



INTERNAL BRANDING THROUGH “LIVING THE BRAND”: A COMPARATIVE ANALYSIS IN THE BANKING SECTOR

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Abstract

The purpose of this research is to extend our understanding towards brand supporting behaviors and assess empirical relationship between them and brand performance. Also to understand internal branding process from employees perspective to what attributes are important in “living the brand” or delivering the brand performance. A quantitative survey was conducted from two banks (one international/multinational and other local). Sampling frame consisted of 850 managerial level employees in Bank ‘A’ and 900 in Bank ‘B’ and sample size was 10% of actual population. Structural equation modelling was run to assess the fit of model and interpret causal relationships through path analysis. To explore the factors of internal branding which drives performance of employees, three in-depth interviews were carried out from each bank on the basis of their willingness. Brand supporting behaviors i.e. brand identification positively related with brand commitment, brand loyalty and brand performance but their significance varies from organization to organization. Also attributes that employee find attractive is different for each organization and contribute in internal branding process. Work environment, employment, internal communication and other factors can influence employees brand supporting behaviors and affect internal branding process. The results provide practical insight with respect to internal branding dynamics of local market. It also suggest characteristic valued by existing employees and need attention of management to let employees “live the brand”

Keywords: Brand Commitment; Brand Identification; Brand Loyalty; Internal Branding

1. Introduction

Day by day competition is becoming intense due to globalized environment and organizations are continuously struggling to find competitive advantage. This quest of being unique requires organizations to make the most out of available resource. Of all the resources, Human Resource is increasingly being considered as essential asset in materializing organizational goals irrespective of core product being a service or physical goods. Considering this fact, investing and building all aspects of organization’s “Brand” is a way of gaining a sustainable edge.

Branding is about constructing psychological formations in the mind of target audience to organize their information about a particular product/organization. As such brand reflects perception of customers about an organization (Keller, 2003) plus an indicator of financial strength of a company (Kerin and Sethuraman, 1998). In the emerging scenario, all aspect of organization demand to focus on the branding process and a shift has been made from product branding to corporate branding. Corporate branding is aligned with both concepts i.e. Employer branding and internal branding. When organization strives getting the right people having the same value as of organization, it is called building up an “Employer Brand”. Creating a perception for the organization as best place to work is about employer brand. When an organization has established itself as best place to work, it can attract the best talent by increasing number of applicant and their quality.

On the other hand, “Internal branding” is about “promoting the brand within an organization, to the existing employees with the aim to ensure the congruence between internal and external brand message. Efforts of internal branding targets at developing emotional connection of employees with the organization, in way that they not only understand company’s strategic direction but believe in it, support it and do what it is required for the organization to succeed (Sartain and Schumann, 2006). There is no universal definition for internal branding, however, many authors agree that it is successful delivery of brand promise transformed into reality by the employees, meeting the customer’s satisfaction by fulfilling their expectation (e.g. Auarnd et al., 2005; Bone, 2000; de Chernatony and Cottom, 2006; King and Grace, 2008; Mahnert and Torres, 2007; Punjaisri and Wilson, 2009). Organizations which have created successful brand have not only focused on the external branding but also worked on all areas of branding including internal. Employees in the internal branding area play a major role as they are bridge between an organization and its customers and all other stakeholders (Harris and Ogbonna, 2000), contributing significantly to competitive advantage.

Although internal branding has its role whether product is a tangible (physical good) or intangible (service) but it dominate more in service industry as employees play a major role in delivering “actual experience”. This actual experience can make or break the customer perceptions. Similarly, in case of product being physical good, understanding of employee about the meaning of brand value to its customer is necessary. Previously, most of the studies focused on the perspective of management and consultants, although employees are considered as target audience of an internal branding campaign. Recently some studies have worked on the internal branding process from employee’s perspective in service industry particularly in hotel (King and Grace, 2005; Maxwell and Knox, 2009; Punjaisri et al., 2009; Punjaisri and Wilson, 2011; Raj and Jyothi, 2011). In line with these researches, this study will also focus on front line employees in service sector (banking industry) with regard to internal branding process. Furthermore, there is very limited research conducted in Asian countries on internal branding. This research could expand the knowledge of internal branding into a different cultural background, and will also test the ability to adopt the internal branding concept into different cultural contexts.

