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Employee brand performance: The effects of internal marketing and the
mediating role of employee brand behaviour in the banking sector

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by

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Abstract

This research investigated the concept of employee brand performance in the context of banks, which is an under-investigated topic. Both literature and practice show that branding is a major topic of concern to banks. But research on employee brand performance has not been well addressed in the literature, although its importance has been highlighted as a concept that can enhance banks' brand performance, enabling them to gain competitive advantage. Lack of complete knowledge on the factors that contribute to employee brand performance is plaguing banks. In fact, research on the contribution of employees to the branding and brand performance of banks has not produced generalizable or parsimonious outcomes or models that could be considered by banks for implementation. This research has addressed this gap in the literature to some extent.

Based on a thorough literature review, it was identified that employees' contribution to brand performance could be controlled and manipulated if those employees are considered as internal customers. The concept of internal marketing of branding to employees was found to be useful in grooming employees to deliver the expected brand performance of banks, although such conceptualization was rarely found in the literature. Despite the paucity of research publications addressing the linkage between internal marketing and employee brand performance, some publications offered grounds to conceive such a linkage. In the absence of supporting theories or models that could provide a basis to directly link internal marketing and employee brand performance, it was argued that certain factors could be brought into the picture that could provide such a linkage. Again, the literature review showed that internal branding, along with employee brand loyalty, employee brand commitment and employee brand identification, provide support to link the concepts of internal marketing and employee brand performance. A conceptual model was developed. Results obtained through the research showed significant differences when compared to those already published in the literature, especially those pertaining to employee brand commitment.

The outcome of the research showed that employee brand commitment was not significant in mediating the relationships between internal marketing, internal branding, and employee brand performance. The findings of the research showed that internal marketing operates better in enhancing employees' performance through internal branding and employee brand identification. The findings also showed that internal marketing can operate through a linkage between internal branding and employee brand identity to enhance employee brand performance, although to a lesser extent when compared to the path that included employee brand loyalty. The findings further showed that banks could use both the paths—namely the linkage between internal marketing, internal branding, employee brand identity and employee brand performance

on the one hand and internal marketing, internal branding, employee brand loyalty and employee brand performance on the other—to derive the best brand performance.

The research was conducted in the Kingdom of Bahrain, considered to be the hub of banking and finance for Gulf Cooperation Council (GCC) countries. A quantitative research method was used, in the form of a survey involving 114 banks. Questionnaires were distributed to 700 employees. Responses were received from all 700 employees, with 396 being valid. The response rate was 56.5%. Overall, the research succeeded in bridging the gap between internal marketing and employee brand performance and developed a parsimonious model in which internal marketing could act as a useful determinant of employee brand performance, thus contributing to the body of knowledge.

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Chapter 1

Introduction

This research is related to branding: a concept that important to every organization. Although the concept is not new (Grubor & Milovanov, 2017; Zhang, 2015), research is still ongoing to bring out new knowledge about this concept (Ahmadi & Alipur, 2015) in various contexts, including banks. Despite continued research, many elements are still not clear and knowledge about some aspects of branding continues to evolve. For instance, employee brand performance, a concept within branding, is an under-investigated concept (Chovancová et al., 2015; Erkmen, 2018). Branding has been considered important in the context of every organization, and organizations make every effort to ensure that their brands are successful to gain competitive advantage over others. Branding helps organizations, including banks, in a number of ways. For instance, the literature shows that employee brand performance provides many benefits, including profitability, strategic performance measurement (Gundala & Khawaja, 2014), comparison of performance in terms of the brand's penetration, repeat purchase statistics, loyalty, share of category requirements, diagnostic purposes (to check whether the brand is performing in the way it should be) (Sharp et al., 2002) and asset valuation, mergers, acquisitions or divestitures (Keller, 1993). This research focuses on employee brand performance, an aspect of branding, because of its importance and the lack of its complete understanding as a concept.

Many researchers (e.g., Ghoneim & El-Tabie, 2014) consider internal customers to be important in any organization with regard to external marketing outcomes and hence external customers. However, Ghoneim and El-Tabie (2014) claimed that hardly any investigation has been conducted to understand the concept of internal customers and its influence on brand performance, which is considered as an external marketing outcome factor. The internal customer is widely considered as part of the umbrella concept of internal marketing (Barzoki & Ghujali, 2013). The concept of internal marketing focuses on internal customers of organizations, namely employees, and is shown to be concerned with employee brand performance (Nirmali et al., 2017). This implies that internal marketing is expected to address organizations' concerns related to employees and their relationship to the organizational performance, including brand performance, although in reality, internal marketing and its influence on employee brand performance is not well understood (Khazaei & Barzegar, 2016). While there is consensus on the importance of internal marketing to branding and brand performance, few investigations have been conducted to understand how it influences employee brand performance, specifically in the context of banks, which is a major gap in the literature (Nirmali et

al., 2017). Closing this gap could provide some knowledge to banks on how to address the concept of internal marketing and improve employee brand performance.

1.1   Branding in Banks

The world over, economies are becoming service oriented. In this environment, the banking sector occupies a very important position in any country. Banks contribute to economic growth. But severe competition amongst banks has driven them to find ways to improve their performance and contribute to growth. In striving to achieve growth, banks adopt different approaches, one of which is the positioning of their brands through various branding strategies through which those banks seek to derive competitive advantage, higher customer satisfaction, greater customer loyalty, and better firm performance (Campbell, 2002; M'Sallem et al., 2017; Wallace et al., 2013). Literature shows that banks adopt branding strategies, but the extent to which those strategies yield their expected results is debatable. For instance, Wallace et al. (2013), while studying how banks build brands, examined whether leader behaviour is most effective in encouraging employee commitment, a brand behaviour attribute, but the investigation did not produce generalizable results concerning the brand behaviour of employees. It is argued that there is a lack of knowledge on how organizations, including banks, should develop and implement effective employer branding (see Backhaus & Tikoo, 2004; Edwards, 2010; Nalband & Al Awadh, 2017).

Amongst the many different aspects that concern organizations, including banks, in the area of branding, employee branding behaviour has attracted the attention of researchers (Ghenaatgar & Jalali, 2016; Kashive & Khanna, 2017; Mousavi & Golestani, 2016). Amongst the factors that represent employee brand behaviour, employee brand performance is the one that has serious implications for banks. For instance, in the literature, employee brand behaviour has been argued to be related to many factors, including employee brand loyalty, employee brand commitment, employee brand identity, and employee brand performance (Punjaisri et al., 2009). However, only a very small number of research outcomes have addressed the issue of employee brand performance. Punjaisri et al. (2009) carried out a study in the hospitality industry, finding that service branding was heavily reliant on employees and their actions, alongside the attitude of those employees. Punjaisri et al. (2009) posited that employees in the service industry are key to the delivery of brand performance at every service encounter. They argued that employees have influence on the customer and their brand perception, and hence organizations must take care to ensure that their employees deliver the expected quality of service promised by the organization (that is, the brand). Here, the brand behaviour of the employees—that is, employee brand performance—comes into focus. Where employees' brand behaviour is involved, unpredictability creeps into service branding, which can impact the overall brand image of the organization and the customers. Similar arguments are echoed in the extant literature: for

instance, Ghenaatgar and Jalali (2016) argued that in the context of banks, internal brand management influences employee brand commitment and employee job satisfaction, which in turn determine the brand citizenship behaviour of those employees.

The inference that could be drawn from the above arguments is that businesses in the service industry, including banks, are heavily dependent on employees for their success. While the literature has identified a number of employee brand behaviour factors (see Ghenaatgar & Jalali, 2016; Kashive & Khanna, 2017; Mousavi & Golestani, 2016; Punjaisri et al., 2009), this research only investigated four employee behaviour factors, namely employee brand performance, employee brand loyalty, employee brand commitment, and employee brand identity. The reason for this is that these four factors have been considered important by other researchers while determining the brand performance in the service industry (e.g., Mousavi & Golestani, 2016; Punjaisri et al., 2009; Wallace et al., 2013). Research into the brand behaviour of employees has found that employee brand behaviour factors are themselves influenced by antecedents that could explain how those behavioural attributes could be understood and operationalized. Two important factors emerged as antecedents, namely internal branding and internal marketing (Efe & Akyol, 2019; Punjaisri et al., 2009; Yu et al., 2017). While internal branding has been considered to be a predictor of employee brand loyalty, commitment and identity, as well as brand performance, internal marketing has been found to predict internal branding and employee brand performance (Nouri et al., 2016; Punjaisri et al., 2009).

Furthermore, researchers have identified sub-constructs of internal marketing which have been suggested for use as part of internal marketing strategy in the extant literature. For instance, Rafiq and Ahmed (2000) suggested the use of many sub-constructs, including staff satisfaction, employee motivation, orientation of staff members towards customers, orientation of employees towards customer satisfaction, and integration of departments to improve coordination amongst those departments. Similarly, Yu et al. (2017) identified internal market orientation, internal information control, internal communication and responsiveness as sub-constructs of internal marketing for use in internal marketing strategies. In addition, while Ahmed and Rafiq (2003) used the theory of internal marketing mix to explain the internal marketing construct, Yu et al. (2017) argued that internal marketing mix must be replaced with internal marketing orientation as the basis to explain the internal marketing construct using social exchange theory. Thus, the knowledge found in the internal marketing literature is found to be assorted, fragmented and lacking the cohesion required to develop a holistic model that can bring the different sub-constructs of internal marketing into one model. In addition, questions have been raised about the nature of internal marketing, with some arguing that it is an independent construct (e.g., Efe & Akyol, 2019) while others describe it as a component of internal

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branding (Yu et al., 2017). These are inconsistencies in the extant literature that create confusion in the minds of researchers and practitioners, creating a need to explain those concepts with clarity. Furthermore, there is a need to gain an understanding of how the various antecedents influence employee brand performance and how employee brand behaviour factors could be implemented in the banking sector, in different contexts, countries and cultures (Punjaisri et al., 2009). This research investigates this aspect in the context of Bahrain, which is characterized by Arabic culture and is located in the Gulf Region.

1.2   Banking Sector in Bahrain

The Kingdom of Bahrain was selected as the territory for conducting the research. This is because it is considered to be the financial hub of the Gulf Cooperation Council (GCC) in the Middle Eastern region. Banks in Bahrain operate in a highly competitive environment, with the business operations of most banks being similar in nature. Bahrain's banking sector has been undergoing difficulties in recent years, as have other countries in the GCC, according to the Securities and Investment Company (SICO). In addition, the country itself is undergoing noticeable transformation, whereby reforms have been implemented to reduce pressure on the fiscal deficit. Thus, tough measures are in place to overcome these difficulties. SICO (2017) further added that "Bahrain already stands as one of the most diversified economies in the GCC, with non-oil GDP expanding to 4.8% in Financial Year (FY) 2017 (versus 4% in FY 2016). The Kingdom's Economic Development Board (EDB) expects Bahrain's non-oil GDP to expand 4.5% in FY17 and real GDP to grow 3.5% in FY17, making it one of the fastest growing economies in the GCC this year". Major banks in Bahrain number 114 (Government of Bahrain, 2022). A survey conducted in 2022 revealed that the number of employees working in the finance sector, including all types of organizations doing business in this sector, was around 14,124 (Central Bank of Bahrain, 2022). The number of financial institutions and firms in Bahrain totals 150 (Conventional banks, Islamic banks and supporting institutions) (Government of Bahrain, 2022), which indicates an average of (14,124/150) = 94.16 employees per organization. According to the Central Bank of Bahrain (2015), the banking sector was 5.9 times the Gross Domestic Product (GDP) of Bahrain in 2013, with retail banks acting as the main engine that supported the growth of the financial sector in Bahrain. Figure 1.1 provides an idea about the growth trajectory of retail banks in Bahrain.
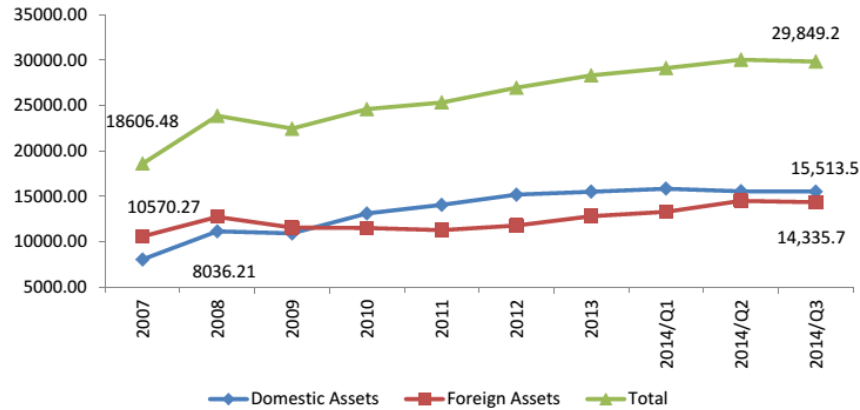
Figure 1.1 Growth Trajectory of Retail Banks in the Kingdom of Bahrain (Source: Central Bank of Bahrain, 2015)

Although there is significant presence of wholesale banks, their contribution to the growth of the economy is found to be lower than that of the retail banks (Central Bank of Bahrain, 2015). The report further indicates that the assets of the banks in Bahrain comprise both domestic and foreign assets. The banking sector is characterized by a freely convertible currency. With a population of around 1.2 million people, the Kingdom of Bahrain boasts a truly multicultural society. Banks have to attract customers who belong to different nationalities and are characterized by diverse economic backgrounds and cultures. The products and services offered by the banks have to support the needs and wants of those customers. In addition, the banks employ Bahraini residents as well as the expatriate community. The competition amongst banks is intense. Since the products and services offered by the banks are very similar—for instance, personal loans, easy payback facilities, savings account services, credit card facilities, automatic teller machine facilities and others—banks have to find ways to attract the customers and position themselves in such a way as to increase customer loyalty and satisfaction. Focusing on branding is inevitable. In addition, another agency of the Government of Bahrain, Tamkeen, which is responsible for the human resource development of Bahrainis, has identified branding as an area in which Bahrainis will be trained and supported (Tamkeen, 2015) to gain employment or establish startup companies. These examples indicate that branding is considered to be an area of thrust by banks and other organizations in Bahrain. In addition, banks in Bahrain provide employment to a significant number of people. For instance, the annual report of one of the banks, namely the Bank of Bahrain and Kuwait (BBK), showed that it has over 1,000 employees and highlighted that a significant share of its annual performance was owed to the employees (BBK, 2016). This example indicates that employees play a key role in satisfying customers and improving the brand performance of the banks.

Banks are facing difficulties due to changing situations. For instance, deregulation of the banking sector, induction of state-of-the-art technology, severe competition amongst banks and other financial institutions and non-financial service providers, and continuously changing customer needs have greatly impacted the competitive landscape concerning the banking sector worldwide (Gupta & Xia, 2018), including Bahrain. Increasingly aware of how consumers of banking services experience the services provided, there is a growing concern among the professionals in banks about the need to pay greater attention to the service experience gained by the customers and the long-term customer relationships. This has also attracted the attention of the academic research community (de Bruin et al., 2021). Amongst the many strategies that have been suggested to overcome the crisis affecting the banking sector, one area that is the focus of the banks has been branding. For instance, SICO (2017) adopted a rebranding strategy, while Standard Chartered bank adopted a brand campaign strategy (Standard Chartered, 2018).

While banks are making efforts to face the difficult situation, literature shows that a key phenomenon that has been argued to be of utility to the bankers in the marketing literature is the employees of the banks and their ability to develop a strong internal relationship through internal practices. This is expected to support employees in their efforts to achieve service excellence, leading to the delivery of social exchange contracts and customer satisfaction (de Bruin et al., 2021). Furthermore, since customers view employees as the brand of the bank or the service provided by the bank, literature shows that employees' attitudes, beliefs and behaviour have the potential to influence these organizations' brand and competitiveness (Du Preez et al., 2017). As a consequence, if employees can be treated as internal customers and the internal environment is organized in such a way that it enables employees to know what is expected of them, then those employees are inspired to provide superior levels of service and deliver brand performance concerning customers (Grace & Lo Iacono, 2015; Matanda & Ndubisi, 2013). Satisfied customers re-patronise the bank and spread positive word-of-mouth, resulting in enhanced profits and market share (Bakar et al., 2017; Fraering & Minor, 2013). Thus, the scope for introducing the concept of internal marketing elements becomes high. In situations where the concept of internal marketing is introduced into the formal structure of the banks as determinants and attention is paid to those with the most power to influence employees and customer satisfaction, then banks could become more empowered to enhance their internal service quality levels, leading to higher levels of external service quality and customer satisfaction (de Bruin et al., 2021). Thus, internal marketing becomes an important concept of interest to this research. However, Narteh and Odoom (2015) pointed out although the term "internal marketing" has been in wide use in research for 25 years, hardly any empirical studies have been conducted by researchers, with most of the existing studies largely remaining theoretical. This is an important gap in the literature.

Furthermore, the literature shows that employees' performance has been affected due to the challenges that affect the banking sector in Bahrain (Ogalo, 2021). Challenges like unstable financial constraints affect the banking sector in terms of inflation, cash flow, credit, liquidity and exchange rates. Therefore, organizations need to concentrate on employees to ensure better performance on the part of employees and hence survival of those organizations (Al-Ettayyem & Zu'bi, 2015), including banks. Further, the banking industry is characterized by intangibility, inseparability of production and consumption, heterogeneity of quality, and perishability (Abad & Hossein, 2013; Chernatoy & Segal-Horn, 2003). These characteristics influence service brands and are strongly linked to the actions and attitudes of employees (e.g., Abad & Hossein, 2013). This implies that employees' brand behaviour has a major role to play in determining brand performance, a study of which is expected to enable a better understanding of how employees' brand behaviour could enhance employee brand performance. Thus, this study investigates the concepts related to employees' brand performance in banks as study settings.

While the foregoing discussions have highlighted the need to conduct research on branding in the banking sector, it must be noted that hardly any research has been conducted in the context of the banking sector in Bahrain or nearby countries, barring a few exceptions (e.g., Nalband & Al Awadh, 2017; Sallam, 2016). Even those studies did not exclusively examine employee brand performance in banks. For a sector as robust as banking that employs a significant number of people and contributes to the economic growth in any country, including Bahrain, it is surprising that it lacks the support of empirical knowledge, particularly in relevance to branding. Whether employee brand performance is considered as a major aspect and part of the branding efforts of banks is not known; nor is whether the various employee brand behaviour factors are affecting the banks and to what extent those factors affect employee brand performance. Although the extant literature indicates that knowledge about employee brand behaviour factors is useful for banks in positioning their brands, conclusive evidence on which factors influence employee brand performance is not yet clear in different contexts (Efe & Akyol, 2019), including Bahrain. Knowledge gained about those factors could be useful to banks in different countries, especially those in the Gulf region, in order to improve employee brand performance. Particularly when factors like internal marketing and branding are considered as important predictors of employee brand performance (e.g., Nouri et al., 2016; Punjaisri et al., 2009), it is necessary to examine holistically the operation of employee brand performance as influenced by internal branding, internal marketing and employee brand behaviour factors. Thus, in the context of banks in Bahrain, an investigation on employee brand performance influenced by internal marketing and branding in the presence of employee brand behaviour factors gains currency and has the potential to contribute to the growing body of branding knowledge.

1.3   Problem Statement

Banks face challenges in terms of stiff competition, changing customer demands, advancing technology, and a dynamic environment, which affect both their performance and their very existence. Employees have the potential to enable banks to successfully negotiate such challenges, but those employees are also affected by the same challenges. In order to overcome this difficult situation, banks have to adopt specific strategies. One promising strategy to support the banks is to focus on employees who could contribute significantly to the banks and their brands. Since customers view employees as brands and services of banks, in order to gain customer satisfaction banks must orient employees so that their brand performances attract and satisfy customers. This process could be achieved via an internal marketing process through which employees could be identified as internal customers of banks who, when supported by the banks, perform loyally and with commitment, leading to better performance of the banks and enhanced customer satisfaction. But challenges surround the implementation of internal marketing practices in the service sector, including the banking sector (Almaslukh & Khalid, 2022; Gounaris, 2008; Yu et al., 2017). For instance, Almaslukh and Khalid (2022) argued that it is not easy to assess the impact of internal marketing practices on the satisfaction and motivation of employees in the banking sector. In a similar vein, Yu et al. (2017) argued that in the context of service industries like education, it is worth investigating internal market orientation (a particular behaviour of managers of internal marketing) in relation to internal branding, as the internal branding literature does not bring out the organizational drivers that could improve the alignment of employees with the brand value of that organization. Lack of knowledge of such drivers may lead to problems in achieving better employee satisfaction and hence better customer satisfaction (Gounaris, 2008). Literature shows that researchers have not tackled those above issues, meaning that organizations like banks are lacking knowledge to improve their employee brand performance (Yu et al., 2017). Lack of adequate empirical research outcomes has hampered the efforts of practitioners of internal marketing in the banking sector to implement internal marketing and enhance brand performance. In addition, internal marketing strategies have the potential to affect multiple components of employee branding behaviour, including internal branding, brand identity, brand commitment, and brand loyalty. However, the lack of holistic studies has prevented banks from benefitting from research outcomes. Furthermore, internal marketing strategy can be devised using various subconstructs in different ways, which could provide better predictive power for internal marketing. Here again, however, research outcomes are lacking. Overall, it can be seen that lack of in-depth and holistic knowledge regarding internal marketing strategies, employee brand behaviour factors, and the linkage between internal marketing and employee brand performance is becoming a major problem for banks. Because of this problem, some banks are forced to rebrand, some are suffering due to poor performance, while others are threatened with their very survival.

The main focus of this research is to investigate the lack of understanding of an effective implementation of internal branding and internal marketing in banks. Thus, these two concepts assume primacy in this research. A review of the literature has shown that the concept of internal marketing has been discussed as one that could be represented through many factors, such as internal market orientation (Gounaris, 2006; Yu et al., 2017) and internal marketing mix (Ahmed et al., 2003). Yu et al. (2017) argued that internal market orientation could be represented by internal information collection, internal information communication, and responsiveness to information. Similarly, Ahmed et al. (2003) argued that internal marketing mix could be represented by strategic reward, internal communications, training and development, and senior leadership. However, Gounaris (2006) argued that internal market orientation could be represented by internal market intelligence generation, internal intelligence dissemination and response to internal intelligence. Thus, it can be seen that a broad concept such as internal marketing could be represented by very specific constructs or variables. Considering the varied representations of internal marketing that are found in the literature, it is necessary to identify specific variables that could provide a finite way to understand internal marketing. Thus, in this research, internal market orientation and internal marketing mix were chosen as specific variables that could be used to investigate the broader concept of internal marketing.

In a similar vein, it was found that the other important concept, namely internal branding, was also represented by different variables. For instance, Punjaisri et al. (2009) identified four factors as representing internal branding, namely training, orientation, group meeting and briefing of employees. However, Erkmen (2018) identified leadership, human resources and internal communication as factors representing internal branding. Similarly, Özçelika and Fındıkl (2014) represented internal branding through HR involvement, training and internal communication. Thus, it can be seen that the literature depicts internal branding as a construct that could be represented by different variables. However, it is evident that internal communication is common to both internal marketing and internal branding. This conflict clearly points out the need to distinguish between the representations concerning internal marketing and internal branding.

Taking into account the above discussions, which indicate that a number of variables could be used to represent internal marketing and internal branding specifically, this research relied upon Yu et al. (2017), Gounaris (2007) and Ahmed et al. (2003) and decided on the specific variables that could represent internal marketing. Thus, internal marketing was represented by internal communication (Gounaris, 2008), strategic reward (Ahmed et al., 2003), internal information collection, and responsiveness to information (Yu, 2013). The justification for choosing these four specific variables as representations of internal marketing can be given using the argument that these aspects are widely considered by the researchers mentioned above to

drive internal marketing amongst employees. Similarly, internal branding was represented specifically by the four variables identified by Punjaisri et al. (2009), namely training, orientation, group meetings, and briefing of employees, which are a close match with representations identified by other researchers, namely Erkmen (2018) and Özçelika and Fındıkl (2014). An important clarification that is provided here is the need to use internal communication as representing internal marketing and not internal branding. The reason for this is that internal marketing as a concept focuses on motivating employees using multi-dimensional communications and exchange of information. It also encourages feedback amongst employees and between management and employees. This kind of communication is expected to increase employees' satisfaction and motivation (Gounaris, 2006), in addition to shaping their attitudes and behaviour to be consistent with the expectations of external stakeholders by corporate brands (Thomson et al., 1999). In addition, King and Grace (2008) argued that internal marketing orientation acts as an effective internal branding tool and could find use in establishing relationships between employees and the brand. Thus, internal communication was identified as a representation of internal marketing rather than internal branding.

Literature shows that there is a need to understand the relationship between internal marketing practice, internal branding and employee performance in various organizations (Yu et al., 2017), including banks. This situation has resulted in a lack of proper understanding of how to implement the concept of internal marketing to improve employee brand performance through better branding efforts internally (Saad et al., 2002; Yu et al., 2019). The lack of knowledge on dealing with internal marketing concept is affecting organizations significantly in terms of aligning employee performance with internal corporate branding (Yu et al., 2017). There is a dearth of empirical studies that have tackled the concept of internal marketing and provided mechanisms to enable better coordination of internal branding in organizations. New knowledge is needed that could provide a way forward to allow organizations to identify the various aspects concerning internal marketing, its drivers, and its linkage to internal branding and employee brand performance. As a corollary, it can be stated that the lack of a mechanism that could be used by banks in their branding strategy to realise benefits, including better employee brand performance and organizational performance (de Bruin et al., 2021), using internal marketing is a major problem. Lack of empirical studies in this area is also hampering banks' efforts to overcome various challenges, such as the changing environment and the evolving concept of branding (Kotler & Armstrong, 2006; Wang et al., 2019). Further, the literature is silent on a holistic empirical model that can enable banks to develop a robust internal marketing strategy that can link internal marketing strategy to employee brand performance with employee behaviour as its focus (Lee et al., 2014; Mishra, 2020; Papasolomou & Vrontis, 2006; Punjaisri & Wilson, 2011; Zhang et al., 2022) and overcome challenges. This is an important gap in the literature. It can thus be seen that the concept

under investigation is employee brand performance and its determination using internal marketing strategy. Employee brand performance is the outcome of employee brand behaviour. This factor is argued to be influenced by other employee brand behaviour factors as well as organizational factors which need to be identified. In essence, the main concerns that arise are identification of the determinants of employee brand performance if an internal marketing strategy is to be used, identification of employee brand behavioural factors that intervene in the relationship between the determinant and brand performance, and the extent to which the determinant affects employee brand performance and interventions.

1.4 Research Gaps

The main gaps in the literature are as follows:

First, there is a lack of knowledge of the elements that can be used as part of an internal marketing strategy. For instance, Ahmed et al. (2003) used internal marketing mix to determine employee brand performance, while Yu et al. (2017) employed internal market orientation to determine employees' brand-supportive behaviour. There is a need to understand what factors representing internal marketing as a strategy affect employee brand performance. Here, both internal marketing mix factors and internal market orientation factors have been used to determine the set of factors that could represent the internal marketing strategy. The need to select both internal marketing mix and internal market orientation strategies arises because there is no clarity in the literature on when one strategy could be spared in favour of the other. In addition, both the strategies—that is, the one suggested by Ahmed et al. (2003), who strongly argued for the use of internal marketing mix as a strategy to represent internal marketing, and the one suggested by Yu et al. (2017), who strongly recommended the use of internal market orientation as the internal marketing strategy—have been found to produce acceptable results with regard to predicting employee brand behaviour. The second important gap is the need to understand the role of employee brand behaviour factors in the relationship between the determinants of employee brand performance (internal marketing factors) and employee brand performance. The third gap is the lack of knowledge on the extent to which internal marketing factors determine employee brand performance in the presence of employee brand behavioural interventions. Thus, this study will address the following research questions:

RQ1: What factors representing internal marketing determine employee brand performance in the context of banks?

RQ2: What factors representing employee brand behaviour act as interventions in the relationship between internal marketing and employee brand performance in the context of banks?

RQ3: To what extent do internal marketing factors influence employee brand performance in the presence of employee brand behaviour interventions in the context of banks?

1.5   Aim

This research aims to investigate the relationship between internal marketing factors and employee brand performance in the context of banks, with employee behavioural attributes acting as interventions, by developing a conceptual model, and to determine what factors represent internal marketing and to what extent those factors affect employee brand behaviour in banks.

1.6   Objectives

Objective 1: To develop a conceptual model linking internal marketing factors and employee brand performance with interventions that affect the relationship between internal marketing factors and employee brand performance.

Objective 2: To empirically test the relationship between internal marketing factors and employee brand performance with the interventions representing employee brand behaviour factors.

Objective 3: To determine the extent to which internal marketing factors affect employee brand performance.

1.7   Significance of the Study

The research outcomes contribute to the body of knowledge concerning branding with a focus on internal marketing. The research has developed a conceptual model linking internal marketing factors, employee brand performance, and employee brand behaviour interventions. This model has the potential to explain how internal marketing factors can be used to predict employee brand performance in the presence of employee brand behavioural interventions. The conceptual model has used the following internal marketing factors and employee brand behavioural interventions, which can be used to predict employee brand behaviour. Definitions of those factors are given alongside.

