

The relationship between internal brand management and brand citizenship behaviour in the financial services sector in South Africa

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ABSTRACT

This study addresses the nature of the relationship between brand citizenship behaviour and its antecedent instigator, strategic internal brand management as they pertain to the quest for distinctive service competencies by firms in the financial services sector. In today's fast moving technologically accelerated world of commerce and industry, the quest for differentiation and innovation has simultaneously become acute while at the same time significantly more challenging to attain and sustain. Such behoves organisations to identify competency areas that can be leveraged for segment level distinctiveness. For one, the value of a strong brand is well recognised in business and much has been written about the diversity of elements that accentuate the construct of a brand.

Being exploratory in nature, the study was guided by a qualitative design. In-depth interviews were conducted with a sample of executives representing the functions of marketing, human resources and operations from a selection of leading South African financial services firms as part of an exploratory investigation. These senior level practitioners were identified in literature as the anchors upon which meaningful strategic initiative emanates. The aspirant attainment of employees who become true citizens of the brand in their behaviour towards customers and other stakeholders was noted to be an outcome of leadership deliberateness in ensuring sustained immersion of employees in an organisation's culture and values.

A model that offers a foundation for the identification of key intra-organisational constructs and processes was proposed as a key outcome of the study. In addition, the study raises awareness of how to frame the scope of aspects that need to be included into an integrated approach to internal brand management to yield employee brand citizenship behaviour and ultimately assist in enhancing an organisation's differentiation efforts. Keywords: internal brand management, brand citizenship behaviour, brand identity, brand communication, brand leadership, internal marketing, retail financial services.

DECLARATION

I, Lydia Ntsatsi Siziba, declare that this research report is my own work except as indicated in the references and acknowledgements. It is submitted in partial fulfilment of the requirements for the degree of Master of Management in Strategic Marketing in the University of the Witwatersrand, Johannesburg. It has not been submitted before for any degree or examination in this or any other university.



Lydia Ntsatsi Siziba

Signed at Parktown

On the 10th day of August 2015

DEDICATION

I would like to dedicate this research to my Lord and Saviour, Jesus Christ, for granting me the wisdom and strength required to see it to completion. My mother, Monica who has encouraged and provided emotional support as well as carried me in her prayers throughout the process and my whole life. My father, Phillip who engraved within me the importance of education. My little sister, Thato who has gone through the process of making new friends in a new school and never complaining about my absence. They have made sacrifices to help me get to where I am today, thank you for everything, with much love.

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CHAPTER 1: INTRODUCTION

1.1 Purpose of the study

The purpose of this study was to determine the relationship between internal brand management and brand citizenship behaviour within the South African financial services sector from perspective of seasoned executives.

Organisations have recognised that they cannot keep on arranging work in isolated functions. Instead, they must arrange operations around core corporate processes, which are determined from an external customer delivery perspective. Internal marketing is founded on the consideration that certainly no single management role is effective if it functions in isolation. These cross-functional activities and the people who perform them all have a major influence upon the outcome. The consequence of this is that executives must make certain that employees in all parts of the company are involved in the conveyance of consistency in quality through an interweaving experience delivery mechanism. Thus far, integrated effort is possibly the most significant, yet most testing challenge facing organisations (Ahmed & Rafiq, 2003).

Holistic branding that is incorporated needs cohesive leadership within the organisation, starting with the Chief Executive Officer or Managing Director. There needs to be a regular review of how the company is structured so that internal branding is regarded as being the remit of key functional teams, i.e. HR, Marketing and customer service teams. When leaders within the organisation take accountability for holistic branding, more appropriately integrated structures evolve, which detest power fiefdoms and command cross-functional relationships (de Chernatony & Cottam, 2006).

The increase of attention on internal marketing has raised awareness of the crucial role that employees play within organisations and the branding process. Employees drive the brand image for many organisations, particularly those in the service sector (Mangold & Miles, 2007). At the same time, executives and

managers identify the significance of building and maintaining exceptional reputations and resilient brands but are not entirely familiar with the requirements entailed by the process to build strong brands (Abratt & Kleyn, 2012).

According to the research findings of a study that was conducted on the success and failure factors in developing new banking and insurance services in South Africa, Oldenboom and Abratt (2000) stated that offering inventive ways to differentiate the service experience is a significant way of attaining a strong competitive position. However, these organisations generally offer very comparable products (Saunders, Bendixen & Abratt, 2007).

Strong, valuable brands are grasped through positive employee behaviour. Internal brand management bridges the employee awareness gap, linking customer brand expectations with employee performance (King & Grace, 2009). Therefore, it is vital to establish an understanding of the relationship between employee behaviour and internal brand management efforts. Hence, the purpose of the study, which was to afford insight to executives that, would like to achieve success through the implementation of internal brand management procedures.

Furthermore, the study intended to articulate the significance of internal brand management especially for executives within the financial services sector, providing awareness of how to manage internal branding in a way that will strategically align with brand citizenship behaviour and ultimately assist key decision makers to enhance the organisation's brand building efforts.

1.2 Context of the study

In the 1990s, the main source of growth for the economy in South Africa was the service sector, which made up 65 percent of gross domestic product (GDP), 63 percent of employment and 74 percent of capital formation. Among the largest sectors are financial services, which contributed 6.1 percent to the South African GDP (TIPS, 1998).

Furthermore, among the key South African sectors is the financial, real estate and business service sector, which accounts for more than 20 percent of the country's real value added (value of total production). The sector is made up of the following services namely, commercial, retail and merchant banking, mortgage lending, insurance and investment (Media Club South Africa, 2014).

The South African financial services sector is well established and comprehensively structured, encompassing a central bank – the South African Reserve Bank – as well as a number of large commercial banks and investment organisations as well as some smaller banks (South Africa info, 2013). According to the World Economic Forum Competitive Survey 2012 and 2013, South African banks were rated second out of 144 countries for soundness, while the country itself was rated third for financial sector development. The South African banking sector consisted of 17 registered banks, two mutual banks, 12 local branches of foreign banks, and 41 foreign banks with approved local representative offices. The sector employed over 150 000 people with the bulk of this number represented by the four major banks (The Banking Association, 2012).

The year 2013 brought with it growth within the insurance sector, with the participants in the KPMG survey averaging an annual growth in gross written premiums of 8.1 percent. However, growth in the short-term insurance sector stayed under pressure with the sector recording an increase in net written premium of six percent in 2013 surpassing the recorded CPI by only 0.6 percent. The decline in the collective ratio of 3.5 percent was determined by a weakened claims experience.

The insurance companies included in the study operate with very different business models and products, indicating that the industry can be outperformed despite the company's specific product offering (KPMG, 2014).

The concept of the financial services sector as defined in this study refers to financial services supplied by banks and insurance companies to individual customers and excluded all forms of business and private banking as well as business-to-business financial product offerings.

Furthermore, South Africa has established a well-structured banking system that compares favourably with many developed countries (The Banking Association, 2012). On average, a R1 million increase in the service sector production in South Africa creates 34 jobs. In the context of financial services, a few big companies rule retail banking and insurance, while corporate banking and brokerage are characterised by many competing companies (TIPS, 1998). The high level of competition can be attributed to legislation, technology, products and the number of participants who have contributed to bringing about changes within the sector.

However, the success of the banks and insurance companies cannot be solely based on technological advances, as they are largely service-based organisations and the services are rendered by employees. Employees form a critical channel of competitive differentiation in the marketplace and thus creating a cohesive service ethos aligned with core corporate brand values has been highlighted as an important task. Internal branding provides the background for such activities. Brands are strategic resources and crucial to attaining a competitive advantage (Pich & Dean, 2015).

The capacity for rapid imitation of tangible forms of product and ability to offer innovation has resulted in reduced scope for sustainable differentiation among the leading firms within their respective streams in the sector. By in large, both the large banks and insurance firms generally tend to offer a similar range of services and charge approximately the same rates. Thus, a firm that is able to show its dominance in the customer contact area creates for itself a competitive tool and a means of positively distinguishing itself from its competitors (Richardson & Robinson, 1986).

This study considered the context of the South African financial services sector, in relation to perspectives and practices pertaining to internal brand management and brand citizenship behaviour. Indication was that these firms actively seek to discover effective ways to link the brand to the employees in an effort to impact positively on employees' behaviour.

The increase of attention on internal marketing has raised awareness of the crucial role that employees play within organisations and the branding process. Academic literature focuses largely on brand management from the perspective of external brand behaviour, elaborating on comprehending external customers' behaviour (Shaari, Salleh & Hussin, 2012).

In addition, banks and insurance companies are progressively identifying the necessity to purposefully build and sustain successful brands. One way of doing this is to consider internal brand management in relation to employee brand citizenship behaviour.

The internal brand management processes from the aforementioned banks and insurance companies were studied in detail and an attempt to define the relationship between internal brand management and brand citizenship behaviour was made in order to understand the degree to which internal brand management impacts brand citizenship behaviour. The objective was to assist key decision makers within the respective banks and insurance companies to enhance their overall brand building efforts and thus increase competitive advantage.

There has been an increased awareness of the concept of internal branding over the last few years; however, little is known about the relationship between internal brand management and brand citizenship behaviour within the financial services sector. This study considered the relationship between internal brand management and brand citizenship behaviour within the financial services sector in South Africa from executives' perspective by means of a qualitative study.

Moreover, it is widely acknowledged that employees' brand commitment, which Burmann and Zeplin (2005) define as the degree of employee's psychological attachment to a brand, is a significant aspect for the effectiveness of brand management. However, while many financial service-based organisations in South Africa are increasingly involved in the process of brand building, especially from a differentiation perspective, little is known about the relationship between internal brand management and brand citizenship behaviour.

According to Burmann and Zeplin (2005, p. 282), “brand citizenship behaviour is an aggregate construct that describes a number of generic (brand or industry independent) employee behaviours that enhance the brand identity.” They further elaborated, stating that brand citizenship behaviour is the degree of the employee’s inclination to apply extra effort that goes beyond their basic functions, therefore projecting the brand-consistent behaviour.

The authors go on to suggest that employees who are dedicated to the brand show a positive attitude and behave positively towards the brand thus improving customer satisfaction. It was revealed that employees with high brand citizenship essence are keen to offer ‘their all’ towards achieving not only self-satisfaction but also the organisation’s goals. These employees exhibit elevated levels of assisting behaviour, compliance to the brand values, brand enthusiasm and voluntary brand commitment. They seek for self-development in brand values and are able to communicate positively regarding the brand (Burmann & Zeplin, 2005). Furthermore, such behaviour shows that employees are vastly cognisant, fulfilled, dedicated and devoted to the brand. On the contrary, employees with a lack of such characteristics are not only discontented and disloyal to the brand, but they also conceivably weaken the overall brand performance particularly in meeting the brand promise to the external customers (Punjaisri & Wilson, 2007).

In the competitive business environment, brand management is viewed as a critical success factor. Building a brand-centric organisation in which employees are ambassadors for the brand is considered important (Boyd & Sutherland, 2006). Internal branding when well thought out as a resource, is able to create influential corporate brands, with the objective of ensuring that employees transform espoused brand messages into brand reality for customers and other stakeholders. In branding literature, the role that the employee plays is recognised as crucial in delivering the service promised by the brand (Punjaisri & Wilson, 2007).

Within the service sector, such as banking and insurance, employees are the ones that carry out the service tasks, which puts them in a position where they affect the quality of service rendered to the stakeholders that they encounter,

which in turn influences the perceptions of these stakeholders, thus creating a brand experience for the stakeholder. It is critical that the brand promise regarding service offering be adhered to. Furthermore, it is vital to note that employees from service-based organisations play an important role in delivering the brand promise of these organisations (Caruana & Calleya 1998).

Punjaisri and Wilson (2011) who examined the internal brand management phenomenon from an employee perspective, point out that there has been an increase in the interest regarding internal branding. This study sought to augment perspective by capturing viewpoint from executives who were the primary subjects of focus in the study reported herein.

Finally, views on the relationship between internal brand management and brand citizenship behaviour were collected from the perceptions and views of respondents who have been directly or indirectly involved with internal branding initiatives within the sample organisations. These respondents were carefully chosen for either their involvement with or the fact that they were driving and implementing the internal branding plans in their respective businesses.

1.3 Problem statement

1.3.1 Main problem

Understand the relationship between internal brand management and brand citizenship behaviour within the South African financial services sector from executives' perspective.

1.3.2 Sub problem 1

Describe executives' *awareness* of brand identity, brand communication, brand leadership and how they relate to brand citizenship behaviour within the financial services sector.

1.3.3 Sub problem 2

Describe brand citizenship behaviour within the financial services sector in South Africa from executives' perspective.

1.4 Significance of the study

The study focuses on the relationship between internal brand management and brand citizenship behaviour within the context of the South African financial services sector from executives' perspectives. It is important to establish a process of internal brand management within the financial services sector because the successful execution thereof could possibly lead to competitive advantage.

Furthermore, the study's arguments are aligned to those of Caruana and Calleya (1998) who stated that one of the ways to effectively achieve internal brand management is through a commitment from top management within the organisation. Their findings indicated that a deficiency of commitment from employees could be harmful to an organisation's bottom line, which can ultimately result in inferior performance arising from poorer service offerings and higher costs. Therefore, lack of employees' citizenship behaviour might adversely distress an organisation's market positioning.

Gapp and Merrilees (2006) revealed in their research the importance of employees' contribution towards developing a competitive advantage. Therefore, this study may provide guidance to executives from the financial services sector in gaining insights regarding the respective roles that they are involved in that contribute towards developing a competitive advantage through fulfilling the brand promise. In addition, this may further assist executives in identifying possible areas of improvement.

Punjaisri and Wilson (2007) revealed that internal branding unswervingly influences the degree to which employees execute their role relative to the brand

promise, but also impacts the attitudes employees have with the brand, which in turn impacts employee performance.

Abratt and Kleyn (2012) stated that the literature on corporate branding emphasises the link between corporate branding, corporate reputation and corporate image with a focus on the external customer. Corporate identity studies have always considered multiple stakeholder groups. This study highlighted that while most organisations, in this context banks and insurance companies, concentrate on establishing a successful brand in the minds of consumers and other stakeholders; they often overlook the inclusion of the people who deliver such services, the employees. Effective internal branding management should lead to employees that are more customer-centric and thus lead to higher customer satisfaction.

Executives and leaders within the financial services sector, the community as well as competing organisations will gain some insight by reading this study, as it will assist them with planning as well as executing internal branding initiatives. Further, the study is set to inform executives with a broad outline upon which to create successful internal brand management strategies.

In addition, the findings may be significant to the academics who are involved in studies pertaining to internal brand management and brand citizenship behaviour within organisations and more specifically the services sector.

Lastly, the research is set to enhance awareness by executives within the financial services sector in South Africa by providing:

- Information on the significance regarding executives' role in internal brand management initiatives
- Insight into how to manage internal branding in such a way that leads to employees being able to satisfy and retain customers;
- How to manage employees and other stakeholders within the financial services sector through understanding the key roles played by employees in through brand citizenship behaviours; and

- Knowledge on the extent to which internal brand management needs to consider brand citizenship behaviour precursors

This study focussed on internal brand management and the role it plays in brand citizenship behaviour as well as provided guidance to executives towards more effective strategic management of their internal brand management processes.

1.5 Delimitations of the study

This study captured data from three of the four dominant retail banks in South Africa as well as three leading insurance companies. These six financial service-based organisations have significant operations within the country and hence deemed to be an acceptable illustration of standard practice within the sector. Their businesses are categorised within the medium to large size organisation types within the country owing to the quantity of employees they employ as well as the revenue size. The concept of the financial services sector as defined in this study refers to banks and insurance companies that offer financial services to individual customers and excludes all forms of business and private banking as well as business-to-business financial product offerings.

The study was limited to the analysis of the respondents' opinions and perceptions regarding their respective organisations' contexts. Thus, it was identified that there is a wide diversity of other factors that exist that can influence the successful planning and implementation of internal brand management by senior management, which might not be discussed either in the literature review or in the respondents' interviews.

It is further acknowledged that the manner in which the literature review was conducted has limitations. Keywords were used to search for 'relevant' constructs from selected databases as predetermined for the purposes of fulfilling the objectives of the study. This method of conducting searches could have led to additional information being unnoticed as a result. In addition, it is acknowledged that many variable factors could affect internal brand

management structures of financial services sector in South Africa, which may not be discussed in the content and context of this research.

The research design applied to the study was qualitative and hence, by nature, did not confer representativeness to the captured findings. An additional limitation of this particular methodology is that it usually includes comparatively small numbers of respondents and has as a result, at times struggled to capture compelling attention of academic researchers (Griffin & Phoenix, 1994).