1.1 Research Problem

This study aims to understand the link between brand supporting behaviors (i.e. brand identification, commitment and loyalty) in the delivery of brand performance and also attempt to explore internal branding process from employee’s perspective (i.e. what attributes of organization are important for current employees which motivate them to deliver the brand performance and meet customer expectations) as they are the link between customer and organization.

1.2 Study Objectives

- a) To empirically assess the causal relationship among different brand attitude i.e. brand identification, brand commitment and brand loyalty.
- b) To further assess the relationship between brand attitude and employee's brand performance (delivery of brand promise).
- c) To explore categories of attribute considered more or less attractive by current employees in the banking sector which motivate them to live the brand.
- d) To find out if differences of attributes existing if any between national and multinational organizations.

2. Literature Review

Internal branding is defined as "set of strategic processes that align and empower employees to deliver the appropriate customer experience in a consistent fashion" (CMA, 2007). This concept has received considerable interest recently and many researchers (e.g. de Chernatony and Cottom, 2006; Mahnert and Torres, 2007; King and Grace, 2005; Punjaisri and Wilson, 2009, 2011) have worked its impact in the success and failure of organization. In the literature of corporate branding it has been acknowledged that employer can influence brand perception of their customers and other stakeholders through the role they play in conveying both functional (what are delivered) components and emotional (how they are delivered) values (de Chernatony, 2002). When these functional and emotional values are associated with the brand values (Physical good or service), true spirit of corporate brand could achieve competitive advantage which is sustainable in long run (Pringle and Thompson, 2001). As such, internal branding is a way of achieving competitive advantage and employees are target of core objective, which cannot be replicated (Jacobs, 2003).

Decision making process is complex to understand and it can be different for purchase of Physical good or service. Brand is tool which becomes a risk-reducing device (Dawar and Parker, 1994) and aids this process. To achieve this, the brand promise needs to be delivered. Also as in corporate branding concept there are various points where stakeholders can come into contact with the brands (King, 1991). To consistently deliver the brand experience at all levels to stakeholder, employee need to be able to understand their brand's values. As a result, they will understand the meaning of their roles, appreciate it and will be committed to delivering the brand promise (Heskett, 1987). As such, greater emphasis is placed on internal issues to ensure staff's appreciation of the brand promise and exercise brand's values to guide their behaviors (Cleaver, 1999).

Living the brand is "how organization empower and enthuse their employees" (Ind, 2007) about cultivating organizational values and brand promise, deep into the fabric of whole organization that it becomes a DNA in each employee. Key focus is on employees as they are living proof of what is the ideology of organization, distinctive from competitors, consistent from inside to outside and outside to inside.

Explaining the idea of "living the brand" as mutual effort of marketing and Human Resource. Welsing (2006) explained that identity of organization should be in balance (Outside-in and Inside-out), its attractiveness to customers and employees to stimulate business. Organizations express through its brand "what it want to mean" value for customers as well as for employees. Internal branding is a vehicle for

“living the brand”, a more dynamic concept, usually found in service industry but equally applicable to physical goods.

Conventionally, internal branding perspective was that it is a responsibility of marketing because they are involved with advertising to create a link of internal and external brand marketing campaigns. Mitchell (2002) supports this point of view because the marketing people have to create and match the internal campaign to the external. It is also viewed as communicating same kind of meaning (Bergstrom et al., 2002). Based on these conclusion, internal brand building is viewed a marketing function.

On the other handMachtiger (2004) contend that internal branding cannot be relied solely on internal communications and need a broader perspective of integrating both across marketing and human resource (HR) disciplines. HR emphasize on developing the human asset for effective economic performance (Pfeffer, 1998) and to create brand’s success (Zerbe et al., 1998). To achieve this, they need to work their principles and knowledge in line with Marketing and Branding (Aurand et al., 2005). In order to internalize the brand value, better acceptance by employees and aligned values and attitude, organization has to orchestrate both marketing and HR theories (Vallaster and de Chernatony, 2003). Punjaisri and Wilson (2007) in their empirical study have highlighted synergy of training programs (conducted by HR) and internal communications (task of marketing). It impact employees brand supporting behavior and showed significance statistically.