No.	Factor	Reasons for including in the framework	Author/Authors
1.	Internal branding (IB)	The main function of internal branding appears to be a facilitator of social interaction between management and employees on the one hand, and between employees themselves on the other, leading to a shared understanding of the brand's meaning in the context of the internal market, but how these social interactions lead to shared brand meaning is not well discussed. In addition, the concept of internal branding combines marketing and human resource management (HRM) and has a major bearing on employees' attitudes and behaviour in delivering brand performance. However, there is a lack of a comprehensive conceptualization of internal branding as a dependent variable or mediating variable when one discusses the relationship between employee brand performance and its determinants, particularly in the context of banks.	Dean et al. (2016) Punjaisri et al. (2009) Section 2.5
2.	Brand identification (BI)	It creates a specific space as part of the perception maps in the minds of the customers by generating parity and points of differentiation, leading to instant recognition of a brand in comparison to its competitors. In the context of banks, although literature points out that brand identity affects banks, the value of brand identity and the role of brand identity in determining the effectiveness of banks – for instance, brand performance – is not well understood in many countries. Further, while internal marketing affects brand performance through internal branding, the complexity of the effect of internal marketing on brand performance increases. Few studies of this issue have been conducted, barring exceptions like Harris (2002).	Lebar et al. (2005) John, (2014) Harris (2002) Section 2.6
3.	Brand commitment (BC)	Brand commitment amongst employees develops when those employees willingly associate with an organization and devote themselves to the achievement of organizational objectives. Little is known about the extent to which bank employees are committed to their employer or adopt their bank's values (an indicator of brand performance). Furthermore, while literature shows that employee brand commitment could be influenced by internal branding, when internal branding changes, how employee commitment would change is an area not well understood in the literature. In addition, when internal marketing is changing in different contexts such as the banking sector, how employee brand commitment is affected is another aspect not understood in the literature.	Wallace et al. (2011); Sharma and Bajpai (2010). Burmann et al. (2009). Efe and Akyol (2019) Section 2.7
4.	Brand loyalty (BL)	Employee brand loyalty manifests in employees' intention to remain with the organization as well living up to the brand's expectation. However, the concept of employee brand loyalty is argued to be under-investigated in the branding literature, as the role of the main deliverers of the services – that is, bank employees – is said to be neglected. It is also seen in the literature that there is a lack of understanding on how internal branding (and hence internal marketing) affects brand loyalty.	Azizi and Javidani (2015); Punjaisri and Wilson (2007) Mishra (2020) Section 2.8

Table 1. 1 Main factors used in this research

As far as theoretical support is concerned, this research has identified internal marketing mix theory and social exchange theory as providing the support to explain the different constructs and the relationship amongst them. Furthermore, it can be seen from the results that internal marketing indirectly but statistically significantly influences employee brand performance through two different paths. The first path comprises internal marketing, internal branding, internal brand identity, and employee brand performance. The second

path involves internal marketing, internal branding, employee brand loyalty, and employee brand performance. This is a significant finding. It was also found that internal marketing exerts a greater influence on employee brand performance through the first path in comparison to the second, although both the paths are available to enable banks to predict their employees' brand performance.

1.8   Thesis Layout

Chapter 2 is a review of the literature, which discusses the branding literature, its limitations, the gaps in the employee brand behaviour concept, and the theoretical aspects that need to be used to explain how employee brand performance can be addressed in the context of banks. The focus is on internal marketing and internal branding: two organizational factors that are considered very useful in understanding how the main employee brand behaviour could change. The employee brand behaviour factors reviewed include employee brand performance, employee brand loyalty, employee brand commitment, and employee brand identification.

Chapter 3 deals with the theoretical framework within which the research questions set for this research are to be answered using the support of established theories, concepts and models. The chapter explains the development of the conceptual model and the hypotheses that are associated with the different relationships portrayed in the conceptual model.

Chapter 4 provides the methodology developed for answering the research questions. The chapter discusses the research philosophy identified for adoption, alongside the research framework, research design, and data analysis methods used.

Chapter 5 presents the analysis of the data collected. The chapter describes the statistical analysis that was used to derive findings. It describes the research instrument, the collected data, and the analysis used to test the data for their reliability and validity, as well as verifying the hypotheses using structural equation modelling. The model derived through the analysis is provided in the chapter.

Chapter 6 presents the results and shows how the research questions have been answered.

Chapter 7 details the conclusions and contributions of this research to knowledge, theory, methodology and practice. The chapter also addresses the limitations of this research, as well as areas for future research.

Chapter 2

Literature review

2   Introduction

Today's business environment is exceedingly dynamic and competitive, occasioned by such phenomena as advances in technology, such as information and communications technology (ICT), trade liberalization and globalization (Farrell et al., 2008; UN, 2014; UNIDO, 2015). The result is intensified competition amongst firms and a highly knowledgeable, informed and demanding customer population. In such a competitive environment, firms strive hard to gain competitive advantage and perform better. Gaining competitive advantage requires an understanding of the market for the firms' services (Otache & Mahmood, 2015). In such a situation, one concept that enbles firms to distinguish themselves and gain competitive advantage in the market is branding (Zabihi et al., 2015). Although replete with publications, the brand literature seems to have changed considerably, and branding has evolved from being a part of a new product design process into a strategy (Kotler & Armstrong, 2006; Wang et al., 2019). The literature shows that branding is a major concept that influences customers, and marketing managers are constantly engaged in the process of branding to enable the firm to achieve competitive advantage in a highly dynamic market environment. This phenomenon is visible in many industrial sectors (including the financial sector) where organizations (e.g., banks), regardless of whether they belong to the private or the public sector, try to maintain and promote their brand position (Dumitriu et al., 2019; Far & Rezaei, 2015). Although the branding literature has seen a flurry of publications over the years, it is evident that challenges still exist in understanding different concepts and factors pertaining to branding that contribute to those challenges (Majerova et al., 2020; Ogbuji et al., 2014). This chapter provides a critical review of the concepts of branding, brand performance, internal marketing, internal branding, brand identity, brand commitment, and brand loyalty, and identifies gaps in the literature concerning those concepts. The chapter also discusses the context in which the research has been conducted, namely banks.

2.1   Branding

The literature emphasizes the importance of branding to gain competitive advantage. Branding as a concept is argued to be the lifeblood of business organizations, including banks. Some argue that the phenomenon of branding has major implications for businesses, including banks, with regard to customer loyalty and satisfaction (PWC, 2014; Steenkamp, 2015). Apart from enhancing customer loyalty, banks depend on branding in order to amplify channel power, generate greater market share, increase the potential for higher profits, and protect against competitive assault (Dumitriu et al., 2019; Steenkamp, 2015). Further, as part

of the service industry, banks need to differentiate from their competitors by providing better service quality, and such differentiation has been argued to impact the customer brand image (Alipoor, 2016). Brand image is identified as the driving force of brand performance (Poerwadi, et al., 2019; Zhang, 2015). The brand literature has identified certain aspects, including financial performance (Verbeteeten & Vijn, 2010; Wong & Merrilees, 2008; Zein et al., 2019), consumers' experience with the brand (Dumitriu et al., 2019; Farjam & Hongyi, 2015; Keller, 2001), brand dimensions related to employee satisfaction with their jobs, brand loyalty dimensions of performance (Ahmed et al., 2003; Chirani et al., 2012), brand commitment among employees (Punjaisri & Wilson, 2007; Veljković & Kaličanin, 2016), internal branding (Altekar et al., 2016; Mahmoudian & Ishanian, 2014; O'Callaghan, 2009) and brand identity (Burmann & Zeplin, 2005; Farjam & Hongyi, 2015) as related to brand performance. In addition, brand management is believed to affect brand performance (Veljković & Kaličanin, 2016), as are internal branding (Amue & Ikechukwu, 2014; Mahmoudian & Ishanian, 2014) and internal marketing (Ghoneim & El-Tabie, 2014). An important interpretation that can be made at this point is that although a number of factors have been found in the literature to be related to brand performance, the extent to which these factors operate individually, in groups, or collectively in determining the performance of brands, particularly banks, is open to question. Extant publications seem to have addressed only some combinations of those factors as affecting brand performance. Especially in the context of banks, although some authors have found brand performance to be significant (e.g., Ghoneim & El-Tabie, 2014), the research outcomes produced indicate that the branding concepts require deeper understanding, especially regarding the relationship among the different factors (Sansone & Colamatteo, 2015). An important aspect that needs to be understood in the context of banks is that the severity of the competition is increasing and the environment is changing, especially with the advent of ICT. These changes bring the need to retain customers and ensure that the concepts of branding are effectively understood and used to gain competitive advantage. Thus, the following sections critically review the important factors affecting branding that need to be understood in the context of every sector, including the banking sector.

2.2   Branding Concepts

The concept of branding and the value associated with it have assumed importance in the modern-day world as intangible assets, in sharp contrast to the tangible characteristics associated with products, such as certification by independent agencies (for instance, product specifications). In an economic system comprising products and services, where the tendency towards homologation is predominant, the brand value assumes greater meaning to the customer due to the intangible nature of the service industry. The concern with branding has become particularly important in the case of banks, because they have started to

innovate the retail concept due to the growing number of banks, their branches, and tools of internet banking that have intensified and accentuated forms of competition amongst banks (Sansone & Colamatteo, 2015).

The concept of branding has a number of different definitions. Some of the widely used definitions found in the literature are provided in Table 2.1, below.

No.	Definition	Authors
1.	A name, term, sign, symbol, or design, or a combination of them, intended to identify the goods or services of one seller or group of sellers and to differentiate them from those of competitors.	American Marketing Association (1960)
2.	The implicit valuation of a product or service by the consumer, in terms of quality, reliability and of the image of the product or service.	Swait et al. (1993)
3.	The brand is the element of synthesis of the conjunction between what the company is able to offer and the needs and perception of consumers.	Fiocca et al. (2007)
4.	A brand is defined as a phenomenon that is a name or term or design or symbol or any other feature that indicates or identifies any seller's good or service as distinct from those of other sellers."	AMA (2017)
5.	Brand as a logo	AMA (2017); Watkins (1986); Aaker (1991); Dibb et al. (1994); Kotler et al. (1996); McWilliam (1993)
6.	Brand as a legal instrument	Roughen (2016); Crainer (1995); Broadbent and Cooper, (1987); Kapferer (1995); Lee and Murphy (1996); McWilliam (1993)
7.	Brand as a company	Margarisová and Vokáčová (2016); Simonin and Ruth (1998); Varadarajan et al. (2006)
8.	Brand as a shorthand	Testa et al. (2017); Jacoby et al. (1977); Chevan (1992); Brown (1992)
9.	Brand as a risk reducer	Bauer (1960); Assael (1995); Staveley (1987); Kaferer (1995)
10.	Brand as an identity system	Kapferer (1992); Balmer (1995); Aaker (1996); Olins (1989); Smythe et al. (1992); Bruke (1994)
11.	Brand as an image in consumer's mind	Keller (1993); Keeble (1991); Gardner and Levy (1955); Park et al. (1986)
12.	Brand as value system	Thrift (1997); Beckett (1996); Southgate (1996); Cook (1995); Meenaghan (1995)
13.	Brand as a personality	Aaker (1997); Zinkhan et al. (1996)
14.	Brand as relationship	Woodward (1991); Kapferer (1992); Blackston (1993)
15.	Brand as adding value	Jones (1986); King (1973)
16.	Brand as an evolving entity	Goodyear (1996)

Table 2.1 Definitions of Brand (Source: de Chernatony and Riley, 1998; Sansone and Colamatteo, 2015; Maurya and Mishra, 2012; Wood, 2000)

These definitions appear to have provided different meanings to the concept of branding. The various definitions of brands clearly demonstrate that branding as a phenomenon is complex. Despite its complexity, brand as a concept has been explored by some to gain an understanding of its usefulness to firms in different fields and customers. For example, Sallam (2016) explored the impact of brand image and corporate branding on consumers' choice, whereas others have attempted to explain the extent to which it can be used by firms to gain competitive advantage, such as Fianto et al. (2014), who attempted to explain the influence of brand image on customers' purchase behaviour. Similarly, investigations have been conducted on branding in other fields, such as financing. For instance, Arora and Chaudhary (2016) investigated the impact of brand value on the financial performance of Indian banks. Another example is the investigation conducted by Ercis et al. (2012), who examined the effects of brand satisfaction, trust, and brand commitment on loyalty and repurchase intentions. Examples support the argument that branding as a concept is a major area of research in different sectors, including the banking sector.

While branding is considered to be an important thrust area in many sectors, some authors (e.g., Alcaide et al., 2019; Grubor & Milovanov, 2017; Windolph, 2011) have conceded that more research is needed to support firms in different sectors to exploit the advantages that this concept could offer. For instance, Yüksel (2015) asserted that concerns about reputation, identity and brand management arise in the minds of corporate managers due to the dynamic nature of business and commercial communication. To eliminate this concern, Huang (2011) called on researchers to provide conceptual and methodological clarity to enable organizational reputation and branding to be comprehended better in an interdisciplinary context and practice, including the context of banks. Although branding has attracted the attention of researchers and practitioners over the last few decades, a number of concepts remain uncovered, with little knowledge found in the literature. For instance, the concept of internal branding has evolved; yet investigations continue to uncover the different dimensions that affect internal branding, such as its operationalization (Nouri et al., 2016). Internal branding concerns the employees of an organization, who are considered as internal customers, and there is no consensus on how to operationalise this concept. While Chang and Chang (2009) (see also Jou et al., 2008; Punjaisri & Wilson, 2007) suggested that internal communications could be the way to operationalize internal marketing, Farzad at al. (2008) and Gezen et al. (2008) argued that internal marketing could be operationalized through training. In another context, Sallam (2016) argued that studies on brand equity and its relationship to corporate branding are fragmented. Citing the example of Severi and Ling (2013), who examined the relationship between brand image and brand equity, Chang et al. (2008), who investigated the effect of corporate brand and brand equity, and Njuguna et al. (2014), who researched the relationship between brand equity and consumer choice, Sallam (2016) explained that an integrated model of all three relationships has not been examined. According to Sallam (2016), an integration of the

three relationships in one model could reveal knowledge that is not yet well understood about the role of brand equity on the various dimensions of branding. In simpler terms, branding as a field appears to be nascent in character.

Taking these aspects into consideration, there is a need to further investigate specific dimensions that have a bearing on the brand performance of organizations that have not been fully understood in the context of service industries, including the finance sector (banks). The dimensions under review and examination are internal marketing, internal branding, brand identification, brand commitment, brand loyalty, and brand performance. Each of these concepts is critically reviewed in the following sections. It should be noted here that consistent with the internal marketing research, this thesis uses the term 'customer' interchangeably to represent internal customers of firms where applicable, including banks. Additionally, concepts like brand performance, brand identification, brand commitment and brand loyalty were investigated keeping in view the employees of organizations and not the organizational behaviour of employees. These terms, as used in the thesis, should be read as employee brand performance, employee brand identification, employee brand commitment, and employee brand loyalty. The differences between employee brand behaviour and the organizational behaviour of employees are provided in Table 2.2.

Brand behaviour of employees	Organizational behaviour of employees
Internal brand management is a field that is based on the idea that employees are at the heart of a brand. The concept of the brand is based on the understanding that it is an identity and creates an image of the brand in the minds of the customers. This image is determined by the identity of the brand, which generates the brand image. Brand management is generally the responsibility of marketing professionals. However, internal branding proponents argue that the concept of brand management comprises the entire body of employees without having any consideration for the positions they hold or functions they execute, leading to the generation of competitive advantage for the company through strong branding. In this context, the term 'employee brand behaviour' relates to the particular attitude or behaviour of an employee towards the brand of a firm. Unlike organizational behaviour, brand behaviour is just restricted to any concern of employees and their behaviour towards a brand (Aaker, 1996; Kapferer, 1992; Keller, 1992; Meffert & Burmann, 2002).	Organizational behaviour encompasses a range of behavioural aspects of individual employees. They include (Pareek, 2016): Individual: existential processes. Interpersonal: empathic processes. Role: coping processes. Group: building processes. Inter-group: collaborative processes. Organization: growth processes. Organization– environment: influence processes. Community: social awareness processes. Society: value processes. The above information clearly indicates that unlike brand behaviour of employees, organizational behaviour of employees is more complex, diverse, and is part of several processes. To give a comparison between organizational behaviour and brand behaviour, the following discussions deal with organizational identification, organizational commitment and organizational loyalty.
Employee brand identification is concerned with the extent to which an employee believes him/herself to be part of the brand of a firm and the firm itself (Burmann et al., 2009).	Employee organizational identity: Albert and Whetten (1985) define organizational identity as a set of statements which are considered by the members of an organization as central, distinctive and enduring to their organization. It is a factor that influences the behaviours of leaders and members in many aspects within an organization (Lin, 2004).
Employee brand commitment is the extent of psychological attachment of employees to the brand. The commitment to a brand pushes employees to exert extra effort to achieve the brand's goals willingly leading to the generation of a new quality of brand strength (Burmann et al., 2009).	Employee organizational commitment signifies employee commitment to the organization (Meixner, 2020). Commitment, Wolf (2018) argues, can be directed towards the company, the assignment and tasks, the colleagues, and towards the leaders or superiors, with different layers being developed in varying intensity for each of these commitment directions.
Employee brand loyalty indicates an employee's willingness to continue to function with the existing business and business brand (Punjaisri et al., 2009a) indicating that the employee is aware of the requirement to pay attention to the branding standard of the firm (Punjaisri and Wilson, 2007).	Employee loyalty is a phenomenon which is exhibited because the employee feels committed to the cause of the organization and not necessarily because of any reward system (Osho, 2023). It could be observed in both the thoughts and actions of an employee and could be seen to strive for identification with the interests of the loyal employee with those of the object (Safra, 2007). Loyal employees make businesses successful and encourage growth, whereas a lack of loyal employees could make organizations perform poorly (Osho, 2023).
Employee brand performance is seen to manifest in terms of brand equity, brand identification, employee commitment to a brand, employee job satisfaction, employee brand behaviour and employee loyalty (Sriyothin, 2016).	Performance includes organizational performance and individual performance (Beer et al., 2019). Organizational performance indicates strategy implementation and alignment, innovation, learning, service improvement and communication and coordination with stakeholders (FrancoSantos et al., 2012; Henri, 2006; Kolehmainen, 2010; Koufteros et al., 2014; Micheli & Manzoni, 2010). Individual performance in organizations involves psychological empowerment, goal commitment, role clarity, job satisfaction, and perceptions of trust and justice (Burney et al., 2009; Cheng et al., 2007; Hall, 2008).

Table 2.2 Differences between Employee Behaviour and Organizational Behaviour

From Table 2.2, it can be seen that the main differences between employee brand behaviour and employee organizational behaviour are that (a) brand behaviour is particular to the definition of a brand, while organizational behaviour is a wider phenomenon; and (b) brand behaviour deals with mainly attitudinal aspects of employees towards the brand of their organization, while organizational behaviour has many different complex components with wider implications and involves organizational characteristics, including branding. Thus, branding as a concept is found to be a subset of organizational performance.

2.3   Brand Performance

The term 'brand performance' is linked to a number of concepts and refers to employee brand performance in this research. According to Mirzaei et al. (2015), brand equity is considered as the main non-financial measure of brand performance. Chovancová et al. (2015) argued that brand performance is measured by customer relationship performance. A widely cited description of brand performance is the one given by Keller (1993), who argued that brand valuation can be done in several ways. Citing the method used by a firm in valuing brand profits, Keller (1993) counted a certain number of dimensions on which a brand's performance is valued, namely stability, market stability, internationality, trend, support and protection. In another instance Keller (1993, p. 1) quoted Simon and Sullivan (1990), who described brand performance in terms of brand equity as the "incremental discounted future cash flows that would result from a product having its brand name in comparison with the proceeds that would accrue if the same product did not have that brand name." As another example of a firm determining brand performance, Keller (1993) pointed out that where newly acquired brands are concerned, the performance of a brand is measured as the difference between acquisition price and fixed assets.

Brand performance as a factor can be related to both the customers and employees. In relation to customers, brand performance is seen to manifest in terms of brand trust, brand attitude, brand loyalty, brand awareness, value for money, price perception and customer satisfaction (Pappu & Quester, 2016). As far as employees are concerned, it is seen to manifest in terms of brand equity, brand identification, employee commitment to a brand, employee job satisfaction, employee brand behaviour, and employee loyalty (Sriyothin, 2016). Samsung is an important example that could be useful to understand brand performance in terms of both customers and employees (Mo Im et al., 2016). According to one report, Samsung is able to sustain its brand value because of factors like customer and employee satisfaction (Mo Im et al., 2016). Similarly, in the banking sector, Swedbank reported better brand performance in terms of customer and employee satisfaction for the year 2016 (Swedbank, 2016). There are other examples of organizations like banks that are evaluated by independent agencies (e.g., Sync Force, 2017) against brand-related factors, including brand performance, brand popularity, brand sustainability, brand value, and customer satisfaction.

For instance, Sync Force's (2017) evaluation of the top 500 banks in the world showed that the brand performance of the Industrial and Commercial Bank of China was the best in terms of brand value in 2017. Its brand value was estimated at USD 47,832 million. These examples highlight the importance attached to brand performance by organizations like electronic firms and banks and how it manifests itself.

Determining brand performance serves several purposes, including the following four: First, it allows measurement of profitability and strategic performance (Gundala & Khawaja, 2014). Second, it enables comparison of the performance of a firm in terms of the brand's penetration, repeat purchase statistics, loyalty, and share of category requirements. Third, it is useful for diagnostic purposes, to check whether the brand is performing the way it should be (Sharp et al., 2002). Fourth, it allows asset valuation, merger, acquisition or divestiture (Keller, 1993).

Brand performance is a major topic of interest and has been recognized as representing or indicating a measure of brand image, but it is argued that limited studies have elaborated on the relationships between brand performance and its antecedents, such as brand image (Zhang, 2015). Despite its importance to marketing activities, brand performance continues to remain a major area of research as new knowledge about it is uncovered.

While the knowledge related to brand performance is still being discovered, a number of factors influence it. For instance, brand loyalty, perceived quality, brand awareness, association with brand and brand satisfaction have been identified as factors influencing brand performance (Lai et al., 2010). In another study, brand penetration and average purchase frequency, share of category requirements, proportion of solely loyal buyers, repeat buying rate, and purchase duplication across different brands were identified as factors influencing brand performance (Sharp et al., 2002). In yet another instance, internal branding, brand commitment, brand identity, brand loyalty, and job satisfaction were found to be related to brand performance, while internal branding was shown to determine brand performance, although indirectly (Mousavi and Golestani, 2016). While it has been treated in different ways, brand performance as a concept is yet to be fully understood and purposefully used. For instance, it is argued that brand performance is often sporadic and claims that it happens are often bereft of financial rigour and overly reliant on qualitative measures that are not well understood by non-marketers, leading to a lack of appropriate communication between marketing teams and their management with regard to the value of the marketing team's work and the significance of their firm's brand (Brand Finance, 2015). It is suggested that brand performance could be used to improve staff citizenship behaviour, implying that there is a need to study brand performance with respect to employee-related aspects (Javid et al., 2016). Further, it is argued that brand performance

(measured in terms of customer–relationship performance) needs to be investigated further to gain deeper insights on how brand artefacts affect brand performance, particularly in the financial sector (Chovancová et al., 2015). From these arguments, it can be said that the current knowledge about brand performance is limited and not well understood, which perhaps has led to a situation where most organizations are not able to exploit the strength of their brand performance and appreciate the significance of their brand.

2.3.1 Theories Applicable to Brand Performance

At the theoretical level, the literature shows that a universal measure of brand performance that directly explains brand performance in an organization does not exist (Ambler, 2003; de Chernatony et al., 2004; Lehmann et al., 2008; Schultz et al., 2005). Many theories, including brand equity theory, marketing theory, the Dirichlet model (Bassi, 2011), fan effect theory (Anderson, 1974) and the associative network model of human associative memory (see John et al., 2006; Keller, 1993; Teichert and Schöntag, 2010) have been used to explain brand performance. In addition, brand performance has been linked to brand innovativeness in branding literature and theories, including exchange theory (e.g., Eisingerich & Rubera, 2010), cue utilization theory (e.g., Kunz et al., 2011) and signalling theory (e.g., Henard & Dacin, 2010) have been used to explain customers' perceptions of brand performance in terms of brand innovativeness and loyalty. In the service sector, customer marketing theory has been widely used and expanded to explain brand performance in terms of customers, finance and employees. Furthermore, the branding literature has revealed the pivotal role employees play for service brands (Ashford & Mael, 1996; Balmer, 1995, 1998; Balmer & Greyser, 2003, 2006; Berry & Seltman, 2007; Brodie et al., 2009). In this situation, marketing theory appears to be useful in explaining the brand performance amongst employees through internal marketing (Coleman, 2011). The theory of brand loyalty (Bradley, 2017; Blanshard, 2002), branding theory (Heding & Knudtzen, 2009), and value-based brand theory (Hoeffler & Keller, 2002) are some of the other theories that have been used to address the concept of brand performance.

While each one of the above theories finds application in explaining and describing the concept of brand performance in various contexts, it is essential to note that branding as a concept is closely related to marketing. It is claimed that branding plays a central role in marketing (Price, 2010) and that despite being a nodal point of marketing, academic marketing activity has neglected branding as a concept, leading to neglect of the extension of the application of marketing theory to the concept of branding (Bastos and Levy, 2012). Similarly, branding theory is another important theory that finds application in the brand performance literature and explains the concept of brand performance. It has also been found that marketing theory and brand performance are linked. Further, there are different versions of marketing theory that could be applied to brand performance, including the marketing mix theory (Heding et al., 2009), the social

marketing theory (Domegan et al., 2015), consumer co-creation (Fisher and Smith, 2011), the resource-based view (Mijan, 2016; Wensley, 2010), and internet-based marketing theories (Martirano, 2016), making it important to know which of those versions could be useful for a particular purpose. Although branding is considered as a central concept of marketing, one finding shows that research efforts that have grounded the role of branding on marketing theory are very low (Saleh, 2016). This implies that efforts that have produced results by grounding the concept of branding on marketing theories may not be generalisable.

Amongst the different marketing theories, the marketing mix theory appears to be a highly relevant theory that could be used to explain brand performance. It explains how the exchange between brands and consumers is perceived (Heding et al., 2009), although it is hard to provide evidence on how many research outcomes have underpinned their research related to branding and brand performance using marketing mix theory. One important aspect that needs to be borne in mind is that although marketing mix theory could be used as an overarching theory, it may be necessary to incorporate additional theories, such as transaction theory and exchange theory, to explain how brand performance can be operationalized in any specific context (Heding et al., 2009). The reason for this is that marketing mix only explains the four Ps, namely product, place, promotion and price, which are essential components required to explain marketing concepts, but the actual transaction that takes place between the customer and the brand needs to be explained using other theories: an argument that finds support in the literature (Heding et al., 2009). Finally, some argue that marketing mix is not a theory but a tool (Möller, 2006) and has to be explained by drawing on the microeconomics theory (Chong, 2003; Goi, 2009). Hence, applying marketing mix concepts to explain the functional aspects of brand performance requires caution, although as a tool, it appears from the examples found (e.g., Ali et al., 2016; Mahajan, 2013; McCarthy, 1964) that it can explain branding concepts, including brand performance.

2.3.2   Operationalising Brand Performance

After discussing the various theories that could be applied to explain the operation of the brand performance concept, it is important to know how it has been conceptualized. For instance, employee brand performance has been identified as an important aspect of brand performance in organizations (Sriyothin, 2016). Brand performance is conceptualized as characterizing the functional associations of brand meaning (Kuhn et al., 2008): for instance, creating an identification of the brand in the minds of people with a specific product class or need. In another instance, brand performance is conceptualized as a factor that is related to employees' attitudes and behaviour (Punjaisri et al., 2009). In yet another instance, brand performance is considered as a customer-based brand equity (Alavije & Reza, 2011). These arguments clearly show that

brand performance as a concept has been explained in various ways in the branding literature and there is no unanimity on its conceptualization.

Furthermore, brand performance has been operationalized both as an independent variable (Nabi & Jazani, 2016) and a dependent variable (Punjaisri et al., 2009). Here again, there is a lack of consistency on how to visualize the concept of brand performance. One reason for this inconsistency could be the evidence provided in terms of both factors affecting brand performance and factors affected by brand performance. For instance, it is argued that brand performance determines brand loyalty: for example, in a study on mobile phone brands, brand performance positively influenced customers' brand loyalty (Nabi and Jazani, 2016). However, while studying internal branding aspects in the context of the hospitality industry, it was found that brand performance was influenced by internal branding (Punjaisri et al., 2009). Thus, there are contradictory arguments on conceptualizing and operationalizing brand performance.