1.6 Definition of terms

- *Internal branding*: “Describes the activities undertaken by an organisation to ensure that the brand promise reflecting the espoused brand values that set customers’ expectations is enacted and delivered by employees” (Punjaisri and Wilson, 2011, p. 1523).
- *Internal marketing*: Internal marketing is a planned effort using a marketing-like approach to overcome organisational resistance to change. It serves to align, motivate and inter-functionally co-ordinate and integrate employees towards the effective implementation of corporate and functional strategies in order to deliver customer satisfaction through a process of creating motivated and customer orientated employees (Rafiq & Ahmed, 2000, p. 454).
- *Brand identity*: Brand identity incorporates distinguishing features, ideals and promises, which are fundamental in conveying a brand message towards the targeted audience (Rafiq & Ahmed, 2000).
- *Brand communication*: relates to the arrangement of activities that influence consumers' opinions of a business and its products or services, brand image is created through brand communication.
- *Brand leadership*: Chang and Ko (2014, p. 67) define brand leadership as “consumers' perception about the relatively distinctive ability of a brand to continually achieve excellence through sufficient combinations of trendsetting and brand positioning within an industry segment”.
- *Brand citizenship behaviour*: Burmann and Zeplin (2005, p. 282) define brand citizenship behaviour as “an aggregate construct that describes a number of generic employee behaviours that enhance brand identity”.
- *Competitive advantage*: an organisation is said to have competitive advantage when it is implementing a value-creating strategy not simultaneously being implemented by any current or potential competitors (Barney, 2000).

- *Financial services sector*: The concept of the financial services sector as defined in this study refers to financial services supplied by the aforementioned South African banks and insurance companies to individual customers and excluded all forms of business and private banking as well as business-to-business financial product offerings.

1.7 Assumptions

The fundamental circumstances and assumptions in which this study was handled are deliberated. The executives across the financial organisations were engaged to determine their understanding, level of awareness perceptions as well as level of involvement regarding the relationship between internal brand management and brand citizenship behaviour. Careful thought was taken to ensure that the responses provided were voluntarily presented without prejudice or subjectivity to accomplish objective outcomes.

- Respondents had at a minimum a basic level of awareness of internal brand management, allowing for a comprehensive deduction to be made;
- Confidentiality was maintained among all selected respondents; and
- Respondents responded without bias or subjectivity.

CHAPTER 2: LITERATURE REVIEW

2.1 Introduction

The literature review section considers the relevant theory on internal brand management and brand citizenship behaviour in the financial services sector in South Africa. Literature in the form of journal articles, textbooks, websites and various other materials substantiates the existing theory.

This study's arguments are aligned to those of Caruana and Calleya (1998) who stated that one of the ways to achieve effective internal brand management is through a commitment from top management within the organisation. Their findings indicated that a deficiency of commitment from employees could be harmful to an organisation's bottom line, which can ultimately result in inferior performance arising from poorer service offerings and higher costs. Hence, lack of employees citizenship behaviour, might adversely distress an organisation's market positioning.

Punjaisri and Wilson (2007) further stated that in branding literature, the employee role is recognised as crucial in delivering the service as promised by the brand. This study will build on the internal marketing literature assessing the relationship between internal brand management and brand citizenship behaviour. Furthermore, it will review the impact of internal brand management processes within the South African financial services sector.

2.2 Background discussion

Devlin (2000) describes the importance of customer satisfaction as essential for customer loyalty within banking. However, to achieve customer satisfaction, a superior level of service and customer orientation is required. In addition, delivering offerings that comprise a competitive bundle of benefits or value to the consumers is seen as crucial to an organisation's ability to compete effectively in a particular market.

Furthermore, customers demand a higher level of service; this component can become a competitive armament with which companies can differentiate themselves. This is especially true in the cases of financial service-based organisations in South Africa. They offer similar products and usually strive to differentiate themselves from their competitors; one way of doing this is through service delivery (McDonald, de Chernatony & Harris, 2001).

Mangold and Miles (2007) believe that employees drive the brand image for many organisations, particularly those in the service sector. The employee brand is defined as the image presented to an organisation's customers and other stakeholders through its employees. It is significant to note that the health of most companies' brands relies on employees' prospective for creating either a positive or a negative image. Internal brand management relies largely on employee's ability to deliver services in accordance with what the brand has promised. The quality of the service is determined largely by the quality and behaviour of the customer facing employees. Mangold and Miles (2007) state that employees must be mindful of and comprehend how the organisation wants to represent itself to its customers and other stakeholders.

Ken (2012, p. 5) states, "brands are essential for a thriving modern economy". Abratt and Kleyn (2012) define corporate branding as comprising two aspects namely, corporate expression and stakeholder images of the organisation's identity. Corporate expression links the organisation's corporate identity with its corporate brand. The stakeholder images aspect of corporate branding encompasses stakeholders' perspectives of an organisation's brand. Employee acquaintance and buy in of the desired corporate brand image is a pivotal goal of the internal branding efforts, which consequently enables the resulting positive relationship between a company and its employees to spread an advantageous brand image to customers (Grabinger, 2013). Employee branding also plays a role in ensuring that organisations maintain a competitive work force. This is a desirable position to be in as it has the potential of reducing costs associated with recruitment. The advantage of attracting suitable employees, results in the creation of a positive brand image for the organisation.

Employee branding entails branding activities with existing employees and former employees as described by (Buttenberg, 2013). Additionally, employee branding sets organisations apart from each other, this factor alone is vital for organisations who want to have a differentiating factor. It sends a powerful message to customers stating that the organisation is not just another organisation, but also one that has great personality, values and standards that employees are willing to incorporate into their own reputation and lifestyle. This is important, particularly in the service industry, as people (customers) do not trust companies; they trust the people who represent the company being its employees (Grabinger, 2013).

Organisations have realised that the unique reflection of their reputation from an employee's perspective can serve as a source of distinctive competitive advantage. It is thus important for organisations to not only look at how their brand is perceived by external stakeholders, such as customers, but also consciously coordinate how employees play a pivotal role in communicating the organisation's brand to customers. Therefore, internal branding is essential in ensuring that the message communicated to the customers is aligned with the brand promise and image of the organisation (Buttenberg, 2013).

This discussion draws executive attention to the significance of internal brand management as well as providing valuable suggestions towards its execution. It is essential that executives, especially within the service sector, such as banking and insurance, sincerely embrace internal brand management.

2.3 Internal marketing

The intensification of competition in recent decades has led to organisational leaders searching for diversified sources of competencies for the nurturing of sustainable competitive advantage. Executives are beginning to focus their attention on internal marketing in the hope that it will assist them to differentiate their organisations. (Rafiq & Ahmed, 2000; Suleiman Awwad & Mohammad Agti, 2011) Rafiq and Ahmed (2000) define internal marketing as a deliberate effort, by means of a marketing-like technique, to overcome organisational revolution

resistance, align, influence, inter-functionally direct and integrate employees. This serves towards the effective execution of business and functional strategies in directive to deliver customer satisfaction via a process of creating inspired plus customer orientated employees.

The significance of the communication process between the employees and external customers has been emphasised by a number of authors. Certainly, in the service-based organisations this interactive practice is a crucial characteristic as it supports the development of long-term interactions thus reassuring customer retention and lasting success (Caruana & Calleya, 1998).

Internal marketing was initially proposed as an answer to delivering quality service almost four decades ago. It has since received a lot of attention as a solution to establishing sustainable competitive advantage through improved employee participation (Rafiq & Ahmed, 2000). Furthermore, internal marketing challenges most of the outdated organisational structures that allow businesses to continue endorsing and renovating functional silos. It calls for inter-functional operational approaches whereby several procedures and individuals with diverse skills-sets are dynamically involved in constructing as well as delivering services. These cross-functional activities and the individuals who execute them all have an influence on the ultimate outcome. In addition, the suggestion of this is that executives must make certain that employees in all functions of the organisation are involved in the conveyance of quality throughout the entire process (Ahmed & Rafiq, 2003).

Furthermore, Du Preez and Bendixen, (2015) express agreement to the sentiments expressed by Ahmed and Rafiq, (2003) whom they cite to have stated that internal marketing includes cross-functional structures and exertions that employ a marketing method to involve customer-centric employees. Internal marketing in this context embraces all employees and organisational functions, undertakings, communications and fundamentals that an organisation uses to create, advance and maintain relevant relationships that effect quality delivery as expected by customers. Meanwhile, Suleiman Awwad and Mohammad Agti (2011) describe the purpose of internal marketing in view of employee

commitment to the organisation as it administers the progression of establishing trusting relationships that consequently produce desired outcomes for the overall organisation. It is noted that, insufficiency of employees' commitment, and brand citizenship behaviour, can adversely affect the organisation's performance in the market place. In addition, Peltier, Schibrowsky, and Nill (2013) advocate that service-based organisations must be customer and employee centred, this is true especially for organisations that depend on skilled employees to provide service to customers.

In advancing this study, the views of (Ahmed & Rafiq, 2003; Suleiman Awwad & Mohammad Agti (2011) served to also reveal the vital role that executives play within the context of internal marketing. The discussions show that there is a noteworthy relationship regarding internal marketing, leadership and organisational commitment expressed by employees.

Additionally, Souchon and Lings (2001) stated that the acceptance of internal marketing undertakings has been noted to have a direct influence on brand citizenship behaviour and employee retention. Moreover, almost a decade later, Hung (2008) guided by results attained from an investigation on the internal marketing practices of international tourism hotel chains, suggested that the sector can improve employees' internal marketing discernment which will directly influence the employee citizenship behaviours of organisations.

Internal marketing as a management style happens naturally when managers attempt to influence each other. Furthermore, it is apparent in the style of high-ranking managers and the tactics that they use to get things done. Managers communicate verbally as well as non-verbally mainly through their actions. Effective messages are conveyed through their actions from esteem enhancement to performance planning and assessment, communication and information involvement, decision-making, employee accountability and involvement, as well as relationship development (Davis, 2001).

Furthermore, the author further suggests that there is a relationship between executives' active cross-functional participation and the likelihood of establishing

successful internal marketing undertakings through committed employees. Moreover, theory reveals that competitive advantage is much stronger in organisations with involved senior managers as they are the driving force that ensures continuous growth of attractiveness and market share (Caruana & Calleya, 1998).

Delivery of superior quality service requires collaboration from employees, management and customers (Gaspari & Taga, 2011). Therefore, this study argues that internal marketing cannot be established short of strong commitment from executives within the organisation. Leaders are generally influential in the development through the implementation of various organisational practices. Furthermore, intentional leadership affects employees' ability to focus on achieving strategic objectives intended by their leaders (Hong, Liao, Hu, & Jiang, 2013).

Finally, the study agrees with the stance of these authors, further reiterating the purpose of this research, which is to understand the relationship between internal brand management, a subset of internal marketing (Du Preez & Bendixen, 2015) and brand citizenship behaviour within the South African financial services sector from executives' perspective.

2.4 Internal brand management

Gapp and Merrilees (2006) state that internal marketing is supported as an appropriate manner of communicating the brand within the organisation as it is a comprehensive process highlighting service and quality. Internal brand management emerged because of businesses realising the intrinsic competitive advantage in having employees that are brand savvy and enthused to live the brand. Organisations use internal brand management manoeuvres to influence employee conduct in such a way that will support organisational objectives (King & Grace, 2009; 2010; 2012).

Internal brand management has received attention as an effective mechanism for producing and sustaining strong brands. It has also been argued as having

the accomplishment of competitive advantage through employees as its primary objective, which is something that is not easily replicated by competitors. Furthermore, internal brand management has been recognised as a means to produce business success as well as employee satisfaction. More so, it is for this main purpose that internal brand management is perceived as an important strategic organisational initiative. Internal brand management offers opportunities of establishing informed employees who are committed to delivering the brand promise. Especially when organisations are expected to compete in environments that are characterised by increasingly similar offerings, the prevalence of imitation of offerings, consequentially leading to increased competition. This further, leads to brands becoming more vulnerable to decreased levels of brand loyalty, price sensitive customers and less advertising effectiveness. Hence, the precipitation of internal brand management, which incorporates establishing potential route to obtaining sustainable competitive advantage through founding strategically, positioned resilient brands that competitors will not easily replicate. (Aurand, Gorchels, & Bishop, 2005; Burmann, Zeplin, & Riley, 2009; Jacobs, 2003; King & Grace, 2008).

Pringle and Thompson (2001) and de Chernatony (1999) both advance views on how organisations can accomplish sustainable competitive advantage, stating that the requirement is to ensure alignment of brand values with the corporate brand. They also recognise the role played by employees, stating that employees influence customers as well as other stakeholders' perceptions of an organisation's brands. Furthermore, Kundu and Vora (2004) argue that employing the right people is critical, predominantly for organisations that depend on employees to embody brand values and convey their brand promises. In a supportive stance, Foster, Punjaisri and Cheng (2010) present the idea of effective internal branding, recommending that both customer-facing and back office employees warrant unswerving attention towards the conveyance of coherence in the brand promise.

Internal brand management is seen as playing a crucial role by allowing for the manifestation of engaged and inspired employees who deliver the organisation

brand promise thus delivering a competitive advantage. Furthermore, the authors discovered through findings, that there lies concrete value for organisations that adopt internal brand management views, as they lead to employees who are committed to the brand. Furthermore, results reveal that for organisations who participate in internal branding initiatives, building a community regarding the brand produces higher levels of support from employees (King & Grace, 2008; Raj, Buff, Aurand, & Judson, 2010; Tosti & Stotz, 2001).

Finally, internal branding has been considered as a process to create great corporate brands (Vallaster, 2004) and has increased in prominence, especially considering the essential role of employees in delivering the brand experience. Although internal branding mainly accentuates employees' role, this study focusses on executives' perspectives regarding internal branding management and brand citizenship behaviour. The study endeavours to provide financial services executives with an integrated view intended to support internal branding initiatives in view of creating successful brands (Punjaisri & Wilson, 2007).

2.4.1 Defining internal brand management

Internal branding ensures that employees adapt the embraced brand values, which set consumers' anticipations into reality while providing the brand promise (Aurand, et al., 2005; de Chernatony & Cottam, 2006; Mahnert, & Torres, 2009).

King and Grace (2008, p 5) define internal branding as “a set of strategic processes that align and empower employees to deliver the appropriate customer experience in a consistent fashion”. In addition, this elaborates the fact that a company's most significant way of conveying brand experience is through its employees.

A year later, Punjaisri, Wilson, and Evanschitzky (2009, p 567) defined internal branding as “the use of internal communication techniques and training programmes to educate employees about the brand promise”.

2.4.2 *Antecedents of Internal brand management*

A useful conceptual framework was identified in the literature and adopted to provide guideline and clarity on the issues discussed herein. The proposed framework explores the relationship between internal brand management's antecedents and argues that they lead to brand citizenship behaviour. Furthermore, the proposed framework plainly depicts a chain reaction that begins with internal brand management antecedents namely brand identity, brand communication and brand leadership (Burmenn & Zeplin, 2005; Burmann, Jost-Benz, & Riley, 2009; Porricelli, Yurova, Abratt & Bendixon, 2014; Du Preez & Bendixen, 2015). It goes on to illustrate that internal brand management is an antecedent of brand citizenship behaviour (Burmenn & Zeplin, 2005; Burmann, Jost-Benz, et al., 2009; Porricelli, et al., 2014).

Burmenn, Jost-Benz et al. (2009) recognised internal brand management as encompassing a combination of three components, namely, brand-centred HR activities, brand communication and brand leadership. Furthermore, Porricelli, et al. (2014) included brand leadership as an additional aspect contributing to internal brand management. The process of recognising a brand message and communicating it successfully is imperative for facilitating brand citizenship behaviour. However, Du Preez and Bendixen (2015) argued that brand leadership failed to materialise as a component of internal brand management, and further elaborated on the finding on brand communication, indicating that brand communication was further separated into two distinct components, namely internal and external communication. In addition, internal communication has been identified as the strongest component of internal brand management versus external brand communication. The model proposed by the study is established in the findings of Porricelli, et al. (2014) whose analysis, included brand leadership as a component for internal brand management. Furthermore, the study holds the opinion that internal brand management facilitates great opportunities that can foster the formation of successful brands. Lastly, supporting the understanding that brands can be considerably reinforced by applying directed internal brand management (Burmenn, et al., 2009).

2.4.3 *Internal brand management and brand citizenship behaviour*

As outlined in the previous discussion, brand identity, brand communication and brand leadership are enablers or components of internal brand management, which in turn, are understood to be the antecedents for brand citizenship behaviour. Several authors have specified that brand citizenship behaviour does not materialise all by itself (Burmamann & Zeplin, 2005; Burmann, Zeplin, et al., 2009; Du Preez & Bendixen, 2015; King & Grace, 2012; Porricelli, et al., 2014). These scholarly views have further demonstrated that internal brand management is an antecedent of brand citizenship behaviour.