It is important for employees to fully understand the value of brand and internal marketing. (IM) is considered to be an important method for communicating brand internally within an organization. When focusing on developing successful relationship within the company with its employees, IM is seen as a preconception for profitable interactions in the marketplace (Varey, 1995). The main outcome of internal branding effort is to bring about cultural change in the organization and this could happen with the combined effort of HR and Marketing principals and practices within organizations (Aurand et al., 2005).

2.1 Internal Branding asDriving Force forEmployees Brand Supporting Behaviours

Employees has a very significant role in service branding is evident in research conducted by de Chernatony and Cottam (2006). Through an assessment of a range of financial service brands, with varying levels of success (as determined by a range of indicators such as future earnings, market share and reputation), de Chernatony and Cottam (2006) uncovered employees as being the driving force for successful service brands. Therefore, as organizations embrace the knowledge, that employee effort lies at the heart of organizational success, they can achieve it. Internal brand management has been promoted to be the means to ensure employees are attitudinally and behaviorally ready to deliver the brand promise (Punjaisri et al., 2008) provided that organizational culture and employee values can influence the various values perceived by customers to be representative of a service brand, de Chernatony et al. (2006) argues upon influencing employee behavior with the help of internal communicating value of brand. In turn, such communication results in brand values being comprehended by employees as well as being accepted and internalized so as to shape future behavior.

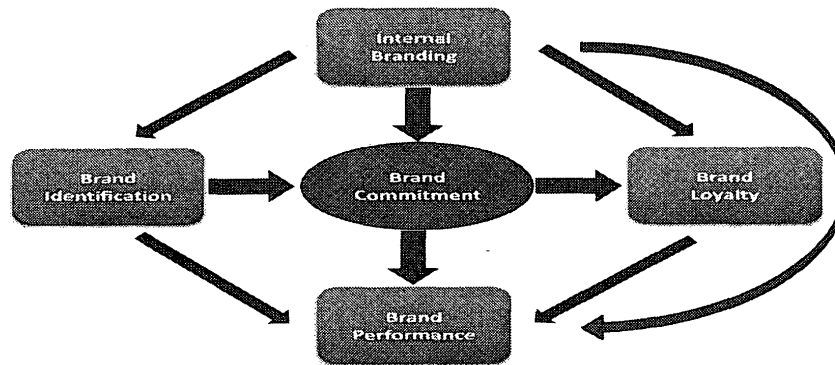
Punjaisri et al. (2009) carried out research from perspective of employees to understand the process of internal branding. Quantitative survey was conducted with 699 employees who deal directly with customers for five big hotels of Thailand. Internal branding showed a positive impact on brand promise delivery of employees as it influenced their attitude and behaviors significantly. It also concluded that brand identification drive the commitment and loyalty.

2.2 Components of Internal Branding and their Link in Delivering Brand Performance

Employees' brand identification and brand commitment is needed throughout organization if its corporate brand is to be successful and distinct (Balmer 2001). Once all employees have clear understanding of value of its brand, they can engage themselves with brand intellectually and emotionally (Thomson et al. 1999). This engagement with the brand, attempt to develop a shared agreement of the brand values, latest research studies have found that employees' brand commitment is positively influenced by it (Punjaisri and Wilson 2007; Punjaisri et al., 2008, 2009, 2011). Moreover, theories of organizational identification and organizational commitment have professed that one's staff values are aligned with organization's values and brand, their loyalty with brand is also enhanced (Dutton et al. 1994; Van Dick 2001).