While operationalization of brand performance as a concept varies, one area that has attracted the attention of researchers is the operationalization of brand performance as an employee construct and how it can affect the performance of a brand as an outcome of employee behaviour. For instance, it was posited that brand performance is important for organizations and could be conceptualized as employees' brand performance delivery, with the argument that employee attitude and behaviour are important components that are influenced by the internal branding, which in turn influences employee brand performance: for example, employees' delivery of brand performance (Punjaisri et al., 2009). This implies that internal branding is a possible determinant of brand performance. Punjaisri et al. (2009) presented a conceptual model, developed while studying the hotel industry in Thailand, which aimed to conceptualize brand performance as characterized by employee behaviour and was called employee brand performance. The model showed that employee brand performance has a bearing on the performance of the firm and is influenced by a number of factors, including internal branding. It is important to note here that the model developed by Punjaisri et al. (2009) is complex and shows that internal branding of a firm's brand amongst the employees influences employee brand performance through other factors, namely employee brand identification, employee loyalty to the brand, and employee brand commitment. However, employee brand performance is not only affected these three factors, but also by other factors. For instance, Natarajan et al. (2017) developed a conceptual model while studying the higher education sector in India and the US, which demonstrated that employee brand performance (measured as brand endorsement) is determined by employees' internal branding through employees' brand commitment, brand, and knowledge of the desired brand. Amue and Asiegbu (2014) tested the relationship between internal branding and brand performance in the context of

the fast food industry in Nigeria and posited that employees' brand commitment, brand awareness and brand involvement represented brand identity.

2.3.3   Concerns Surrounding Brand Performance

There are, however, some contradictions in the arguments made because of the difference in the way brand commitment is conceptualized. For instance, Amue and Asiegbu (2014) relied upon Punjaisri et al.'s (2009) conceptualized brand commitment as representing internal brand identity, whereas Punjaisri et al. (2009) treated brand commitment as a standalone factor that is determined by internal branding. In another study, Sriyothin (2016) investigated the influence of internal communication on employee brand performance, represented by brand outcomes, using employees' brand identification, brand commitment and brand loyalty as mediators. Furthermore, brand performance has been operationalized in different ways with different antecedents. For instance, Sriyothin (2016) argued that employee brand outcomes (e.g., customer satisfaction) represent brand performance. Similarly, Punjaisri et al. (2009) argued that employee brand promise delivery represents employee brand performance. Natarajan et al. (2017) claimed that employee brand endorsement is a representation of brand performance. There is a significant difference in the way brand performance is operationalized in the literature. In addition, it is also clear that brand performance is influenced by a number of factors and there is no consensus on the set of unique antecedents of brand performance or the way the determinants of brand performance are related to it.

Apart from the various discussions given above about the few determinants of brand performance that have been identified, it must be emphasized here that the factors that determine brand performance or mediate between the determinants and brand performance are themselves determined by other factors. For instance, internal branding has been shown to be influenced by internal communication, a component of internal marketing (Sharma & Kamalanabhan, 2012), while brand loyalty has been found to be influenced by brand awareness, brand image, perceived quality, and brand attitude of customers (Shin et al., 2014). Similarly, brand commitment has been shown to be influenced by internal branding (Kashive & Khanna, 2017). These arguments show that conceptualizing brand performance in any context lacks consistency. However, it can be implied that the outcomes of research that have conceptualized brand performance using empirical models provide the basis to investigate further the influence of new factors on brand performance with the support of those tested and validated models. For instance, in the model developed by Punjaisri et al. (2009), there is a gap related to the non-inclusion of every employee-related factor affecting internal branding, such as the internal marketing of a brand. Internal marketing of a brand to the employees of a firm is considered to be an important aspect of internal branding that can boost employee brand performance, such as employee behaviour towards the brand (Helm et al., 2016; Nouri et al., 2016). Similar arguments can be

found that provide the basis for including new factors while investigating the concept of brand performance. In line with the above arguments, a further critical review of employee brand performance is provided next.

Brand performance, in this research, refers to employee brand performance, which involves behaviours such as employee brand loyalty, brand identification, and brand commitment (Ismail et al., 2021; Punjaisri & Wilson, 2007) and the contribution of employees to the external market, as supported by the literature (Efe & Akyolm, 2019). Two of the important factors that are considered by employers and organizations like banks are internal marketing (Ghoneim & El-Tabie, 2014; Efe & Akyolm, 2019) and internal branding (Ismail et al., 2022). However, the literature shows that the environment in which organizations like banks operate is constantly changing and authors feel that the branding literature has to evolve alongside (Mohanty & Mishra, 2019). This implies that concepts that have been developed and current knowledge that has been produced by researchers related to brand performance need to be subject to further investigation in newer situations. In addition, McEnally and de Chernatony (1999) highlighted the evolving nature of brands. This argument further strengthens the need to investigate branding literature in varying contexts and environments. Thus, the brand performance of banks needs to be investigated. Furthermore, the literature shows that there are calls to investigate banks with regard to branding, as the environment in which banks operate is dynamic and competition is increasing (Mishra, 2020). This implies that brand performance requires regular investigation. Mishra (2020) argued that internal marketing strategy is a concept that could help banks to deal with changing environments and organizational performance, and hence brand performance could be dealt with effectively using internal marketing, although evidence available in the literature is sparse.

Furthermore, the literature shows that internal marketing is about employees (Yu et al., 2017). In a competitive world, loyal and dedicated employees are needed, and they become assets of an organization. Those employees play a leading role in achieving the goals of the organization in a business world that is characterized by severe competition (Aijaz and Shah, 2013, p. 931). This argument is applicable to banks. Furthermore, taking into account the fact that employees are the central focus of internal marketing, it is possible to argue that internal marketing could be seen as the foundation on which organizations could improve their competitive advantage and increase their profitability. For this to happen, it is essential for organizations, including banks, to build successful relationships with employees (Gapp & Merrilees, 2006, p. 163).

2.3.4 Contrasting Internal Marketing and Internal Branding

The literature further demonstrates that internal branding is another concept that needs to be considered alongside internal marketing to improve the performance of an organization and its brand image (Heding et al., 2008, p. 16). Heding et al. (2008) argued that motivating the employees of an organization is part of the internal branding process which leads the organization to internalize the desired brand image, by which it is possible to transmit the brand image to its customers and other essential factors of the organization. Taking into consideration the above arguments, it is possible to infer that when organizations understand their own internal dynamics, they can improve brand-related practices through internal marketing (Gapp and Merrilees, 2006, p. 163). Thus, it is evident that internal branding appears to act as a tool that emerges out of internal marketing and contributes to employees' delivery of brand performance, which enables the organizations to meet customers' expectations (Punjaisri et al., 2008, p. 411). These arguments are applicable to banks. However, Efe and Akyolm (2019) argued that the number of studies that have investigated the influence of internal marketing practices on internal branding practices is limited and more research is needed in this area.

Extending the above arguments, it can be posited that if the relationship between internal marketing and internal branding needs to be investigated further, then as a corollary, there is a need to study the relationship between internal branding and brand performance driven by internal marketing. This argument gains further strength, as other researchers have also called for more research in determining the impact of internal marketing on brand performance with the intervention of internal branding from a holistic perspective (Lee et al., 2014; Mishra, 2020; Papasolomou & Vrontis, 2006; Punjaisri & Wilson, 2011; Zhang et al., 2022). In the context of banks, these arguments gain further importance and indicate a research gap.

2.3.5 Relationship between Internal Marketing and Internal Branding

While the relationship between internal marketing and brand performance gains currency in the context of banking, it is important to understand the complexity that is involved in understanding the relationship between internal marketing, internal branding, and brand performance. The complication arises because of the need to understand the employee behavioural aspects that determine the relationship between internal branding and brand performance, as internal branding is argued to align the behavioural aspects of employees with brand values (Burmann & Zeplin, 2005; Vallaster & de Chernatony, 2005). As part of the above arguments, it can be argued that there is a lack of clarity over what is actually meant by internal marketing and under what conditions it is most likely to successfully influence brand performance: an argument that is supported by the literature (Baker and Mitchell, 2000; Beard, 1996; Cornelissen, 2001; Kitchen et al., 1999; Low, 2000; Phelps and Johnson, 1996). Behavioural aspects through which internal

branding is aligned with brand performance found in the extant literature include brand loyalty (Efe & Akyolm, 2019; Narteh & Odoom, 2015), brand identification (Efe & Akyolm, 2019; Mandejin, 2019; Merrilees, 2016), brand commitment (Iglesias & Ind, 2020; Punjaisri et al., 2009) and organization trust (Mandejin, 2019; Pera et al., 2016). Thus, including these factors while investigating the relationship between internal marketing, internal branding and brand performance becomes imperative to better understand the relationship. This is another gap in the literature.

As regards theoretical support for employee brand performance, it can be seen that amongst the several theories concerned, apart from the marketing theory, researchers (Saha et al., 2022) have also suggested the application of social exchange theory. According to social exchange theory, there is a reciprocal relationship between the employees and their boss, the department to which they belong, and the organization in which they work. This reciprocal relationship leads to positive attitude and behaviour if the employer satisfies the employees (Löhndorf & Diamantopoulos, 2014; Rousseau & McLean Parks, 1993). Further, Xia et al. (2021) claimed that social exchange theory can explain why people's emotions and behaviours are pushed towards intrinsic and extrinsic benefits. Employee brand performance is an important factor, the enhancement of which could be a reciprocal action of satisfied employees whose behaviour has been aligned by internal branding and its driver – internal marketing. Evidence of this is provided in the previous paragraphs.

With regard to the research methods used to investigate brand performance, researchers have used both explanatory and exploratory methods. For instance, Punjaisri et al. (2009) used an explanatory method to collect data and study employee brand performance behaviour in the hospitality industry, which they measured using a survey instrument with a five-point Likert scale. However, Cowan and Guzman (2020) conducted an exploratory study to understand how corporate social responsibility (CSR) reputation, sustainability signals, and country-of-origin sustainability reputation contribute to corporate brand performance. Thus, the literature shows that researchers have addressed the topic of brand performance using different research methods: an aspect that indicates the depth of the topic.

The foregoing discussions have provided a review related to the concept of brand performance. At this point, it must be pointed out that much of the findings on brand performance are related to industrial sectors and that some sectors, including banking, have been neglected. However, it is possible to argue that the outcomes produced across many sectors can be applied to neglected sectors like the financial sector. However, while it is prudent to apply the outcomes of those research efforts to neglected sectors, care must

be taken to ensure that contextual aspects related to those sectors are taken into consideration in such investigations.

After reviewing the concept of brand performance, the following sections focus on the factors that affect it, including internal marketing, internal branding, brand identification, brand commitment, and brand loyalty. While the literature points to other factors, it is beyond the scope of this research to consider all factors due to limitations in regard to time, resources and context. At this point, two theories are being considered for use in this research, namely internal marketing theory and social exchange theory. Internal marketing theory is recommended for application in research concerning internal marketing and branding. Similarly, social exchange theory is recommended for application where reciprocal expectations are involved, including the brand behaviour of employees. Social exchange theory is critically reviewed next.

2.3.6 Use of Social Exchange Theory to describe Brand Performance

Social exchange theory is widely used in explaining the social behaviour of individuals (Davlembayeva & Alamanos, 2023). According to this theory, staff members in an organization show positive behaviour towards that organization, as a reciprocation of its fulfilment of promises to them in terms of job benefits and other related workable elements (Blau, 1964; Rousseau & McLean Parks, 1993).

Social exchange theory can be applied to understand how organizations treat their employees (Yu et al., 2020). This argument is applicable to banks, as social exchange takes place between them and their employees. An example of this could be the corporate social responsibility executed by banks, which generates employee satisfaction, leading to employees contributing back to the banks through better performance. Employees feel proud to belong to their banks. This contributes to a stronger employee–organization relationship. This is an example of how social exchange theory works in a bank (De Bruin et al., 2021).

As far as branding is concerned, Yu et al. (2020) applied social exchange theory to investigate the internal market orientation to test the importance of context. They argued that internal marketing, and hence internal marketing orientation, gives importance to how an organization treats its employees. Similarly, Lei et al. (2023) applied social exchange theory to investigate employees' green brand love and green brand citizenship behaviour. There are other examples in the literature to show that social exchange theory has been applied to explain brand-related phenomena. For instance, Rather and Hollebeek (2019) applied social exchange theory to explain social identity while exploring and validating social identification and social exchange-based drivers of hospitality customer loyalty. Similarly, Zhang et al. (2022) applied social

exchange theory to their study on "promoting the brand inside: the conceptualization of nonprofit internal branding and its relationship with employees' brand performance." Löhndorf and Diamantopoulos (2014) applied social exchange theory in combination with social identity theory to explain employees' organizational commitment, identification, and loyalty.

While social exchange theory has been widely used by researchers in different fields, including branding, it is criticised for its limitations. For instance, one of the limitations of social exchange theory is that it concerns non-exhaustive and overlapping lists of variables. This could lead to limited explanatory capability. Similarly, the second limitation concerns a lack of accuracy and consistency in terminology (Cropanzano & Mitchell, 2005). For instance, the difference between the terms 'relationship' and 'exchange' is not clear. It is therefore important for researchers to understand the limitations of social exchange theory before applying it.

2.4 Internal Marketing

Examples of internal marketing as a concept could be witnessed in organizations in many forms. For instance, employee job satisfaction, job involvement, and organizational commitment are considered as related to internal marketing. The target customers in internal marketing are the employees (Barzoki & Ghujali, 2013). Sadeghloo et al. (2014) argued that organizations that are successful need to be concerned with both internal and external customers, where employees are considered to be the internal customers. There is evidence that the concept of internal marketing can be related to branding, although knowledge about its influence on brand performance is not very clear. For instance, it is argued that much of the investigation into internal marketing is restricted to studying its relationship to employee motivation and satisfaction, indicating that the branding aspect is not well discussed with regard to its relationship to internal marketing (Khazaei & Barzegar, 2016). Only a few studies have examined the influence of internal marketing on employees' brand orientation and brand performance (e.g., Khazaei & Barzegar, 2016), and it may be erroneous to draw conclusions about internal marketing as a concept and the extent to which it affects every aspect of branding. Despite this situation, previous research, although suffering from a few limitations, provides some ground to begin the investigation about internal marketing. One such study showed that internal marketing could be linked to brand image and brand performance, although this study could be criticized for being highly contextual and lacking in generalizability (Kamau, 2016). It was argued that internal market can be an important element in realizing brand identity, although the study focused on the role of brand co-creation in guiding employees' brand performance only (Dean et al., 2016). While other studies could be cited (see Cioclov et al., 2016; Schultz et al., 2005), which have investigated the concept of internal marketing and branding, those examples suffer from limitations, again including lack

of generalizability. Thus, if investigated further, it is possible to enhance the current knowledge about internal marketing and its relationship to branding factors that have not yet been investigated.

At the conceptual level, controversy surrounds internal marketing, as some authors consider it to belong to the field of marketing (Aburoub et al., 2011; Grönroos, 1981), while others argue that it belongs to the field of management (e.g., Mudie, 2003; Varey & Lewis, 1999). Further, as a concept, internal marketing has been described in various ways. For instance, at the time of its introduction as a concept, Berry et al. (1976) proposed that employees are internal customers of an organization, implying that there is an internal market that exists within an organization and that it is important for organizations to pay attention to this aspect. From that stage, the concept of internal marketing has evolved and other descriptions have been provided. For instance, some authors (e.g., Chang & Chang, 2009; Jou et al., 2008; Punjaisri & Wilson, 2007) argue that internal marketing should be represented as internal communication, implying that communication is the central aspect of internal marketing. It has also been argued that internal branding is the most important aspect that could define the internal marketing concept, and that internal branding requires the engagement of employees in such behaviours (e.g., marketing activities) that comply with branding (Porricelli, 2013). Some more descriptions of internal marketing are provided in Table 2.3.

No.	Descriptions of internal marketing	Authors
1.	It is a management philosophy. It stimulates the development of strategies and programmes that lead to the motivation, encouragement, engagement, and promotion of the performance of a firm's employees. This stimulation leads to the attainment of a firm's objectives related to the end users or customers.	Gounaris (2006)
2.	It is a tool for managing human resources to educate, motivate and train employees.	Tansuhaj et al. (1991)
3.	It is considered as a method by which training develops in an organization, or as a philosophy that helps in managing human resources by applying marketing perspectives.	Gronroos (1990)
4.	It is a planned effort that helps in overcoming organizational resistance to change leading to aligning, motivating and integrating employees to achieve effective execution of operational and corporate strategies.	Rafiq and Ahmed (2000)
5.	It is defined in terms of dimensions including communication and empowerment	Ahmed and Rafiq (2003)
6.	It is identified through employee-oriented measures, internal communication, and external activities as dimensions.	Chang and Chang (2009)
7.	Empowerment, reward systems, communications and employee training and development are factors used to conceptualize internal marketing.	Narteh (2012)
8.	Internal marketing could be identified as internal marketing mix, conceptualized using factors including internal product, internal price, internal promotion and internal distribution.	De Bruin-Reynolds et al. (2015)

Table 2.3 Descriptions of Internal Marketing found in literature

Table 2.3 sets out descriptions of internal marketing that are divergent in nature: an argument that finds resonance with Braimah (2016), who argued that there is no convergence on the idea of internal marketing mix. This is a major lacuna, as a lack of a common understanding of internal marketing can result in practitioners focusing on one particular dimension or using a set of dimensions whose combination may

not produce the desired results. However, one factor that is commonly found to represent internal marketing is communication within the organization. Internal communication appears to be a major dimension that is identified with internal marketing. Despite such representation of internal marketing as a communication method, it seems that the concept of internal marketing and its relationship to other branding factors are still not fully understood, as is evident in the following example related to banking sector. As far as internal marketing as a phenomenon is concerned, different authors have identified a number of elements, examples of which are provided next. Elements of internal marketing include those identified by Dunmore (2005), Rafiq and Ahmed (2000), and Yu et al. (2016):

2.4.1 Internal Marketing Elements identified by Dunmore (2005):

i. The concept is able to define as well as build in people's vision, mission, values and culture pertaining to an organization at an interpersonal as well as an inter-unit level.

ii. It is a unifier and brings together ideas and actions to form a coherent corporate strategy.

iii. It is a communicator and appraises the different methods through which processes and services are undertaken by the organization, and also describes the standards and measures used to gauge success.

iv. It manages organizational knowledge.

v. It drives internal communication throughout the organization.

vi. It informs HRM strategy.

vii. It galvanises marketing across internal and external environments.

2.4.2 Internal Marketing Elements identified by Rafiq and Ahmed (2000):

i. Staff satisfaction.

ii. Employee motivation.

iii. Orientation of staff members towards customers.

iv. Orientation of employees towards customer satisfaction.

v. Integration of departments for coordination amongst those departments.

vi. Encouragement and support for interfunctionality.

vii. Utilisation of marketing approaches to activities that are internal to an organization; and

viii. A way to implement strategies.

2.4.3 Internal Marketing Elements identified by Yu et al. (2016)

i. Internal market orientation

ii. Internal information control

iii. Internal communication

iv. Responsiveness

2.4.4   Concerns Surrounding Internal Marketing

Table 2.4 provides an idea of the various concerns highlighted by different authors.

Ahmed & Rafiq (2003)	The constituent parts of IM.
Ahmed & Rafiq (2003)	The operationalisation of IM as a managerial strategy.
Ahmed & Rafiq (2003)	Operationalisation of IM as a field of academic research.
Ahmed & Rafiq (2003)	Effectiveness of IM to transform business and achieve commercial objectives.
Ahmed & Rafiq (2003); Schultz (2004); Gounaris, 2006; Anosike & Ahmed (2009).	Practitioner perspectives and relevance/bridging of theory and practice.
Küpers (1998)	Phenomenological research into IM.
Lings (2004); Gounaris (2008)	Exploration of issues facilitating or preventing IM's effectiveness as an integrative strategy.
Yang & Coates (2010)	Dyadic perspectives.
Yang & Coates (2010)	Adding of value to manager-staff internal service
Yu at al. (2019)	Testing the influence of internal market orientation on firm performance.

Table 2.4 Gaps in the Literature related to Internal Marketing (Source: Brown, 2017; Yu et al., 2019).

With regard to banking, even though branding as a concept has been found to be widely used and investigated, studies that have inquired into the influence of internal marketing on brand performance or brand management are limited, as most research has focused on employees' satisfaction and commitment (Ghoneim & El-Tabie, 2014). A lack of studies on the relationship between internal marketing and brand-related factors has perhaps prevented banks from exploiting the usefulness of internal marketing in enhancing customer satisfaction through better brand performance of employees. This is an area that has not been investigated and is a major gap, and banking provides an example of a sector that has not been fully investigated with regard to the relationship between internal marketing and brand-related factors.

2.4.5   Factors Affecting or Affected by Internal Marketing

Furthermore, with regard to the factors that can be related to internal marketing, a number of them have been investigated as related to internal marketing. Those factors include internal branding, employer branding, employee commitment (Yüksel, 2015), organizational value, employee branding (Semnani & Fard, 2014), organizational competencies (market oriented behaviour, employee satisfaction, specific or individual competencies), business performance (Ahmed et al., 2003), brand identity (Mahmoudian & Ishanian, 2014), internal branding, brand commitment (O'Callaghan, 2009), and brand loyalty (Ghoneim & El-Tabie, 2014). Although internal marketing has been investigated in combination with many factors, particularly those concerning branding, much of the research on internal marketing centres on employee motivation and satisfaction (Khazaei & Barzegar, 2016). Hardly any research has been conducted to

understand how internal marketing can be related to the brand-building activities of a firm: for instance, internal branding (Khazaei & Barzegar, 2016). While arguing that internal marketing determines internal branding aspects, including internal brand equity, evidence from an inconclusive study makes it clear that there is a need to understand the relationship between internal marketing and internal branding (Khazaei & Barzegar, 2016).

The reason for this is that internal marketing treats employees as customers and internal branding deals with customers and is related to brand management, and these two lead to target customers registering a favourable and positive reputation of a firm. Any knowledge about the relationship between internal marketing and internal branding could provide a method by which to tackle the brand management aspects, which could enhance the reputation of the firm in the minds of its customers. In fact, amongst the various factors, the relationship between internal marketing and internal branding attracts attention, and internal branding is the central issue of internal marketing (Punjaisri & Wilson, 2011). Arguably, this relationship needs to be part of any investigation into internal marketing.

2.4.6   Theories Concerning Internal Marketing

Several theories have been used to explain the concept of internal marketing and its operationalization in the context of branding. For instance, internal marketing theory (Ambler & Barrow, 1996; Berry, 1981), marketing theory (Gronroos, 1981), the human resource perspective (Collins & Payne, 1991; Harris & Ogbonna, 2001), a combination of marketing and human resources management (Nd-jaboue et al., 2012), resource-based theory (RBT), social exchange theory, the commitment theory framework (Cropanzano & Mitchell, 2005; Riketta, 2012; Vandenberghe et al., 2007), relationship marketing theory (Sinčić & Vokić, 2007), agency theory (Bell et al., 2004), social identity theory (Wieseke et al., 2009), stakeholder theory (Buchholz & Rosenthal, 2005), and theories of quality management (Aburoub et al., 2011). Although theories have been applied to explain the concept of internal marketing, the majority address the issue of satisfying the internal customers: that is, the employees (Berry, 1981; Gronroos, 1980).

However, two other theories have also been argued to be useful in understanding the concept of internal marketing, namely social exchange theory and stakeholder theory. According to social exchange theory, employees who are keen to learn and improve their skills are likely to become loyal and show organizational citizenship behaviour in return for sufficient training on their jobs and rewards given in recognition of their work (Ishaque & Shahzad, 2016). Stakeholder theory argues that an organization's goal is to maximize the shareholder wealth alongside change according to the context within which it functions (Buchholz & Rosenthal, 2005). Another theory that has been applied to understand the concept of internal marketing,

although to a lesser extent, is internal marketing theory. According to this theory, internal marketing aspects are useful to train employees to be customer-consciousness and motivate them to deliver superior goods and services to the customers, resulting in a performance that makes the organization distinguishable from its rivals/competitors (Amangala & Wali, 2013). Upon examination of the different theories, it is possible to see that more than one theory could be used to explain the phenomenon of brand performance and brand-related factors affecting organizations (e.g., banks), although internal marketing theory appears to be more suitable to ground the concept of brand performance. It is argued here that this is because internal marketing theory explains that the concept of superior performance of the organization is dependent upon employee training that is customer-oriented and enables the employees to deliver high-quality goods and services. If brand performance, as defined earlier, is considered as the aim to be achieved as organizational performance, then it is possible to argue that internal marketing theory requires that employees must be trained to deliver goods and services to customers that make the brand stand out. Thus, internal marketing theory is critically reviewed next.

2.4.7   Internal Marketing Theory

Internal marketing theory states that the staff members of a firm should be dealt with as internal customers, wherein the environment should show trust, respect, and support (Lawson, 2019). Bruin et al. (2020) and George (1990) argued that internal marketing theory is about the management of human capital in a firm and is concerned with marketing perspectives that focus on building internal and external performance capacities. These statements imply that employees are the key entities that influence the performance of a firm. In addition, Gronroos (1981) argued that internal marketing is an integral part of marketing theory. Marketing theory is purported to involve the marketing mix elements, namely the 4Ps: product, price, promotion, and place. Examples of researchers using marketing mix as the basis for applying the theory of internal marketing are available in the literature. For instance, Ahmed and Rafiq (2003) used the 4Ps as the basis for applying the theory of internal marketing in their research on internal marketing and the mediating role of organizational competencies. Additionally, Lings (1999) suggested that marketing mix elements (4Ps) are important for internal marketing, as those elements determine the effectiveness of external marketing. Lings (1999) investigated the topic of balancing internal and external market orientations through a literature review on services marketing, market orientation, and internal marketing. Similarly, De Bruin et al. (2021) used internal marketing mix as the concept to determine the perceived ability to deliver on customer satisfaction in the context of banks in Oman. Examples of 4P elements used by researchers vary. Table 2.5 provides some examples of the 4Ps used in research related to internal marketing.

Product	Price	Promotion	Place
Design	Retail	Strategies	Special offers
Technology	Wholesale	Skimming	Endorsements
Usefulness	Internet	Penetration	Advertising
Value	Direct sales	Psychological	User trials
Convenience	Peer to peer	Cost-plus	Direct mailing
Quality	Multi-channel	Loss leader	Leaflets/posters
Packaging			Gifts
Branding			Competitions
Warranties			Joint ventures

Table 2.5 Examples of 4Ps used in research concerning Internal Marketing

In addition to the above, Ahmed and Razzaq (2003) used internal marketing mix sub-constructs to represent internal marketing mix, namely strategic rewards, internal communications, training and development, organizational structure, senior leadership, physical environment, staffing, selection and succession, interfunctional co-ordination, incentive systems, empowerment and operational/process changes. The above examples clearly point out that internal marketing mix is still being widely used to determine in internal marketing literature.

Examples of researchers using the theory of internal marketing in literature are found even in current literature. For instance, Lawson (2019) investigated knowledge dissemination enhancement in organizations using the theory of internal marketing. Similarly, Saha et al. (2022) used internal marketing theory while investigating the relationship between internal marketing and organizations' non-financial business performance. However, criticisms have been levelled against the theory of internal marketing. For example, Ahmed and Rafiq (2003) argued that there is no clarity on what internal marketing entails. They also raised concerns about the operationalization of internal marketing as a managerial strategy and the lack of avenues to develop the concept of internal marketing as an area of academic research. Furthermore, they explained that the concept of internal marketing suffers from the limitation of lack of case-based empirical studies that could establish the efficacy of the theory of internal marketing, pointing out that the majority of studies concentrated on organizational adoption of internal marketing and not on how it should complement its wider strategic landscape, which could pave the way for its contribution to commercial or transformational objectives. Schultz (2006) raised the issue of lack of relevance to practitioners within the extant literature related to internal marketing. The paucity of qualitative studies and phenomenological approaches was highlighted by Gounaris (2006), Lings (2004) and Ahmed and Rafiq (2003).

As far as representing internal marketing is concerned, there is no consensus on how it should be represented in empirical models. For instance, Ahmed and Rafiq (2003) argued that internal marketing can be represented by three broad constructs, namely top management support, business process support, and cross

functional co-ordination, which are part of the internal marketing mix. In their research on internal marketing and its influence on business performance, mediated by organizational competencies, Ahmed and Rafiq (2003) argued that in the operationalization of the relationship between internal marketing and organizational competencies, the theory of internal marketing could be used. However, Yu et al. (2017) used internal marketing orientation in place of internal marketing as an independent variable and argued that it could influence brand supportive behaviour and used social exchange theory to explain the operationalization of internal marketing orientation. They argued that internal marketing should be represented by internal market orientation, as it represents the employee–employer relationship, while internal marketing focuses on the adoption of marketing techniques internally. The reasoning behind this, according to Yu et al. (2017), is that market orientation leads employees to deliver superior value to customers, and this can be achieved through acquisition of knowledge from customer and competitor analysis. This knowledge could be effectively disseminated to the employees through specific channels. This enhances the market orientation of employees and hence delivery of better service to the customers, leading to competitive advantage.