Studies that have been conducted within branding and corporate marketing give the impression that internal branding could enable organisations, predominantly those that are service-based, to fulfil the brand promise (Drake, Gulman & Roberts, 2005). Furthermore, the theory been driven by the need for quantifiable benefits to facilitate continuous investment in internal brand management (King & Grace, 2009). These previous studies have demonstrated that internal brand management is an antecedent of brand citizenship behaviour.

Service-based organisations may be well served by putting effort into creating positive brand perceptions through a well-crafted formula encompassing brand personality, brand identity and brand positioning with the view that a resilient desire to safeguard the brand image reverberates from management's efforts. Especially because employees working within service-based organisation personify the organisation's brand offering through their interactions. Furthermore, organisations ought to endeavour to align the approaches and behaviours of employee with those of the brand, ensuring that the brand promise is delivered efficiently (Wangenheim & Bayón, 2007).

2.4.4 *Internal brand management and organisational leaders*

It is imperative for managers of service-based organisations to actively exhibit brand values to guide and encourage employees to represent the brand accurately while interacting with customers. Effective leadership promotes

employee commitment and behaviours that support the brand (Du Preez & Bendixen, 2015; Wallace, de Chernatony & Buil, 2013).

Managers are required to have an understanding of the significance of aligning externally focussed marketing initiatives with internal ones to manage the interaction of these structures effectively (Schultz & de Chernatony, 2002). Senior managers must legitimise and emphasise the prominence of service delivery via their own behaviours as this permits employees to have a better understanding of the brand as well as to express the brand essence, thereof (Tosti & Stotz, 2001; Raj et al., 2010).

Therefore, as businesses embrace the awareness that employee effort emanates from the heart of managerial success, internal brand management is positioned as the means to safeguard in ensuring that employees' approaches and behaviours are set to provide the brand promise (Punjaisri et al., 2009). Wallace and de Chernatony (2009) also agree that organisational leadership's involvement is a requirement for employees to live the brand. Internal brand management pursues to assume the brand in so doing, allowing employees to be better equipped in order for them to fulfil the promise the brand (Berry, 2000; King & Grace, 2012; Mangold & Miles 2007).

Effective commitment stems from top management as they are most likely to have more insight on the organisation. The top management is the hinge for effective internal brand building (Burmam & Zeplin, 2005; Vallaster & Lindgreen, 2013). In order to ensure that employees are able to endorse the brand values, management has to play a guiding role ensuring that they translate meaning into day-to-day behaviours and activities (Punjaisri and Wilson, 2007; Punjaisri et al., 2009). Also, elaborating on the significance of collaboration between human resources and marketing undertakings. Aligning internal and employer branding where a working relationship is created between marketing and human resources should lead to an increase in performance and stronger corporate brand (Foster, et al., 2010).

Burmann and Zeplin (2005) argued that in order for the overall organisational structure to reflect the brand identity, the top management has to endorse it. Internal brand management requires the involvement of several organisational functions and not only those of human resources and marketing alone. Furthermore they state that collaborative internal brand management initiatives should have long-term objectives and not be executed on an ad hoc basis. The promising approach appears to be the connection of an “executive brand assembly” (Burmann & Zeplin, 2005, p. 282) including all heads of functional and divisional teams, with consistent meetings incorporating internal as well as external brand management topics being discussed and decided.

Although marketers are the apparent participants accountable for founding and preserving strong brands, advocates of internal brand management state that it is the shared responsibility of all employees, irrespective of their hierarchical or functional role within the organisation. The authors further stated that living the brand is a principle that should apply to all employees as it contributes towards building a strong brand (Burmann, Zeplin, et al., 2009).

Scholarly perspective seems to suggest that internal brand management should not only be the responsibility of HR and marketing but suggests that executives from the various roles within the organisation make it their business to be involved in the process. Especially because the executives are involved in ensuring that employees from all functional departments of the organisation are involved in the conveyance of quality throughout the entire process (Ahmed & Rafiq, 2003). Therefore, it should be the responsibility of all executives, internal branding is a multi-disciplinary effort requiring cross-functional teams (Gapp & Merrilees, 2006; King & Grace, 2008).

Lastly, effective leadership cultivates employee commitment and brand supporting behaviours. Financial services executives and managers are advised to engage focussed internal brand management practices and not assign it to one specific department within the organisation as this has proved to be ineffective. When employees become brand advocates, they generate brand differentiation for the organisation. Finally, there should be an alignment among

the various functions to ensure consistent brand messages (Du Preez & Bendixen, 2015; King & Grace, 2009; Tosti & Stotz, 2001).

2.4.5 Summary of section

The inevitability for enriched internal brand management practices is entrenched in the knowledge that external customers become aware of the organisation's brand via exterior brand building efforts. Furthermore, the perception that external customers have of the brand is informed by their experience from dealing with employees, this is crucial, as customers are not able to easily recover from a negative brand experience (Berry, 2000).

The consequence of internal brand management is to effectively consequence positive behaviours from employees. This indicates the consideration that organisations should have regarding their focus on establishing successful brands. In addition, it is vital to incorporate functional teams from marketing as well as human resources to be active contributors towards internal management program design efforts.

It also becomes opportune to align recruiting processes to ensure appointment of employees that exhibit "pro-brand" behaviours recognising that the attitudes of employees are largely driven from an individual level of receptiveness (King, & Grace, 2012).

Since internal brand management is neglected in numerous organisations, it is hoped that this study will focus executives' attention to the significance of the topic, and provide recommendations towards its successful execution. An established process of internal brand management with clear accountabilities should be instigated for all brands, especially service-based organisations. Finally, the proposed framework explores the relationship between internal brand management antecedents and views brand citizenship behaviour as a construct. The discussion that follows looks into the relationship between internal brand management components, namely, brand identity, brand communication and

brand leadership and lastly brand citizenship behaviour as a construct (Burmamann & Zeplin, 2005; Burmann, Zeplin, et al., 2009).

2.5 Brand identity

The general concept of brand identity and brand image was established by various diverse methods and hence it has a concrete foundation regarding understanding the role of internal branding in the achievement of a brand. Organisations create brand identity with the objective of gaining a competitive advantage (Burmamann, Jost-Benz, et al., 2009; King & Grace, 2009;).

The concept of brand identity has been well researched. Brand identity specifies the ability of being driven by a goal that is different from others as well as having resistance to change (de Chernatony, 1999; de Chernatony & Harris, 2000; Kapferer, 2004; Roy & Banerjee, 2007) In order for an organisation to establish strong brand identity, it is vital to first comprehend the internal organisational culture. Goods and services need to have their own distinctive identity in order for them to be uniquely recognisable (de Chernatony, 1999; Rashid & Ghose, 2015).

2.5.1 Defining brand identity

Aaker (1996, p. 68), defines brand identity as “a unique set of brand associations that the brand strategist aspires to create or maintain” and as a tool that “represents what the organisation can and will do over time”. They further stated that clear brand identity as well as positioning assists employees to devise their actions in line with a centralising strategy. The brand values need to be communicated to both customers and employees to ensure that the brand image is consisted with the brand identity (de Chernatony, Cottam, & Segal-Horn, 2006).

Furthermore, one of the purposes of brand identity is the role it plays which is to help customers achieve their self-based definition needs of wanting to be unique as it has a positive effect on brand value, customer satisfaction and brand trust.

Brand identity also relates to customer expectation, brand value, customer satisfaction, as well as trust in the brand (He, Li, & Harris, 2012).

2.5.2 Brand identity and internal brand management

Brand identity has been recognised as an instrument that serves to differentiate as well as manage brands (Aaker, 1996). Brand identity ensues to progress a comprehensive and conceptually all-encompassing theory of internal brand management. In order for a brand to be a leader, it must take brand communication as well as brand identity into consideration (Burmman & Zeplin, 2005; Rashid & Ghose, 2015).

Brand identity is considered a core concept of brand administration owing to its influence on brand reliability and endurance. Managers should ensure consistent communication delivery of brand. Brand identity incorporates distinguishing features, values and assurance of a brand, which contributes towards developing communication to deliver the core message of a brand to customers (de Chernatony, 1999; Kapferer, 2004). It is essential to consider customer's perceptions when establishing brand identity by taking into consideration the structures of brand identity such as the essence, core and extended identity (Ruzzier, 2012). Additionally, Ruzzier and de Chernatony (2013) mention that the focus in previous years has been less on branding and more on advertising, without much thought being given to establishing a holistic brand.

Branding starts with the notion of establishing brand identity within the target market. Brand identity originates from the core values of the brand, the brand benefits as well as legacy and describes the intangible as well as tangible facets of the brand, encompassing elements that contribute towards making the brand unique consumers. Brand loyalty can be improved by making sure that there is correspondence between brand identity and image. Furthermore, brand identity incorporates ethos, values and objectives that present the brand as unique. It serves as the base for all communication undertakings (de Chernatony 1999; Farhana, 2014; Kapferer, 2004; Nandan, 2005; Williams, 2004;).

2.5.3 *Brand identity and brand citizenship behaviour*

The organisations' ability to identify and manage their employees contributes towards distinguishing high performance businesses from the average ones. Brand citizenship behaviour is a cumulative notion regarding general employees' behaviour that improves brand identity. Employees show their commitment to the brand is an indication that they have internalised the brand identity. Robust internalisation by employees has a big influence on brand citizenship behaviour. In the context of the services sector, employees play a critical role in safeguarding reliability regarding the brand image. Employees play an important role as they have direct influence on external customers. Senior managers have to be aware of their goals of promoting the brand image as these are heavily reliant on employees. Lastly, brand identity incorporates distinguishing features, principles and promises, which are important in delivering a brand message to its audience (Burmam & Zeplin, 2005; de Chernatony, et al., 2006; Schultz & de Chernatony, 2002).

It is crucial for employees to comprehend the desired brand image of the organisation as well as how it relates to the mission and values of the company. This will contribute towards employees conduct in ensuring that they make sound decisions in circumstances that are have not been explicitly communicated to them (Mangold & Miles, 2007).

2.5.4 *Brand identity and organisational leaders*

There has been an increase of brand co-creation between the organisation and customers over the years. Da Silveira, Lages and Simões (2013) suggest that the management of brand identity should be a dynamic process and that managers should constantly reshape the identity of the brand in a bid to keep it relevant. One of the benefits to organisations of having strong brand identity is that it tends to attract strong candidates.

Establishing a coherent brand identity requires the active participation of management, in that they should have a clear understanding of key influences contributing towards the perception of the brand. Furthermore, management should have an understanding of brand identity in ensuring that the brand is sustainable and expresses coherent signs (Schultz & de Chernatony, 2002; Kapferer, 2004).

Senior managers have sentimental brand identity commitment as they have deeper knowledge of the establishment of the brand identity. Leaders of organisations have to be cognisant of their influence on employees regarding their attitudes towards the brand. The objective of internal branding is to generate positive behaviours by employees towards the brand. Sentiments of management are that employees should conduct themselves in ways that embrace the brand identity when they can identify themselves with the brand. The content and context of how information is disseminated to employees is vital as it impacts on their attitudes towards the brand identity and consequence in how they deliver the brand promise to customers (Burmann & Zeplin, 2005; King & Grace, 2009; Lings & Greenley, 2005; Punjaisri & Wilson, 2007; Vallaster & Lindgreen, 2013).

Lastly, the findings from a research conducted by Rashid and Ghose (2015) reveal the importance for organisations to have relevant brand names as this assists in the creation of brand identity. Market leaders, have the ability to influence segment culture, which plays a significant role in enhancing distinctive brand identity. Furthermore, internal marketing and individual values are critical in establishing internal culture, which also contributes to building brand identity.

2.5.5 Summary of section

The preceding discussion revealed that the process of establishing a brand identity for an organisation encompasses internal as well external factors. Internal culture should be taken into close consideration when advancing brand identity. How employees portray the identity of the brand to customers has a lot to do with how the brand will ultimately be perceived (Rashid & Ghose, 2015).

2.6 Brand communication

The significance of brand communication is linked to its ability to expand brand equity, which is achieved through the increased profile of a brand by regular exposure to customers, thus influencing brand decision making and consequently leading into habit (Yoo, Donthu, & Lee, 2000).

Internal brand communications considers all messages regarding the organisation as well as its brand. Theory reveals that in order for an organisation to establish sustainable brand relationships, it would be required to consider the role of internal brand communication. Furthermore, consideration should be given to ensure effective communication to employees to make certain that they understand the brand essence (Bridges, Keller, & Sood, 2000; Lynch & de Chernatony, 2004). Furthermore, brand communication influences brand awareness (Schivinski & Dabrowski, 2015).

2.6.1 Brand communication and internal brand management

Internal brand communication is regarded as one of the most significant contributors to internal brand management, a determinative construct that also encompasses brand identity and leadership. Brand communications is among the suggested key variables that contribute towards employees brand commitment alongside the organisational culture and structure of the brand identity which also exert considerable influence (Burmman, Jost-Benz, et al., 2009; du Preez & Bendixen, 2015; Punjaisri & Wilson, 2007).

As communication plays an instrumental role in the distribution of information that shapes the brand identity for employees, it is pivotal to the internal brand building process (Vallaster & Lindgreen, 2013). Thus, a comprehensive approach should be considered when seeking to influence the attitudes and behaviours of employees as this contributes towards the effectiveness of the brand communication.

2.6.2 Brand communication and brand citizenship behaviour

A firm's staff should be a source of positive word of mouth communication about the organisation for which they work. It is thus essential that the corporate brand culture be legitimised because it influences the employees (Grabinger, 2013). Employee value proposition (EVP) is a tool that is mainly used by marketing, human resources and communications departments. Its purpose is to effectively package and communicate the most attractive characteristics and conditions of the organisations for employees. Appropriate channels and considerations should be harnessed in effecting engagement to enhance the effectiveness with which messages are relayed and received (Gupta, 2012).

2.6.3 Brand communication and organisational leaders

Wallace and de Chernatony (2011) advocates that managers should consider employees when communicating the brand of the organisation also, encourage feedback and participation as opposed to holding the perception that the employees' roles only pertain to them delivering the brand to customers. This further allows for responsiveness from employees regarding brand information. Vallaster (2004) supports this view and further states that leadership plays a significant role in enabling affective and cognitive communicative procedures.

Theory revealed the importance of having active participation from marketing and human resources department, stating that management can influence employees' behaviours to ensure that they support the brand promise delivery through internal communication and training. Brand knowledge includes employees' own accrued experience, perception and decisions. Employees must be motivated in such a way that will lead them to freely deliver the brand promise (King & Grace, 2009; Murray & Peyrefitte, 2007; Punjaisri & Wilson 2007). Internal branding efforts have been suggested by several authors as a way to improve employee performance. Organisations should put in more effort in ensuring that they communicate the relevant brand-specific information to employees as this ensures brand consistency, which will in turn be experienced by customers. Thus executives need to engage a selection of communication

methods to connect with employees (Baker, Rapp, Meyer, & Mullins, 2014; Mishra, Boynton, & Mishra, 2014).

2.6.4 Summary of section

Internal brand communications comprises all messages pertaining to the organisation and its brand. It is important to ensure effective internal brand communications to employees relaying the relevance and value of the brand and linking each organisational function to the delivery of the brand essence. Successful internal brand communication is crucial if the organisation wishes to generate strong external brand relationships. Furthermore, it is vital to note the importance of effectively communicating to both internal as well external brand audiences as this assures effective communication of the organisation and its brand (Aaker & Joachimsthaler, 2000; Lynch, 2004).

Lastly, the approach towards living the brand should be initiated by senior management. Leading by example leads to building an organisation culture that encompasses effective communication. Senior management ought to be open and honest regarding the status of organisation; in addition, they should also treat all employees with respect (Grabinger, 2013).

2.7 Brand leadership

The importance for organisations to manage their brands effectively in order to gain leadership position within the market cannot be stressed enough. Managing brands effectively has become increasingly important to creating sustainable organisational success. (Aaker & Joachimsthaler, 2000). Consumers are increasingly more discerning regarding the brands that they engage with, making it even more challenging for a particular brand to infiltrate through the clutter. It is now more imperative to work actively towards establishing brand loyalty among existing customers. Such loyalty however, is largely reliant on brands having the right attributes (Thompson, 2013).

2.7.1 Defining brand leadership

Chang and Ko (2014, p. 67) define brand leadership as “consumers' perception about the relatively distinctive ability of a brand to continually achieve excellence through sufficient combinations of trendsetting and brand positioning within an industry segment”.