Research study conducted by Pappasolomou and Vrontis (2006) in UK retail banking industry contend that internal branding is an effective way of influencing employees' brand loyalty and their willingness to stay with the brand (Reichheld 1996). Also, according to various researchers, brand identification is viewed as a predecessor to brand commitment (Burmam and Zeplin 2005) and brand loyalty (Brown and Peterson 1993; Pritchard et al. 1999) which means that only if employees identify themselves with the organization, will be committed and loyal.

Figure 1: Conceptual Model of Internal Branding and Brand Supporting Behaviors



Source: Punjaisri et al. 2009, 2011

The success of internal branding in service industry heavily rely on delivery of brand promise or “brand covenant” (Balmer and Gray 2003) which is materialized when employees know the core values of organization, identify with them and committed to consistently deliver them to customers. In fact, De Chernatony (2002) hypothesizes that it is indispensable for service staff to adopt predetermined brand supporting behavior which advocate brand values. Hence internal branding activities are equally important as external branding when materializing brand promise delivery to the customer (Cleaver 1999).

3. Study Design and Methods

This research is both qualitative (exploratory) and quantitative in nature. For qualitative part, about the organization's attribute, part 1 was taken directly from Brickson's (2005) organizational identity questionnaire. In-depth interviews were conducted from three employees of each bank on the basis of their willingness for about 15-20 min. For quantitative survey 152 responses were received and collection of primary data was done through questionnaire which was adapted from Punjaisri et al. (2009, 2011). This tool has been successfully used to assess the brand supporting behaviors. It has four variables; Brand Identification - Originally used in four different studies (Herrbach et al. 2004; Mael and Ashforth 1992; O'Reilly and Chatman 1986; Shamir et al. 1998), this scale use measures the sense of ownership, pride and belonging towards the brand and it has eight items, Brand Commitment - There are four items in this scale,

copied from Mohr et al. (1996) to measure the level of commitment and emotional attachment, Brand Loyalty - This scale is taken from Boselie and van der wile (2002) and has three items to measure the intention to live with brand, Brand Performance - Scale used in two researches (O'Reily and Chatman 1986; William and Ahdersen 1991) and originally has four items to measure the delivery of brand promise by the employees.

All questions were measured on five point likert scale from "strongly agree" (1) to "strongly disagree" (5) and neutral (3) response which is commonly used for measuring attitudes (Kinnear and Taylor 1996) and easy to comprehend (Malhotra and Birks 2000). Questionnaire is not used as it is but some modifications are made with the help of supervisor and advice of some research experts so it can be comprehend easily by the respondents thereby increasing the quality of response.

In Bank 'A' (international/multinational) 100 questionnaire were distributed, 55 in head office and 15 each in three branches, around 68 were received back. Response rate was 68%. Of these 68, 3 were incomplete and rejected. Total available for analysis was 65. In Bank 'B' (Local) 100 questionnaires were distributed, 50 in head office and 10 each in five branches, 92 were returned back. Response rate was 92%. Of these 92, 5 were incomplete and rejected available 87 for analysis. To sum up, about 152 questionnaires in total were accepted for analyses.

4. Data Analysis and Discussions

This section provides the analysis of the data and highlights the key findings collected from 152 respondents.

Table 1: Reliability Analysis, Confirmatory Factory Analysis, Average variance extracted and KMO

Scale Items	A	CFI	Var	KMO
<i>(Brand Identity)</i>	0.90		0.60	0.86
I am proud to tell others that I am a part of this bank.		0.66		
I feel a sense of ownership for this bank.		0.74		
The brand related messages of the bank increase my sense of pride towards its brand.		0.51		
I view the success of the brand as my own success.		0.56		
This bank is like a family to me.		0.65		
I have a sense of belonging to this organization.		0.61		
When I talk about this bank I usually say "we" rather than "they".		0.59		
When someone praises my organization's brand, it feels like a personal compliment		0.45		
<i>(Brand Commitment)</i>	0.91		0.50	0.57
My commitment to deliver the brand increases if I know more about my brand.		0.79		
I am very committed to delivering the services promise to our customers.		0.70		
I have a minimal commitment to this bank.		0.81		
I don't feel emotionally attached to this company.		0.78		
<i>(Brand Loyalty)</i>	0.85		0.72	0.64
I will be happy to spend the rest of my career in this bank.		0.82		
I do not intend to move to another bank at the moment.		0.77		
My intention to stay is driven by the fact that I am competent in delivering the services promised.		0.56		
<i>(Brand Performance)</i>	0.85		0.73	0.74
The quality level of my work meets the brand standards of my bank.		0.74		
I can successfully fulfill responsibilities specified in my job descriptions.		0.72		
I am capable of providing the services expected by the customers.		0.48		
I always handle customers' specific requests within a standard set for our brand.		0.57		

