more directly on the management of a particular group of individuals' the right people in the right roles is an important tool for integrating activities and goals of the organization. Another finding of this study is that talent management of the staffs of Refah Kargaran

Bank is desirable. T value observed in the ($\alpha = 0.01$) is significant. Thus, the null hypothesis that the lack of difference between the samples mean and mean exclusion fitted. The research team concluded that the current situation in the company's talent management was assessed well. The Bank of Tehran welfare workers, managers, talent management process some respect. The managers in the staff selection process try to take advantage of those who have sufficient knowledge and ability to be an expert.

Other results showed that the performance of bank branches in Tehran welfare workers is desirable. T value observed at the surface ($\alpha = 0.01$) is significant. Thus, the present status of employee performance is above average which is statistically significant. Other results showed that the performance of different aspects of talent management of employees of Refah Kargaran bank branches in Tehran. The results are in correlation with the findings of Taleghani et al (2012) .talent management strategy, has a significantly positive effect on the performance of its faculty members. The research results are in correlation with findings of Mehravani H. (2011) there is a positive and significant relationship among talent management, retention of management, career development, retention and performance of financial and non-financial organizations.

If the managers of Refah Kargaran Bank try to attract good and suitable employees, they will set the suitable condition for attracting experts and professional staffs. Attracting different experts can not only replace old manpower with new ones but also it can be suitable for development. With the combination of programs and options business planning and employment tools, managers can actively support talent attraction. Talent management system, database information available to date suggests this enables banks too quickly and easily identify and talents needed .Therefore, the discovery potential of such functions integrated talent management are keys to being effective if it leads. If there is a good and suitable system in different branches of Refah Kargaran bank to identify professional and talented people, of course the people will enter the organization that can do their responsibilities the best and will have better performance.

Practical suggestions:

The results have shown that talent attraction affects on the staffs of Refah Kargaran Bank. So we have some suggestions as bellow:

the staffs of Refah Kargaran Bank must develop and implement talent management and development of organizational culture based on their attention.

The directors of the Bank's strategic orientations, objectives and action plans should discuss the exact timing for the implementation of talent management and talent, special attention.

The results have shown that talents discoveries affects on the staffs of Refah Kargaran Bank. So we have suggestions as bellow:

By implementing the process of discovering talent and appropriate approach to source selection using internal / external the bank tries to find the distance between talents that we have and the talents which

will be needed in the future. Then, talents and competencies required for the implementation of the Bank's business strategy was determined.

The results have shown that talent development and improvement affects on the staffs of Refah Kargaran Bank. So we have some suggestions as bellow:

Active manpower needs teaching and gaining technology. So for using knowledge and talents of people it will be better to set a condition for their participation and giving their ideas.

The results have shown that talent protection affects on the staffs of Refah Kargaran Bank. So we have some suggestions as bellow:

To maintain and retain talent, motivating non-monetary rewards to be used. Also its suggested to use systems like Scholarships abroad, resorts suitable locations inside and outside the country, encouraging pilgrimage holidays, Ben commodity specific brands, through education costs for children who are vulnerable to top.

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