2.7.2 Brand leadership and internal brand management

As previously discussed, Burmann and Zeplin (2005) established the preceding ideas into the contemporary notion of internal brand management. The authors stated that among the indispensable levers of brand commitment within the organisation is brand leadership. Employees are invigorated to “live the brand” (Burmann & Zeplin, 2005, p. 281) through the fostering of brand leadership at all levels within the organisation. As indicated earlier, internal brand management is a foundational construct comprising brand leadership as well as brand communication and identity (Burmann & Zeplin, 2005; du Preez & Bendixen, 2015).

2.7.3 Brand leadership and brand citizenship behaviour

The brand leadership model, as described by Aaker and Joachimsthaler (2000), encourages the establishment of brand equity measures to enhance short-term sales and profit figures. These measures should reflect brand equity extents such as awareness, loyalty, perceived quality and associations. Additionally, the authors made recommendations towards creating brand leadership. Brand citizenship is thus situated at the connection of brand leadership, ethical business practices and brand loyalty as an integrated strategy that aids the definition of the sum of the brand experience (Thompson, 2013).

2.7.4 Brand leadership and organisational leaders

Brand leadership is recognised as one of the devices for creating brand commitment within the organisation. Brand leadership affords organisations

credibility via their brand communication methods. Larger, more multifaceted organisations can amend the brand by clearly articulating the brand core values and recognising brand heritage. Establishing strong brand positioning and brand leadership lead to building sustainable brands. The brand manager is involved in the process of creating brand value and brand identity, which become the drivers of strategy. Two leadership levels are distinguished in the literature namely, the macro level and the micro level. The former involves the combined role of the Chief Executive Office and Executives responsible for brand management process and is noted to have a major influence on the internal as well as the external brand perceptions. The micro level refers to personal leadership of the respective executives throughout the organisation. Employees are more likely to take internal branding efforts more seriously if they are aware that they are supported by the senior managers within the organisation. Internal branding needs to start at the top with definite support from executives acting as role models (Aaker & Joachimsthaler, 2000; Burmann & Zeplin, 2005; Miller, 2014).

2.7.5 Summary of section

As a final point, the discussion on brand leadership indicates that customers are loyal to brands that integrate with them and make their lives easier as well as more productive (Thompson, 2013).

2.8 Brand citizenship behaviour

Brand citizenship behaviour as multidimensional construct describes a number of general employee behaviours that could enhance brand identity. It was revealed that employees with high brand citizenship essence are keen to offer their all towards achieving not only self-satisfaction but also the organisation's goals. These employees exhibit elevated levels of assisting behaviour, compliance to the brand values, brand enthusiasm and voluntary brand commitment. They actively seek out self-development in brand values and are able to communicate positively regarding the brand (Burmann & Zeplin, 2005).

2.8.1 *Defining brand citizenship behaviour*

Organ (1988, p. 4) defines organisational citizenship behaviour as “individual behaviour that is discretionary, not directly or explicitly recognised by the formal reward system, and that in the aggregate promotes the effective functioning of the organisation”. Burmann and Zeplin (2005, p. 282) define brand citizenship behaviour as “an aggregate construct that describes a number of generic employee behaviours that enhance brand identity”. They further point out that brand citizenship behaviour institutes the motivating purpose of an employee to voluntarily and independently display brand compliant behavioural characteristics outside of the officially demarcated role expectation system, which reinforces the identity of the brand. Unlike organisational behaviour, which is where brand citizenship emanated from, the focus for brand citizenship behaviour is on externally targeted behaviours (Burmann & Zeplin, 2005).

2.8.2 *Brand citizenship behaviour dimensions*

Podsakoff, MacKenzie, Paine and Bachrach (2000) state that brand citizenship behaviour can be regarded to be established through seven dimensions as echoed by Burmann and Zeplin, (2005). These are “willingness to help, brand awareness, brand enthusiasm, willingness to accept sacrifices, ‘missionary’ approach to marketing the brand as well as striving for developing and improving oneself as well as the brand” (Burmann & Zeplin, 2005, p. 269).

In advancing the scholarly debate, the findings from a study conducted by Burmann, Zeplin, et al. (2009) suggest that brand citizenship behaviour consists of three, and not the earlier hypothesised seven dimensions, these include , willingness to help, brand enthusiasm and propensity for further development (both in terms of developing oneself and the brand). Moreover, such behaviour tends to be displayed by employees who are vastly cognisant, fulfilled, dedicated and devoted to the brand. On the contrary, employees with a lack of such characteristics are not only discontented and disloyal to the brand, but they also conceivably weaken the overall brand performance particularly in conveying the brand promise to external customers (Punjaisri & Wilson, 2007).

It is also understood that resilient brands are constructed through identity-based brand management, which involves a method of aligning employees' behaviour with the corporate brand's identity (Aaker, 1996). Vallaster and de Chernatony (2006) agree that this brand-consistent behaviour improves the development of a comprehensible brand image, and is considered one of the vital elements in corporate brand management. As employees learn about the brand and experience it for themselves, they will naturally start to develop trust in the brand. The more this happens, the greater the word of mouth message will be. This will essentially lead to the development of enthusiasm among employees. Furthermore, it is the responsibility of the employee to perform a suitable service, as well as ensure that the brand promise is delivered in an appropriate manner. Hence, the significance of the employees' comprehension of the organisation's brand and what it means to them personally relative to their roles and responsibilities. As such, internal brand management has taken on increased importance in line with the critical role that employees play in the delivery of the brand. (Burmann, Zeplin, et al., 2009, Burmann & Zeplin, 2005; Vallaster & de Chernatony, 2006).

2.8.3 Brand citizenship behaviour and internal brand management

The concept of internal marketing stipulates that employees are the initial market for the organisation. Employees can only display brand citizenship behaviours if they are allowed to take the required brand related decisions as well as get adequate organisational support. Thus, the structure of the organisation should be conducive to support the brand identity. This has proved to be challenging, especially for companies that have numerous departments meant to deliver integrated services (Bondarouk, Ruel, & Weekhout, 2012; Burmann & Zeplin, 2005). Furthermore, according to Burmann, Zeplin et al. (2009), brand citizenship behaviour has been identified as the essential component for successful internal brand management as it leads to brand strength.

Brand aligned employees are established through commitment and the exhibition of brand citizenship behaviour noted to be the consequence of appropriate

application of internal brand management activations such as communication and training. Employees that are exposed to higher levels of organisational support tend to exhibit increased performance of brand citizenship behaviour. Furthermore, brand citizenship behaviour is driven by brand commitment, which is the degree of psychological affection to the brand by employees; this also influences employees' willingness to apply extra effort towards meeting the brand's objectives (de Chernatony, Cottam & Segal-Horn, 2006; King & Grace, 2012; Xie, Peng & Huan, 2014).

2.8.4 *Brand citizenship behaviour and organisational leaders*

Brand aligned employees are established through commitment and the exhibition of brand citizenship behaviour, which is the consequence of the appropriate application of internal brand management strategies such as communication and training. Employees that exhibit higher levels of organisational support have increased performance of brand citizenship behaviour. Furthermore, brand citizenship behaviour is driven by brand commitment, which is the degree of psychological affection to the brand by employees; this also influences employees' willingness to apply extra effort towards meeting the brand's objectives. Managers with charismatic leadership style usually possess qualities to motivate employees to behave positively towards the organisation brand and hence, instigating brand citizenship behaviours (Castro et al., 2005; de Chernatony, et al., 2006; King & Grace, 2012; Xie, et al., 2014).

2.8.5 *Summary of section*

In conclusion, organisations can support employees in order for them to identify themselves with the brand. Furthermore, the idea of highly committed organisations which assist their employees live the brand was discussed. Lastly, actuality of brand citizenship behaviours signifies that the connection between employees and the organisation should not only be a transactional relationship (Chang, Chaing, & Han 2012; Chiang, Chang, Han, & McConville, 2013).

2.9 The proposed conceptual framework of the study

A comprehensive literature review of internal brand management and brand citizenship behaviour steered the conceptual framework mapping. The proposed framework explores the relationship between internal brand management's antecedents, which lead to brand citizenship behaviour. Furthermore, the review provides a guideline and clarity on the concepts and issues addressed in the ensuing primary research investigation phase of this study.

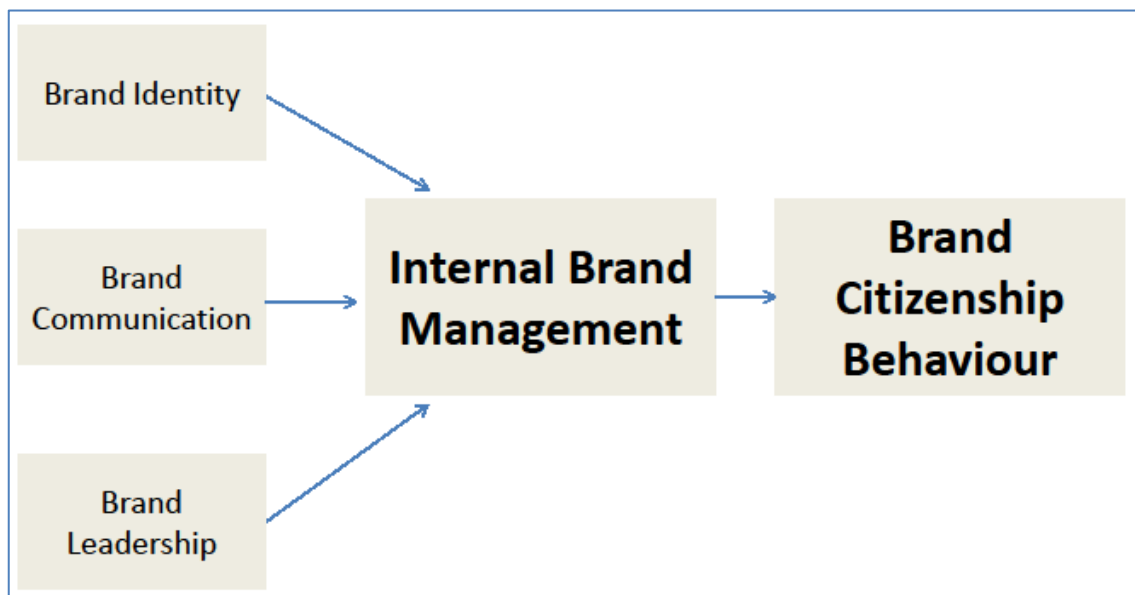


Figure 1: Conceptual framework of key constructs

(Burmam & Zeplin, 2005; Burmann, Zeplin, et al., 2009; Porricelli, et al., 2014)

The conceptual framework presents the relationship between internal brand management antecedents and brand citizenship behaviour. The model depicts a chain reaction that begins with internal brand management antecedents namely brand identity, brand communication and brand leadership (Burmam & Zeplin, 2005; Burmann, Zeplin, et al., 2009; Du Preez & Bendixen, 2015; Porricelli, et al., 2014). It further argues that internal brand management is an antecedent of brand citizenship behaviour (Burmam & Zeplin, 2005; Burmann, Zeplin, et al., 2009; Porricelli, et al., 2014).

2.10 Conclusion of literature review

Current employees contribute to the physical characteristic of the corporate brand to external stakeholders, including prospective employees. Engaged employees are likely to have their efforts transfer to satisfied customers. Therefore, investing in developing effective internal brand management may lead to increased market share.

Determining the relationship between internal brand management and brand citizenship behaviour within the context of the South African financial services sector is significant to establish a process of internal brand management because the successful execution thereof, could possibly lead to competitive advantage.

The literature review discloses that organisations that operate within the service sector are differentiated by their quality of service. This can be discussed in the context of the relationship of internal brand management and brand citizenship behaviour. Internal branding strategies offer organisations an opportunity to offset themselves against their competitors. Corporate branding should not be approached from the customers' perspective only but also from the employees' perspective as they are the biggest contributors to how external stakeholders perceive organisations within the service sector.

Organisations have realised that their reputation, from an employee's perspective, serves as a competitive advantage and that the executives would need to ensure a correlation between the internal branding efforts and corporate branding. In conclusion, it is noted that the impact of engaged employees is difficult for competitors to replicate. Given that internal brand management is argued as being a resource that involves and encourages employees to deliver the brand promise, and, therefore, deliver a competitive advantage, several research questions are posed to further understand how executives' perspectives regarding the topic at hand.

Having completed as widespread a literature review as limitations allowed, the research questions posed are as follows;

2.10.1 Research Question 1

Do executives within the South African financial services sector understand their organisations' internal brand management?

2.10.2 Research Question 1b

How do executives from the South African financial services sector formulate internal branding strategies/processes?

2.10.3 Research Question 2

What is the role of internal brand management within the South African financial sector?

2.10.4 Research Question 3

What are the perceptions of executives regarding employee brand citizenship behaviour within the financial services sector in South Africa?

2.10.5 Research Question 4

What is the relationship between internal brand management and brand citizenship behaviour within the South African financial services sector?

The examination of these research questions provides the necessary guidance to understand the relationship between internal brand management and brand citizenship behaviour within the South African financial services sector from executives' perspectives, further, contributing to the existing body of knowledge on this topic.

CHAPTER 3: RESEARCH METHODOLOGY

This chapter outlines the methodology that was used to carry out the research, giving a detailed review of the research design and research instrument as well as the population and sample decisions and rationale. Being an exploratory investigation, a qualitative design was used. Issues related to data collection and the analyses thereof are discussed. Furthermore, a discussion regarding the limitations as well as the validity and reliability of the research was also included.

3.1 Research methodology

Flick (2014) states that qualitative research examines precise, complex, real-world circumstances using visual, aural, oral techniques rather than statistical data. Therefore, a qualitative approach was used for the study, as it allowed for attainment of first-hand description of a specified field of experience.

Furthermore, a qualitative research approach was deemed most appropriate as it assists in effectively capturing and analysing descriptive information that leads to clarifying the relationship between occurrences, in this case being internal brand management and brand citizenship behaviour. Leedy and Ormrod (2001) recommend a qualitative design when a researcher is endeavouring to understand a certain phenomenon.

In addition, Sofaer (2002) stated that the use of rigorous qualitative research methods can improve the development of quality measures and the development and dissemination of comparative quality reports therefore, the study used a qualitative methodology in order to conduct the research efficaciously. Such information can be used to assist executives in their mission to improve the organisation's internal branding efforts. The intent of the qualitative research is to find explanations to multifaceted encounters that do not obligate a definitive response.

3.2 Research design

The literature review was initially undertaken to identify the factors that would need to be considered in the research. Fifteen interviews were conducted with the intention of understanding the relationship between internal brand management and brand citizenship behaviour within the financial services sector in South Africa from the executives' perspectives. The research questions were responded to and essential interpretations and recommendations made. In view of the need to ensure consistency, the checklist for selecting a research design as detailed by Flick (2014, p. 144) was considered; which, stated that the design should be applicable in addressing the essential aspects of the research questions and that the design should be relevant to the respondents.

Checklist for Selecting a Research Design and Evaluating its Application	
1	Research question - Can the design and its application address the essential aspects of the research question?
2	Design - The design must be applied according to the methodological elements and targets There should be no jumping between research designs, except when it is grounded in the research question or theoretically
3	Researcher - Is the researcher able to apply the design? What are the consequences of their own experiences and limits, resources, etc., in the realisation?
4	Participant/s - Is the research design appropriate to the target group of the application? How can one take into account the fears, uncertainties, and expectations of participants?
5	Scope allowed to the interviewee - Can the participants present their views in the framework of the questions? Is there enough scope for the new, unexpected, and surprising?
6	Interaction with the field - Has the researcher applied the research design correctly? Has she left enough scope for the participants? Were the participant's role, the researcher's role, and the situation clearly defined for the participant? Could the participants fulfil their roles? (Why not?)
7	Aim of the interpretation - Are you interested in finding and analysing limited and clear answers or complex, multi-fold patterns, contexts, etc.?

Figure 2: Research design framework

Flick (2014, p. 144)

In-depth interviews were used to collect data. The interviews were undertaken with fourteen executives and one senior manager from the six aforementioned banks and insurance companies. A discussion document was designed from the literature review. Open-ended questions were used to obtain data. The appropriateness of the research design on the target group was considered.

3.3 Population and sample

3.3.1 *Population*

The concept of the financial services sector as defined in this study refers to financial services supplied by the three major South African banks and three insurance companies that offer financial solutions to individual customers and excludes all forms of business and private banking as well as business-to-business financial product offerings. The financial services sector in South Africa employs over 150 000 employees (The Banking Association, 2012). South Africa is the prominent insurance market in Africa and ranks globally in the top twenty markets for life and non- life insurance (PWC, 2012).