The above discussion raises two issues. One set of authors argued that internal marketing and hence internal marketing theory should be used to determine organizational performance or customer satisfaction (e.g., Ahmed & Rafiq, 2003; de Bruin et al., 2021) while another (Yu et al., 2017) used the concept of internal marketing orientation to determine brand supportive behaviour. It is not clear in the literature whether it is internal marketing or internal marketing orientation that should be used to determine organizational performance. In addition, Yu et al. (2020) suggested that social exchange theory and internal marketing orientation should be used to determine the corporate performance of a firm, while de Bruin et al. (2021) used both internal marketing and social exchange theories to determine customer satisfaction, with internal marketing as the determinant. These contradictions indicate that the operationalization of internal marketing and the theories supporting it are not yet settled in the literature. This is an important gap in the literature.

Further, measurement of internal marketing is another issue that raises questions. Ahmed and Rafiq (2003) used second-order constructs in their research to determine business performance. Top management support, business process support, and cross functional co-ordination were the three-second order constructs used, while the first-order sub-constructs used were strategic reward, internal communication, training and development, and senior leadership. These constructs were measured using a five-point Likert scale construct. Yu et al. (2017) also used internal marketing orientation as a second-order construct but used three sub-constructs as first-order ones, namely internal information collection, internal information communication, and responsiveness. The differences between identifying the sub-constructs as first-order

constructs and using second-order constructs as determinants of the dependent variables indicate a lack of consistency on the part of the researchers in identifying the way to measure the determinants.

Another important aspect is the possibility of combining two theories to operationalize internal marketing as a determinant, as conceived by de Bruin et al. (2021). If one uses the steps followed by de Bruin et al. (2021) and operationalizes the internal marketing construct, then there is a need to use both internal marketing theory and social exchange theory. The combination of the two theories could provide a unique solution that could be used to understand how internal marketing as a construct could be operationalized to determine the organizational performance or brand performance of a firm or a bank. In such a situation, it is possible to apply marketing theory to explain the internal marketing techniques used by the management of a firm to spread brand awareness through internal communication, while social exchange theory could be used to explain the employee–employer behaviour. At the same time, internal marketing could be considered as a combination of internal marketing mix and internal marketing orientation – a conception not used by researchers in the branding literature. Such a combination emerges from the arguments of Yu et al. (2017), who argued that internal market orientation, although different from internal marketing in terms of practice, is built upon the concept of internal marketing. Lings and Greenley (2005) argued that internal market orientation is carved out of the market orientation construct and can explain the employer–employee relationship. It must be noted here that brand performance is an indicator of organizational performance (Aldousari et al., 2017; Kumar et al., 2020).

With regard to banking, as a practical example, it can be seen that the competition is severe in the banking sector and banks have to differentiate to gain competitive advantage. To achieve this, internal marketing activities are necessary within banks to spread awareness about the brand through appropriate internal communication channels. In these situations, both marketing mix and market orientation are needed to achieve the goal of better brand performance. However, very few studies have combined both marketing mix and market orientation in any research regarding brand performance of banks in an effort establish the validity of combining the two concepts. This is another gap in the literature.

2.4.8   Relationship between Internal Marketing and Brand Performance

As regards the main focus of this thesis, which is the investigation of internal marketing and its relationship with brand performance in banks, the literature shows that the relationship between internal marketing and brand performance is an area that needs study, as the market and environment in which banks operate is constantly changing. For instance, with the introduction of social media in marketing and branding, Yoganathan et al. (2020) called for advanced studies on internal marketing and employer branding to better

understand how these two constructs operate in improving employer branding. It is argued that in a sector like banking, where banks operate under severe pressure of competition, it is necessary to encourage employees and orient them to have the best of relationships with the bank in a competitive environment. For instance, employee brand commitment, employee brand loyalty, employee brand identification are important employee behaviour traits that have been shown to affect brand and organizational performance (Alwi et al., 2017; Punjaisri et al., 2009; Yu et al., 2017) and could be effectively used by employers. To tackle this situation of changing environment and hence employees' attitudes, researchers have argued that organizations should implement internal marketing and internal branding activities and improve the relationship between the employee and employer to ensure that employees are able to serve the external market better, thus improving the brand performance of the organizations (e.g., Efe & Akyol, 2019; Luxton et al., 2017). Thus, there is a need to understand whether brand performance could be tackled successfully using internal marketing in the modern world using employee behaviour attributes, including employee brand identification, employee brand commitment, and employee brand loyalty. Calls to investigate the concept of internal marketing in organizations, including banks, in a changing environment are growing louder (e.g., Mohanty & Mishra, 2019; Selvarasu, 2017; Yu et al., 2017). Thus, studying the relationship between internal marketing and brand performance of banks becomes assurgent, particularly given that the literature shows that the latest research outcomes have not been used to enhance internal marketing in organizations to improve brand performance. For instance, researchers have brought out newer knowledge with regard to internal marketing in terms of internal marketing mix (Burin et al., 2015) and internal market orientation (Yu et al., 2017), which, when combined, could provide a greater predictive power of internal marketing. However, few publications have addressed the internal marketing concept that has attempted to improve the predictive power of internal marketing by combining internal marketing mix and internal marketing orientation.

2.4.9 Distinction between Internal Marketing and Internal Branding

One more important concern highlighted in the literature is the similarity between the concept of internal marketing and internal branding. For instance, Yu et al. (2017) operationalized internal market orientation as a construct representing internal branding in their research on internal market orientation (IMO) and internal branding outcomes: an employee perspective in UK higher education (HE). Similarly, Aurand et al. (2005) declared that internal marketing is also known as internal branding or employee branding. However, other authors have concluded that internal marketing and internal branding are distinct and need to be treated as separate constructs. For instance, the literature shows that researchers have argued that internal marketing and internal branding are two distinct but strongly related concepts (Du Preez et al., 2017; Iyer et al., 2018; Ragheb et al., 2018; Sharma & Kamalanabhan, 2012). This is another aspect that

needs clarification, as the contradiction that exists in the literature concerning the definition of internal marketing and internal branding can produce contradictory results if not operationalized in research appropriately. For instance, Efe and Akyol (2019) conceived a model that posited that internal marketing influences internal branding, while Yu et al. (2017) used internal marketing to represent internal branding. Similarly, Punjaisri et al. (2009) used internal branding as a second-order construct and measured it using four first-order constructs, namely employee training, employee orientation, employee briefing, and employees' group meetings. Amongst those four constructs, employee orientation and training are internal marketing constructs (Ahmed & Rafiq, 2003). This is another gap that exists in the literature. Additionally, with the changing environment, customer demands also change, and hence the behavioural aspects of the employees need to be observed and oriented to achieve brand performance. That implies that if internal marketing is implemented in banks, then it is necessary to consider the intervention of employee attitude in order to achieve brand performance: an argument that is supported in the literature (Burmann & Zeplin, 2005; De Bruin et al., 2021).

The effect of the influence of behavioural interventions in the relationship between internal marketing and brand performance is another area of concern, as this aspect has not been well addressed in the literature. The issue of whether internal marketing can influence brand performance remains unclear, as does the importance of behavioural interventions in the relationship between internal marketing and brand performance, and indeed the representation of internal marketing itself lacks clarity in the literature. As mentioned earlier, some researchers have relied upon representing internal marketing and internal market orientation as second-order constructs, and it is not clear what specific advantage could be served by positioning internal marketing as a second-order construct and not as a first-order construct. It is also possible that the results could be the same if internal marketing is used as a first-order construct to control employee attitudes. However, if one considers that the number of employee attitudinal interventions that could play a role between internal marketing and brand performance is more than one, then increasing the number of first-order determinants representing internal marketing as a second-order construct could introduce unnecessary complexity to the conceptual model. This in turn could increase the difficulty in controlling the determinants, and brand performance in the presence of multiple interventions could be a challenge. Thus, a balance needs to be struck between choosing the number of first-order determinants in a model and the behavioural or attitudinal interventions while constructing a conceptual model that relates internal marketing to brand performance. For instance, Ahmed and Rafiq (2003) used four first-order constructs, namely strategic reward, internal communication, training and development, and senior leadership in their model, in which internal marketing mix was used as a determinant of business performance mediated by three constructs of organizational competencies. However, Yu et al. (2017) used

three first-order constructs, namely internal information collection, internal information communication, and responsiveness of information, to measure internal market orientation as a determinant of brand supportive behaviour, with brand commitment as the intervention. When one compares the models of Ahmed and Rafiq (2003) and Yu et al. (2017), these examples show that operationalizing internal marketing as a determinant of brand performance could be a challenge. This is an important gap that is not addressed in the literature.

As far as the research methods used to study internal marketing are concerned, it can be seen that both explanatory and exploratory research have been used in the literature. For example, Ahmed and Rafiq (2003) used explanatory research, applying a survey method to conduct research on internal marketing mix. However, Burmann et al. (2009) conducted an exploratory study to understand the concept of internal brand management that also included the concept of internal marketing. Thus, the adoption of an appropriate research method to investigate the concept of internal marketing needs to be carefully selected based on the research question to be addressed.

Finally, while internal marketing has been identified as a key factor for branding success, there are barriers to its adoption, including short-term sales goals, the lack of a formal and holistic implementation approach, and the creation of personnel discrimination and negative internal competition (Kamau, 2016). There is growing concern about internal marketers implementing internal marketing inappropriately: for instance, incompatibility in working hard to meet the requirements of both the internal and external customers, which could lead to negative impact on employees (Rafiq & Ahmed, 1993). In addition, if an important aspect of internal marketing, namely communication, has a negative effect on employees, then brand performance could be affected. For instance, excessive or deficient communication could result in lower job satisfaction (Ali, 2016). While it is observed that organizations like those in the financial sector are showing considerable attention to branding activities, with regard to internal marketing, many organizations, including financing organizations, appear to be weak in internal communication and hence internal marketing. This, in turn, could lead to weak employee commitment and engagement (Tafese & Lemma, 2014), although this aspect is not conclusively proven. However, concerns have been expressed about a lack of proper implementation of internal marketing (e.g., Mishra and Sinha, 2014), indicating that internal marketing needs to be studied further. This is echoed by other authors, who highlight that few studies have been conducted to investigate internal marketing in organizations (e.g., banks) or what problems exist, or how internal marketing affects brand performance (Bouranta and Mavridoglou, 2005; Efe and Akyol, 2019). A study on a chosen sector like banks could reveal a more nuanced understanding. Having discussed the concept of internal marketing, the next section discusses the concept of internal branding.

2.5   Internal Branding

There is broad consensus about the importance of internal branding in achieving the goals of an organization (Asha & Jyothi, 2013; De Chernatony & Cottam, 2006; Du Preez & Bendixen, 2015; Gelb & Rangarajan, 2014; Tavassoli et al., 2014; Punjaisri & Wilson, 2007; Vallaster & De Chernatony, 2005). The concept of internal branding plays a role in employees' brand performance, implying firm brand performance (Punjaisri & Wilson, 2011). While the main function of internal branding appears to be as a facilitator of social interaction between management and employees on the one hand, and between employees themselves on the other, leading to a shared understanding of the brand's meaning in the context of the internal market, the question of how these social interactions lead to shared brand meaning is not well discussed (Dean et al., 2016).

The importance of internal branding to service industries, including banks, is immense, as unlike products, which are considered to act as mediating factors between the internal and external markets, employees become the mediators in delivering brand performance with regard to service aspects (Lee et al., 2013). This argument implies that the concept of internal branding in service industries depends a lot on how the employees live the brand and deliver the brand performance to the customers, leading to better performance of the brand. As in the case of internal marketing, employees are nodal to internal branding. This further implies that employees' attitudes and behaviour could contribute to internal branding. Employee attitude and behaviour are complex issues that need to be dealt with as part of the concept of internal branding, making the organizational process of branding difficult. More importantly, in the context of some organizations, such as banks, good relations and acceptable behaviour from employees towards customers are considered as appropriate, and this a vital factor that encourages customers to do business with the organization. Thus, if an employee in that organization does not believe in the organization's brand and its significance to the successful performance of the organization and be part of the entire system, then there is every possibility that s/he will not support the organization's brand (Azizi & Asna-Ashari, 2013). Moreover, in some organizations, including banks, the service delivered is different to other services, as it is complex, intangible and persuasive, because customers need to be persuaded to benefit from the services. In addition, the value of the services delivered by some organizations is derived from the knowledge, capability and participation of the clients of those organizations and the features of the service offered (Once, 2000). When these aspects are linked to internal branding, the concept of internal branding in certain sectors, like the banking sector, may acquire different meanings that need to be understood in different contexts to gain knowledge that is lying under the surface.

One definition of internal branding is that it is a process used by organizations in which they make efforts to integrate brand ideologies, leadership, human resource management, internal brand communication and internal brand communities as planned action to ensure that the employees co-create brand value in a sustained manner with different stakeholders (Saleem and Iglesias, 2016). According to Aurand et al. (2005), the concept of internal branding is concerned with cultural change, recognition of which is dependent on effective assimilation and alignment of marketing and HR concepts and practice in an organization. Punjaisri et al. (2009) argued that the concept of internal branding combines marketing and human resource management (HRM) and has a major bearing on the employees' attitudes and behaviour in delivering brand performance. Mahnert and Torres (2007) defined internal branding as a concerted internal communications effort within an organization that is inter-departmental and multidirectional in character and leads to the creation and sustenance of an internal brand.

Internal branding as a concept has been investigated in a variety of ways. For instance, internal branding is considered as the core aspect of internal marketing in firms (Punjaisri & Wilson, 2011). Ghenaatgar and Jalali (2016) argued that internal branding affects brand citizenship behaviour, brand commitment, and employees' job satisfaction. Nouri et al. (2016) claimed that internal branding is related to brand citizenship behaviour and customer satisfaction. In another instance, Itam and Singh (2017) argued that internal branding influences employee loyalty and employee performance. A number of other studies have also been conducted relating internal branding to brand performance (e.g., Burmann et al., 2008; Burmann & Zeplin, 2005; Punjaisri & Wilson, 2007, 2011; Punjaisri et al., 2009). Although many studies have been conducted on internal branding as a concept and its relationship with other brand-related factors, much of the knowledge generated so far has largely focused on aspects including employee recruitment, training and promotion in internalising the brand (Miles et al., 2011; Miles & Mangold, 2004). Little research appears to have been conducted in regard to understanding how internal branding affects employee brand performance in different contexts, including banking.

As far as the conceptualization of internal branding is concerned, internal branding has been identified as a predictor of other factors, such as brand citizenship behaviour (Ghenaatgar & Jalali, 2016); as a predicted variable, for instance being predicted by internal marketing and employees' job satisfaction (Khazaei & Barzegar, 2016); and as a mediator, for instance between knowledge management practices and employees' brand commitment (Bataineh & Alfalah, 2015). However, most of the conceptualizations of internal branding appear to revolve around the predictor characteristics of internal branding as part of the human resources processes. For instance, Punjaisri et al. (2009) conceptualized internal branding in terms of human resource aspects, namely training, orientation, group meetings and briefings as the predictors of brand

performance. Natarajan et al. (2017) conceptualized internal branding as predicting brand endorsement in the context of human resource activities of higher education institutions. Nouri et al. (2016) argued that internal brand management was used as a predictor of customer satisfaction in the context of banks' human resource managers. Gull and Ashraf (2012) conceptualized internal branding as a predictor of service employees' quality management. Thus, while a number of studies have captured the predictor characteristics of internal branding, it is not clear from the outcomes of the research conducted whether internal branding could be conceptualized differently. For instance, while Punjaisri et al. (2009) conceptualized internal branding in terms of training, orientation, group meetings and briefings, there is evidence to show that training could be conceptualized differently—for instance, as an internal communication satisfaction construct (Mazzei, 2010)—an aspect not addressed by Punjaisri et al. (2009).

2.5.1 Differences between Internal Branding and Internal Marketing

Furthermore, the concept of internal branding has been widely used in the branding literature in a variety of investigations, as mentioned above. However, controversies surround internal branding with regard to its closeness to the concept of internal marketing (Gull & Ashraf, 2012). Because of this, internal branding as a concept has been operationalised by researchers in various ways (Du Preez et al., 2017; Iyer et al., 2018; Ragheb et al., 2018; Sharma & Kamalanabhan, 2012). However, recently, researchers have started using internal marketing and internal branding as different constructs. For instance, Barros-Arrieta and García-Cali (2020) suggested that internal market orientation and brand orientation should be conceived as the determinants of internal branding. However, other researchers (Gull & Ashraf, 2012; Natarajan et al., 2017; Punjaisri et al., 2009; Yu et al., 2017) have operationalized internal branding as an independent variable. It must also be noted here that like internal marketing, internal branding has been used to determine brand performance (Mahnert, 2009; Punjaisri et al., 2009; Soleimani et al., 2021). In addition to this, some researchers have used internal branding to determine behavioural aspects of employees, such as commitment, arguing that the effectiveness of internal branding on brand commitment in multiple contexts is not well investigated (O'Callaghan, 2009). This is supported by the arguments of Punjaisri et al. (2009), who argued that three of the important behavioural aspects affecting employees' brand behaviour can intervene in the relationship between internal branding and brand performance. Similarly, Yu et al. (2017) argued that employees' brand commitment mediates between internal market orientation and brand support behaviour as a behavioural intervention. These examples clearly show that internal branding activities in banks need to consider the brand behavioural aspects of employees while improving brand performance. A comparison of the two concepts is provided in Table 2.6.

Internal marketing	Internal branding
Management is based on customers	Management is based on resources
Communication of the customer brand promise to the employees and the attitude and behaviour that those employees should have in delivering that promise is part of internal marketing. It also involves creating an understanding in employees about their role in the delivery of customer promise through internal marketing.	Brand values are communicated to staff members so that they understand those values and take appropriate actions and behaviour.
Internal marketing trains employees and motivates them effectively to establish customer contact to ensure that those employees provide customer satisfaction.	Corporate mission and vision is employed to reinforce a common value-based culture.
Outside-in approach	Inside-out approach
Aims at enhancing marketplace performance by making staff focus on internal activities rather than external activities, changing those activities to achieve the aim.	The focus is on firm performance and argues that firms with consistent, unique, and profoundly held values would outperform those whose values lack clarity and are not well articulated.

Table 2.6 Differences between Internal Marketing and Internal Branding

2.5.2 Antecedents of Internal Branding

Researchers have raised an important question regarding the need to include antecedents of internal branding in any research concerning brand performance or related concepts. For instance, Eid et al. (2019) argued that although the concept of internal branding has been studied widely in multiple contexts, no research seems to have been conducted on the antecedents that enable internal branding and the consequences that arise due to them in the wider world. Examples of antecedents cited by Eid et al. (2019) include internal customer orientation and internal collaboration. Culture, commitment, coordination, communication and compensation were identified as antecedents of internal branding by Bergstrom et al. (2002). Efe and Akyol (2019) modelled internal marketing as the antecedent of internal branding. Literature shows that a number of articles have been written on the importance of internal branding to organizations and its benefits. However, little research has been conducted on the antecedents of internal branding, as those antecedents are considered to be important for the success of the organization (Punjaisri and Wilson, 2011), with exceptions like the research of Eid et al. (2019). Even Eid et al. (2019) investigated the influence of the antecedents of internal branding on customer satisfaction and job satisfaction, not organizational performance or brand performance. This is an important gap in the literature that needs to be addressed.

2.5.3 Theories concerning Internal Branding

As far as theoretical support for conceptualizing internal branding is concerned, a number of different theories have been used. Internal branding theory is directly applicable to understand the concept of internal branding, which posits that employees are brand ambassadors (Vallaster & de Chernatony, 2005). As brand ambassadors, employees need to spread the meaning of the brand in every one of their actions and interactions, leading to the development of a consistent and anticipated brand image in the minds of the

stakeholders involved with the organizations (von Wallpach & Woodside, 2009). Further, Gapp and Merrilees (2006) argued that branding, quality, innovation and organizational transformation theories need to be applied if the importance of internal branding is to be understood. Burmann and Zeplin (2005; see also Vallaster & de Chernatony, 2003) argued that marketing and human resource theories can help management in organizations to make their employees better understand, accept and internalize the brand values and bring their attitude and behaviour in line with them. In addition, some authors have argued that the concept of internal marketing is a key instrument to the successful building of internal branding (Punjaisri & Wilson, 2007). Some (Ashforth & Mael, 1989) have operationalized the concept of internal branding using social brand identity theory, arguing that social identification is related to employees' sense of association with a prestigious group and engenders their brand identification. Further, organizational behaviour theory has been argued to be useful in grounding the concept of internal branding. In addition, a number of models have been developed to explain the operationalization of internal branding and its relationship with other branding factors (e.g., Burmann et al., 2008; Burmann & Zeplin, 2005; Miles et al., 2011; Miles & Mangold, 2004; Punjaisri et al., 2009; Punjaisri & Wilson, 2007, 2011).

Another theory that has been suggested for application to the explanation and operationalization of internal branding is social exchange theory (Löhndorf & Diamantopoulos, 2014), which claims that the positive behaviour witnessed in employees towards their employers can be explained as occurring due to a reciprocal process that is expected to fetch benefits for both in return (Blau, 1964; Rousseau & Parks 1993). In the context of internal branding, if one applies the definition of internal branding, it can be seen that the central issue is that staff members are the customers of the firm, and their jobs are the product (Punjaisri & Wilson, 2011). Here, an exchange process could be seen in that the employers and employees indulge in give-and-take as part of the exchange relationship. The employees contribute to the organization, while the employers take care of their well-being, which in turn could motivate the employees to engage in brand-building. Thus, it can be seen that in the case of banks, such reciprocal behaviour between the employees and the management be expected to take place while the banks implement internal branding procedures inside the bank. With regard to investigations on internal branding, researchers have used both explanatory and exploratory research methods. For instance, Yu et al. (2017) employed an explanatory research method while investigating the relationship between internal branding and employee brand support behaviour. However, Barros-Arrieta and Garcia-Cali (2020) used an exploratory method to conceptualize internal branding based on a literature review. Punjaisri et al. (2009) used a survey method to collect data while conducting an explanatory study of internal branding and used a five-point Likert scale to measure internal branding. However, Raman (2015) conducted an exploratory study on internal brand alignment. Literature also shows that internal branding as a concept needs to be measured quantitatively, as focused research that

is theory-driven and employs quantitative methods will enable internal branding to be conceptualized with greater theoretical robustness.

The foregoing discussions have provided a critical review of the concept of internal branding. The next section proceeds to review another branding concept, namely brand identity, that has a close relationship with the other concepts of branding.

2.6   Brand Identification

Condon (2017) claimed that the concept of brand identity concerns the personality of a brand, which determines the way customers view it. Mróz-Gorgoń (2016) espoused similar sentiments and explains that brand identity is the core idea of the process of branding and involves ways in which brand personality is created by brand architects and how customers are led to perceive it. Others have attempted to explain brand identity in various ways (Table 2.7).

No.	Description of brand identification	Authors
1.	Brand identity precedes and therefore represents the basis for brand image	Kapferer (2004)
2.	Brand identity constitutes a necessary condition for maintaining buyers' trust, which in turn is the basis for long-term customer relationships and brand loyalty	O'Shaughnessy (1987)
3.	Brand identity is a base to define brand equity as present and future valorization derived from internal and external brand-induced performance.	Burmann et al. (2009)
4.	Brand identity refers to everything that makes a brand meaningful and unique.	Herman et al. (2016)
5.	Brand identification occurs when consumers believe that they belong to a particular brand and use the brand for self-referencing or self-defining.	Donavan et al. (2006); Bhattacharya et al. (1995)

Table 2.7 Descriptions of Brand Identity

The term 'brand identity' as used in this research refers to employee brand identity. Brand identity has been described in various ways, and is one of several metaphors used in the literature to make sense of branding (Stern, 2006). While brand identity is an important topic in branding, Tildesley and Coote (2009) argued that brand identification has been the focus of hardly any studies related to branding, and claimed that brand identity has not been conceptualized as a variable separately from organizational identification. In addition, they underlined the fact that there have been problems in measuring brand identity consistently, with current knowledge showing that the measures found are underdeveloped. Furthermore, Efe and Akyolm (2019) highlighted that there is lack of clarity on how employees will identify themselves with a brand in situations where the environment is changing and the relationship between internal branding and internal marketing is not well understood.

Brand identity has been found to be a very useful concept. Disli and Schoors (2013) explained that brand identity, along with corporate reputation, has been considered as a strategic priority by many organizations.

Differentiation of products from their competitors to boost customer loyalty could be achieved through a strong brand identity and good corporate reputation (Disli & Schoors, 2013). A strong brand identity is expected to increase the market share, leading to better competitive advantage (Aaker, 1996; Lassar et al., 1995). Brand identity enables the positioning of a brand, which in turn makes the brand recognizable and distinguishable from its competitors. It creates a specific space as part of the perception maps in the minds of the customers by generating parity and points of differentiation, leading to instant recognition of a brand in comparison to its competitors (Keller, 2005). However, in the context of some organizations, such as banks, although the literature points out that brand identity affects those organizations, the value of brand identity and its role in determining the effectiveness of those organizations is not well understood in many countries – for instance, in Nigeria, a leading producer of oil (John, 2014). It is argued that in the context of banks, the sector can benefit from marketing strategies to enhance performance by exploiting factors including brand identity, although the unique nature of such strategies is not yet fully explained. While some studies have used brand identity alongside brand image and brand personality as part of their marketing strategy, studies that have specifically used brand identity as a strategy to improve performance are few (John, 2014).

2.6.1   Operationalisation of Brand Identification

While brand identity as a concept has been shown to be useful to organizations, it has been operationalized in different ways. For instance, Zabihi et al. (2015) developed and tested an empirical model in which brand identity was posited as the dependent variable that is determined by brand strategy. Brand identity is usually represented in terms of logos, figures, colours and sounds (Mróz-Gorgoń, 2016). Foroudi et al. (2014) argued that brand identity acts as a mediator between integrated marketing communication antecedents and integrated marketing communication consequences. Polyorat (2011) expressed similar sentiments and argued that brand identity mediates the relationship between brand personality dimensions and word-of-mouth. Ghodeswar (2008) sought to establish brand identity as a determinant of brand equity and represented brand identity as brand positioning. However, in a model developed by Punjaisri et al. (2009), brand identification was operationalized as a mediator in multiple relationships, as follows: internal branding → brand identification → brand performance, internal branding → brand identification → brand commitment → brand loyalty → brand performance, and internal branding → brand commitment → brand performance. It can thus be seen that brand identity has been operationalized in different ways.

As far as reality is concerned, in certain sectors, including banking, it is not quite clear whether brand identity should be used as a predictor, a mediator, or a determined variable. Taking the example of banks and highlighting that the banking sector is affected by brand identity, John (2014) argued that brand identity

determines the effectiveness of banks' performance and that the influence of brand identity on banks' performance can be seen when the effectiveness of performance increases due to an increase in banks' brand identity, although caused by regulatory policies. In this case brand identity is seen as the determinant of banks' performance. On the other hand, Zabihi et al. (2015) argued that banks' brand identity depends on strategic management, in which case it is construed as the dependent variable. In contrast, Harris (2002), while investigating the internal factors of organizations in the financial sector, including banks, and their impact on brand performance, used brand identity as a mediating variable. While these examples show that brand identity has been used in various ways in the literature in different models, these varied operationalizations are not without limitations. For instance, the model developed and tested by John (2014) does not consider other factors other than brand identity that could influence a firm's success, such as internal marketing. Similarly, the model developed by Harris (2002) suffers from the serious limitation that the number of firms that participated in the research was very small, leading to questions about the validity of the results. Thus, it can be inferred that currently available brand identity studies have not adequately examined the concept of brand identity and do not provide sufficient knowledge to fully understand brand identity as a concept, resulting in problems in utilizing the concept for the betterment of the brand performance of organizations.

While brand identity as a concept promises to provide concrete support to help organizations, including banks, to improve their brand performance and their own performance, one area that could enable a better understanding of the utility of brand identity in those organizations is to visualize and expand the model developed by Punjaisri et al. (2009). For instance, the model could be applied to banks by broadening it to include a vital component, such as internal marketing, which could provide a different view of how brand identity operates. Since the model developed by Punjaisri et al. (2009) is complex and includes many of the important concepts of branding, it is worthwhile to consider applying this model to an organization like a bank and examine how brand identity performs in combination with other brand factors.

2.6.2 Theories concerning Brand Identity

On the theoretical front, some theories have been used to explain the concept of brand identity and its operationalization (Farhana, 2014). For instance, Kapferer's (2004) brand identity prism model is an example of a brand identity framework that discussed brand identity using six facets, namely physique, personality, relationship, culture, reflection, and self-image. Through this prism, Kapferer (2004) explained that brand communicates with customers. In this process, the six facets come to life, developing brand identity as a concept that is an effective whole in the minds of customers – concise, clear, and appealing. The process involves two dimensions, namely picture of sender versus picture of recipient and

externalization versus internalization. Picture of sender versus picture of recipient explains brand identity as a person (physique and personality) as well as a user (reflection and self-image). Externalization versus internalization explains brand identity as an external expression (physique, relationship, and reflection) as well as aspects embedded into the brand itself (personality, culture, and self-image) (EURIB, 2009). On the other side, social identity theory has been used by some authors (Tajfel, 1978; Tajfel & Turner, 1986; Turner et al., 1987) to explain how the concept of brand identity must be understood, while others have strongly advocated its use (e.g., Kuenzel & Halliday, 2008, 2010; Tildesley & Coote, 2009). Social identity theory says that individuals have a tendency to describe themselves beyond personal identity and appear to feel comfortable when identifying themselves as part of society. This leads to the development of a social identity, with individuals classifying themselves in particular social classifications (Shirazi et al., 2013). Extending the arguments further, social identity theory could be applied to an organizational context where individuals identify themselves alongside the organizational features (Dutton et al., 1994). Drawing again on social identity theory, Ashforth and Mael (1989) argued that the distinctiveness and prestige of a group, as well as the salience of outgroups, lead to social identification. For instance, Bergstrom et al. (2002) argued that employees' brand identification could be engendered by their reflection of a sense of oneness with the brand, and this could be achieved through internal branding. As an extension to this argument, it is possible to argue that social exchange theory could be used because internal branding can drive the brand identity of employees, as employees could identify themselves with an organization, reciprocating the organization's efforts to reward their contribution (Alizadeh & Kashani, 2022). Rather and Hollebeek (2019) argued that social exchange theory can explain people's expected rewards from their social efforts (Blau, 1964; Homans, 1958).