Value of Cronbach's Alpha for 152 cases and four constructs is .880 meaning the data is highly reliable. Individual reliability of each construct varies, for brand identification and commitment it is higher than

overall reliability(.903 and .910 respectively) whereas brand loyalty and performance is lower (.805). Confirmatory factor analysis shows that all factors explained the measured construct well (value above 0.50 except two which are close hence retained). Also variance extracted is acceptable.All values of Kaiser-Meyer-Olkin (KMO) are greater than 0.50 meaning sample size is adequate to explain the correlation between the pairs of variables. Structure equation modeling (SEM) was conducted using Amos. This technique is used to conduct path analysis (causal effect) and provide overall test of model fit

Table 2. Fit Statistic of Bank 'A'

Model	χ^2	df	P	GFI	TLI	CFI	RMSEA	AIC	BIC
	27.003	10	0.000	0.853	0.932	0.945	0.0637	45.003	64.572

Goodness of fit statistics suggests that data fits the model well. The most absolute predictor of fit is Chi-square χ^2/df value of 2.7 indicate (≤ 2 or 3) good ratio for nested models (Schreiber et al. 2006). All other statistics follows the same path and reinforce the results of Chi-square: GFI 0.853, TLI 0.932, CFI 0.945 (almost 0.95), RMSEA 0.0637 suggesting good model fit (Schreiber et al. 2006).

Table 3. Fit Statistic of Bank 'B'

Model	χ^2	df	P	GFI	TLI	CFI	RMSEA	AIC	BIC
	36.472	13	0.000	0.867	0.925	0.937	0.075	97.95	120.144

Even for bank 'B', Chi-square χ^2/df value of 2.8 indicate (≤ 2 or 3) good ratio for nested models (Schreiber et al. 2006). All other statistics follows the same path and reinforce the results of Chi-square: GFI 0.867, TLI 0.925, CFI 0.937(very close to acceptable level of 0.95), RMSEA 0.075 suggesting good model fit (Schreiber et al. 2006).

4.1 Hypotheses Testing & Results

Following hypotheses were tested through conducting path analysis on the empirical data by using IBM SPSS Amos v. 20.0.0 to determine the causal relationship.

- H1: Employees' brand identification is positively related to employees' brand commitment
- H2: Employees' brand commitment is positively related to employees' brand loyalty.
- H3: Employees' brand identification is positively related to employees' brand performance.
- H4: Employees' brand commitment is positively related to employees' brand performance.
- H5: Employees' \rightarrow \rightarrow \rightarrow performance.

esis Testing

Path	Bank	Conc
Brand Identification \rightarrow Brand Performance	0.197**	0.187**
Brand Commitment \rightarrow Brand Performance	-0.083	0.158**
Brand Loyalty \rightarrow Brand Performance	0.379*	-0.053
Brand Identification \rightarrow Brand Commitment	0.436*	0.420*
Brand Commitment \rightarrow Brand Loyalty	0.306*	0.318*

Note: *Statistically significant at 0.01 level; **statistically significant at 0.05 level

According to the results of Bank 'A', Brand identification has very significant and positive impact on employees brand performance (0.197, $p < 0.05$) however brand commitment does not influence brand performance (-0.083) so null hypothesis is rejected and we may conclude that brand commitment is not significantly correlated with brand performance. The remaining three null hypotheses are also accepted (0.379, 0.436 and 0.306, $p < 0.01$) and we may conclude that brand identification positively influence brand commitment which impact brand loyalty eventually shape brand performance.