The population of significance to this research pertains to the retail banks and insurance executives and senior managers in South Africa. The size of this population is unknown. These companies fall into the medium to large business categories in the country due to the number of employees they employ as well as their respective revenue sizes.

3.3.2 *Sample and sampling method*

The respondents forming the sample for the research were executives and a senior manager from banks and insurance companies in South Africa. These individuals were identified on the basis of their roles and responsibilities, specifically, persons that are directly and indirectly involved in the planning, implementation and execution of internal brand management, such as, marketing, branding, operations and human resources executives and senior managers. The respondents were contacted via email and telephone in order to set up appointments for the interviews. It is worth noting that there were challenges with contacting some of the respondents, as they were not easily reachable due the level of their respective positions. Contacts were established via cold calling or established professional networks within the organisations.

The respondents were given a thorough explanation of the objectives of the study and its relevance to internal brand management.

The respondent's details included in the research are detailed in Tables 1, 2, 3 and 4. Table 1 explicates the number of respondents, business category and job titles of the respondents that were interviewed for the study. Tables 2, 3 and 4 details respondents' demographic profiles.

Table 1: Respondents' details

Respondent No.	Category	Job Title
1	Banking	Group Executive: Marketing, Communications, Citizenship and Public Affairs
2	Banking	Chief Executive: HR
3	Insurance	General Manager Brand Communication and Sponsorships
4	Insurance	Head Operations (HAD Division)
5	Insurance	General Manager: Human Resources
6	Insurance	Chief Operating Officer
7	Insurance	Human Resources Executive
8	Insurance	Marketing Executive
9	Banking	Managing Executive: Group Marketing, Communications and Corporate Affairs
10	Banking	Group Organisational Culture and Change Expert (HR)
11	Banking	Chief Operating Officer
12	Insurance	Executive: Life Administration Systems (COO)
13	Insurance	Executive: Human Resources
14	Insurance	Executive: Marketing and Stakeholder Relations
15	Banking	Marketing Director: Personal and Business Banking South Africa

The respondents' were identified by their seniority in their organisation. A sampling methodology that achieved a sample size of 15 respondents was identified. The sample was selected to study executives' understanding of the relationship between internal brand management and brand citizenship behaviour within the financial services sector in South Africa.

Table 2: Respondents' age

Age (years)	Frequency
20 – 29	0
30 – 39	4
40 – 49	7
50 – 59	4

Table 2 indicates that the financial services executives and senior managers are young with most of them falling within the age group of 40 to 49 years.

Table 3: Respondents' qualifications

Qualification	Frequency
Diploma	1
Undergraduate Degree	6
Postgraduate Degree	8

Table 3 indicates that all the executives and senior managers who participated in this study have a level of tertiary qualification with the majority (eight) having a postgraduate qualification.

Table 4: Respondents' number of years in current role

No of years	Frequency
1 – 4	12
5 – 9	2
10 – 14	1
15 – 19	0

Table 4 indicates the number of years of experience that these executives and senior managers have in their current roles. The majority (12) of the respondents have between 1 to 4 years in executive and senior management roles. This is

important as it indicates that the results represent the views of executives with relevant experience within their current roles.

3.4 The research instrument

The use of the semi-structured interview process with open-ended questions, focusing on internal brand management and brand citizenship behaviour was applied. This is because the process allowed for probing to ensure adequate data gathering in order to enable effective depth of analysis.

The disadvantage of using a very structured interview process in qualitative research is that it restrains the questioning to a prearranged set of questions that may hinder access to respondents' perceptions and understanding of the subject matter. This would have not served the intended purpose of conducting the research and hence the semi-structured interview format was chosen. Furthermore, the advantage of the semi-structured interview is that it allows exploration of stimulating perceptions should they arise (Creswell, 2003).

Face-to-face, in-depth interviews with industry experts were conducted in order to gain their insights regarding the relationship between internal brand management and brand citizenship behaviour within the financial services sector as well as to test the rationality of the proposed conceptual model. Fourteen executives and one senior manager whose portfolios are in marketing, branding, operations and human resources within the selected banking and insurance companies, were interviewed. These executives and senior manager were included as the research focused on their perceptions of internal brand management and brand citizenship behaviour within the context of the financial services sector in South Africa as well as their knowledge of the real world of internal branding.

The discussion document consisted of 22 questions that were developed to guide the discussions. Latitude was extended to the respondents to go further than the boundaries of the scope of the specified questions in giving responses. The research instrument is presented in Appendix A.

3.5 Procedure for data collection

Data was gathered by conducting face-to-face interviews with branding, marketing, operations and human resources executives and manager. This approach in some instances allowed other factors to be considered, such as body language. The interviews were conducted at a place and time convenient to the respondents. Prior consent from the respondents was obtained. For the preliminary interviews, an online questionnaire to help establish the respondents' demographic was conducted. Notes were taken during the interviews and simultaneously recorded using a Dictaphone. This allowed for effective responses and limited subjectivity, as note taking tends to increase the risk of researcher bias. This process of collecting data also allowed a more holistic picture of what was going on and provided the opportunity, during analysis, to go over recorded material (University of Surrey, 2014).

3.6 Data analysis and interpretation

The data was collected using in-depth interviewing technique with a discussion document that served as a guide. Access was gained to three retail banks and three insurance companies based in Gauteng, South Africa and a total of 15 respondents were interviewed and their responses transcribed. Qualitative data analysis consists of identifying, coding, and categorising patterns or themes found in the data. Merriam (1998) indicated that the analysis and interpretations of qualitative research could include the rational influences of the researcher. The process is instinctive and it is not always possible to trace the source of the intuition. Furthermore, content analysis was seen to be the most appropriate data analysis technique for this research report. Leedy and Ormrod (2001) define content analysis as the detailed and systematic examination of the contents of a certain body of material. Patterns, trends and similarities were identified and grouped together for further analysis. The content was coded twice to establish stability. A report was generated in an unbiased manner to ensure an objective conclusion.

The interview data was initially analysed using Atlas.ti software programme to mitigate researcher bias. The software's capabilities in addition to coding, allowed the retrieval of text segments throughout the data set. Data were grouped into related themes that not only answered the research questions, but also further correlated back to the subject themes identified during the literature review process as captured in Chapter 2. This was done to ensure a comprehensive storyline could be consolidated from the respondents input.

3.6.1 Data coding, memorandum writing and reporting process

Data coding was used to fragment the data into useful thematic threads. Forty-two codes were created from the data by grouping related quotations into discussion units that could be used to demonstrate the practical realities of internal brand management processes within the sampled organisations. In addition to this, codes were also created to guide formulation of an engaging view of the sector context and emerging trends as well as illustrations of identified limitations and or opportunities that would serve to augment analysis discussion. Comprehensive quotations were captured within the respective codes to ensure that the intended meaning of the data was not lost and thus could be used within appropriate contexts.

Commentary memos were drafted in parallel to the coding process as thoughts occurred about analytical angles to be pursued or necessary cross verifications to be carried out prompted by the content shared by respondents. Memos are a useful tool for the capturing of any divergent reflections, a critical aspect of the exploratory creative process that characterises qualitative data analysis Merriam (1998).

Reporting tables were developed that started to paint a picture of not only within the organisation characteristics but also surfaced the cross-functional linkages and sources of dissonance for further examination. In addition, network diagrams were generated using Atlas.ti functionality enabling pictorial representation of the data in the form of relationship maps and data patterns.

3.7 Limitations of the study

Given the highly competitive nature of the sector, the fear of lack of confidentiality, was identified as a prime concern. This was curbed by communicating a commitment to strict confidentiality. This was also critical to encourage more open sharing of information as the credibility of the study hinged on the honesty and openness of the interviews. Time constraints were another factor worth noting as executives are extremely busy. The study was necessarily bound by the significant demands on the time availability.

There were a limited number of respondents with whom to carry out this study. Each of the identified companies have approximately a minimum of 800 employees, therefore a sample of 15 respondents might not give an accurate reflection of the state of businesses. Due to the richness of qualitative data, analysis must introduce some form of sense-making fragmentation of the data, this is a highly subjective process and hence arguably introduces some reliability limitations.

3.8 Validity and reliability

Cooper and Schindler (1998) define validity as the degree to which the test measures what one essentially wishes to measure or what the ultimate objective is. Validity is the most significant criterion of research and has to do with the honesty of the deductions produced from research. Thus, it was ensured that the data gathered throughout the study, whether by interviews or through literature review, was relevant and reflective of the objectives of the study.

Reliability on the other hand, relates to the correctness and meticulousness of a measurement technique by which the study was conducted. It involves the questions that determine whether the outcome of a study is repeatable (Bryman, 2012). In this regard, the importance of maintaining consistency with in the study processes was considered to ensure that should the study be conducted again in this field, the results should not differ significantly.

3.8.1 External validity

“External validity is the extent to which one or more of the findings of the study can be applied to other situations’ (Merriam, 1998, p. 207). External validity was achieved by interviewing preselected respondents, who are executives and senior manager within the financial services sector in South Africa as well as respondents who were piloted from banking and insurance companies. The inclusion of the pilot phase also added to the validity of the findings. External validity findings need to be of a general nature, as it means that the sample used for the study is representative of the population (Leedy & Ormrod, 2001).

3.8.2 Internal validity

Internal validity pertains to the question of how reality (research findings) ties in with theory from the literature review (Merriam, 1998). In view of increasing internal validity, the interview questions were structured in such a way as to focus attention on the topic at hand, which in this case was the relationship between internal brand management and brand citizenship behaviour. Internal validity was achieved by remaining consistent and relevant in view of ensuring that the data collected met the objectives that were outlined from the onset. The questions that the respondents were asked were designed in such a way that they focused on the objectives of the topic at hand.

3.8.3 Reliability

Reliability refers to ‘the extent to which research findings can be replicated’ (Merriam, 1998, p. 205). Hence, to ensure reliability in the study, a pilot study was conducted prior to the official commencement of the interview process and the research questions were submitted to a qualitative research professional, for the purposes of establishing whether they would serve their intended purpose. During the interviews, all the questions were asked consistently to eliminate bias. A systematic approach was used during the interview by connecting the views of the respondents with the theory or framework in question, thus enabling a central conclusion.

CHAPTER 4: PRESENTATION OF RESULTS

4.1 Introduction

Included in this discussion is an outline of the primary data gathering approach that was used to capture practitioner input in response to questions that were shaped from the literature review findings. This chapter will detail the research findings starting with an overview of the profile of the respondents and then advancing into what emerged from the data.

4.2 Results of qualitative interviews

Content and frequency analysis were conducted on data obtained from the discussions that emanated from the semi-structured questionnaire. Common themes that emerged from the interviews were analysed to ascertain any underlying messages.

4.3 Sample description

4.3.1 Profile of respondents

As indicated in Tables 5, 6, 7, 8, 9, and 10, three functional areas of activity being marketing, human resources and operations were included in the scope of the study bringing insightful diversity of perspective to perceptions and expectations. Thus, in presenting the data, attention was paid to highlighting distinctive differences not only across organisations within the two sampled segments of financial services being banking and insurance, but also across functional streams.

Table 5: Respondents' business segment and job title

Respondent	Segment	Job Title
R1	Banking	Group Executive: Marketing, Communications, Citizenship and Public Affairs
R2	Banking	Chief Executive: HR
R3	Insurance	General Manager Brand Communication and Sponsorships
R4	Insurance	Head Operations (HAD Division)
R5	Insurance	General Manager: Human Resources
R6	Insurance	Chief Operating Officer
R7	Insurance	Human Resources Executive
R8	Insurance	Marketing Executive
R9	Banking	Managing Executive: Group Marketing, Communications and Corporate Affairs
R10	Banking	Group Organisational Culture and Change Expert (HR)
R11	Banking	Chief Operating Officer
R12	Insurance	Executive: Life Administration Systems (COO)
R13	Insurance	Executive: Human Resources
R14	Insurance	Executive: Marketing and Stakeholder Relations
R15	Banking	Marketing Director: Personal and Business Banking South Africa

Table 5 indicates the 15 respondents that were included in the study with their respective job titles.

Table 6: Respondents' business segment: Banking

Respondent	Segment	Job Title
R1	Banking	Group Executive: Marketing, Communications, Citizenship and Public Affairs
R2	Banking	Chief Executive: HR
R9	Banking	Managing Executive: Group Marketing, Communications and Corporate Affairs
R10	Banking	Group Organisational Culture and Change Expert (HR)
R11	Banking	Chief Operating Officer
R15	Banking	Marketing Director: Personal and Business Banking South Africa

Table 6 indicates the functional areas of activity being marketing, human resources and operations from the banking segment.

Table 7: Respondents' business segment: Insurance

Respondent	Segment	Job Title
R3	Insurance	General Manager Brand Communication and Sponsorships
R4	Insurance	Head Operations (HAD Division)
R5	Insurance	General Manager: Human Resources
R6	Insurance	Chief Operating Officer
R7	Insurance	Human Resources Executive
R8	Insurance	Marketing Executive
R12	Insurance	Executive: Life Administration Systems (COO)
R13	Insurance	Executive: Human Resources
R14	Insurance	Executive: Marketing and Stakeholder Relations

Table 7 depicts the total number of respondents (nine) that were from the insurance segment.

Table 8 indicates one of the three functional areas of activity being marketing, across organisations within the two sampled segments of financial services being banking and insurance.

Table 8: Respondents' segment and function: Marketing

Respondent	Marketing	Job Title
R1	Banking	Group Executive: Marketing, Communications, Citizenship and Public Affairs
R3	Insurance	General Manager Brand Communication and Sponsorships
R8	Insurance	Marketing Executive
R9	Banking	Managing Executive: Group Marketing, Communications and Corporate Affairs
R14	Insurance	Executive: Marketing and Stakeholder Relations
R15	Banking	Marketing Director: Personal and Business Banking South Africa

Note: A total of six marketing practitioners from banking and insurance were interviewed

Table 8 depicts the total number of marketing practitioners (six) that were interviewed from banking and insurance.

Table 9 indicates one of the three functional areas of activity being human resources, across organisations within the two sampled segments of financial services being banking and insurance.

Table 9: Respondents' segment and function: Human Resources

Respondent	Segment	Job Title
R2	Banking	Chief Executive: HR
R5	Insurance	General Manager: Human Resources
R7	Insurance	Human Resources Executive
R10	Banking	Group Organisational Culture and Change Expert (HR)
R13	Insurance	Executive: Human Resources

Note: A total of five human resources practitioners from banking and insurance were interviewed

Table 9 depicts the total number of human resources practitioners (five) that were interviewed from banking and insurance.

Table 10 indicates one of the three functional areas of activity being operations, across organisations within the two sampled segments of financial services being banking and insurance.

Table 10: Respondents' segment and function: Operations

Respondent	Segment	Job Title
R4	Insurance	Head Operations (HAD Division)
R6	Insurance	Chief Operating Officer
R11	Banking	Chief Operating Officer
R12	Insurance	Executive: Life Administration Systems (COO)

Note: A total of four operations practitioners from banking and insurance were interviewed

Table 10 depicts the total number of operations practitioners (four) that were interviewed from banking and insurance.

4.4 Understanding internal brand management

Valuable insight emerged of the growing strategic profile of internal brand management disciplines. Respondents revealed that while financial services organisations are at varied levels in their competency to leverage the employee fully as a communication segment, they are well aligned in recognising the importance of advancing towards a more granular appreciation of their internal audiences.

Table 11: Executives' understanding of internal brand management

Respondent	Responses
R8	<i>"My understanding of internal brand management is basically the organisation's ability to get people or employees to understand what the brand is about, the customer facing brand, so that they probably are in a position to serve the customers better."</i>
R4	<i>"So in my view, internal brand management pertains to efforts, initiatives that are undertaken to project certain identity of the organisation focusing on those who are within the organisation."</i>
R7	<i>"Our approach has been that, from a people or HR perspective, we've looked at the EVP, and if you look at the brand, it's been largely projected at your member, and to some extent, your intermediary, all right? So, I think there's been that to me, where your employees are your internal stakeholders, but it's an EVP that's separated from your brand, which I think, there's potential there to kind of bring that together. That hasn't been consciously done."</i>

As depicted in Table 11 respondents' responses, that further indicated that most of the respondents had a good understanding of what the term entailed.

4.4.1 Internal brand management strategies from executives' perspectives

The data revealed a strong appreciation across respondents of the need to thread the defining and shaping of strategic brand and internal branding concepts into a cohesive picture that demonstrates clarity of intent and positioning stance. This was shown to start with a clear considered outlook to the internal brand management process with due recognition that such naturally falls under the overarching strategic plan of the business at large. Given the executive profile of the respondents, appreciation of the web of interaction was expected and was reassuring to hear being affirmed.