Other theories that have been used in explaining brand identification include extended self-expansion theory (Park et al., 2010), marketing theory (Bastos & Levy, 2012), and Goffman's (1967) identity conceptualization. With regard to industries like the banking sector, research concerning brand identity that has used theories to explain brand identity as a concept appears to be scarce. However, considering the importance of customers' identification of a brand to an organization like a bank, it is necessary to explore the possibility of applying the most appropriate theories to the concept of brand identity.

The foregoing discussion has critically examined the concept of brand identity and how it has been dealt with. Taking into account the arguments about brand identity, which say that is an important component of the internal marketing and internal branding activities of the brand performance, this review suggests that brand identity needs to be a part of any investigation that is related to branding. After discussing brand identity, the next section deals with employees' brand commitment.

2.7   Brand commitment

Employees' commitment to an organisation's brand seems to develop from the bond that exists between the employee and the organization. The bond is created by the psychological state of the employee and is described as (Meyer and Herscovitch, 2001):

- the employee's feeling of dedication to the organization;
- willingness to work hard for the organization; and
- the employee's intention to attach to the organization.

Another example of commitment amongst employees could be witnessed when those employees willingly associate with an organization and devote themselves to the achievement of organizational objectives (Sharma & Bajpai, 2010). If one applies these explanations to an industrial sector like the banking sector, it can be seen that employees' commitment to their banks is not uniformly measured. For instance, a study on employees' commitment in public and private sector banks found out that the commitment of employees in public sector banks was higher than that in private banks (Mittal and Mittal, 2015) and that employee commitment in banks varies (Abdullah and Ramay, 2012; Witt, 1989).

The discussions above show that the brand commitment of employees in organizations, including banks, has been identified as employee commitment to the organizations, and those organizations are represented as brands (e.g., Allen and Meyer, 1990; Kashive & Khanna, 2017; Mowday et al. 1982). Thus, the brand commitment and organizational commitment of employees can be considered synonymous. While the brand commitment or organizational commitment of employees in organizations like banks is identified as varying across the spectrum of employees and types of organization (e.g., types of banks), hardly any research has been conducted to understand how members of an organization form their relationship with the organization's brand and develop their commitment to the brand (Erkmen and Hancer, 2015). Since commitment has been related to the performance of employees as brand advocates (Erkmen & Hancer, 2015), lack of knowledge on how employees relate to a brand and develop their commitment to it can lead to a situation where an organization could lose the benefit of employees' commitment and their consequent contribution to the organization.

As a concept, brand commitment is described in different ways. Some of the commonly used definitions of brand commitment are listed in Table 2.8.

No.	Definition	Author
1	The degree to which employees identify and are involved with their service brand, are willing to exert additional efforts to achieve the goals of the brand, and are interested in remaining with the service organization.	Kimpakorn and Tocquer (2009)
2	An employee's emotional, behavioural and psychological attachment to the brand.	Amue and Asiegbu (2014); Burmann and Zeplin (2005); O'Reilly and Chatman (1986); Mowday et al. (1979)
3	The desire of the customer to maintain a valued relationship with a brand due to a previous satisfactory interaction with it.	Hsiao et al. (2015); Jones et al. (2010); Mathew et al. (2012)
4	Brand commitment is the enduring attitude or desire for a preferred brand.	Lacey (2007)
5	Brand commitment represents the degree to which the consumer is attitudinally loyal to a brand.	Srivastava and Owens (2010)

Table 2.8 Definitions of Brand Commitment

While there are many different definitions of brand commitment, it is argued that the most important difference is whether they include attitudinal only or attitudinal and behavioural aspects (Ramírez et al., 2017). Another important aspect is the commitment to customers and employees. While customers' commitment to the brand is witnessed as re-using, re-buying, and re-patronising of a brand (Shuv-Ami, 2012), from the employees' point of view it is understood as the emotional, behavioural and psychological attachment to the brand (Amue & Asiegbu, 2014). Since the focus of the research described in this thesis is employee commitment, the definitions that concern employees will be important for this.

2.7.1 Operationalisation of Brand Commitment

There is no consensus on how brand commitment needs to be operationalized in the literature. For instance, employee brand commitment has been shown to influence brand performance (Amue and Asiegbu, 2014). Kimpakorn and Tocquer (2009) conceptualized employee brand commitment as a predicted variable that is influenced by such constructs as brand knowledge of employees, perceived brand image of employees, employer brand as experienced by employees, and relative perception of employees of their employer brand vis-à-vis the competitors. Gull and Ashraf (2012) investigated the concept of employees' quality commitment as a construct influenced by internal branding (quality commitment depends on employees' affiliation, identification, and participation in achieving quality goals and values of an organization: this is expected to lead to enhanced work engagement and increase in activities (Jackson, 2004). Some considered organizational commitment (see above: also interpreted as brand commitment) as identification, involvement, and loyalty (Porter et al., 1974). Punjaisri et al. (2009) investigated the influence of internal branding on brand performance, taking into account the role of brand commitment as an intermediary. These examples clearly point out that the concept of brand commitment of employees can be applied in different ways depending on different contexts and purposes. Since the focus of the research described in this thesis is brand performance, the review of the literature shows that brand commitment as a construct

indicating employee behaviour is not well understood in regard to its relationship with brand performance (Shaari, 2012). This aspect is discussed next.

As explained in Section 2.3, brand performance is a major factor in branding. Brand performance of employees as a factor affecting an organization's performance has been examined with regard to its relationship with various other factors as well as its operationalization (Section 2.3.2). However, the relationship between brand commitment of employees and brand performance has not been comprehensively understood for its utility to organizations, especially in the context of banks. For instance, while investigating the commitment of bank employees to their bank's values in Ireland, it was argued that little is known about the extent to which bank employees are committed to their employer or adopt their bank's values, which is an indicator of brand performance (Wallace et al., 2011). Similarly, a study on a particular bank in the USA (Magee, 2011) related to employee brand commitment, amongst others, pointed out that research needs to be conducted in multiple cultures to know the relationship between employees' brand commitment and employees living that brand, implying brand performance (Mintz & Chan, 2009). These examples clearly show that in regard to banks, the different contexts still need to be investigated: this is a major gap in the literature. Lack of wider knowledge about the relationship between employee brand commitment and brand performance still leaves areas for improvement with regard to banks. Furthermore, while the literature shows that employee brand commitment could be influenced by internal branding, how employee commitment would change when internal branding changes is an area that is not well understood in the literature (Burmann et al., 2009). In addition, when internal marketing is changing in different contexts, including the banking sector, the way in which this affects employee brand commitment is another aspect that is not understood in the literature (Efe & Akyol, 2019).

Furthermore, as explained above, brand commitment has been identified in different studies as a dependent variable, independent variable, and mediating variable. Amongst the different variables that have been identified as the antecedents of brand commitment include brand identity (Punjaisri et al., 2009), internal branding (Magee, 2011; Natarajan et al., 2017; Punjaisri et al., 2009), leadership style (Wallace et al., 2011) and employer brand and its competitors (Patel et al., 2011). Similarly, brand commitment has been shown to determine certain brand factors, including organizational attractiveness (Kashive et al., 2017), brand performance (Amue & Asiegbu, 2014), and brand loyalty (Kim et al., 2008). Thus, it can be seen that employees' brand commitment can be operationalised as either a determinant or a determined factor. In addition, some authors have used brand commitment as mediating between two brand constructs (Punjaisri et al., 2009; Natarajan et al., 2017). These aspects show that the factor of brand commitment appears to be versatile and could be used in empirical models in different ways depending on the particular situation. For

instance, in the context of banks, Wallace et al. (2011) explored the relationship between leadership in banking and employees' value adoption mediated by brand commitment because evidence showed that leadership mediocrity of managers in banks resulted in lower commitment of employees in those banks (Berman & West, 2003). Despite different conceptualizations and configurations, the concept of brand commitment is still not fully understood in the context of banks because the brand commitment of employees' changes and such changes are prompted by such factors as culture, leadership styles and employer brand.

At the theoretical level, brand commitment has been explained using various theories. For instance, applying social exchange theory, which says that a person (e.g., an employee of an organization) who has received benefits should reciprocate in favour of the person (employer of an organization) who provided the benefits, Natarajan et al. (2017) argued that employees reciprocate through brand commitment or organizational commitment. In the theoretical conceptualization, Shuv-Ami (2012) postulated that employee loyalty is related to the employee's emotional attachment and employee involvement is related to engagement attachment. The two relationships together were called the affective component of brand commitment. Further, Shuv-Ami (2012) described what is called the calculative component of the employee, which is identified by performance (evaluation attachment) as well as satisfaction (experiential attachment). The argument that brand loyalty is generated only if there is employee commitment is already supported (Kim et al., 2008). In addition, organization commitment theory posits that employees are emotionally connected to the organization (brand commitment) (Edwards, 2010; Meyer et al., 2002; Meyer & Allen, 1991). There are other theoretical conceptualizations: for instance, the arguments of Burmann and Zeplin (2005) (see also Cheney & Tompkins, 1987) who posited that brand identification leads to brand commitment, and the arguments of Pritchard et al. (1999) (see also Brown & Peterson, 1993; Reichers, 1985), who postulated that commitment is an antecedent of loyalty. However, much of the literature shows that the three-element (affective commitment, continuance commitment, and normative commitment) theoretical conceptualization of Meyer and Allen (1991) has been widely used in branding research, including in the context of banks (e.g., Magee, 2011; Mittal & Mittal, 2015; Wallace et al., 2011).

The foregoing discussions have critically reviewed the concept of employees' brand commitment and how it has been conceptualized. It can be seen that brand commitment is an essential construct that needs to be included in any research that deals with brand performance and internal branding. While brand commitment has been found to be an essential construct in the brand literature, brand loyalty has also been considered to be important. Thus, the next section reviews the literature on brand loyalty.

2.8 Brand Loyalty

The term 'brand loyalty' refers here to employee brand loyalty. One of the most important challenges of marketing is to maintain customer loyalty (Kapferer, 2005). Retaining customers is the biggest challenge, especially in the context of organizations in the financial sector (e.g., banks) (Mendoza et al., 2016). According to McDonalds (2014), customer loyalty is the main concern of banks, and 30% of the banks surveyed identified that keeping customers is a challenge. Why does customer loyalty change or remain steadfast? This is a major question, the answer to which could throw some light on brand loyalty. Here, the term 'customer' could be applied to employees, as they are considered as internal customers in the internal marketing literature (Sarker & Ashrafi, 2018).

It is common knowledge that customers buy from certain brands if there is no alternative, or that they are fond of some brands and hence buy from them (Zins, 2001). Customers' inclination to be loyal to a brand is created mainly because of the satisfaction they derive when buying a product or service from a particular brand (Khan et al., 2016). However, other factors, such as employee brand loyalty, could also influence customers' loyalty to a brand. Rony and Suki (2017) claimed that employee satisfaction leads to loyalty, which in turn makes those employees customer-oriented and attracts more customers. Employee loyalty has been considered as an important construct in many research efforts involved in branding. Kashive and Khanna (2017) investigated the impact of internal branding, brand commitment, and brand-supporting behaviour (within which brand loyalty was considered to be a factor) on organizational attractiveness and firm performance. Jegadeeswari et al. (2014) examined the concept of internal branding by testing the relationship between the experience of faculty members and their commitment and loyalty in the context of higher education institutions in India. Davies (2008) investigated how employer branding influences an employee's perceived loyalty. These examples indicate the importance of brand loyalty to research related to topics in branding.

Employee brand loyalty is defined in many ways. Backhaus and Tikoo (2004) defined it as the employee's feeling of attachment to an organization, created due to a positive relationship. Rashidi and Khanaposhtani (2017) argued that employee brand loyalty is similar to employee brand commitment: an argument that finds resonance in the literature (e.g., Brown & Peterson, 1993; Kashive & Khanna, 2017; Pritchard et al. 1999; Reichers, 1985). In other instances, Papasolomou and Vrontis (2006) defined employee brand loyalty as an outcome of internal branding, whereas Punjaisri and Wilson (2007) explained that employee brand loyalty manifests in the employee's intention to remain with the organization as well living up to the brand's expectation. There is some consensus on the definition that brand commitment is synonymous with the brand loyalty of employees and is a concept that explains the relationship between the employee behaviour

in an organization and the organization itself. In the case of organizations in the financial sector (e.g., banks), Meyer et al. (2002) argued that employee brand loyalty plays an important role, and Papasolomou and Vrontis (2006) said that it could be engendered using internal branding. However, Liengjindathaworn et al. (2014) argued that brand loyalty of employees needs to be defined in terms of organizations' corporate reputation. These contrasting views both lead to confusion and form the basis for further investigation into the concept of employee brand loyalty.

The concept of employee brand loyalty is under-investigated in the branding literature, as the role of the main deliverers of the services—that is, employees in an organization—have been neglected (Azizi & Javidani, 2015). However, some research has provided an idea of employee brand loyalty and its conceptualization. Employee brand loyalty has been operationalised in different ways. Employee satisfaction, intrapreneurship, and firm growth were investigated in the context of firms in Slovenia and employee brand loyalty was used as the predictor of employee satisfaction, a key measure of brand performance (Antoncic, 2011). Similarly, in the context of investigating the banks, it was argued that employee attitudinal brand loyalty acted as a mediator between employee behavioural brand loyalty on the one hand and three other constructs—namely employees' job satisfaction, quality of alternatives, and employees' investment—on the other (Azizi and Javidani, 2015). However, it has also been argued that in the case of banks, employee brand loyalty is predicted by employees' perception of the competence of the bank and the appeal of its products and services (Liengjindathaworn et al., 2014). In yet another instance, while investigating the brand-supporting behaviour of employees in the context of the hospitality industry, it was argued that brand loyalty mediates between internal branding factors on the one hand and brand performance on the other (Punjaisri et al., 2009). The different conceptualizations of brand loyalty have produced different ways in which the concept of brand loyalty has been operationalized, although a number of questions still need to be addressed. For example, the impact of different levels occupied by employees in banks on employee brand loyalty is not clear in the literature, as the types of employees differ at each level (Azizi & Javidani, 2015). Similarly, it is unclear how internal branding affects brand performance, taking into account the effect of employee brand loyalty in regard to different industrial sectors (Punjaisri et al., 2009). This problem becomes even more serious if employee brand loyalty is considered to be driven by internal branding, because internal branding has been argued to change in an organization when the environment around it is changing. The literature is silent on how internal branding could change with a changing environment, such as the internal environment in a firm, especially when it is driven by internal marketing (Mishra, 2020).

2.8.1   Operationalising Brand Loyalty

While employee brand loyalty has been conceptualized in different ways, operationalizing employee brand loyalty as a construct has not been found to be uniform or based on consensus. For instance, the operationalization of employee brand loyalty by Liengjindathaworn et al. (2014) showed that employee brand loyalty is determined directly by the perception of employees with regard to the competence of the organization as well as the appeal of the product and services offered. These two aspects represented the reputation of the organization. Their research was conducted in the banking sector and found that reputation affected the employee brand loyalty via a simple and direct relationship. However, Punjaisri et al. (2009) developed a more complex model while investigating employee brand supporting behaviour in the hospitality industry and argued that internal branding and employee brand commitment determine employee brand loyalty, and further, that employee brand loyalty determines employee brand performance. Here, the argument is that brand performance is determined by internal branding but in different ways that involve employee brand loyalty. In the model developed by Punjaisri et al. (2009), two relationships, namely internal branding → brand loyalty → brand performance and internal branding → brand commitment → brand loyalty → brand performance, showed that brand performance could be determined in more than one way and that both ways are significant.

The above examples clearly point out that employee brand loyalty could be operationalized in multiple ways. However, one of the significant relationships—namely the impact of internal marketing on employee brand commitment and brand loyalty—is an area that is not investigated, although some authors have argued for the need to link internal marketing to engender employee brand commitment and brand loyalty (Asif & Sargeant, 2000; Punjaisri et al., 2009; Steers, 1977) (see section 2.7). Especially in the context of banks, where internal marketing of a brand is expected to be useful in determining the brand performance, the effect of employee brand loyalty could provide a deeper insight into brand performance (see Section 2.3). This is a major gap in the literature.

At the theoretical level, operationalization of brand loyalty has been found to be explained by many theories, including brand loyalty theory (Bradley, 2017), principles of interdependence theory (Kelley and Thibaut, 1978), social identity theory (Ashforth & Mael, 1989), balance theory (Heider, 1946, 1958), and the theory of reasoned action (Schiffman et al., 2001). One version of brand loyalty theory that relies on the personality school says that brand loyalty is derived from brand strength and develops when consumers can effectively use the particular brand for their own construction and expression of identity (Bradley, 2017). The interdependent model explains that "*one's commitment to a dyadic relationship is a function of (1) satisfaction with the relationship, (2) a comparison of the best available alternatives to the relationship,*

and (3) one's investments in the relationship" (Azizi & Javidani, 2015, p. 86). Applying this theory, Azizi and Javidani (2015) showed how internal branding affects employee brand loyalty and commitment in the context of the banking business. Similarly, using social identity theory, which says that social identification arises out of the distinctiveness and status of a group of people and the importance of outgroups (Ashforth & Mael, 1989), it is argued that it is possible to engender employees' brand identification, through which their sense of oneness with the brand (akin to brand loyalty) can be reflected.

Balance theory argues that an individual likes to maintain evenness among a triad of linked attributes (Heider, 1946, 1958). Such a triad could be an employee, a customer for whom the employee is responsible, and the company (Punjaisri et al., 2009). Punjaisri et al. (2009) further argued that where there is imbalance in the relationship system, it would create tension, but it must move towards achieving a balanced state. That is to say that an employee may change his or her attitude from what currently exists towards the object to be even with the leader, and hence achieve balance in the relationship system. This balance leads to shared brand value of the company (brand performance), and hence could lead to brand loyalty. Applying the theory of reasoned action, which suggests that the best predictor of future behaviour is the intention to act (Schiffman et al., 2001), Punjaisri and Wilson (2007) argued that it is possible to explain how the intention of an employee to stay with an organization (future action) can be reasoned out as an outcome of an employee's brand loyalty and living up to the brand's expectation. Additionally, from section 2.3, it can be seen that social exchange theory can also be applied to explain employee brand loyalty. Thus, it can be seen that different theories have been applied to explain the concept of employee brand loyalty, although the application of theories depends on the context.

From the foregoing discussions, it can be seen that brand loyalty is an important construct that needs to be investigated in any research that concerns brand performance. In the context of the research described in this thesis, related to banks, it can be seen that brand loyalty as a construct has been little investigated. It is expected that in any investigation into brand performance, brand loyalty should find a place to explain the overall branding phenomenon.

2.9   Factors that are Widely Used in the Branding Literature

In the above review, internal marketing, internal branding, brand identification, brand commitment, brand loyalty, and brand performance were the only factors that were considered. Other factors could influence the research on the brand performance of bank employees: for instance, employees' job satisfaction, quality of alternatives, employees' investment (Azizi & Javidani, 2015), brand personality, employer brand attractiveness (Motlagh et al., 2015), brand equity, brand supporting behaviour (Kashive & Khanna, 2017),

and corporate reputation (Liengjindathaworn et al., 2014). However, many of those factors either could be indirectly explained using those already discussed (e.g., brand equity in terms of brand performance and employer brand attractiveness in terms of employee loyalty) or are beyond the scope of this research. Thus, based on the foregoing discussions, the following gaps can be identified in the literature.

In the internal marketing debate, hardly any research has combined both marketing mix and market orientation as affecting the internal branding and brand performance of banks in a single study. There is a need to establish the validity of combining the two concepts. This is a gap in the literature. Internal marketing and internal branding have been conceptualized as different constructs by some but as the same by others. There is thus a lack of clarity on the nature of internal marketing and internal branding and the relationship between the two. This is another gap. Operationalizing internal marketing as a determinant of brand performance could be a challenge. This is an important gap not addressed in the literature. No research has been conducted on the antecedents of internal branding, although those antecedents are considered to be important for the success of the organization (Punjaisri and Wilson, 2011), with exceptions like Eid et al.'s (2019) study. Even Eid et al. (2019) only investigated the influence of the antecedents of internal branding on customer satisfaction and job satisfaction, and not organizational performance or brand performance. This is an important gap in the literature that needs to be addressed. Researchers have called for more research in determining the impact of internal marketing on brand performance with the intervention of internal branding from a holistic perspective (Lee et al., 2014; Mishra, 2020; Papasolomou & Vrontis, 2006; Punjaisri & Wilson, 2011; Zhang et al., 2022). In the context of banks, these arguments gain further importance and indicate a research gap. While the relationship between internal marketing and brand performance gains currency in the context of banking, it is important to understand the complexity that is involved in understanding the relationship between internal marketing, internal branding, and brand performance. This complication arises because of the need to understand the employee behavioural aspects that determine the relationship between internal branding and brand performance, as internal branding is argued to align the behavioural aspects of employees with brand values (Burmann & Zeplin, 2005; Vallaster & de Chernatony, 2005). As part of the above arguments, it can be argued that there is a lack of clarity over what is actually meant by internal marketing and under what conditions it is most probable that it will influence brand performance to be successful: an argument supported by the literature (Baker and Mitchell, 2000; Beard, 1996; Cornelissen, 2001; Kitchen et al., 1999; Low, 2000; Phelps and Johnson, 1996). In this context, behavioural aspects are found to play an important role in the relationship between internal marketing, internal branding, and brand performance. This is another gap in the literature.

2.10   Summary

From Section 2.3, it can be seen that no studies have been carried out which explain employee brand performance in terms of internal marketing. Internal marketing has been highlighted as an important construct that could impact employees and their brand behaviour, but hardly any research has been conducted to clarify how internal marketing could be used to explain brand performance of employees. Knowledge about this relationship has the potential to support those in banks to improve the performance of their employees, and hence of the banks themselves, and will contribute to the body of branding performance knowledge.

Next, it is argued here that the model developed by Punjaisri et al. (2009) suffers from the serious limitation of not including internal marketing as a construct to explain brand performance. Internal branding is influenced by internal marketing (section 2.5), and the exclusion of internal marketing renders the results obtained by Punjaisri et al. (2009) incomplete. How internal marketing affects brand performance when factors such as internal branding, brand identity, brand commitment, and brand loyalty are brought into the picture in the relationship between internal marketing and brand performance is not known and is a gap in the literature. Knowledge about the operationalization of the model developed by Punjaisri et al. (2009) by including internal marketing as the determinant of brand performance could be helpful to industries, including the banking industry, to improve the performance of the employees, the bank, and customer loyalty.

In summary, this review of the literature has shown that there are important factors that have not been well understood within branding pertaining to employee brand performance in banks. These are internal marketing, internal branding, brand identity, brand commitment, brand loyalty, and brand performance. The review shows that banks could accrue potential benefits if knowledge is gained about these factors and the interplay between them. With this in mind, this review has shown that internal marketing as a branding factor can influence employee brand performance by taking into account its relationship with other factors, namely internal branding, brand identity, brand commitment, and brand loyalty. The gaps that exist in the literature have been identified. This chapter therefore provides justification for the theoretical framework presented in the next chapter.

Chapter 3

Conceptual Framework and Hypotheses

3   Introduction

From the literature review, it can be seen that branding as a definition identifies a seller's goods or services as different from those provided by the seller's competitors using either a name, term, design, symbol or any other feature. However, whatever the definition of branding, it needs to be examined through either the corporate perspective or the customer perspective (Bae et al., 2020; Moretta-Tartaglione et al., 2019). In either situation, it is vitally important to involve employees, because both the creation of the corporate and customer perspectives of a brand and the delivery of service quality are based on the employees' ability to ensure customers' satisfaction and meet their expectations (Gwinji et al., 2020; Mishra & Munshi, 2011). Two important concepts that address such involvement through a strategic process which aligns and empowers employees to serve the customers to gain an appropriate experience in a reliable fashion are internal marketing and internal branding (Adamu & Mohamad, 2019; Dunmore, 2005; Goom et al., 2008; Rafiq & Ahmed, 2000; Simi, 2014; Yu et al., 2016). Employee brand performance in banks is an area that is not well addressed in the literature taking into account employees' perspective. In this context, internal marketing (Ghoneim & El-Tabie, 2014; Efe & Akyolm, 2019) and internal branding (Ismail et al., 2022) are considered to be two factors that find importance in improving brand performance. Further, there is a lack of knowledge on how internal marketing is associated with internal branding in dealing with employee brand performance. These aspects are addressed in this theoretical framework.

There is evidence that the concept of internal marketing can be related to branding, although knowledge about its influence on brand performance is not very clear. For instance, much of the investigation into internal marketing is restricted to studying its relationship with employee motivation and satisfaction, indicating that the branding aspect is not well discussed with regard to its relationship to internal marketing (Khazaei & Barzegar, 2016). Only a few studies have examined the influence of internal marketing on employees' brand orientation and brand performance (e.g., Khazaei & Barzegar, 2016). In addition, internal branding as a concept has attracted the attention of researchers with regard to brand performance (e.g., Adamu & Mohamad, 2019; Mishra & Munshi, 2011; Nirmali, 2017). Internal branding clearly impacts many firm-related factors, such as brand performance in organizations and workforce attitudes (Adamu et al., 2020; Fulmer et al., 2003; Nirmali et al., 2017; Yu et al., 2020). It also affects many other factors of branding, including organizational performance, brand identification, brand loyalty, and brand commitment (Nirmali et al., 2017; Punjaisri & Wilson, 2007; Yu et al., 2017), but lack of knowledge on its antecedents makes the current knowledge about internal branding incomplete. For instance, researchers have raised an

important question regarding the need to include antecedents of internal branding in any research concerning brand performance or related concepts. For instance, Eid et al. (2019) argued that although the concept of internal branding has been studied widely in multiple contexts, no research seems to have been conducted on the antecedents that enable internal branding and their consequences in the wider world. Furthermore, the focus of the research described in this thesis is brand performance. In this context, although internal branding has been found to influence many factors, it is claimed here that its relationship to brand performance needs to be investigated when the environment is changing. In banks, which operate in a highly dynamic environment and with severe competition, brand performance requires continuous attention. However, employee-based brand performance practice has not been well established in the literature or in the real world. Literature shows that the environment in which organizations like banks operate is constantly changing and authors feel that branding literature has to evolve alongside (Mohanty & Mishra, 2019). There is therefore a need to study the relationship between internal branding and brand performance, because of the many benefits organizations can derive through a clear understanding of this relationship, including achieving their goals (Du Preez & Bendixen, 2015; Tavassoli et al., 2014). It can also facilitate social interaction between management and employees, and between employees themselves (Dean et al., 2016). Furthermore, using internal marketing as an antecedent of internal branding is another aspect that needs investigation. This chapter covers the theoretical support needed to establish the various relationships concerning internal marketing, internal branding, and brand performance. In addition, behavioural aspects of employees as intervening variables in the relationship between internal marketing, internal branding, and brand performance are also examined. This has led to the development of the conceptual model as well as the hypotheses concerning those relationships.

3.1   Relationship between Internal Marketing and Brand Performance

Discussion on internal marketing needs to begin by making a clear distinction between internal marketing and internal branding, as they are closely linked in the branding literature and confusion surrounds the two concepts. Internal branding is considered as a concept related to internal marketing, and internal branding is created through the practice of internal marketing (Drake et al., 2005; Gwinji et al., 2020; Mitchell, 2002; Nirmali et al., 2017). Further, the concept of internal marketing must be treated independently with regard to internal branding and brand performance. The reason for this is that there are contradictions about what constitutes internal branding (Brown, 2017), and it is necessary to make a clear distinction between internal marketing and internal branding. Iyer et al. (2018) argued that internal branding drives the implementation of strategic brand management and brand orientation and improves employees' brand performance by treating them purely as employees, not as internal customers. However, Boonparn et al. (2020) argued that internal marketing is a concept that views employees as internal customers and their jobs as internal

products or services in the companies in which they work (see also Rafiq & Ahmed, 2000) In addition, internal branding is construed as employees' internalisation of the desired brand image and as a process. The same process also helps to motivate employees to spread that image to customers and other related units of the organization in which they work (Miles & Mangold, 2004). In contrast, Booparn et al. (2020) argued that companies support internal branding as part of their internal marketing efforts, implying that internal branding is a subset of internal marketing (see also Chiang et al., 2013). There is a need to clear the confusion surrounding the concept of internal marketing as this gains currency. The main concerns from the literature that this research seeks to address literature are as follows:

1. Internal marketing as a concept has been considered as part of internal branding, or internal branding is considered to be part of internal marketing or to be an extension of internal branding. However, there is evidence in the literature to show that internal marketing and internal branding need to be treated as different constructs, as each has different functions (Brown, 2017).