We test the same hypothesis for Bank 'B' and result shows Brand identification and brand commitment has very significant and positive impact on employees brand performance (0.187, 0.158 $p < 0.05$) hence we may accept null hypotheses. However brand loyalty does not influence brand performance (-0.053) so null hypothesis is rejected and we may conclude that brand loyalty do not impact brand performance in bank 'B' employees. The last two null hypothesis are also accepted (0.420, 0.318 $p < 0.01$) and we conclude that identification has positive impact on commitment and commitment influence brand loyalty.

4.2 Quantitative Research Findings

Structure analysis provide goodness of fit for brand supporting behaviors and brand performance model (all index showed good fit), meaning brand identification has impact on brand commitment which drive brand loyalty and these three contribute in brand performance by employees in delivery of brand promise. In the comparative analysis, employees in Bank 'A' were found to be less influenced by brand commitment on performance whereas Bank 'B' employees brand loyalty was not significant for brand performance.

4.3 Qualitative Research Findings

Attributes considered attractive were different with employees of both banks. This could partly be due to the factor that each organization has its own image which each employee perceive differently. Broadly speaking, attributes can be categorized into three main characteristic. The most common attribute which every respondents mentioned was "work environment" example include "It is nice place to work" or "work environment is really good and I feel like working here", "I like the type of work", "I am updated with the current financial scenario" etc. In the work and related areas, characteristic of work, style of management, challenging work and recognition (image of the bank) were mentioned by employees. These entire characteristic was highlighted more by employees of bank 'A' (international/multinational) as compared to bank 'B' (local), hence we may conclude that work environment and its related aspects are considered most important in delivering brand promise. It can also enhance the attitudinal outcome of internal branding and brand supporting behaviors.

Second category which emerged was related to "employment" and it includes tangible and non-tangible benefits such as compensation, non-monetary benefits, training and development, opportunities for career growth. Examples were "pay is good and benefits are great", "remuneration is excellent", "competitive salary compare with others". There was no such difference of opinion in this category between employees of both banks. As such we can say that employment and related benefits has its role to play but apparently it seems responses from both banks were same.

Last attribute come forth as "perceived image and success" of the organization according to response i.e. "one of the top national bank", "it's a well known and respectable bank" and "this bank has reputation of excellence worldwide and brand name is very familiar". Therefore past, present and future success of

organization was found to be an attractive feature and also affects employee's identification, commitment and loyalty hence drives internal branding outcome. Even in this attribute no significant difference was observed due to the fact that they are among top banks of the country. While discussing about the attractive attributes some negative aspects were observed as well such as, late sitting and negative religious perception but they were dominated by other positive characteristic mentioned above.

5. Conclusion

The study concluded that there is link between brand supporting behaviors which are brand identification, brand commitment and brand loyalty and each one set the foundation for the other. Furthermore they significantly shape attitude towards employees brand performance and support them in delivery of brand promise. The behavior which stands out in determining employees' brand performance is brand identification, and we conclude as employees identify themselves with their company, more they will be instrumental in delivering emotional and functional component of brand promise.

However when we compare the findings of both banks, keeping in mind the focal of model, we see that brand commitment is not significantly influencing brand performance in Bank 'A' hence it may have very partial or no impact in aligning employees brand value behaviors. In the case of Bank 'B' brand commitment has significant impact on brand performance however brand loyalty does not show any significance impact. If we analyze our qualitative finding and equate them with quantitative, we may conclude that each organization has its unique set of attributes which are attractive for employees. These attribute contribute in building the internal branding process, enhances employees feeling that they are part of organization's success (brand identification), feel attach to it (brand commitment) and their intention to stay with the brand increases (brand loyalty) thus increasing overall performance and brand promise delivery. Our finding of the internal branding key component "work environment" are in line with that of Punjaisri et al. (2011) and "employment" with Maxwell and Knox (2009). This research further support that even in the local context, various factors of internal branding can strike brand supporting behaviors. There is still need of research in other areas of service industry as well as physical good organization to find out more about role of internal branding and its impact in building brand.

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