Table 12: Understanding internal brand management strategies from executives' perspectives

Respondents	Responses
R7	<i>"That's the key, that's the overriding strategy, actually, if I may call it that, where we say, because our brand is what I call an Intel inside..., so it operates within other brands, even though there is some activity that is direct."</i>
R2	<i>"It's this concept of sub-clarity around the strategy, it's very, very important. What does it mean to put customers at the heart of everything we do that informs employee behaviour?"</i>
R6	<i>"It should be and especially in an organisation like ours where we are part of a bigger picture. So whatever direction the group takes, we need to understand where they're going and where we fit in, so strategically, we have to take those components into account."</i>
R13	<i>"We're only five years old, we're only allowed to brand from last year, even though our brand has been born within us, we still could improve on it, we still could determine what it is we want to do going forward. It's a very exciting space for us to go forward into."</i>
R1	<i>"I think it's got to be absolutely correlated. It's impossible for the brand to be one thing and citizenship and everything else to be something else. The brand is the sum total of all of that stuff, so it's hundred percent correlated, or should be."</i>

Table 12 indicates that most of the executives across the functional roles expressed an understanding and appreciation of the definite interaction between corporate branding and internal branding strategies.

4.4.2 Challenges of managing internal branding and brand strategy

An emergent theme from the data was that for practitioners, while they recognise the importance of internal brand management, it is fraught with challenges for marketers and non-marketers alike. A central concern seems to be on the diversity of terminology and processes that are used as part of the science of internal brand management. These have evidently become a barrier to senior leadership clarity of engagement with the concepts and hence alignment with the strategic value that can be captured by embracing the diversity of interlocking processes. Table 13 illustrates the lack of alignment challenges as stated by respondents.

Table 13: Lack of alignment between internal branding and branding strategy

Respondents	Responses
R5	<i>"It's not a very effective process because senior managers don't do much in communicating the brand to employees. They leave it all to marketing."</i>
R10	<i>"In terms of senior managers, the interesting thing is that at different levels, I don't think there's consistency around how they speak about the brand, because the experience of the brand is also inconsistent. Because we are in a federated world ... I think that's where a lot of the work needs to come in, because part of it is that If senior management cascades similar messages consistently."</i>
R7	<i>"In terms of relating to the brand, I think largely we talk about...we talk in generic terms, I don't think there's a well thought out plan or approach in the way we project our brand, the way we unpack the brand. So I think it's largely in generic terms so, in fact, there's no conscious approach to deal with the brand in a comprehensive way."</i>
R15	<i>"If you had to say to me, does (our company) want to be the leader? Yes. But if you had to ask the CEO about brand leadership, he would say yes and no. It's almost like if brand is company, he wouldn't say brand in the way that we'd understand brand. He would say yes he wants the analysts to think that we are brilliant, which is actually brand leadership but he won't see it like that."</i>

Table 13 depicts respondents' responses in generally expressing the disparities that tend to exist within organisations among the various functions.

4.5 Internal brand management antecedents

4.5.1 Brand identity

The tangibility of experiencing a brand emerged as an underlying theme in how practitioners define brand identity. A graphic link with human personification was shared by one respondent who equated brand identity to a personal identity that an individual might have. Table 14 portrays respondents' responses to related questioning.

Table 14: Executive understanding of brand identity

Respondent	Responses
R8	<i>"Brand identity is what people see, feel, taste, and touch, people's interpretation of your brand."</i>
R13	<i>"I talk specifically from an HR perspective, but for me, it is the identity of the individual and how they identify with their company, their culture, their values within that organisation."</i>
R4	<i>"That is now marketing. I think brand identity, I would say, is as broad as what your core values are, what your core values are, what your brand promise is, what unifies you as employees or internal stakeholders."</i>
R3	<i>"Brand identity is about the brand. How the brand manifests externally that people are able to have recognition and ultimately purchase the brand identity. Hopefully the differentiate it enough to grow the business."</i>
R10	<i>"My understanding of brand identity would probably be from a psychology perspective, than rather merely from a marketing purely... Brand identity for me is intuitively what is the thing you're most known for, off the top of everybody's mind.... we don't want people who don't align with the sustainability goal and mind-set, therefore, for me, the brand identity is very much linked to the culture and the inside-out approach."</i>

Table 14 specifies feedback from respondents to a question pertaining brand identity. Most of the respondents felt intimidated by the question with some of the non-marketers stating that it is a marketing question. The responses were not all aligned to the actual definition of brand identity as some of the respondents' answered the question based on their specific understanding of the functional roles in which they are involved.

4.5.2 Brand leadership

Brand leadership proved to be diversely understood with some respondents equating it to demonstrations of leadership by the organisation's senior leadership team. Others appreciated the association with the profile of the company brand as a leader in some particular respect such as an environmental champion or a leader in a core competency such as pricing and value. To the majority of respondents brand leadership was also attributed to attained qualities that a brand had undisputed measurable distinction while a few felt that the term

could also be legitimately used where a brand had clear aspirational vision that was yet to be attained. Table 15 depicts respondents' responses in this regard.

Table 15: Organisation brand leadership

Respondents	Responses
R13	<i>"When we did brand management, one of the aspects that the employees wanted was leadership, was good leadership, and one of our values actually talk about leaders are responsible for providing sound leadership to their people and they have...the teams have such good relationships with their leaders."</i>
R15	<i>"Well it depends. I suppose you can have leadership on a number of levels. You can have leadership in a category, leadership in a headspace depending on what sort of attributes, leadership in financial terms, you know, biggest, most, best if you like."</i>

In addition to the divergent responses, the concept of brand leadership was the least understood by the senior team leader respondents, especially the non-marketers. This raises concerns of the effectiveness of the engagement processes when senior leaders in the business are not fully conversant with terms and hence logically, not able to be fully aligned with the role of related processes to the bigger picture, this is depicted in Table 16:

Table 16: Brand leadership

Respondent	Function	Comment
R4	Operations	<i>"Brand leadership? You need to help me out there.... Being a non-marketer, I don't know actually how I would define that, actually. You will have to help me out there. I'm an Operations person, hey."</i>
R11	Operations	<i>"Brand...I don't understand any of the terminology, but let me have a go."</i>
R12	Operations	<i>"Brand leadership..."That's a strange word. I'm not sure what that question even means."</i>
R9	Marketing	<i>"I've never been asked that. So, off the top of my head, if you ask what is brand leadership..."</i>
R3	Marketing	<i>"I don't know what that is."</i>

Table 16 reflects respondents' responses to the question pertaining to brand leadership. It is clear to see that a lot of the respondents did not understand the term, what was surprising is that two of the six marketers did not answer the question adequately.

4.5.3 Brand communication

Brand communications was explicated to play a pivotal role in not only translating the brand strategy and values into digestible messages for both customers and staff, but also driving interest, entertainment and attraction. Human beings as social creatures look to connect at an emotional level and brand communications are the vehicle that respondents consciously use to attain that connection. Table 17 portrays that most of the respondents understood the term brand communication further indicating the channels their respective organisations use to communicate their brand offering.

Table 17: Strategy and role of brand communication

Respondents	Responses
R4	<i>"You know, it attempts to fulfil our brand promise, to allow our end consumers, it attempts to unify employees, it attempts to, because we deal with a lot of partners, and the outside world, when I say the outside world I'm more talking other, you know, from government, politicians and so on and so on. You know, attempt to say, this is who we are and this is what we mean, and this is what we are willing to do for the country."</i>
R3	<i>"The point is the brand communicates because you are the brand building, you're either doing awareness or you either wanting to convert, so your communication will always be tailored to the outcome in terms of changing behaviour that you want. So the role will always be changing."</i>
R9	<i>"..When people love the brand comms that they see, it just enhances their positive disposition towards the brand. So I think they are very much related. And human beings, you know, are emotional people. When they love the ads and they think that it's great work, there's a source of pride that makes them want to say, I'm part of this. And they are, you know, very keen to share with friends, family and otherwise."</i>

4.6 Understanding employee brand citizenship behaviour

As illustrated by the extract of comments on this issue, there was important foundational association with the source of employee behaviour that then surfaced the distinction of views on expectations. Respondents who seemed to subscribe to some level of external coercive pull as the director of behaviour spoke of the need to drive this through structured compliance interventions such as performance contracts and training. While those who were more biased towards intrinsic motivations spoke of more philosophical alignment of value systems and goodwill between the organisation and employees through communication tools and dialogic engagement, this is depicted in Table 18:

Table 18: Behavioural expectations of employees

Respondents	Responses
R4	<i>"So I'm just reflecting on the "expect to behave". I would split it into two, that there would be expectations that are contractual. And then anything that is not contractual, it almost rides on goodwill, in the hope that experiences are... That would be an "expect." If you work for Nedbank we can expect you to like and promote ...bank. We would desire that your experience is so positive that when you have an opportunity, you will have a positive thing to share."</i>
R11	<i>"The organisation's brand is almost totally dependent on how the employees embrace their responsibilities. From the service epic, to the values, to the way they represent themselves and as a consequence of that, the organisation in a society."</i>
R14	<i>"I think that's very, maybe like, you know, I'm not involved in that level of training. Although I do have regular engagements with the senior managers who are responsible for the staff, to take them through that, and they, we have a value proposition document, but maybe we don't monitor it closely enough."</i>

The two streams of foundational belief systems carried through to how employees were then engaged and monitored to ensure sustainability of desired behaviours. What was unquestionable however, was the clarity that the executives connected with the importance of investing time and effort in establishing a direct link between the organisational brand values and employee behaviour.

Table 19: Nurturing employee brand citizenship behaviour

Respondent	Responses
R2	<i>"As I said, this is very important for...you'll see the values up there, we have value champions, we have value training, every year employees go through a values orientation, we have values events throughout the year, very importantly, your performance contract, your review, is based on your values and on your actual conduct. It's a very integrated approach."</i>
R12	<i>"They get trained and coached and mentored."</i>
R4	<i>"..good engagement, you know, among employees because one of the difficulties is, you know, as much as you can come up with broader three or four core values that you aspire for, right, there's a lot between the lines. People will always seek understanding in terms of, what do you mean by saying, for instance, "be real." Are you saying that this is how I should dress? Are you saying this is how I should talk? Are you saying this is how, you know. And the good engagement around that... a lot of engagement around these unwritten rules... some people even call it "the cult," you know, some people would, that have been here for a while, they would almost kind of get it. Some people that have been here will say, okay, tell me about it. And there's no classical one story that says, this is it. You know? So, yes, that's kind of how it is."</i>

Table 19 is the feedback received from respondents on the topic of discussion, a lot of what the respondents touched on referred to organisational culture. There was reference to core values, training, mentoring and coaching that the organisations avail to employees in light of ensuring that they behave in line with organisation objectives.

4.7 The relationship between internal brand management and brand citizenship behaviour

Respondents were strongly aligned in recognising the cause and effect relationship between actively shaping and driving an effective internal brand and communication agenda with affecting desired employee behaviour. The point was made that unlike manufacturing firms that produce tangible goods, financial services are only experienced tangibly through their staff. This inescapable reality positions employee engagement into a driving position in realising targeted customer outcomes, as depicted in Table 20:.

Table 20: Relationship between internal brand management and brand citizenship behaviour

Respondents	Responses
R4	<i>“Because what the brand communicates, it literally starts from how all employees are treated by the company, and how all employees are made to, you know, to understand what the brand promise is, and what all employees’ level, or at least what all employees should be understanding of what our company is about, via the core values, etcetera, etcetera.”</i>
R12	<i>“Well, I think the employee citizenship behaviour wouldn’t exist without somebody driving it. So the fact that it’s the leadership that drives that behaviour through something like our internal programme.”</i>
R11	<i>“Because we believe that our brand stands for high-level aspirations and values. If you invest in ensuring people understand that, then they will better align with that and people of that kind will join you....Interestingly, if you actually do some of the research on inherent strength of brands, you’ll find that the consumer products, toothpaste, soap, shaving cream, whatever it is, you can be very clear on your brand positioning of the back of the product essence, but as you move into financial services, there’s a very close correlation between brand positioning and service experience as felt by the customer”</i>
R2	<i>“The third component is clearly employee engagement, you want people to be excited and have a sense of commitment to your strategy. The engagement part is very, very critical. Important with engagement is the opportunity for people to contribute, to make it a better organisation, so we really want to hear a lot about our brand engagement, is about helping people.”</i>

Table 20 thus depicts that internal branding focus was seen as critical in establishing inward clarity of intent that would then translate into outward authenticity of the corporate values as ultimately experienced by customers.

Measurable tracking of the effectiveness of activities through performance metrics is well established in the execution of various aspects of business. This was no different within the scope of internal brand management. Both quantitative and qualitative metrics were cited as being pivotal in the conscious management of progress towards desired outcomes, as depicted in Table 21.

Table 21: Measurement and metrics

Key concepts	Key words
Brand strategy related metrics	Brand strength; share of voice; share of spend; efficiency of spend; brand leadership truths; customer surveys; customer moment of truth surveys; social impact surveys; balanced scorecard performance;
Internal brand management measures	Employee satisfaction surveys; Deloitte comparative employee survey;
Employee brand citizenship measures	Staff satisfaction levels and culture; leadership behaviours; cultural values survey

Interesting to note was the apparent decline in the diversity of metrics used from the more well understood broader concept of brand management through to internal brand management and related behavioural expectations. This was congruent with the level of clarity of intent as expressed by respondents in discussing the respective issues. Clearly brand citizenship behaviour is not only conceptually remote in concept to senior leadership but similarly constrained in execution approach assuredness and prioritisation in some instances as depicted in Table 22:

Table 22: Executives perception of brand citizenship behaviour

Respondent	Responses
R10	<i>"There's a lot more work we need to do about that though, we focus too much on the balance scorecard approach, as opposed to an intuitive 'I know what to do' approach. That's where the next set of...how do our values translate into clean, clear behaviours for everybody that as a standard we know what we need to do and we know what's expected of us."</i>
R15	<i>"So we have this sort of thing that we go through where we're always trying to work out where does the employee value proposition start and the company and the reputation and the internal brand and the external brand. It's quite complex. You would think it would be easier because you have one, but it actually is harder in a way. It's difficult to actually think through why."</i>
R6	<i>"The changes around us. I mean there's external factors that we don't have control over. I mean we've got new bosses coming in, so our focus is more on...we're on a survival mode in a way at the moment and not too concerned about what's happening internally. We're actually worried about the external environment and how do we stabilise that?"</i>

Only in one instance was there a demonstration of a rounded approach that extended through to brand citizenship behaviour. This was shared by an HR practitioner pointing towards the possibility for more intrinsic effectiveness of engagement by the application of cross-functional minds within the ambit of defining the internal brand management agenda.

“If we look at citizenship, the way we operate in this bank, we have a balance scorecard that everybody in the bank is measured around, and there are five key sub-components, we call them the 5 C’s. Company: How did the company perform? Colleague, Conduct, which is primarily conduct towards customers, Citizenship: is one of those in our balance scorecards” (Respondent 2).

4.9 Conclusion

This chapter has outlined the key findings that emerged from respondents. The data was presented logically from how key internal brand management related concepts were defined; what is currently being experienced by practitioners as they attempt to carry out their roles and finally how they are measuring and being measured in fulfilling targeted outcomes. While some mention was made of the role of brand externally, the focus of the analysis was on following the internally focussed strategic suites towards optimal employee engagement and fostering brand citizenship behaviours. Further analysis of the results with reference to the literature review is discussed in Chapter 5.

CHAPTER 5: DISCUSSION OF THE RESULTS

5.1 Introduction

The purpose of this study was to determine the relationship between internal brand management and brand citizenship behaviour within the South African financial services sector from executives' perspective. This chapter synthesises the views from respondents with those from literature in analytical discussion that addresses the issues raised by the research questions. Merriam (1998) indicated that the analysis and interpretations of qualitative research by nature must include the rational influences of the researcher. Thus, in reviewing the findings, dialectic commentary will be used to highlight distinctive aspects of the emergent data revealing the diversity of interaction not only across organisations within the two sampled segments of financial services being banking and insurance.

In capturing relevant information for the primary investigation phase, the set of research questions posed at the end of Chapter 2 were used as a guide and repeated here for ease of reference.

5.1.1 Research Question 1

Do executives within the South African financial services sector understand their organisations' internal brand management?

5.1.2 Research Question 1b

How do executives from the South African financial services sector formulate internal branding strategies/processes?

5.1.3 Research Question 2

What is the role of internal brand management within the South African financial sector?