2. Furthermore, there are calls in the literature to identify antecedents of internal branding that could affect brand performance and hence firm performance. Research in this area is scant. Barros-Arrieta and García-Cali (2020) have suggested that using internal marketing as an antecedent will enable a better understanding of the functions of internal marketing and internal branding and their impact on brand performance.

3. In addition, the literature is not clear on how internal marketing can be used by employers to effectively improve their behavioural aspects including employee brand identity, brand commitment and brand loyalty, and thus to enhance their brand performance. The researcher relies upon the models suggested by Barros-Arrieta and García-Cali (2020) and Yu et al. (2020) to address this.

4. Further, this research relies upon the internal marketing theory and social exchange theory to postulate the relationships amongst the variables identified for this research based on the recommendations of Brown (2017) and Yu et al. (2019).

3.3.1 Operationalisation of Internal Marketing as a Determinant of Brand Performance

Few studies have linked internal marketing as a determinant of internal branding, particularly in the context of brand performance, with rare exceptions like Boonparn et al. (2020). However, the study conducted by Boonparn et al. (2020) can be criticized for its limitation of using internal marketing just as a determinant of organizational citizenship behaviour—a representation of brand performance—and not brand performance holistically. While internal marketing is a driver of internal branding and a representation of brand performance (Boonparn et al., 2020; Iyer et al., 2018), whether internal marketing can make a distinctive difference to the brand performance as an independent variable in the presence or absence of

internal branding is open to question, as no conceptualization has been specifically developed in the literature to date that has linked internal marketing to brand performance in any context either directly or indirectly. Boonparn et al. (2020) linked internal marketing to organizational citizenship behaviour (a variation of brand performance) directly and through the mediating variable of brand citizenship behaviour. In another instance, Vazifehdoost et al. (2012) empirically tested internal marketing as an independent variable that influences organizations' financial performance directly as well as through organizational commitment, market orientation, and market performance. In both these research efforts, it can be seen that internal branding was not included. A situation emerges wherein it is not clear whether internal marketing should be redefined as a construct that influences brand performance directly or through internal branding or other factors. It remains to be clarified whether such a conceptualization is acceptable or what purpose it serves. Except for the research of Efe and Akyol (2019), who conceptualized internal marketing as the antecedent of internal branding, there is no conclusive evidence of operationalizing of the relationship between internal marketing and internal branding. Even the research outcome produced by Efe and Akyol (2019) suffers due to limitations,CC for instance lack of generalisability of results and hence cannot be taken as conclusive evidence that internal marketing serves as an antecedent of internal branding. This is a major gap, which the research described in this thesis aims to address.

3.3.2   Confirmation of Internal Marketing as a Determinant of Internal Branding and Brand Performance

Employee branding initiatives are important, as they affect brand performance (Kargas & Tsokos, 2020). These initiatives include internal branding (Aurand et al., 2005; Hirvonen & Laukkanen, 2014). In the internal branding process, employees are involved in coordinated programmes to educate and train them in brand orientation, which will be used by those employees in their work while dealing with external customers and enhance the image of their organization (Yang et al., 2015). Further, the brand performance literature has emphasized that internal branding management could be used to determine employee brand management and hence brand performance (Dhiman & Arora, 2020). This confirms that internal branding is concerned with brand performance. However, training employees and orienting them to the brand value of an organization needs to be part of the internal marketing process because employees, when considered as customers, need to understand why they are being trained and what goal they will ultimately achieve. Marketing as a concept is all about understanding the needs and wants of a customer (Kotler et al., 2021), and in this context, employees as customers need to understand the brand of an organization and they must want to ensure its performance by providing quality service to the external customers. Thus, it can be seen that internal branding is driven by internal marketing. The foregoing arguments clearly point out that internal marketing as a standalone construct needs examination in the brand performance context and as a

predictor of internal branding and brand performance, the results of which could provide deeper knowledge on the relationship between internal marketing and brand performance driven through internal branding as an intervention.

3.3.3 Interventions affecting the Relationship amongst Internal Marketing, Internal Branding, and Brand Performance

Internal branding itself has been portrayed as a determinant of brand performance, supported by intervening variables such as brand loyalty, brand commitment, and brand identification (e.g., Efe and Akyol, 2019; Natarajan et al., 2017; Punjaisri et al., 2009; Yu et al., 2019). This implies that defining internal marketing as the predictor of brand performance in the presence of internal branding necessitates the consideration and inclusion of intervening variables. In order to understand the role of these variables, this research considers the contrasting arguments of Yu et al. (2019), Efe and Akyol (2019), Natarajan et al. (2017), and Punjaisri et al. (2009). Natarajan et al. (2017) argued that internal branding can predict brand endorsement by employees, mediated by brand commitment, knowledge of the desired brand, and employee brand. In contrast, Punjaisri et al. (2009) argued that internal branding can predict brand performance, mediated by brand identification, brand commitment, and brand loyalty. Furthermore, Yu et al. (2019) argued that internal marketing is better explained using internal marketing orientation, which is argued to predict firm performance. Efe and Akyol (2019) suggested that internal marketing can drive employee brand performance, but only with two behavioural components and internal branding as interventions. This research relies upon the research outcomes of all the four research papers, but distinguishes itself by positing that internal marketing will be explained by internal marketing mix and internal market orientation.

3.3.4 Theoretical Support for Operationalizing Internal Marketing

While Gull and Ashraf (2012) claimed that at the core of internal marketing is the internal branding (see Nirmali et al., 2017), other authors have argued that there is a need to investigate the influence of internal marketing on employee brand performance using different factors (Efe & Akyol, 2019; Natarajan et al., 2017), including internal branding and the three brand attitudinal factors, namely employees' brand identity, employees' brand commitment, and employees' brand loyalty (Efe & Akyol, 2019; Yu et al., 2020; Nirmali et al., 2017; Punjaisri, 2009). Such an investigation can provide knowledge on how to deal with internal marketing and shape up internal branding, employees' brand identity, employees' brand commitment and employees' brand loyalty in pursuit of enhancing employee brand performance. Particularly, there is a need to understand this aspect in the context of banks, as internal marketing, which involves such important aspects as internal communication and internal branding (orientation), can have a major impact on employees' brand behaviour and hence employee brand performance.

The existence of a relationship between internal marketing and brand performance can be supported with the help of the internal marketing theory and social exchange theory, which are central to both the concepts (Farias, 2010; Yu et al., 2017). According to the theory of internal marketing, internal marketing aspects are useful to train employees to be customer-conscious and motivate them to deliver superior goods and services to the customers, resulting in a performance that makes the organization distinguishable from its rivals/competitors (Amangala & Wali, 2013). This implies that if internal marketing is employed in enhancing brand performance, then the internal marketing theory indicates that internal marketing could influence brand performance through such factors as internal branding and other interventions. However, the theory of internal marketing cannot explain the reciprocal expectations that affect relationships, including the employee-employer relationship. Such a relationship is essential for any aspect concerning employee identification, commitment and loyalty. Social exchange theory explains this aspect. However, social exchange theory does not explain the internal marketing mix definition of employees, and hence by itself it cannot explain the relationship between internal marketing and employee brand performance. According to social exchange theory, staff members in an organization show a positive behaviour towards that organization, as a reciprocation of that organization's fulfilment of promises to them in terms of job benefits and other workable elements (Blau, 1964; Rousseau & McLean Parks, 1993). Example of the usage of a combination of theory of internal marketing and social exchange can be found in the research work of de Bruin et al. (2021), who used both internal marketing and social exchange theories to determine customer satisfaction, with internal marketing as the determinant. This research relies upon the contribution of de Bruin et al. (2021) to apply the two theories.

The discussion above has also brought out the possible existence of a linkage between internal marketing and brand performance with interventions like internal branding, brand identification, brand commitment and brand loyalty. Based on the above discussion, it is argued here that we need to better understand the theoretical premise to explain the operation of the constructs identified in this research and the interrelationships amongst them. These are detailed in the following sections.

3.2   Conceptualisation of the relationship between Internal Marketing and Internal Branding

The models developed by Punjaisri et al. (2009) and Natarajan et al. (2017) employed useful constructs directly concerning employee brand performance, including internal branding, brand identity, brand commitment, and brand loyalty. Their purpose is two-fold. The first purpose is that in order to fulfil the brand promise proposed to external constituencies (Drake et al., 2005), it is necessary to overcome the shortcomings of internal branding as a construct by linking the internal branding construct to internal

marketing and reduce the potential perceived risks that are part of the intrinsic to service transactions. The second is the limited knowledge that is available in the literature on internal branding and its consequences, namely employee brand identification, commitment and loyalty, that affect the brand performance or brand promise (Punjaisri et al., 2009) and also the changing environment to which branding efforts in an organization are subjected. Therefore, study of antecedents of internal branding becomes necessary to see how those antecedents could power its consequences to the benefit of the organization. Furthermore, internal branding has been argued to lack the ability to fully explain brand performance: a weakness that can be offset by internal marketing, which is argued to be the main determinant of internal branding (e.g., Wang et al., 2019; Xiong, 2014). Thus, identifying internal marketing as the determinant of brand performance gains currency and internal branding is positioned as the immediate construct that is determined by internal marketing.

Furthermore, Muhammad et al. (2020) pointed out that internal marketing is not well received or understood by many service firms and other businesses, the reasons for which are not clear. One reason for this could be the lack of appropriate operationalization of internal marketing. If an organization fails to impress upon its employees the importance of identifying with the brand and have a feeling of belonging to it, then it is possible that brand performance is not properly explained in a real life situation. This implies that internal marketing as a construct must find a way, thus removing the important limitation in the literature. Absence of internal marketing as the main predictor has led to a situation wherein if internal branding is used as a determinant of the brand performance of a firm, then this construct is unlikely to provide comprehensive answers to explain brand performance: for instance, delivery of brand promise. This situation compels us to conceive of a relationship between internal marketing and internal branding, which could enable a more comprehensive operationalization of internal branding and predict brand performance.

While it is possible to posit a theoretical relationship between internal marketing and internal branding, at the same time, it is necessary to know whether just the introduction of internal marketing could remove some of the limitations found in the theoretical relationship. For instance, employee brand commitment was not found to influence brand performance in the model tested by Punjaisri et al. (2009), the reasons for which have not been well explained, although employee brand identification and brand loyalty were found to be related to employee brand performance. This could be due to the lower predictive power of internal branding, which could be overcome with an antecedent. Thus, the first conception that could be posited is that internal branding is determined by internal marketing. Support for this argument is provided by Dhiman and Arora (2020). An example of a possible linkage between internal marketing and internal branding can be seen in operation in firms (e.g., banks) where internal communication about the brand value (internal

marketing) (Selvarasu, 2017) is linked to the training and skill development of employees with regard to the brand (internal branding) of the organization. This link between internal marketing and branding is supported by marketing theory and social exchange theory. For instance, internal marketing mix includes employees' job as a product. When this job of employees is properly oriented towards the brand, then there is a possibility that employee commitment and hence employee brand performance will improve. In order to achieve this, internal branding (e.g., orientation of employees in their job) needs to ensure that employees are satisfied with the intention of the organization (e.g., the wellbeing of the employee) for which they work: then, reciprocal behaviour can be seen. This could be explained by social exchange theory. Thus, while internal marketing mix supports the internal marketing construct, when it drives internal branding, employees could expect to gain benefits from the organization which is part of the social exchange. With this theoretical support, it is possible to establish a relationship, as follows:

Internal marketing → Internal branding

The hypothesis that needs to be tested is:

H1: Internal marketing positively influences internal branding in delivering brand performance.

Further to discussing the theoretical aspects of the relationship between internal marketing and internal branding, the next step taken is to discuss the relationship between internal branding and brand performance and the factors that intervene between those two constructs. Thus, the next section discusses the relationship between those factors, followed by discussions on the relationship between internal branding and three factors that have been identified in this research as intervening between internal branding and brand performance, namely brand identification, brand commitment, and brand loyalty. This is followed by a discussion on the theoretical aspects concerned with the relationship between those three intervening factors and brand performance.

3.3 Relationship between Internal Branding and Employee Brand Performance

Internal branding has been considered as an instrument to create dominant corporate brands, including those related to the banking sector. It is argued that internal branding enables an organization to align its internal process and corporate culture with those brands. Internal branding as a concept has been argued to underline the importance of the role of service employees and their views related to internal branding (Prasti, 2019). However, the most significant aspect that appears to be related to internal branding is its character as a predictor of brand performance (Nirmali et al., 2017). In almost all the research efforts concerning internal branding in the literature, it is seen that it is considered as the predictor of brand performance but not as an intervening variable between internal marketing and brand performance. Nevertheless, in order to

understand the role of internal branding as a construct that intervenes in the relationship between internal marketing and internal branding, there is a need to understand the nature of the relationship between internal branding and brand performance. Brand performance as a concept has been found to be related to a number of factors: for instance, internal branding and brand identity (Coleman, 2011; Muhammad et al., 2020). Although the literature shows that there is a relationship between brand performance and internal branding, such a relationship has been found to be both direct and indirect. Muhammad et al. (2020) posited that internal branding influences brand performance through affective brand commitment. Furthermore, the literature has also shown that the relationship between internal branding and brand performance is mediated by three important factors, namely brand identity, brand commitment, and brand loyalty (Efe and Akyol, 2019; Punjaisri et al., 2009; Yu et al., 2017). However, Harris and de Chernatony (2001) argued that internal branding directly influences consumer-based brand performance. There is therefore a lack of consistency on positing the relationship between internal branding and brand performance. In addition, others (e.g., Coleman, 2011) argued that brand performance is only directly dependent on brand identity, although the literature shows that brand identity is one of many antecedents of brand performance. These arguments indicate the need to investigate the relationship between brand performance and its immediate antecedents, particularly in banks, which are subjected to unpredictable situations.

Considering the fact that brand performance is either directly (Harris & de Chernatony, 2001) or indirectly related to internal branding, it is reasonable to assume that internal branding is an important factor that is related to brand performance. Although the arguments of Harris and de Chernatony (2001) indicate that internal branding is directly related to brand performance, of which it is an antecedent, Coleman (2011) argued that brand performance has other immediate antecedents that directly influence it. Raj (2015) argued that internal branding directly affects brand equity (a representation of brand performance), but this model was not empirically fully tested. Punjaisri et al. (2009) established that brand identity and brand loyalty act as antecedents that directly influence brand performance, while Coleman (2011) established that brand identity is the sole antecedent for brand performance.

Thus, the research described in this thesis accepts the arguments of Punjaisri et al. (2009) and Efe and Akyol (2019) and adopts the concept they established, which is that internal branding acts as an intervening variable between internal marketing and brand performance, influences brand performance as a dependent variable, and is indirectly mediated by three antecedents of brand performance, namely brand identity, brand commitment, and brand loyalty. In explaining brand performance, this research relies upon marketing theory, which says that branding plays a central role in marketing (Farhat et al., 2020; Price, 2010), whereas internal branding and its relationship to brand performance can be explained by social exchange theory (Yu

et al., 2017), which posits that employees are at the heart of internal branding exercises in organizations and show commitment based on reciprocal arrangement with their organizations. This theory, along with marketing theory, explains how employees who are part of an organization understand internal branding driven by internal marketing and become important to the organization, which impacts brand performance. Thus, while the theory of internal marketing explains the function of internal marketing and internal branding, the relationship between the employees and their organization can only be considered to be reciprocal in nature, which is explained by social exchange theory. Additionally, the three behavioural intervening factors are clearly shown in the literature to be supported by social exchange theory. For instance, with regard to theoretical support to explain employee brand performance, researchers (Saha et al., 2022) have suggested the application of social exchange theory. According to social exchange theory, there is a reciprocal relationship between employees and their boss, the department to which they belong, and the organization in which they work. This reciprocal relationship leads to positive attitude and behaviour if the employer can satisfy the requirements of the employees (Löhndorf & Diamantopoulos, 2014; Rousseau & McLean Parks, 1993). This positive attitude is represented by the three intervening variables identified in this research. Therefore, it is possible to conclude that a theoretical relationship between internal branding, the three behavioural factors, and employee brand performance can be established. Further to the discussions on the relationship between internal branding and brand performance, the next section dwells on the relationship between internal branding and the three intervening factors—brand identification, brand commitment and brand loyalty—prior to discussing the relationship amongst them and their influence on brand performance.

3.3.1 Internal Branding as a Determinant of Factors Influencing Employee Brand Performance

Research on the factors determined by internal branding is not deep, and currently available outcomes in this area indicating factors determined by internal branding are few and fragmented. Punjaisri and Wilson (2011) identified three factors—namely brand identity, brand commitment, and brand loyalty—as factors determined by internal branding, whereas Mishra and Munshi (2011) considered internal branding as a process delivering the values of the brand. Additionally, Natarajan et al. (2017) identified three factors, namely brand commitment, knowledge of the desired brand and employee branding, as antecedents of brand performance (brand endorsement by employees) and intervening factors between internal branding and brand endorsement. While the argument of Punjaisri and Wilson (2011) provides a greater depth of knowledge on the various factors influenced by internal branding as a variable, the arguments of Mishra and Munshi (2011) tend to create a broader perspective of internal branding as a phenomenon that encompasses a host of factors that are interlinked to deliver brand value. Brand meaning (Lievens & Highhouse, 2003), brand attraction (Lievens & Highhouse, 2003), employee and organizational fit

(Backhaus & Tikoo, 2004; Lievens & Highhouse, 2003), psychological contracts (Backhaus & Tikoo, 2004; Moroko & Uncles, 2008), organizational citizenship behaviour (Backhaus & Tikoo, 2004), and brand loyalty (Ambler & Barrow, 1996) are some of the components identified as part of the internal branding process. Natarajan et al.'s (2017) conceptualization shows how new factors concerning branding need to be considered while investigating the relationship between internal branding and brand performance.

As regards the operationalization of the factors that act as antecedents of brand performance but are driven by internal branding, the research described in this thesis relies on the work of Alwi et al. (2017), Yu et al. (2017), and Punjaisri and Wilson (2011), who identified brand loyalty, brand commitment, and brand identity as the factors that are determined by internal branding and are the most widely used factors by others in similar research efforts (loyalty and commitment: Nirmali et al., 2017; Ericson et al., 2007; Mittal & Kamakura, 2001; Oliver, 1997; Anderson & Sullivan, 1993; brand identity: Nirmali et al., 2017; Keller, 2006; de Chernatony, 1999; Kapferer, 1997).

As far as theoretical support is concerned, internal branding and its relationship to the three employee-related brand factors (namely brand identity, brand commitment, and brand loyalty), as well as brand performance, can be explained using social exchange theory. However, since the theory of internal marketing is more suitable to explain why internal marketing will positively influence employee attitudes and behaviour from the marketing angle, social exchange theory was considered more suitable to postulate the relationship between internal branding and the behavioural factors. Thus, further to establishing the need to investigate the role of brand identification, brand commitment and brand loyalty as interventions, the following sections discuss the operationalization of the relationships between internal branding on the one hand and brand identification, brand commitment and brand loyalty on the other. It must be noted here that in the remaining sections, which are concerned with the relationship between internal branding and employee behaviour aspects (brand identification, brand commitment and brand loyalty), social exchange theory is used, in line with the recommendations of Yu et al. (2020).

3.4 Relationship between Internal Branding and Brand Identification

While Punjaisri et al. (2009) established a relationship between internal branding and brand identification in the process of understanding brand performance (e.g., brand promise), it is not clear whether such a relationship is valid, which is an important aspect that needs examination. Internal branding is concerned with internal communication about a brand (Terglav et al., 2016), whereas brand identification is related to the extent to which an employee perceives brand identity as part of his or her self-identity (Dhiman & Arora, 2020; Hughes & Ahearne, 2010; Terglav et al., 2015). While internal brand communication involves

employees' appraisal of the brand, such as brand value, brand identity could be related to their perception about identifying themselves with the brand value. If the internal communication says that the employee has to learn what the brand means—for instance, a bank saying that benefiting home ownership is one the brand values (ABN AMRO, 2019)—whether such a communication will affect the perception of the employees to identify with the brand value of benefitting home ownership is a concept that needs further study.

The study by Dhiman and Arora (2020) clearly indicated that there are contradictory opinions on the relationship between internal branding and brand identification, with some saying that internal branding is related to the second-order formative constructs brand identity, brand communication and brand leadership (Du Preez et al., 2017; Du Preez & Bendixen, 2015; Porricelli et al., 2014), while others argue that it is related to a second-order reflective construct that contributes towards employees' brand attitude and brand performance (Chang et al., 2015; Garas et al., 2018; Kashive & Khanna, 2017). These inconsistencies cause confusion in determining the true nature of the constructs. While it is posited in the literature that the relationship between internal branding and brand performance is mediated by employees' brand identity, such a relationship, identifying an organization's brand, could vary from one industry sector to another. For instance, Punjaisri et al. (2009) showed that in the hospitality industry, internal branding influences brand identity to a large extent. This could be due to the fact that the competition in the hospitality industry is high and is subject to a highly fluctuating environment (Heimerl et al., 2020) because the kinds of customers using the services could vary widely and could be based on the brand image those customers have about an organization. In addition, in an industry that is subject to largely uncertain markets, employee turnover could be very high (Heimerl et al., 2020). In such a situation, in order to attract a large segment of different customers with loyal employees, the owners of the organization need to focus on the brand identity and ensure that the employees identify with it.

However, in other sectors, such as banking, although the sector is subject to a very competitive environment, the employee turnover or the uncertainty in the market segment could be low (Mercer, 2019). Implied in these arguments is the fact that the relationship between employee brand identity and internal branding needs to be studied taking into account different contexts, as it is not clear whether internal brand drives brand identity, and if so, to what extent. In addition, the concept of brand identity itself is not well understood (Efe & Akyolm, 2019), with some saying that brand identity is driven by internal branding, while others say that it is influenced by brand training or brand incentive (Chen & Zhao, 2010). Adding to the confusion is the fact that some have argued that internal branding drives employee job satisfaction and brand commitment and not brand identification (Kolla et al., 2019). Thus, from the perspectives of both

concepts and context, the relationship between internal branding and brand identification requires further examination.

Further, while studying this relationship, the research described in this thesis relies on social exchange theory, which validates social identification and social exchange-based drivers of customer loyalty (Rather & Hollebeek, 2019). Thus, brand identity can be explained using social exchange theory, while internal branding could be explained using internal branding theory (explained in the previous section). In conclusion, it can be seen that the relationship between internal branding and brand identification needs further investigation, especially in multiple contexts, such as banking, to gain further knowledge on the relationship between internal branding and brand identification. Thus, it is possible to formulate the following relationship and hypothesis.

Internal branding → Brand identification

The hypothesis that needs to be tested is:

H2: Internal branding directly and positively influences employees' brand identity in delivering brand performance.

3.5   Relationship between Internal Branding and Brand Commitment

As in the case of the relationship between internal branding and brand identification, the relationship between internal branding and brand commitment has been argued to be important for determining the influence of internal branding on elements of brand performance, such as brand promise (Adamu & Mohamad, 2019). Adamu and Mohamad (2019) argued that if employee attitude and behaviour are aligned with the brand value of a firm (internal branding), then employees could be encouraged to behave in a consistent manner, leading to the achievement of the goals of the brand (brand commitment). Aligning employee attitude and behaviour with the brand value of a firm, although possible, appears easier said than done. In the case of banks, employee attitudes and behaviour could be challenging for a variety of reasons, including compensation and benefits (SHRM, 2016). In such situations, it is difficult to argue that internal branding influences brand commitment. Employees' commitment to a brand is defined as a psychological state that exemplifies an employee's relationship with the brand (Meyer et al., 1993). Employee brand commitment may be influenced by a number of factors apart from internal branding, namely leadership, employee brand knowledge, employee brand fit, psychological contract (Terglav et al., 2016), employer branding (Kargas & Tsokos, 2020), brand trust, and brand communication training (Muhammad et al., 2020). This makes it difficult to clearly understand whether every one of those factors can be used in any

research to explain the drivers of brand commitment or whether any one of those factors could be used to explain the importance of brand commitment.

While research on brand commitment and its antecedents continues, there is still a lack of clear understanding of it as an antecedent of brand performance and as a construct driven by internal branding. Researchers (e.g., Erkmen & Hancer, 2015; Gounaris, 2005; Muhammad et al., 2020) argue that employees' brand commitment requires further understanding. Thus, this research aims to fill this gap in the literature. This could be explained by real life examples. For instance, internal branding is characterized by internal communication about the brand and the organization (as explained in the previous section). Brand commitment is defined as a person's feeling regarding having a place within a firm and awareness of others' expectations towards the organization's goals: for instance, better brand performance. Communication and training of employees about a brand and the promise it is expected to deliver may enable the employees to be more committed to the brand. This could happen because those employees can clearly understand what exactly the brand is expected to deliver to the customers. In the context of banks, if the brand performance leads to better customer satisfaction through efficient services, then the employees could be committed to their job. The discussions above and the examples cited here show that if employee brand commitment is to be improved, there must be a way to predict it through internal branding and internal marketing. In order to predict and align employee brand commitment using internal branding, theoretical support could be drawn from social exchange theory, as explained in the previous sections. Employee brand commitment could be a reciprocal process in which the employees work hard and are appreciated by the management. For instance, if management's expectation that employees will ensure the delivery of the banks' goals to the satisfaction of the external customers is fulfilled, then employees' contribution should be recognized. That is, the management of the banks should recognize the support provided by the internal customers. On the other side, when employees feel that their effort is being recognized by the management of the banks, they show their commitment to the job and produce better results, leading to better performance from the banks. This reciprocal process is explained by social exchange theory.

Thus, the following relationship and hypothesis could be posited.
Internal branding → Brand commitment

H3: *Internal branding directly and positively influences employees' brand commitment in delivering brand performance.*

3.6 Relationship between Internal Branding and Brand Loyalty

Brand loyalty is an important concept that every organization seeks to achieve in order to achieve brand performance (Górska-Warsewicz & Kulykovets, 2020; Mandey et al., 2020). It is defined as an employee's feeling of attachment to an organization, created due to a positive relationship (Backhaus & Tikoo, 2004). However, it is not clear whether internal branding only drives brand loyalty, or whether some other constructs can also influence it. Narteh and Odoom (2015) argued that brand loyalty is driven by internal marketing, while other authors (e.g., Prasti, 2019) claimed that it is driven by internal branding. Real life examples of internal marketing include employee training, customer orientation, and employee motivation (de Farias, 2010). Another example of loyalty is the intention of employees to stay with a company over a considerable period of time due to loyalty to the brand (Muhammad et al., 2020). These aspects have the potential to improve the satisfaction and retention of employees, and hence their attachment to the organization: that is, employee loyalty (de Farias, 2010; Mandey et al., 2020). These examples show that internal marketing and branding influence employee brand loyalty. Additionally, in the case of internal branding, communication about the brand and the organization to the employees can encourage them to build their careers in the organization: that is, it can inspire loyalty (Prasti, 2019), and hence attachment to the organization. These arguments show that there is a need to utilize the potential of the concepts of internal marketing and internal branding to improve employee brand loyalty by developing a relationship between internal branding and brand loyalty. This will enable employers to predict employee brand loyalty by controlling the concept of internal branding: an argument that finds support in the literature (e.g., Mandey et al., 2020; Prasti, 2019). Furthermore, it can be seen that in firms like banks, if the internal communication, training and orientation are effective, then the employees develop a sense of belonging to the bank and the employee turnover could be lower: this is an example of employee loyalty which can be predicted by internal branding.

As far as the theoretical support for this relationship is concerned, it can be seen that social exchange theory can be used to explain the relationship between internal branding and brand loyalty. It was explained in the previous section that employee brand commitment is a reciprocal process. Similarly, the examples provided in the previous paragraphs show that employee brand loyalty is also reciprocal. That is to say, if employees' brand loyalty has to be built, then it is necessary that employees have a sense of belonging to the organization (loyalty), which can only happen if the organization shows committed support to the employees. Applying this theory, it can be said that through internal branding, organizations could enhance employees' brand loyalty and enable them to deliver brand performance. Thus, the following relationship and hypotheses can be posited:

Internal branding → Brand loyalty

H4: Internal branding directly and positively influences employees' brand loyalty in delivering brand performance.