5.1.4 Research Question 3

What are the perceptions of executives regarding employee brand citizenship behaviour within the financial services sector in South Africa?

5.1.5 Research Question 4

What is the relationship between internal brand management and brand citizenship behaviour within the South African financial services sector?

In addition to the research questions, the internal brand management conceptual framework also presented in Chapter 2 will be used to provide a useful pictorial anchor simultaneously guiding and illustrating the discussion trajectory. The model in Figure 1 will be referenced throughout this chapter and will serve to not only support the explanation of the key findings, but also to assist in establishing a dynamic reference from which the conclusions and recommendations in Chapter 6 will be advanced.

5.2 Research Question 1: Understanding internal brand management

This opening theme of questioning addressed the context setting aspects of the study, which position the definitive conceptual and operational link between internal brand management and its antecedent components of brand identity, brand communication and brand leadership as shown in the conceptual framework. Questioning related to this theme was captured in the discussion guide under the following:

- Executives' understanding of internal brand management (Question 1);
- Executives' understanding of brand identity (Question 7);
- Executives' understanding of brand communication (Question 10); and
- Executives' understanding of brand leadership (Question 14).

The data revealed concurrence with the literature in the appreciation of the fact that effective internal branding serves to ensure that employees not only embrace brand values but ultimately adapt their behaviours towards fulfilment of the brand promise and thus meeting consumers' expectations (Aurand, et al., 2005; de Chernatony & Cottam, 2006; Mahnert, & Torres, 2009).

King and Grace (2008, p 5) define internal branding as "a set of strategic processes that align and empower employees to deliver the appropriate customer experience in a consistent fashion". In addition, this elaborates the fact that a company's most significant way of conveying brand experience is through its employees. Furthermore, Punjaisri et al. (2009, p 567) defined internal branding as "the use of internal communication techniques and training programmes to educate employees about the brand promise".

Respondents revealed that while financial services organisations are at varied levels in their competency to leverage fully the employee as a communication segment, they are well aligned in recognising the importance of advancing towards a more granular appreciation of their internal audiences.

While most of the respondents' had a good understanding of what internal branding was as seen in Table 11, appreciation of the antecedent elements of brand identity, brand leadership and brand communication were not so convincingly evident both in terms of their nature and role in the internal brand management process. In particular, respondents from HR and operations were less familiar or even concerned with the strategic role of these ingredient aspects, seemingly comfortable to defer to them as marketing domain concerns and not so relevant for cross functional attention.

The diversity of branding terminology seems to play a role in creating some barrier to engagement for other functional executives. Questioning on brand leadership for instance was met with numerous indications of lack of awareness and understanding of what this term was and its purpose in the brand management discourse. Such a barrier at the executive level no doubt permeates into disconnect with the sequential nature of the components towards

an optimal integrated internal brand management solution for effective internal implementation.

5.3 Research Question 1B: Executive perspective on IBM

This research question derived responses from the following items on the discussion guide:

- Internal branding and the organisations' overall branding strategy considerations (Question 3);
- Executive involvement in formulating the organisations' internal branding strategies (Question 4);
- Investment in internal branding initiatives by executives (Question 5); and
- Aspects considered essential by executives in order to establish successful branding strategies (Question 6).

The sampled respondents revealed a strong appreciation of the need to thread the defining and shaping of strategic brand and internal branding concepts into a cohesive picture that demonstrates clarity of intent and positioning stance. This was shown to start with a clear considered outlook towards the internal brand management process with due recognition that such naturally falls under the overarching strategic plan of the business at large. Given the executive profile of the respondents, appreciation of this level of strategic planning interaction was expected and reassuring to hear being affirmed.

Internal branding undertakings are used to achieve overall corporate brand constancy, the initiatives should also be managed and implemented together with a corporate branding strategy. It is widely noted that human resources functions are still constrained to communication provision rather than being involved on a more strategic part in people management applies in order to ensure the conveyance of the brand promise (Foster et al., 2010; Mosley, 2007). The nature of the service environment was noted to place added imperative on

the recognition of role of the employee as pivotal conduit through which the organisation must relay its brand values and promise and in turn from whom customers extract a tangible translation of the intended meaning (Gaspari & Taga, 2011). Herein lies the unifying instigator that necessitates collaborative cross-functional streamlining of internal brand management activities from conceptualisation through to planning and implementation particularly of the three sampled functions being marketing, human resources and operations. The literature review similarly highlighted the requirement for alignment noting the importance of organisational structure in facilitating effective processes (Bondarouk, et al., 2012; Burmann & Zeplin, 2005)

5.3.1 Challenges of managing internal branding and brand strategy

Schultz and de Chernatony (2002) state that in order to build a comprehensible brand identity, managers need to appreciate the key features that influence the congruency of interpretations, as this may further assist them in identifying probable problems and proactively manage them. The respondent data highlights some concerns in this regard. The lack of appreciation of some of the antecedent components of internal brand management can be similarly advanced to indicate the likelihood of little to no engagement with the strategic management processes that go into these elements (Burmann & Zeplin, 2005; Burmann, Zeplin, et al., 2009; Du Preez & Bendixen, 2015; Porricelli, et al., 2014).

This scenario is concerning on a number of fronts. Firstly the requirement for cohesive interpretation (Davis, 2001) is indicatively not being fulfilled. Secondly, this suggests that translation of the corporate strategy into these aspects may be overlooked or underserved (Hong et al., 2013) and thirdly the expected leadership behavioural modelling is subsequently not likely to occur as some value translations are being missed. Thus the net effect of this chain reaction is that the downstream effect of employee citizenship behaviour cannot be reasonably expected to fulfil its targeted mandate of unlocking sustainable competitive advantage (Pringle & Thompson, 2001).

Evidently, executives from the various roles within the organisation need to be made aware of their role and influence over the internal brand management process. Since the levers of this value system span several organisational functions, the strategic framing as well as ensuing operational coordination of the activities cannot be left to the auspices of a single department if strong brand identity is to be established (de Chernatony, 1999).

In addition, it is important to note that each functional area exists to support the overall organisation's objectives. Internal marketing is founded on the consideration that certainly no single management role is effective if it functions in isolation. These cross-functional activities and the people who perform them all have a major influence upon the final outcome. The consequence of this is that executives must make certain that employees in all parts of the company are involved in the conveyance of quality through the brand delivery process. Thus far, integrated effort is possibly the most significant, yet most testing challenge facing organisations (Rafiq & Ahmed, 2000).

5.4 Research Question 2: The role of internal brand management

Internal brand management was highlighted to add value by playing an integrative role with multifaceted advantages for organisations. These were mooted to extend from defining the strategic boundaries of behaviour and interaction to establishing performance metrics and even directing subjective processes such as recruitment and selection ensuring like-minded individuals with higher propensity to align with the organisational context and culture are more likely to be identified, attracted and engaged.

5.4.1 The strategic role of internal brand management

"I think it's important for all employees to understand what the company is about first. It's important for all employees to understand

what the company is about, you know, what the company values are, what the culture of the company is” (Respondent 4).

The quotation above captures the essence of internal brand management well. While strategic in its intent, it also has the enduring after effect of building on the established cultural fabric of a firm. Thus senior leadership need to be conscious of this long-term effect. This aspect was highlighted in the findings relating difficulties faced in framing an aligned perspective on an internal value system when the process of framing the brand values has been inconsistent and characterised by too many directional changes. A clear underpinning strategic intent and cultural reference frame was strongly advocated, a view that was supported by the literature. In order for an organisation to establish strong brand identity, it's vital to first comprehend the internal organisational culture. It is essential for goods and services to have their distinctive identity in order for them to be recognisable (de Chernatony, 1999; Rashid & Ghose, 2015).

This comment from one respondent illustrates the contextual reality of the scope and scale of the sampled organisations and what internal brand management needs to mean to them.

“The thing is, if you don’t manage your brand, you’re not going to get the right outcomes. If you think about it, your brand becomes your route map for your employees, for your colleagues, to interpret how they need to behave and respond in respect to the company strategy. It’s also very important in that it’s the central rallying cry. Everybody’s got a common understanding, you can imagine 50 000 employees not having a common view of what we need to be and behave and become’ (Respondent 2).

5.4.2 The cogs in the internal brand management wheel

As identified in the literature, internal brand management essentially consists of the three elements namely brand identity, brand leadership and brand communication (Burmam et al., 2009). Similarly in the study findings, even

where a respondent was not able to state the official descriptors accurately, respondents referred to each one of these dimensions as being integral to their internal brand management activities.



Figure 3: Modelling the elements of internal brand management

Evidently, the nature of these elements is such that addressing one aspect at the exclusion of another will not naturally result in desired linkages evolving on their own by chance. Conceptual gaps manifest in process and or participant activation shortcomings that are apparent through disjointed discourse and engagement. Thus each aspect needs to be considered separately and then in symphony with the others to ensure optimal representation. Chang and Ko, 2014), are noted to serve as essential supporting sources of clarity.

“You will notice and I think if it was all aligned and very simple, then it would support, what it would do is lead to employee brand citizenship. I think that it would, it should, reinforce it and build it. In our world, it doesn’t do that. It adds to the confusion because we are confusing the market a bit” (Respondent 15).

It was noted from the data that marketing practitioners who indicated strong depth of appreciation for internal brand management within their organisations,

were equally conversant with their deliberate intensions in managing their brand identity and leadership stance and artfully using communication achieve targeted outcomes. Further, these views were coherently echoed by counterparts in human resources and operations as seen in Table 23.

Table 23: Understanding of internal brand management

Practitioner	Remark
Marketing – R3	<i>“The point is the brand communicates because you are brand building, you’re either doing awareness or you either wanting to convert, so your communication will always be tailored to the outcome in terms of changing behaviour that you want. So the role will always be changing.”</i>
HR – R10	<i>“My understanding of brand identity would probably be from a psychology perspective, than rather merely from a marketing purely... Brand identity for me is intuitively what is the thing you’re most known for, off the top of everybody’s mind....we don’t want people who don’t align with the sustainability goal and mind-set, therefore, for me, the brand identity is very much linked to the culture and the inside-out approach.”</i>
Operations – R4	<i>“Because what the brand communicates, it literally starts from how all employees are treated by the company, and how all employees are made to, you know, to understand what the brand promise is, and what all employees’ level, or at least what all employees should be understanding of what our company is about, via the core values, etcetera, etcetera.”</i>

5.4.3 The symbiotic relationship between internal and external brand identity

The need to monitor the symbiotic interplay between the external and internal profile of a brand surfaced a challenging dimension to strategically managing the role of internal brand management. In some instances, it was stated to follow the corporate brand strategy while a contrasting and yet equally compelling view emerged advocating for an inside out approach that positioned internal brand management as the leading platform in shaping the external brand stance. The argument made advocating for this was that it is easier to get staff to buy into values and principles that they are given access to co-create. This point was well illustrated by comments made reflecting on the challenges that one firm is facing in inducing citizenship behaviour in staff.

“...The two are not necessarily mutually exclusive. They are so interlinked. Your internal people are your ambassadors. If your ambassadors don’t buy into it, how are you going to get it out there? So it’s absolutely key that you start at home” (Respondent 1).

In literature, Punjaisri et al. (2009) address internal brand management, employee behaviour and external reception of the brand promise linking them into a chain reaction of consequential events. As alluded to earlier, service environments are particularly vulnerable in this regard as there is in a sense some degree of loss of direct control at that most crucial moment when the customer, makes contact with an employee, an independent individual, to receive an expected brand promise.

5.5 Research Question 3: Understanding employee brand citizenship behaviour

Encompassed in this research question are the following questions, which are derived from the discussion document:

- Executives’ brand communication approaches within the financial services sector (Question 12);
- Executives’ perceptions regarding employee brand citizenship behaviour (Question 18);
- Executives roles in ensuring that employees are well aware of how they are expected to behave in order to warrant that the organisation has a positive brand image with its customers (Question 20);
- Executives and senior managers’ views regarding employees’ contributions towards the organisation’s brand (Question 21); and
- Executives and senior managers’ participation in ensuring that employees derive a level of satisfaction from work (Question 22).

Brand citizenship behaviour, which is said to be located at the confluence of internal brand management, ethical business practise and brand loyalty (Thompson, 2013) is the targeted outcome of executive endeavour to manage internal brand engagement strategically. Burmann et al (2009) introduce some useful measurability to the citizenship behaviour construct by breaking it down to three identifiable dimensions that signify brand citizenship behaviour in employees. Table 24 relates these constructs with comments from the study respondents that indicate some practical approaches that are being used in financial services to track brand citizenry in employees.

Table 24: Brand citizenship behaviour constructs

Brand Citizenship Behaviour Construct (Burmann et al, 2009)	Evidence of Brand Citizenship Behaviour Constructs from the Respondent Data
1. Willingness to help	<i>So brand citizenship is not just about saying who we are to the clients, but it is important that from any visitor, even from the gate, so you know, every time someone arrives, say how was your experience? How was the security? How did the security treat you? How did reception treat you? The coffee shop. You know, everyone, it's all about [company] first, irrespective if they're a contracted company cleaner or [company] staff member. It really doesn't matter. We are all about [the brand].</i>
2. Brand enthusiasm	<i>"I think it empowers people. Not just your low-level employees, but even us, so that we understand what is it that you are here to do. You identify with the brand and you know what the brand stands for and it's easier than to sell it to the outside world or even to your customers. And if you believe in what you're saying and you get the buy-in from the staff, then people come to work and they know what is it that they're here to do."</i>
3. Propensity for further development	<i>"... we like to think of citizenship in the sense that citizenship is the three pillars that holds citizenship together it's the way we do business it's how we help economies to grow in whatever country we're involved, in whatever economy we're involved. How do we help business to grow? How do we help the economies to grow and thirdly, how do we remain relevant in the communities where we operate...So you can see brand citizenship, it's all interlinked really."</i>

5.6 Research Question 4: The relationship between internal brand management and brand citizenship behaviour

It was evident from the study that internal brand management is a well-appreciated concept by both scholars and by practitioners alike. Similarly, both are clear in their strategic association of brand citizenship behaviour being the targeted outcome of internal brand management initiatives (Du Preez & Bendixen, 2015). The challenge however seems to lie in the detail of execution.

As a start, practitioners seem to be grappling with how to balance the weighting of efforts towards nurturing employee citizenship behaviour between enforcement and encouragement. What was apparent across respondents is that both approaches are necessary and are employed through various mechanisms such as employment and performance contracting through to internal engagement campaigns that excite, communicate and incentivise towards more voluntary intrinsic alignment with desired values. Some interesting functional distinction emerged in the views as indicated by these quotes.

- Operations executive: *“That’s interesting. The choice of words is “expected to behave.”...And I would submit that you can only “expect to behave” on the things that people are obligated to do as a condition of their employment. (Respondent Nine)*
- Human resources executive: *“As I said, this is very important for...you’ll see the values up there, we have value champions, we have value training, every year employees go through a values orientation, we have values events throughout the year, very importantly, your performance contract, your review, is based on your values and on your actual conduct. It’s a very integrated approach.” (Respondent Two)*

5.7 Conclusion and summary of results

This chapter examined the key findings that emerged from respondents of the study aligning them with scholarly perspective as outlined in the literature review

in Chapter 2. The results of this study offer a platform upon which executives can build their internal branding efforts for the purpose of achieving employee brand citizenship behaviour within their respective organisations.

Internal branding strategies offer organisations an opportunity to offset themselves against their competitors. Corporate branding should not be approached from the customers' perspective only but also from the employees' perspective as they are the biggest contributors to how external stakeholders perceive organisations within the service sector. Engaged employees are likely to have their efforts transfer to satisfied customers.

Organisations have realised that their reputation, from an employee's perspective, serves as a competitive advantage and that the executives would need to ensure a correlation between the internal branding efforts and corporate branding. In conclusion, it is noted that the impact of engaged employees is difficult for competitors to replicate. Internal brand management is argued as being a resource that involves and encourages employees to deliver the brand promise, and, therefore, deliver a competitive advantage and increased market share.

CHAPTER 6: CONCLUSION AND RECOMMENDATIONS

6.1 Introduction

This section concludes and summarises the literature review chapter as well as the findings of the study. Implications are discussed herein. Recommendations for future research are also made.

6.2 Conclusions of the study

The purpose of this study was to determine the relationship between internal brand management and brand citizenship behaviour within the South African financial services sector from executives' perspective. A conceptual research framework was adopted as an anchoring conceptual framework. Consequently, attempt has been made to contribute to the body of knowledge in this field of research.

A qualitative approach was used to conduct the study capturing data from six financial services organisations in South Africa. The proposed framework was used to guide the discussion on how internal brand management can lead to brand citizenship behaviour. Other factors, which emanated from the respondents were identified and were briefly discussed.