3.7 Relationship between Employee Brand Identification and Employee Brand Commitment

While examining the relationship between internal branding and the three employee attitudinal constructs—employee brand identity, brand commitment and brand loyalty—it was posited that employee brand identity drives employee commitment, which in turn drives employee loyalty. Support for this argument can be found in the literature: for instance, Du Preez and Bendixen (2015) argued that internal brand management influences brand commitment. In line with these arguments, in this research, the researcher adopts the position taken by Punjaisri et al. (2009), who argued that it is important to involve the relationship between employee brand identity and brand commitment while investigating the relationship between internal branding and brand performance. Further, based on the literature, it is argued that an interrelationship between employee brand identity and employee brand commitment needs to be achieved if brand performance is to be delivered, and several authors have posited that brand identity is a precursor to brand commitment and brand loyalty (Brown & Peterson, 1993; Labatmediene et al., 2007; Pritchard et al., 1999; Punjaisri et al., 2009; Reichers, 1985). Extending this argument further, it is posited here that internal marketing as an antecedent of internal branding influences brand performance, mediated by employee brand identity, brand commitment, and brand loyalty.

Theoretical support for establishing the relationship between brand identification and brand commitment can be provided by social identity theory (Brown, 2020; Chang et al., 2015), which says that individuals have a tendency to describe themselves beyond personal identity and appear to feel comfortable when identifying themselves as part of the society, leading to the development of a social identity. However, the literature shows that the arguments advanced by social identity theory also fit with social exchange theory (Alizadeh & Kashani, 2022). Social exchange theory focuses on employees' expected rewards from their social efforts, which shows the existence of a relationship between the development of a social identity and their more private identity (Bhattacharya & Sen, 2003; Tajfel and Turner, 1986).

Employees' brand identity leads them to classify themselves within a particular social class, as those employees are associated with a brand that stands apart and hence commit to the brand and are loyal to it. In practical terms, in firms like banks, examples of employee brand identification could be brand value, brand meaning, or brand performance (Keller, 2010; Muhammad et al., 2020). Brand value could be

quantified in financial terms, whereas brand meaning could have a symbolic meaning: for instance, in banks, brand meaning could be good service or usage of high level technology (Aziz & Yasin, 2010). To illustrate brand promise in banks, it can be seen that Standard Chartered bank has pronounced its brand performance as 'Here for Good' (Standard Chartered, 2018). These examples can be seen to be related to employee brand commitment, which is defined as the mental connection of employees to the brand, and as the disposition of employees towards the brand and their efforts to attain the objectives and techniques of the brand (Burmann & Zeplin, 2005). The description of employee commitment is clearly linked to brand identification, which is related to brand value, meaning, or promise. That is to say that if the employees identify with the brand, then it is possible to interpret that those employees deliver the brand performance with commitment to the brand, which is not possible without brand identification. This example shows that brand commitment depends on brand identification, which can be shown as:

Brand identification → Brand commitment

Thus, the hypothesis is:

H5: Employees' brand identification positively influences employees' brand commitment in delivering brand performance.

3.8   Relationship between Employee Brand Commitment and Employee Brand Loyalty

As in the case of the relationship between employee brand identification and employee brand commitment, it is posited that a relationship might exist between employee brand commitment and employee brand loyalty. This is supported by Prasti (2019), who explained the impact of personal variables and the work environment as moderators of the relationship between internal branding on the one hand and employee brand identification, commitment, and loyalty on the other. This section discusses the theoretical basis of the operationalization of the relationship between employee brand commitment and employee brand loyalty.

Operationalization of the relationship between employee brand commitment and employee brand loyalty can be explained using Dhurup et al.'s (2018) argument that brand commitment is the determinant of brand loyalty. Furthermore, Du Preez and Bendixen (2015) argued that brand loyalty is a measure of brand commitment. Thus, taking into consideration the arguments found in the literature concerning the relationship between brand commitment and brand loyalty (e.g., Dhurup et al., 2018; Du Preez & Bendixen, 2015), it is possible to posit that a relationship exists between brand commitment and brand loyalty, as viewed from the employee perspective.

Next, while attempting to understand the real situation regarding the BC → BL relationship, from the previous sections, it can be seen that employee brand commitment is emerging as the converging point for the Internal Marketing → Internal Branding, Internal Branding → Brand Identity, Internal Branding → Brand Commitment and BI → BC relationships. Thus, while depicting the relationship between Brand Commitment and Brand Loyalty, the focus shifts to Brand Loyalty from Brand Commitment for the independent variable, namely internal marketing. Using the concepts posited by Punjaisri et al. (2009) and Dhurup et al. (2018), it is argued that employee brand commitment drives employee brand loyalty. In practical terms, brand commitment involves the employees' alignment to the brand value, meaning, or promise (Keller, 2010; Muhammad et al., 2020), which is expected to lead to employee loyalty to the brand. Examples of employee brand loyalty could be employees' satisfaction and retention, and hence their attachment to the organization (de Farias, 2010; Mandey et al., 2020). It is possible to argue that if the employees of a bank feel that they are aligned to the brand value (providing good service to customers), then those employees are likely to be attached to the bank for a long time, improving the bank's retention of employees. As far as theoretical support for this assumption is concerned, this research uses social exchange theory to enable employees' behaviour to be identified with the organization. Such behaviour is expected to lead to the employees' continued membership in that organization, which is termed loyalty (Punjaisri et al., 2009). The foregoing discussions lead to the postulation of the following:

Brand commitment →Brand loyalty

The hypothesis is:

H6: Employees' brand commitment positively influences employees' brand loyalty in delivering brand performance.

3.9   Relationship between Brand Identification and Brand Performance

Consistent with the arguments of Punjaisri and Wilson (2011) and others (e.g., Alvarado-Karste & Guzmán, 2020; Vytautas et al., 2007), conveying brand identity as a concept produces a positive image in people's minds. This encompasses the necessity to convey brand identity to internal stakeholders, including employees. The model developed by Punjaisri et al. (2009) clearly indicates that there is a positive and direct relationship between branding identity and branding performance. This argument is supported by Alvarado-Karste and Guzmán (2020), who argued that brand identity influences brand image (brand performance). However, Mishra and Munshi (2011) did not identify brand identity as a construct that directly influences brand performance but argued that it is a part of the construct culture. Again, Punjaisri et al. (2009) tested the relationship between brand identity and brand performance without taking into account internal marketing as the main independent variable. However, Shaari (2012) argued that much

research still needs to be done to understand how internal marketing can enhance employees' brand performance and that little is known about this relationship.

In the context of the banking industry, there is a need to understand how brand identity can enhance brand performance, as no studies to date have investigated this aspect. This argument could be further consolidated by saying that there is a need to know how internal branding, as an antecedent of brand identity, can influence employee brand performance, which in turn could benefit corporate brand performance in a changing environment. Thus, while investigating the relationship between internal marketing and employee brand performance, mediated by internal branding and brand identity, there is a need to test the relationship between employees' brand identity and brand performance. In doing so, this research relies upon the social exchange theory and internal marketing theory. While social exchange theory (Yu et al., 2019) explains employees' brand attitude towards a bank in terms of brand performance, internal marketing theory argues that brand is a central aspect of internal marketing (Farhat et al., 2020; Price, 2010). Social exchange theory does not explain performance but stops at explaining brand behaviour (Yu et al., 2020), whereas internal marketing theory speaks about brand performance (Boonparn et al., 2020; Iyer et al., 2018). Using the two theories, it is possible to argue that employee brand identity leads the employees to market the brand to the customers, and hence the relationship between brand identity and brand performance can be justified. Thus, the relationship could be posited as:

Brand identification → Brand performance

The hypothesis is:

H7: Employees' brand identification directly and positively influences employees' brand performance.

3.10   Relationship between Brand Commitment and Brand Performance

The importance of employees' commitment to a brand has been discussed widely, including by Muhammad et al. (2020), Henkel et al. (2007), and Punjaisri and Wilson (2011). According to Burmann and Zeplin (2005), employees' brand commitment affects brand performance: an argument supported by Muhammad et al. (2020) and King and Grace (2008). While this research falls back on the findings of Punjaisri and Wilson (2011) in the process of developing the relationship between employees' brand commitment and brand performance, contradictory opinions have been expressed on this relationship and it is not settled. The results of the investigation conducted by Punjaisri and Wilson (2011) show that employees' brand commitment does not determine brand performance, while the arguments of Kimpakorn and Tocquer (2010) indicate that brand performance determines employees' commitment, which is contradictory to the assumptions made by Punjaisri and Wilson (2011). However, Muhammad et al. (2020) found that brand

commitment influences brand performance, while Natarajan et al. (2017) suggested that brand commitment influences brand endorsement by employees through employee branding. In practical terms, it can be seen that employee attachment to an organization like a bank can make the employee believe in the brand of the bank and act on behalf of the bank to enhance its image. In addition, the influence of such antecedents as internal branding and internal marketing on the relationship between employees' brand commitment and brand performance needs greater understanding, as some claim that employees can play an important role in enhancing brand quality (Moser, 2003). This argument could be supported by social exchange theory, which says that employees are emotionally committed to their organization (Lawler & Thye, 1999), which leads them to ensure that the brand is marketed to realise better customer satisfaction (brand performance) which is the essence of market theory (Farhat et al., 2020; Price, 2010). There is thus theoretical support for the relationship between employee brand commitment and brand performance. Accordingly, the research described in this thesis investigates the relationship between brand commitment and brand performance, leading to the formulation of the following relationship and hypothesis:

Brand commitment → Brand performance

H8: Employees' brand commitment directly and positively influences employees' brand performance.

3.11   Relationship between Brand Loyalty and Brand Performance

Research on brand performance shows that employees' brand loyalty influences brand performance (e.g., Prasti, 2019; Punjaisri et al., 2009). As explained earlier, the research described in this thesis has relied upon the work of Yu et al. (2020), Brown (2021) and Punjaisri et al. (2009) to operationalize the relationship between employee brand loyalty and brand performance. Punjaisri et al. (2009) argued that prior to their research effort, no empirical study had investigated the mediating effect of employee brand loyalty on the relationship between internal branding and brand performance. However, some have examined the relationship between brand loyalty and brand performance. Prasti (2019) expanded the model of Punjaisri and Wilson (2011) by adding moderating variables, namely work environment and personal variables, between the constructs of internal branding on the one hand and brand identification, brand commitment, and brand loyalty on the other. Yu et al. (2020) argued that employee loyalty affects organizational performance, which includes brand performance. Brown (2021) posited that employee loyalty and satisfaction provide a strong base for building customer loyalty and satisfaction (Bansal, Mendelson & Sharma, 2001). Considering these arguments and extending them further, the researcher posits that internal marketing should be construed as the determinant of brand performance mediated by internal branding and employee brand loyalty. The necessity to investigate the relationship between brand loyalty and brand performance arises for several reasons, including that it has not been tested in other contexts like banking,

which is open to question. An example of brand loyalty is the attachment and retention of employees, while brand performance can be related to such an attachment in practice through the employees building the brand image on behalf of the organization. Such a relationship is supported by both social exchange theory and marketing theory. According to social exchange theory, employees' performance improvement could be explained when organizations invest in them (Deshpande et al, 2012; Chi & Gursoy, 2009; Cropanzano & Mitchell, 2005; Ghoneim, 2014; Naseem et al., 2011). Further, internal consumer (employee) construction and expression of identity is an explanation of brand performance that is related to marketing and hence is supported by internal marketing theory. With the theoretical support mentioned above, it is possible to establish a relationship between employees' brand loyalty and their brand performance in the context of banks. Thus:

Brand loyalty → Brand performance

The hypothesis is:

H9: Employees' brand loyalty directly and positively influences employees' brand performance.

3.12 The Conceptual Model

Nine hypothesized relationships have been developed in this theoretical framework. The research described in this thesis is based on the argument that internal branding needs to be related to internal marketing if brand performance of employees, and hence the banks' performance, is to be improved. Thus, taking into account hypotheses H1-H9, the model provided in Figure 3.1 was constructed.
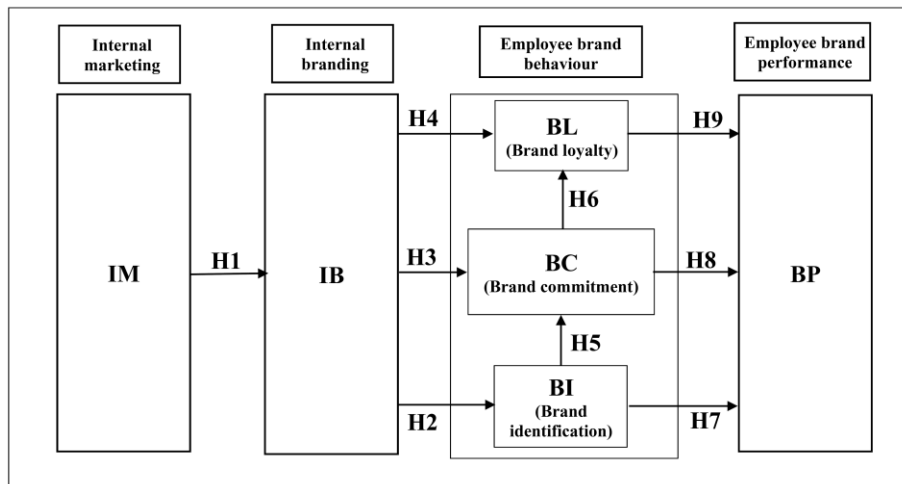
Figure 3.1 Research model

It must be mentioned here that the mediation effects that have been identified in the model in Figure 3.1 are not the focus of this study, and hence the mediating effects of the behavioural aspects are not discussed in this research. Furthermore, three theories have been combined in this theoretical framework based on the recommendations of Del Pin et al. (2021), who suggested that two theories can be combined, or one theory can be used to complement another when the researcher finds that the theories propose an operationalization of a construct and do not contradict each other. These aspects have been taken into account in this research.

3.13   Summary

In this chapter, a theoretical framework has been developed to address the research questions. The chapter has discussed the theoretical basis to establish the model and has largely relied upon the model developed by Punjaisri et al. (2009). The shortcomings in the model developed by Punjaisri et al. (2009) have been discussed and reasons have been provided for the addition of internal marketing to the model in Figure 3.1. The theoretical relationships have been justified and hypotheses to test the relationships have been postulated. Thus, this chapter provides the basis to move on to the next chapter, which discusses the methodological aspects that need to be addressed in order to test the model.

Chapter 4

Methodology

4   Introduction

Researchers use many types of research, including quantitative, qualitative, deductive, inductive, exploratory, descriptive, analytical, predictive, applied and basic (Bohari et al., 2019; Hussey & Hussey, 1997; Johnson et al., 2020). A researcher has to choose a particular type of research method and methodology, and such a choice is dependent on the research problem to be addressed. In this research, the main problem to be addressed is to gain an understanding of the relationship between internal marketing in branding in banks and brand performance. Thus, this chapter discusses all of the aspects that concern the choice of research method for this study, including the research philosophy (epistemological and ontological aspects), research approach, research methods, research framework, research design, data collection, and data analysis.

4.1   Research Philosophy

Widely used research philosophies include positivist and interpretive philosophies. Saunders et al. (2019) outlined that research philosophies can be explained using epistemology and ontology. According to Saunders et al. (2019), epistemology is concerned with answering the question of what constitutes acceptable knowledge. It largely depends upon what the researcher considers important in the research. For instance, in this research related to branding, the researcher seeks to establish the extent to which internal marketing of a brand affects the brand performance of banks. Here, the researcher could be satisfied with the collection and analysis of facts. In this process, the researcher may consider the objects involved as real: for instance, brand performance. On the other hand, it is also possible that the researcher could place much less significance on the data collected to understand reality but could be interested in knowing about the feelings and attitudes of the people concerned with the internal marketing of branding and brand performance. The researcher could consider internal marketing of brands to be a social phenomenon. In such a case, it is possible that the researcher is not able to measure people's feelings or attitudes, and hence a different philosophy would need to be adopted.

Thus, it is possible to argue that epistemological considerations determine the type of research philosophy that a researcher will adopt. If a researcher adopts a positivist epistemology, then it is likely that they are studying an observable phenomenon and seeking to produce a result that is generalizable, akin to the physical and natural scientists (Remenyi et al., 1998). Positivists argue that an objective reality exists

beyond personal experiences and such a reality can be explained using a cause-and-effect relationship (Babbie & Mouton, 2008; Muijs, 2011; Neuman, 2006; Saunders et al., 2000, 2019; Remenyi et al., 1998; Riege, 2003). In addition, the researcher is likely to generate credible data and test hypotheses, in order to either confirm or reject those hypotheses (Saunders et al., 2013). However, critics of positivism argue that its assumption that social reality can be explained in rational terms is not acceptable (Babbie, 2010; Clemens, 2020; Henning et al., 2004; Rubin & Babbie, 2010). Further, they argue that everyone acts, thinks, and interprets subjectively and hence that not everything can be objectively specified (Babbie, 2010). As far as branding research is concerned, a number of researchers have used positivist philosophy in their studies. For instance, Wagiswari (2022) studied the impact of brand image on smartphone product purchase decisions in Bandung using positivist epistemology. The researcher cited Sugiyono (2011) to posit that positivist philosophy could be used to study certain populations or samples, gather data using research instruments, and analyse collected data using quantitative and statistical analysis in order to assess a hypothesis postulated for the research. Similarly, Niros et al. (2017) studied the effective marketing of mobile telecom services through brand personality in Greece and conducted a survey in which 318 consumers participated through a face-to-face distribution of a questionnaire, using positivist philosophy. Literature shows that the main aim of using positivist philosophy is to produce explanatory associations or causal relationships that eventually enable the researcher to predict and manoeuvre the phenomenon under study (Gergen, 2001). Those researchers whose examples have been cited here who have used the positivist philosophy in brand inquiry have attempted to study causal relationships.

However, if a researcher adopts an interpretivist philosophy, then it is likely that they are studying the difference between the human aspect in human beings and their actions as social actors. Interpretivist philosophy posits that rich insights into complex phenomena found in the world will be lost if those complexities are reduced to generalisations that resemble laws, and hence that they need in-depth inquiry. This type of philosophy is characterized by the adoption of an empathetic stance and the main challenge is to become part of the social world of the subjects under investigation and understand their world through their eyes (Saunders et al., 2019). For instance, with regard to the current research, if one wants to apply the interpretivist research philosophy, then it may be necessary to study the actual behaviour of people in the banks with regard to how the internal marketing of brands is actually understood with regard to the final outcome of brand performance. The researcher might have to become embedded into the banking environment and actually feel how internal brand marketing could be construed. Although a positive approach was the dominant philosophical stance adopted by most researchers, researchers have recently started to look at the application of interpretivist research to business problems. Like positivist philosophy, interpretive research is also criticized for its limitations, which include that the knowledge produced cannot

be validated, reaching a consensus is a problem, the outcomes produced are not transferable, and finally the results cannot be generalized (Kivunja & Kuyini, 2017; Scotland, 2012). Examples of researchers using the interpretivist paradigm for inquiry in the field of branding include Alemu and Zewdie (2022), Settembre-Blundo et al. (2018), and Holt (2002). Alemu and Zewdie (2022) investigated trends of organizational branding strategies using a systematic literature review and pointed out that there is a significant shift in research from a positivist paradigm to an interpretive one. Settembre-Blundo et al. (2018) cited Esch et al. (2006) to highlight that interpretive paradigms enable researchers to integrate sociological, anthropological and cultural theory with qualitative data collection. Similarly, Holt (2002) used an interpretivist paradigm while studying brands and the emerging counter-cultural movement against them, as it is claimed that the interpretivist paradigm enables the researcher to challenge existing theories. Holt (2002) further stated that research methods including field observation, interviews, primary source materials and archived texts are used in interpretive research. Further, according to Saunders et al. (2019), researchers adopting positivist epistemology commonly use an objective ontology, a deductive research approach, and quantitative research methods, whereas the adoption of interpretive epistemology usually involves subjective ontology, an inductive research approach, and a qualitative research method (Gasson, 2003). After discussing the epistemological issues, the next discussion focuses on the ontological aspects of the research philosophy.

The ontology of a research philosophy explains the nature of reality. Two types of ontological positions are widely assumed by researchers, namely objective and subjective. Objective ontology relates to the belief of the researcher that social entities exist in reality that are external to the social actors who are concerned with their existence, while subjective ontology explains that social entities are created from the perceptions and following actions of those social actors who are concerned with their existence (Saunders et al., 2019). For instance, in the branding literature, it is possible for a researcher to believe that internal brand marketing is a reality in the banking sector, and that it exists and affects branding performance. It is also possible for others to believe that internal brand marketing is a feeling, as brand is an abstract concept. The literature shows that objectivism is linked to the positivist research philosophy, the deductive research approach, and quantitative research methods, while subjectivism is related to the interpretivist research philosophy, the inductive research approach, and qualitative research methods (Saunders et al., 2023).

Objectivism is grounded in the belief that only one true social reality exists that concerns all social actors. Furthermore, the objectivist view considers that social entities exist independent of the way people think about those entities or label them or have an awareness about them. Objectivism aims to discover the truth about the social world using observable and measurable factors that result in a law-like generalization about universal reality. Researchers adopting an objectivist ontology will conduct their research free of values, as

such values could bias the findings. These arguments clearly indicate that social phenomena could be examined using objectivist ontology. However, the objectivist view rejects the idea of multiple realities, and that the world is socially constructed and hence cannot be external to the researcher – ideas that are postulated by subjectivist ontology (Saunders et al., 2023).

An example of how objectivist ontology can be seen in the business world can be demonstrated as follows. In organizations where branding has to be internally made aware of to the employees, then the management of that organization that embarks on that endeavour could be considered as an objective reality, and also the employees who are targeted by the management are considered as parts of objective reality. Branding internally to the organization and communication of branding internally are concepts that affect the employees. Any study of internal branding or internal marketing will mean that behavioural aspects of employees will be involved: for instance, employee commitment or loyalty to the brand. Thus, any study in this area will indicate that the researcher is aiming to discover some kind of law that could be used to predict how employees could act or govern employee behaviour. While investigating this phenomenon of employee brand behaviour, the researcher would lay aside any beliefs based on past experience while dealing with the employees.

In stark contrast to objectivism, subjectivism believes in multiple realities. Believers in subjectivism argue that social reality is a perception and is made up of the consequent actions of people who are social actors. Subjective ontology has no underlying reality concerning the social world beyond what is attributed to it by individuals: a phenomenon that occurs because each actor experiences and perceives reality in a different manner. This also implies that the social interaction that takes place between people is a continuous process because social phenomena are in a state of continuous change and adjustment. This will allow the researcher to study a phenomenon in greater detail, taking into account the location, historical information, territorial information, and socio-cultural contexts to reveal and understand what is going on. Subjectivists do not aim to discover a law-like situation. Instead, they seek to capture different opinions and narratives that provide a better account of the social realities that are related to the people concerned. The data is thus collected through the active participation of the researcher in the happenings associated with the social actors. Thus, the research cannot be dissociated from their own values and beliefs (Saunders et al., 2019).

An example of how subjectivism can be understood is demonstrated through the following. In a bank where employees are trained to understand the branding concepts of that bank, brand performance amongst those employees will be an important aspect to be understood. One of the examples of brand performance is employee retention (Sokro, 2012), which is affected by many aspects, including how employees perceive

the employer, employee experience with the firm, the time an employee takes to contribute to the performance of the firm, recognition, and a socially rich work environment. These aspects affect the attitude and behaviour of the employee and the quality of their understanding of the brand. Many times, employees' experience is not objectively measured or understood, as there are emotional aspects that could affect some employees and hence their attitude towards the brand. There could be situations where the employer has understood the employees' needs and emotional requirements in order to ensure that they are retained in the firm, which will be a subjective measure. Any researcher studying this aspect of employee brand behaviour needs to be within the organization and understand the behaviour of the employees through constant close observation or by gathering information about them through interviews. Here the researcher will be able to gain a deeper understanding of how employees are attracted towards the brand and hence the concept of brand performance. However, such subjectivism is rejected by objectivists, because it involves the beliefs of the researcher and cannot eliminate bias. The outcomes of subjectivists view are not generalizable, and researchers will encounter chaotic situations in organizations where there will be no order.

In branding research, both objectivist and subjectivist ontologies are used: for instance, Nyagadza et al. (2020) and Vuignier (2016) used objectivist ontology, while Kapferer (1992) argued about the subjectivist nature of certain branding factors. Additionally, Grassl (1999) suggested that the topic of branding is compatible with a subjective view. Thus, it is seen that researchers adopt both objective and subjective views in branding research. As discussed above, researchers adopting a positivist philosophy commonly use objective ontology, while those who adopt an interpretivist philosophy use subjective ontology. Further to discussing the epistemological and ontological issues related to the research philosophies, the next step in understanding the research philosophies is the research approach and method the researchers need to choose as part of the research framework.

4.2   Research Approach

The most widely used research approaches are deductive and inductive. The deductive approach involves deducing hypotheses, explaining causal relationships between variables, adopting a highly structured methodology, ensuring reliability, and testing and verifying hypotheses. An inductive approach could enable the researcher to get a feel for what is going on, which in turn could lead to a better understanding of the nature of the problem (Saunders et al., 2013). A deductive research approach involves the development of a theory, which is then tested rigorously through a set of propositions. In other words, taking the laws as the basis for explanation, a deductive approach allows the anticipation of phenomena,

predicts their occurrence, and hence enables them to be controlled (Saunders et al., 2023). The steps involved in the deductive approach are provided in Figure 4.1.
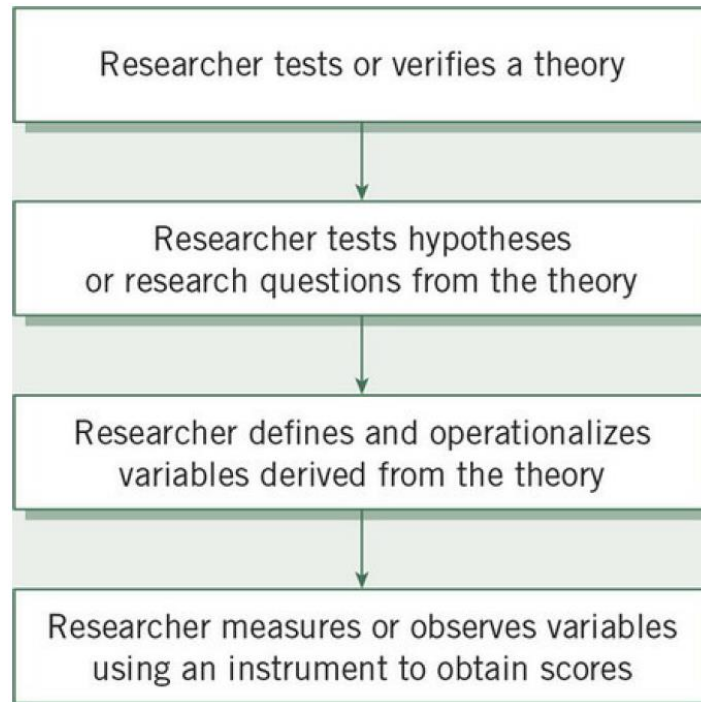
Figure 4.1 Deductive Approach (Source: Creswell & Creswell, 2018, p. 101)

The literature shows that the deductive approach is linked to the positivist research philosophy, objective ontology, and quantitative research methods (Clark et al., 2021). As far as branding research is concerned, researchers have used deductive approaches that follow the steps provided in Figure 4.1: for instance, Yu et al. (2019) investigated the relationship between internal marketing and firm performance while attempting to enhance firm performance using a deductive research approach. Deductive research provides a number of advantages to researchers, including the possibility to explain causal relationships between concepts and variables and the operationalization of concepts in a manner that makes it possible for the researchers to measure facts, often quantitatively, and to generalize results. To demonstrate this in branding research, if one peruses the work of Yu et al. (2019), it can be seen that the authors have deduced hypotheses based on already existing theories and models and collected quantitative data to test the model constructed using the hypotheses. As regards critiques of the deductive approach, researchers argue that it has serious limitations in regard to collecting qualitative data and that generalizations may not be easily possible (Saunders et al., 2023).

As regards the inductive approach, Figure 4.2 sets out the steps involved.
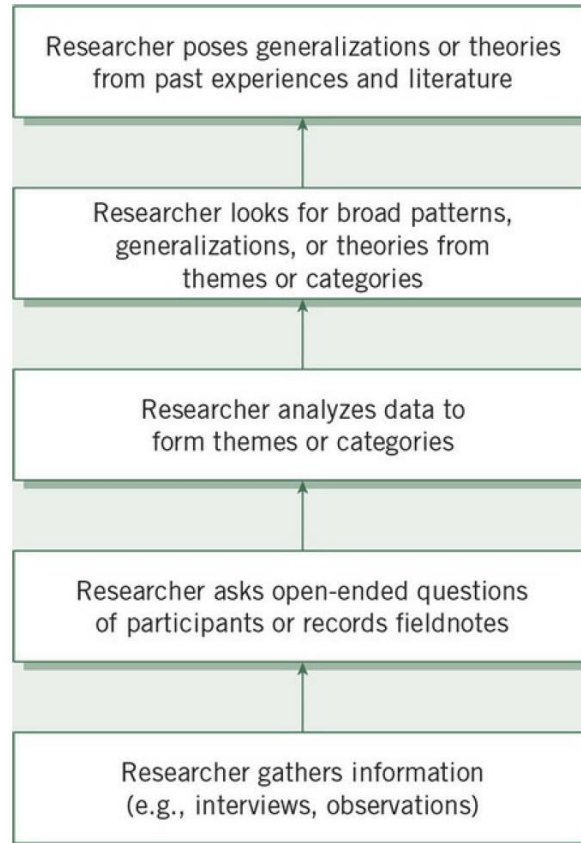
Figure 4. 2 Inductive Approach (Source: Creswell and Creswell, 2018, p. 110)

The inductive approach is widely used where researchers attempt to get a feel of what is happening to gain knowledge and understanding about the nature of the problem. Towards this, researchers could collect data using inductive methods, such as interviews, analysis of which would help them to formulate a theory or a conceptual framework. In the inductive approach, theory follows data. The strength of this approach is that it can help the researcher to develop an understanding of the way people interpret their social world.