The following were findings that emanated from the study:

- It was revealed that while financial services organisations are at varied levels in their competency, to leverage the employee fully as a communication segment, they are well aligned in recognising the importance of advancing towards a more granular appreciation of their internal audiences.
- The participants revealed a strong need to define and shape internal branding as well as branding concepts into an intentionally thought out process with definite intent and positioning stance of the organisation.

- There was a definite recognition of the importance of internal branding by participants, however a stumbling block seems to be created by the diversity in terminology and processes related to internal brand management.
- Brand leadership was attributed to attained qualities that a brand had undisputed measurable distinction and that the term could also be legitimately used where a brand had clear aspirational vision that was yet to be attained. In addition to the divergent responses, the concept of brand leadership was the least understood by the participants, especially the non-marketers.
- Brand communications was explicated to play a pivotal role in not only translating the brand strategy and values into digestible messages for both customers and staff, but also driving interest, entertainment and attraction.
- There was important foundational association with the source of employee behaviour that then surfaced the distinction of views on expectations. Respondents who seemed to subscribe to some level of external coercive pull as the director of behaviour spoke of the need to drive this through structured compliance interventions such as performance contracts and training. While those who were more biased towards intrinsic motivations spoke of more philosophical alignment of value systems and goodwill between the organisation and employees through communication tools and dialogic engagement. The two streams of foundational belief systems carried through to how employees were then engaged and monitored to ensure sustainability of desired behaviours. What was unquestionable however was the clarity that the executives connected with the importance of investing time and effort in establishing a direct link between the organisational brand values and employee behaviour.
- Respondents were strongly aligned in recognising the cause and effect relationship between actively shaping and driving an effective internal brand and communication agenda with affecting desired employee

behaviour. The point was made that unlike manufacturing firms that produce tangible goods, financial services are only experienced tangibly through their staff. This inescapable reality positions employee engagement into a driving position in realising targeted customer outcomes. Thus internal branding focus was seen as critical in establishing inward clarity of intent that would then translate into outward authenticity of the corporate values as ultimately experienced by customers.

- Interesting to note was the apparent decline in the diversity of metrics used from the more well understood broader concept of brand management through to internal brand management and related behavioural expectations. This was congruent with the level of clarity of intent as expressed by respondents in discussing the respective issues. Clearly brand citizenship behaviour is not only conceptually remote in concept to senior leadership but similarly constrained in execution approach assuredness and prioritisation in some instances.
- Only in one instance was there a demonstration of a rounded approach that extended through to brand citizenship behaviour. This was shared by an HR practitioner pointing towards the possibility for more intrinsic effectiveness of engagement by the application of cross-functional minds within the ambit of defining the internal brand management agenda.

6.3 Recommendations

The study indicated that managing internal branding in such a way that leads to brand citizenship behaviour is a complex task, especially for service-based organisations

The findings of the study recommend that organisational leaders must arrange operations around core corporate processes. In addition, strong consideration should be given to the fact that no single management role is effective if it functions in isolation. Hence, the recommendations made by the study, which is

for cross-functional activities among the various functions and the employees as they have a major influence upon targeted outcomes. Furthermore, the consequence of this is that executives must make certain that employees in all parts of the company are involved in the conveyance of quality through the brand delivery process. There needs to be a regular review of how the company is structured so that internal branding is facilitated to become the collaboratively shared remit of key functional teams.

Organisational leaders should take accountability for having a rounded approach to branding, with appropriately integrated structures that are conducive for cross-functional relationships. At present, executives and managers identify the significance of building and maintaining exceptional reputations and resilient brands and should familiarise with the requirements entailed by the process to build strong brands for their respective organisations, hence the following recommendations are made;

Evidently, from the study, executives from the various roles within the organisation need to be made aware of their role and influence over the internal brand management process. Furthermore, executives should work towards establishing an integrated internal brand management solution that will be effective for internal implementation, where there is a general level of awareness and understanding of definition of terms related to internal brand management for the specific organisation.

Managers also need to appreciate the key features that influence the congruency of interpretations, as this may further assist them in identifying probable problems and proactively manage them. It is further recommended that this must also tie in with the organisational culture so that it is esteemed as how things are done within the organisation. This will further contribute towards resolving some of the challenges faced by these organisations regarding inconsistency as this approach will allow for a consistency that demonstrates clarity of intent and positioning stance for the organisation.

Therefore, organisational leaders must collaborate within cross-functional teams, allowing for streamlining of internal brand management activities from conceptualisation through to planning and implementation particularly of the three sampled functions being marketing, human resources and operations.

In addition, there must be continuous monitoring within organisations to ensure a synergy in the relationship between internal and external brand management and that strategies translate into the management of internal branding. Consideration should also be given to an inside-out approach that positions internal brand management as the leading platform in shaping the external brand stance.

As the findings of this study have indicated, organisational leaders should not only consider their respective performance outputs but should collaboratively consider how their conduct affects the overall organisational performance. Hence, in order to establish internal brand management processes that lead to employee brand citizenship behaviour, managers should employ various mechanisms such as employment and performance contracting through to internal engagement campaigns that excite, effectively communicate and also incentivise employees to align their intrinsic values voluntarily with those of the organisation.

Lastly, internal branding undertakings should be used to achieve overall corporate brand constancy, the initiatives should also be managed and implemented together with a corporate branding strategy.

6.4 Suggestions for further research

The research findings exposed gaps that can be explored further within the fields of internal brand management and brand citizenship behaviour.

- [1] The respondents who participated in this study were senior, therefore in order to get a more operational view on how brand citizenship behaviour is activated within financial services sector, studies would need to

incorporate more general employees who are responsible for delivering the brand experience to customers.

[2] More research needs to be conducted in the fields of internal brand management and brand citizenship using new or existing models to test what the outcomes could be if there were no confines of following the specific model used in this study.

[3] It would be interesting to further examine how leaders' personal values influence how internal brand management manifests in organisations to give a view on the extent to which executives themselves stand in the way of achieving brand citizenship behaviour in firms.

6.4.1 *Recommendations for theory*

The conceptual framework that was adopted to guide the current study was revealed to exclude some broader organisational factors involved in internal brand management and brand citizenship behaviour. Hence, an updated model is proposed which emerged in an attempt to be more elaborative in framing the influence of additional identified elements and processes.

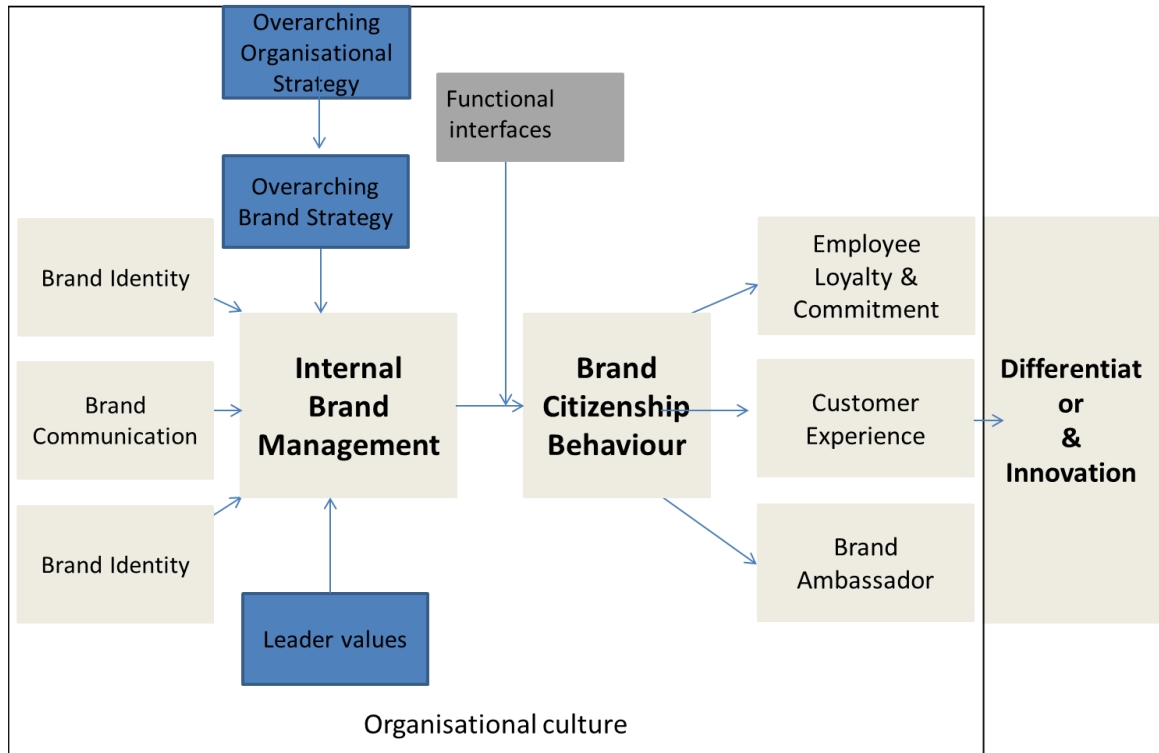


Figure 4: Modelling the findings

The model takes into consideration the many factors that are at play within a typical organisation. The framework is set within the organisation culture and agrees and further builds on prior studies that brand identity, brand leadership and brand communication are antecedents of internal brand management and chronologically, that internal brand management is an antecedent of brand citizenship behaviour.

It is however suggested that the model be subjected to further testing to validate the findings from respondents during this exploratory research. In addition, it is suggested that the following relationships be studied to establish whether they concur with the findings of this study, namely.

- *H1*: Brand citizenship behaviour is an antecedent of employee loyalty & commitment.
- *H2*: Brand citizenship behaviour is an antecedent of customer experience.
- *H3*: Brand citizenship behaviour is an antecedent of brand ambassadors.

In addition, it should be considered whether the combination of factors incorporated into the model have been experienced to lead to an organisation being able to differentiate and innovate. Furthermore, raising awareness of how to frame the scope of aspects that have been included into an integrated approach to internal brand management to yield employee brand citizenship behaviour and ultimately assist in enhancing an organisation's differentiation efforts.

Lastly, it would be interesting to further examine how leaders' personal values influence how internal brand management manifests in organisations to give a view on the extent to which executives themselves stand in the way of achieving brand citizenship behaviour in firms.

6.5 Concluding remarks

In conclusion, this study may be valuable to organisational leaders and employees from service-based organisations, specifically, financial services sector. Furthermore, the study provided awareness to executives within the financial services sector in South Africa as it created value by providing:

- Information on the significance of the role that executives should play in internal brand management initiatives;
- Insight into how to manage internal branding in such a way that leads to employees being able to satisfy and retain customers;
- How to manage employees and other stakeholders within the services context, characterised by intangibility, by understanding the key brand promise delivery role played by employees as displayed through brand citizenship behaviours; and
- Knowledge on the extent to which internal brand management considers brand citizenship behaviour a precursor.

Lastly, the study revealed that the results of this study offer a platform upon which executives can build their internal branding efforts for the purpose of

achieving employee brand citizenship behaviour within their respective organisations.

Internal branding strategies offer organisations an opportunity to offset themselves against their competitors. Corporate branding should not be approached from the customers' perspective only but also from the employees' perspective as they are the biggest contributors to how external stakeholders perceive organisations within the service sector. Engaged employees are likely to have their efforts transfer to satisfied customers.

Organisations have realised that their reputation, from an employee's perspective, serves as a competitive advantage and that the executives would need to ensure a correlation between the internal branding efforts and corporate branding. In conclusion, it is noted that the impact of engaged employees is difficult for competitors to replicate. Internal brand management is argued as being a resource that involves and encourages employees to deliver the brand promise, and, therefore, ultimately deliver competitive advantage and increased market share.

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APPENDIX A: RESEARCH INSTRUMENT

Interview questions/ discussion document

Internal Brand Management

1. What is your understanding of Internal Brand Management?
2. What role does Internal Brand Management play in your organisation?
3. Is internal branding considered when formulating the organisation's overall branding strategy?
4. Are you involved in formulating your organisation's internal branding strategy, if yes, how do you go about formulating an internal branding strategy in your organisation, if no, why are you not involved in this process?
5. Is it necessary for your company to invest in internal branding initiatives, if you think so, please explain why, if not, please explain why?
6. What aspects do you consider to be essential in order to establish successful internal branding strategies?

Brand Identity

7. What is your understanding of brand identity?
8. What is your organisation's brand identity and what role does it play?
9. How does brand identity in your organisation relate to employee brand citizenship behaviour?

Brand communication

10. What is your understanding of brand communication?
11. What is your organisation's brand communication strategy and what role does it play?
12. How do senior managers communicate the brand of the organisation to the employees? How effective is the process?
13. How does brand communication in your organisation relate to employee brand citizenship behaviour?

Brand leadership

14. What is your understanding of brand leadership?
15. What is your organisation's brand leadership?
16. What role does brand leadership play within your organisation?
17. How does brand leadership in your organisation relate to employee brand citizenship behaviour?

Brand citizenship behaviour

18. What are your perception regarding employee brand citizenship behaviour within your organisation?
19. Do you think that internal brand management influences employee brand citizenship behaviour within your organisation? If so, how? If not, please elaborate on your stance?
20. How do you ensure that employees are well aware of how they are expected to behave in order to ensure that the organisation has a positive brand image with its customers?
21. Do employees contribute proactively towards the organisation's brand? If so, how and if not why do you think this is so?
22. How do you ensure that employees from your organisation derive a level of satisfaction from work?

APPENDIX B: LETTER TO RESPONDENTS

Dear Sir/Madam

I am completing a Master of Management Degree specialising in Strategic Marketing (MMSM) at The University of the Witwatersrand's Business School. My research topic is looking into the relationship between internal brand management and employee brand citizenship behaviour in the financial services sector in South Africa.

I would be grateful if you can meet with me for a sixty-minute interview in order to collect data and understand more about this subject matter. I understand that you are extremely busy but your contribution will be greatly appreciated.

The interview will involve questions related to internal brand management and employee brand citizenship behaviour and your perceptions within the context of your sector as well as organisation.

Please note that confidentiality will be observed throughout the entire process including the final report, which will be for academic purposes only. I will be available to meet with you at a location and time of your convenience. As a willing participant, you are welcome to request a copy of the research results if you so wish. Once again, your acceptance in participating in this research will be greatly appreciated.

Yours sincerely,



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APPENDIX C: RESEARCH QUESTIONS AND CORRESPONDING QUESTIONNAIRES FROM THE DISCUSSION DOCUMENT

Research Question 1:	<u>Interview questions 1, 7, 10 and 14 were considered for Research Question 1</u> • What is your understanding of internal brand management? (1) • What is your understanding of brand identity? (7) • What is your understanding of brand communication? (10) • What is your understanding of brand leadership? (14)
Research Question 1B:	<u>Interview questions 3, 4, 5, and 6 were considered for Research Question 1B</u> • Is internal branding considered when formulating the organisation's overall branding strategy? (3) • Are you involved in formulating your organisation's internal branding strategy, if yes, how do you go about formulating an internal branding strategy in your organisation, if no, why are you not involved in this process? (4) • Is it necessary for your company to invest in internal branding initiatives, if you think so, please explain why, if not, please explain why? • What aspects do you consider to be essential in order to establish successful internal branding strategies?
Research Question 2:	<u>Interview questions 2, 8, 11, and 16 were considered for Research Question 2</u> • What role does internal brand management play in your organisation? (2) • What is your organisation's brand identity and what role does it play? (8) • What is your organisation's brand communication strategy and what role does it play? (11) • What role does brand leadership play within your organisation? (16)

Research Question 3:	<u>Interview questions 12, 18, 20, 21 and 22 were considered for Research Question 3</u> • How do senior managers communicate the brand of the organisation to the employees? How effective is the process? (12) • What are your perception regarding employee brand citizenship behaviour within your organisation?(18) • How do you ensure that employees are well aware of how they are expected to behave in order to ensure that the organisation has a positive brand image with its customers? (20) • Do employees contribute proactively towards the organisation's brand? If so, how and if not why do you think this is so? (21) • How do you ensure that employees from your organisation derive a level of satisfaction from work? (22)
Research Question 4:	<u>Interview questions 9, 13, 17 and 19 were considered for Research Question 4</u> • How does brand identity in your organisation relate to employee brand citizenship behaviour? (9) • How does brand communication in your organisation relate to employee brand citizenship behaviour? (13) • How does brand leadership in your organisation relate to employee brand citizenship behaviour? (17) • Do you think that internal brand management influences employee brand citizenship behaviour within your organisation? If so, how? If not, please elaborate on your stance? (19)