A practical example of the application of the inductive approach could be that of understanding the relationship between the employees and employers in a firm with regard to brand performance (Saunders et al., 2019). One example of brand performance is employee retention (Yu et al., 2019). Employers have a role and interest in retaining employees, but employees' experience could also play a role in their desire to either stay with the firm or leave it. The researcher could understand such an experience by talking to the employees and employers and conducting interviews. The data collected through the interviews could lead the researcher to formulate a new theory about the retention of employees. However, inductive research is criticised for its inability to prove hypotheses (Popper, 2002a).

In regard to the current research, the researcher may be interested in using established theories to develop hypotheses that could help in understanding the relationship between internal marketing of the brand in banks and brand performance and testing those hypotheses to deduce reality. Alternatively, the researcher could use an inductive approach to look for patterns in observations and develop a theory at the end of the study (Bernard, 2011). No theory is used to underpin the discussions at the beginning and no assumptions are made at the starting stages of the research. The observations are used to construct an abstract or describe the phenomenon under investigation (Lodico et al., 2010; Mohajan, 2018). Thus, to examine brand performance in banks, it may be necessary to observe how employees of the bank understand brand and brand-related aspects and analyse the observations to see whether any pattern could emerge from the observations and what the meanings of those patterns might be. The inductive research approach belongs to the interpretive research philosophy and uses qualitative research methods (Bryman, 2012). After discussing the research approaches that are widely used in empirical research, the next sections deal with the research method that must be adopted in this research.

4.3   Research Method

Two of the most widely used research methods are the quantitative and qualitative research method. Table 4.1 provides the characteristics of the two methods.

Quantitative research method	Qualitative research method
Describing a research problem through a description of trends or a need for an explanation of the relationship among variables	Exploring a problem and developing a detailed understanding of a central phenomenon.
Providing a major role for literature through suggesting the research questions to be asked and justifying the research problem and creating a need for the direction (purpose statement and research questions or hypotheses) of the study.	The literature review plays a minor role but justifies the problem.
Creating purpose statements, research questions, and hypotheses that are specific, narrow, measurable, and observable.	Stating the purpose and research questions in a general and broad way so as to capture the participants' experiences.
Collecting numeric data from a large number of people using instruments with preset questions and responses	Collecting data based on words from a small number of individuals so that the participants' views are obtained.
Analyzing trends, comparing groups, or relating variables using statistical analysis, and interpreting results by comparing them with prior predictions and past research.	Analyzing the data for descriptions and themes using text analysis and interpreting the larger meaning of the findings.
Writing the research report using standard, fixed structures and evaluation criteria, and taking an objective, unbiased approach.	Writing the report using flexible, emerging structures and evaluative criteria, and including the researchers' subjective reflexivity and bias.

Table 4.1 Characteristics of Quantitative and Qualitative Research Methods (Source: Creswell, 2012; Creswell & Creswell, 2018)

Quantitative research methods are widely used in research concerning the topic of branding. For instance, Alwi et al. (2013) employed a quantitative research method in investigating the importance of ethics in branding with a focus on the mediating effects of ethical branding on company reputation and brand loyalty. Similarly, Yu et al. (2016) studied "IMO and internal branding outcomes: An employee perspective in UK HE". Alemu and Zewdie (2022) studied the trends of organizational branding strategies using a systematic literature review, which is a qualitative research method. Similarly, Settembre-Blundo et al. (2018) used a qualitative method to study the design of the brand identity of a nanotechnology company using hermeneutics. Quantitative research methods are associated with positivist research philosophy, objective research ontology, and a deductive research approach. On the other hand, qualitative research methods are associated with interpretive research philosophy, subjective ontology, and an inductive research approach (Bryman, 2012).

Quantitative research strategies used in research include experiments and surveys, while research strategies in qualitative studies include archival and documentary research, case studies, ethnography, action research, grounded theory, and narrative inquiry (Saunders et al., 2023). Critiques of quantitative research methods argue that researchers adopting these methods do not develop a deeper understanding of the underlying meanings and explanations for respondents' viewpoints. Additionally, since the researchers are detached from the participants, it is not easy to inquire into the phenomenon under study within its natural settings

just by using scientific methods (Xiong, 2022). In contrast, qualitative studies have been criticized for their lack of generalisability, reliability, and theoretical contributions to knowledge (Saunders et al., 2019).

The choice of the research method depends on the research question. For instance, in the current instance where the researcher aims to understand the relationship between internal marketing of brands in banks and brand performance, it is possible that initial assumptions can be made (hypotheses) and data collected from a sample population of bank employees to verify whether the hypotheses should be accepted or rejected. On the other hand, it is also possible to start without any assumptions about the relationship between the internal marketing of brands in banks and employee brand performance and observe the behaviour of employees with regard to the concept of branding and internal marketing so that inferences can be derived regarding what is the actual nature of the concept. However, the choice of research method is dependent on the research question that the researcher is aiming to answer.

The foregoing discussions have provided an idea about the research methodologies that can be adopted in pursuing a research problem. This led the researcher to define the research framework that was adopted for this research, which is discussed next.

4.4   Research Design and Strategy

Using quantitative research makes it possible to examine the relationship between the independent variable (that is, internal marketing) and the dependent variable (brand performance), and a research design was developed to achieve this. Sekaran and Bougie (2016) argued that research design is part of the research methodology and comprises a set of choices that the researcher has to make based on rational decision-making in order to conduct the research. A number of aspects are involved in making decisions while developing the research design, and those aspects are detailed in Table 4.2.

No.	Decisions to be made about	Explanation	Examples
1.	Purpose of the study	Exploratory, descriptive, hypothesis-testing, case study analysis	Hypothesis-testing explains the nature of certain relationships; it establishes the differences among groups or the independence of two or more factors in a situation.
2.	Where the study would be conducted	The study setting	Correlational studies can be conducted in non-contrived settings; causal studies are conducted in contrived lab settings. Organizational research can be done in non-contrived settings (natural settings where work proceeds normally) or contrived settings (artificial settings).
3.	Type of study	Type of investigation	Causal and correlational study.
4.	The extent to which the researcher manipulated and controlled the study	Extent of researcher interference	Minimize the interference by the researcher with the normal flow of the work, compared to that caused during causal studies.
5.	Temporal aspects of the study	Time horizon	Cross-sectional or longitudinal study
6.	The level at which the data would be analysed	Unit of analysis	Refers to the level of aggregation of the data collected during the subsequent data analysis stage.
7.	Sampling design	Type of sample to be used	Employees of banks.
8.	How the data would be collected	Data collection methods	The process of collecting data associated with variables in the hypotheses in order to test the hypotheses that would be generated in the study.
9.	How variables would be measured	Measurement	Questionnaire.
10.	How variables would be analysed to test the hypotheses	Data analysis	Data analysis methods.

Table 4.2 Aspects Involved in Making Decisions while Developing Research Design (Source: Sekaran & Bougie, 2016)

Research designs include exploratory, descriptive, hypothesis testing or case study testing. In the current research, the researcher aimed to understand the concept of internal marketing of the brand to employees in the banking sector and how it affects the brand performance when other concepts such as internal branding, brand identity, brand commitment and brand loyalty mediate between the two. In order to do so, the strategy of hypotheses testing was used, which enabled the researcher to explain the nature of the relationship amongst the different variables being studied in the context of the banking sector. Commonly, two types of research are conducted, namely causal and correlational research (Ingham-Broomfield, 2015; Kripanont, 2007). Both causal and correlational studies were employed in this research in order to examine the variables and to find out how the independent variable (internal marketing) affects the dependent variable (brand performance) mediated by internal branding, brand identity, brand commitment and brand loyalty. The strategy chosen was the actual bank settings where the employees are part of the usual bank activities and where employees deliver their services under the brand of their bank.

4.5   Research Strategy

According to Saunders et al. (2019), a research strategy is a plan that the researcher will follow to answer the research questions. As part of the design, it was necessary to choose a research strategy (Creswell & Creswell, 2018; Frankfort-Nachmias & Nachmias, 2008) – that is, a method – from among the different types of quantitative research methods. These include survey research, correlational studies, descriptive research and developmental design (Garces & Battung, 2020; Ma, 2015; Mohajan, 2020; Williams, 2007).

It is posited that survey research could be useful to examine correlations between variables and is based on observations where participants under study are observed to understand behavioural correlations in their actual place of work or habitat (Ingham-Broomfield, 2015). The advantages of survey research include using a structured questionnaire to collect large amounts of data economically from a sample of subjects drawn from a known population, use of statistical techniques, and testing hypotheses that lead to answering the research questions (Saunders et al., 2019). Since this research is about the study of the relationship between internal marketing and brand performance in banks, the population targeted was the employees of these banks. To collect data from a sample population of employees and analyse that data to test the relationship using statistical analysis, a survey was considered to be the most suitable method. A survey enabled the researcher to collect data using a questionnaire developed for the purpose in a less expensive and relatively easy manner. Using survey research enabled the researcher to minimise interference by not being personally present while collecting data. A cross-sectional study was conducted, as data was collected at a single point of time from the participants, who provided the information required to examine the relationship between the independent and dependent variable and answer the research questions.

The use of a questionnaire is a specific method that is used to conduct a survey and collect primary data (Sekaran & Bougie, 2016). The questionnaire method was chosen because it can be administered personally or via e-mail. In this research, the questionnaire was administered via e-mail, since there are many banks in Bahrain, which are scattered across a wide area,. However, the return rate was not expected to be high (Saleh & Bista, 2017) as the survey could be ignored due to the impersonal nature of the survey and the high volume of e-mails people receive (Driscoll, 2011). E-mail surveys tend to elicit a response rate of only 10-20% (Pollock, 2004), while Sekaran and Bougie (2016) suggested that a 30% response rate in online surveys is acceptable. Despite this disadvantage, an e-mail survey was used, because it is one of the most cost-effective ways of collecting data.

4.6   Questionnaire Design

Important aspects that need to be considered in a questionnaire design include the wording of the questionnaire, planning of aspects related to the categorization of the variables, scales and coding after receiving responses, and the general appearance of the questionnaire (Sekaran and Bougie, 2016). Another aspect that needs to be understood while designing questionnaires is that the design of each individual question is driven by the data that needs to be collected to answer the research questions (Saunders et al., 2019). In order to satisfy both requirements, researchers commonly use one or all of the following three approaches, namely adopting questions used by other researchers who have previously developed questionnaires in prior research in similar fields, adapting questions used by other researchers in previous

surveys in the same field, or developing new questions (Bourque & Clark, 1994; Saunders et al., 2019). Amongst the three approaches, adopting or adapting questions are considered to be useful if a researcher wants to replicate or compare the results of the research with prior research outcomes. Advantages include the possibility to assess reliability, greater efficiency when compared to developing a new set of questions, and the ability to achieve the research objectives. However, there are disadvantages in either adopting or adapting questions, including adopting or adapting poorly developed questions used in prior research, which could hamper the responses, and problems with the wording of questions (Saunders et al., 2012; Sekaran & Bougie, 2016). The researcher took great care to ensure that questions that had been properly tested for reliability and validity in prior research were adopted. The questions were categorized according to the constructs they were intended measure as follows. The questionnaire was divided into two sections. Section 1 dealt with demographic aspects, which included the respondents' gender, age, position, and years of experience (Appendix 1). The demographic section was expected to provide an idea about the spread of the participants' characteristics and did not have any relationship to the research model. Section 2 comprised different scales measuring six different constructs associated with employees' brand performance in the organization, namely internal marketing, internal branding, brand identification, brand commitment, brand loyalty, and brand performance (see Appendix 1). The details of the instrument developed based on prior research are provided in Table 4.3.

Construct	Dimension	Item code	Internal Marketing Mix	Reference
Internal Marketing	Internal communication (6 items)	IC1	Internal communications is the key to creating understanding among our employees in our bank.	Gounaris (2007)
		IC2	Internal communications is the key to building ownership among employees in our bank.	
		IC3	Internal communications is the key to providing information to all employees in our bank.	
		IC4	Internal communications in our bank is consistent with our advertising to external customers.	
		IC5	Internal communications in our bank is consistent with our external public relations.	
		IC6	Internal communications in our bank is consistent with all forms of our external communications.	
	Strategic Reward (4 items)	IM1 (SR1)	Reward system in our bank is linked to our business goals.	Ahmed et al. (2003)
		IM2 (SR2)	Employees in our bank are informed about how they are rewarded.	
		IM3 (SR3)	Employees in our bank are informed about why they are rewarded.	
		IM4 (SR4)	Reward system in our bank emphasizes motivating those behaviours, actions, and accomplishments that help advance our organization towards our business goals.	
	Internal information collection (3 items)	IM5 (IIC1)	Our bank conducts research to find out feelings of employees about their jobs and the bank.	Yu (2013)
		IM6 (IIC2)	In our bank, managers deal directly with staff to explore ways to improve their satisfaction.	
		IM7 (IIC3)	Our bank has regular staff appraisals to understand the anticipations of the employees.	
	Responsiveness to information (3 items)	IM8 (RoI1)	In our bank, employee needs are considered often in planning their employment, e.g. job-design, training program selection, and personal development efforts.	Yu (2013)
		IM9 (RoI2)	In our bank staff development schemes are in line with the needs of the staff.	
		IM10 (RoI3)	In our bank, suggestions or complaints provided by employees fall on deaf ears.	
Internal Branding				
Internal branding	Internal branding (10 items)	IB1	Training in my bank gives me appropriate skills in relation to delivering the brand promise based on the brand standards.	Punjaisri and Wilson (2007)
		IB2	I am usually drawn towards messages made of colourful and attractive materials in my bank.	
		IB3	My bank informs employees in an excellent way about things that are relevant to them.	
		IB4	I feel encouraged to come up with new and better suggestions of how to do things in my bank.	
		IB5	Orientation programme in my bank triggers my inspiration to appropriately fulfil the brand promise delivery.	
		IB6	I like the orientation kit and/or brand manuals of my bank brand.	
		IB7	During the group meeting in my bank, I am clearly informed of the brand mission.	
		IB8	In my bank I clearly understand my role in relation to the brand mission, after attending the group meeting.	
		IB9	Briefings in my bank contain all essential information for me to provide services according to the brand expectations.	
		IB10	The brand mission and its promise in my bank are constantly reinforced during the briefing.	
Brand identification				
Brand identification	Brand identification (8 items)	BI1	I am proud to tell others that I am part of bank A	Herrbach et al. (2004); Shamir et al. (1998); Mael and Ashforth (1992); O'Reilly and Chatman (1986)
		BI2	I feel a sense of ownership for this bank A	
		BI3	My sense of pride towards the bank brand is reinforced by the brand-related messages.	
		BI4	I view the success of the brand as my own success.	
		BI5	Bank 'A' is like a family to me.	
		BI6	I feel I belong to this Bank 'A'.	
		BI7	When I discuss about this bank, I generally say "we" rather than "they".	
		BI8	When someone praises this brand, it feels like a personal compliment.	
Brand commitment				
Brand commitment	Brand commitment (4 items)	BC1	My commitment to deliver the brand increases along with my knowledge of the brand.	Mohr et al. (1996)
		BC2	I am very committed to delivering the brand promise to our bank customers.	
		BC3	I have a minimal commitment to this bank.	
		BC4	I don't feel emotionally attached to this bank.	
Brand loyalty				
Brand loyalty	Brand loyalty (3 items)	BL1	I will be happy to spend the rest of my career in this bank.	Boselie and van der Wiele (2002)
		BL2	I do not have an intention to change to another bank at this moment.	
		BL3	My intention to stay is driven by the fact that I am competent in delivering the brand promise.	
Brand performance				
Brand performance	Brand performance (5 items)	BP1	The quality level of my services meets the brand standards of bank 'A'.	Williams and Anderson (1991); O'Reilly and Chatman (1986)
		BP2	Occasionally I neglect aspects concerning the job I am obligated to perform.	
		BP3	I can successfully fulfil responsibilities specified in my job descriptions.	
		BP4	I effectively fulfil the promise that the brand has with customers.	
		BP5	I always handle customers' specific requests within a standard set for the brand.	

Table 4.3 Survey Questionnaire Design

All items were measured using a five-point Likert scale with the points distributed between 1 (strongly disagree) and 5 (strongly agree). All the questions adopted in this research were extracted from published studies that were relevant to the branding literature. A pre-test and pilot test were conducted.

4.6.1 Pretest

Face validity is a measure which shows that items that are expected to measure a concept look, at face value, as if they are measuring that concept (Bougie and Sekaran, 2019), and is a minimum index of content validity. Content validity assesses whether the items measure the content they were intended to measure (Creswell and Creswell, 2018). These arguments imply that face validity is a kind of content validity. This validity examines the correspondence between the individual items and the concept they intend to measure

using ratings by experts (Hair et al., 2018). As explained by Alwi et al. (2017), six experts and practitioners were included in the pre-testing process to improve the content and face validity.

4.6.2   Content Validity

According to Bougie and Sekaran (2019), pretesting is an important step that will help the researcher to examine the survey instrument to test whether the questions are easy for the respondents to understand or whether there is any ambiguity or clarification needed. It also helps the researcher to check whether there are any problems with regard to the wording or measurement. The procedure for pretesting suggested by Bougie and Sekaran (2019) includes employing a small number of respondents to assess the clarity and appropriateness of the questions. The pre-test was conducted through the distribution of the questionnaire to six experts in branding: two academics, two bankers, an employee of a bank and a consultant. After obtaining their satisfaction with the instrument in regard to the content and readability of the measures, the researcher proceeded with next step of conducting the pilot test. Similar procedures are reported in literature for conducting pre-tests, such as the research efforts of Alwi et al. (2017). Thus, content validity was established.

4.7   Pilot Test

According to Creswell (2009), a pilot test serves the purpose of testing the content validity and reliability of an instrument and providing the opportunity to improve questions, format and scales (Saunders et al., 2019). An important aspect of pilot testing is the need to collect data from a small group of participants from the target population, comprising bankers in the research undertaken and described in this thesis. Data for a pilot test of a small project could be collected from a sample size of subjects ranging from 10 to 100 (Akinci & Saunders, 2015; Cooper & Schindler, 1998; Fink, 2003b). In the present study, the pilot test involved 100 participants, from whom 92 responses were found to be valid. Participants were chosen from 10 different banks. Junior to senior level executives who were involved in the marketing and customer care activities of the banks were approached, including both male and female staff. The age of participants ranged between 21 and 50, with years of experience ranging from fewer than 5 years to more than 20 years. Prior to conducting the analysis of the pilot data, it was necessary to understand the reliability and validity criteria needed for the questionnaire, as discussed in the next sections.

4.8   Reliability Analysis of the Questionnaire

"Reliability is the extent to which research findings would be the same if the research were to be repeated at a later date, or with a different sample of subjects" (Veal & Darcy, 2014, p. 153). A measure of reliability enables the researcher to assess the goodness of the measurement achieved using the instrument and helps

in determining the accuracy in measurement (Sekaran and Bougie, 2019). One of the most widely used methods to measure reliability is Cronbach's coefficient alpha (Cronbach, 1951; Nunnally 1979; Peter, 1979; Sekaran, 2000; Sekaran & Bougie, 2019). Cronbach's coefficient alpha measures the inter-item consistency reliability: that is, the consistency of respondents' answers to all the items in a measure. It indicates the degree to which items or questions are expected to independently measure the same concept and enables the researcher to understand how well the items measuring the same concept are correlated (Drost, 2011; Sekaran, 2000). According to Sharma (2016), alpha values less than 0.6 are not modelled in empirical analysis, while commonly accepted values of alpha exceed 0.7: an argument supported by Rozensztrauch et al. (2021). Any value less than 0.6 is considered poor, 0.7 and above but less than 0.8 as acceptable, and above 0.8 as good (Sekaran and Bougie, 2019). Based on these arguments, in the research carried out and described in this thesis, 0.7 was chosen as the minimum value of alpha that would be used to accept or reject reliability of the instrument. Another important step was to verify whether multicollinearity is present in the data, a measure that provides information about predictor variables being highly correlated, leading to lower reliability (Pallant, 2020). This was only checked at the time of analyzing the data collected for the survey due to sample size requirements, as it is related to correlation measurement, which is sensitive to sample size (Walters, 2017). Detailed discussion about multicollinearity is provided in section 5.1.

In addition to Cronbach's alpha, internal consistency measures were also used to confirm the reliability of the instrument and inter-item and item-to-total correlation measures were used to check internal consistency (Hair et al., 2018). Acceptable values of inter-item correlation should exceed 0.3, while item-total correlation should exceed 0.5 (Hair et al., 2018; Robinson et al., 1991a). Thus, in the research carried out and described in this thesis, internal consistency was measured using reference values of 0.3 and above for inter-item correlation and 0.5 and above for item-total correlation. The Statistical Package for the Social Science (SPSS) version 21 was used to compute Cronbach's alpha, inter-item correlation and item-total correlation. Results are provided in Table 4.4.

Measurement items	Item code	Number of Items	Cronbach's alpha	Reliability Values	Item to item correlation (Range)	Item to total correlation (Range)
Internal Marketing	im1 – im10; IC1-IC6	16	0.942	Good	0.283-0.753	0.57-0.751
Internal Branding	ib1 – ib10	10	0.891	Good	0.398-0.671	0.588-0.724
Brand Identification	bi1 to bi8	8	0.885	Good	0.33-0.589	0.55-0.711
Brand Commitment	bc1 – bc4	4	0.854	Good	0.555-0.66	0.672-0.725
Brand Loyalty	bl1 – bl3	3	0.757	Good	0.472-0.532	0.57-0.616
Brand Performance	bp1 – bp5	5	0.820	Good	0.45-0.574	0.59-0.633

Table 4.4 Reliability Measurement

From Table 4.4, it can be seen that alpha values for all constructs exceeded 0.7 and were acceptable. Again, inter-item and item-total correlation between items measuring the constructs were all within acceptable limits except for one pair (IC1-IC4 = 0.283) concerning internal marketing. However, at this stage, the researcher decided to retain all the items, taking into account alpha values which were above acceptable levels. Since the alpha and correlation values are dependent on sample size, items causing concern were kept under observation and it was decided that any action pertaining to either retaining or deleting items would be taken during the analysis stage of the main survey. Once reliability values were established, the next step was to establish the validity criteria.

4.9   Validity of the Questionnaire

According to Creswell and Creswell (2018), the validity of a questionnaire indicates whether one can draw meaningful and useful inferences from scores on the instruments. In another instance, Ticehurst and Veal (2000) argued that business research is usually confronted with challenges related to validity, particularly in the measurement of attitude and behaviour, because doubts could be cast on the true meanings of the responses collected through surveys, interviews, and self-reporting behaviour. Measures of validity include convergent validity (criterion-related validity) and construct validity (Sekaran and Bougie, 2016). The research carried out and described in this thesis adopts the validity criteria recommended by Bougie and Sekaran (2019), as these are the most widely used measures in business research (e.g., Creswell & Creswell, 2018; Ghauiri & Gronhaug, 2005; Sekaran, 2003).

4.9.1   Criterion Validity

Also called convergent validity, criterion validity indicates the degree to which items that are indicators of a specific concept converge or have a high proportion of variance in common (Hair et al., 2018). It is

measured using correlational analysis and examines the extent to which two measures of the same concept are correlated. A high level of correlation indicates that the items measure the construct they are intended to measure. A high value of reliability is also an indicator of criterion validity (Hair et al., 2018). A rule of thumb used in research is that item-to-total correlation should exceed 0.5 (Robinson et al., 1991a), although many researchers argue that acceptable values could be greater than 0.3 (Hsu et al., 2016; Licciardone, 2003; Vermersch et al., 2016) while inter-item correlation should exceed 0.3 (Hsu et al., 2016; Robinson et al., 1991a; Streiner, 1998; Vermersch et al., 2016). Further, Cohen (1988) (see also West et al., 2021) posited that a useful measure that could be used in all correlation measures is that a small correlation = 0.1 to 0.29, a medium correlation = 0.3 to 0.49, and large correlation = 0.5 to 1.00.

4.9.2 Construct Validity

Construct validity is said to be achieved if the convergent and discriminant validity values are acceptable. While convergent validity has been discussed above, discriminant validity is discussed in detail in Chapter 5. Correlational analysis provides a measure of both convergent and discriminant validity. Discriminant validity is said to have been achieved if the correlation between items of dissimilar constructs are low (Engellant et al., 2016; Zikmund et al., 2013). Another useful measure of discriminant validity is that the correlation between items measuring the same construct should be less than 0.8 or 0.9 (Yuan et al., 2016; Maduku, 2016).

From Table 4.4, it can be seen that convergent validity and construct validity has been achieved in the case of the constructs – namely internal marketing, internal branding, brand identification, brand commitment, brand loyalty, and brand performance – as the item-to-total correlation was found to exceed 0.5. Moreover, the item-to-item correlation value with regard to one pair of items (IC1-IC4), measuring internal marketing, was 0.283, which is lower than 0.3, but the value was very close to 0.3. The researcher had the option to delete some items at this stage to improve validity measurement, but considering the fact that reliability measures were found to be greater than 0.7, it was felt that the reason for low correlation in one case could be due to sample size. Hence, the researcher decided to retain all the items and constructs and examine the correlation measurement in the survey, at which stage the decision taken could be more appropriate. Thus, at this point, it was inferred that the reliability and validity measures were acceptable, and hence the next step of conducting the main survey could be taken. The final summary of the pre-test and pilot test is provided in Table 4.5.

Type of test	Explanation
Pre-test	The pre-test was conducted through the distribution of the questionnaire to six experts in branding: two academics, two bankers, an employee of a bank and a consultant. After obtaining their satisfaction with the instrument's content and the readability of the measures, the researcher proceeded with the next step, conducting the pilot test. A similar procedure is reported in literature for conducting pre-tests: for instance, the research efforts of Alwi et al. (2017). Thus, the content validity was established.
Pilot test	100 staff members from 10 different banks randomly chosen using a random sampling method from the conventional and Islamic banking segments were provided with the questionnaire. The result of the pilot study showed that all constructs had a high level of internal consistency (Cronbach's alpha > 0.7), convergent validity (inter item correlation > 0.3), and item to total correlation > 0.5) and discriminant validity (inter item correlation < 0.9).

Table 4.5 Summary of the Pre-Test and Pilot Tests

4.10   Main Data Collection

The survey was conducted between November 2022 and January 2023. The questionnaire was distributed through e-mail. The territory was the Kingdom of Bahrain. It is a small island country of around 1.5 million people. Bahrain is a leading finance hub in the Gulf Cooperation Council (GCC) region. The financial sector, including the banking sector, contributed 16.1% to the GDP of the country in 2019 (CBB, 2021). At present, Bahrain is home to 70% of the conventional banks and 30% of the Islamic Banks in the GCC. Especially in the Islamic finance sector, Bahrain is considered to be a regional player, having the highest number of financial institutions in the GCC, and can claim to be a leader in Islamic finance and the hub of Islamic finance of the region (Higher Education Council, 2015). Banks and investment firms are part of the market capitalization in Bahrain and represent 68.5% of the total capitalization of the market in the country (i.e., USD 26.5bn). Research conducted in Bahrain is expected to provide insight into the concepts of branding, as most of the leading banks are international banks, examples of which include BNP Paribas, Citibank, HSBC Bank, and Standard Chartered Bank (Bahrain Association of Banks, 2015). In the conventional banking segment, Bahrain has 19 Retail Banks, 69 Wholesale Banks, and two Specialized Banks, as well as 36 representative offices of Overseas Banks. In the Islamic banking segment, six Retail banks and 18 Wholesale banks are operating in Bahrain (Government of Bahrain, 2022).

4.10.1 Target Population

Primary data was collected from a targeted population of bank employees in the Kingdom of Bahrain. The number of major banks in Bahrain is 114 (Government of Bahrain, 2022). A sample list of banks is provided in Appendix 2. The number of employees working in the finance sector, including all types of financial organizations dealing in business in the finance sector at the time conducting the survey, was around 14,124 (Central Bank of Bahrain, 2022). The number of financial institutions and firms in Bahrain is 150 (conventional banks, Islamic banks and supporting institutions) (Government of Bahrain, 2022), which

indicates an average of (14,124/150) = 94.16 employees per organization. Thus, if one takes the leading banks only, the number of employees in 114 banks is expected to be (94 x 114) = 10,716. This number includes all employees from junior officers/executives to senior officers/executives. If one takes 10,716 as the total number of officers (for instance), then it is possible to determine how to go about the survey. In order to determine the strategy to collect data to answer the research question, it was necessary to understand the target population's characteristics, which are discussed next.

The banks recruit employees at multiple levels. The employees were classified under three categories namely junior level officers/executives, middle level officers/executives, and senior level officers/executives. No specific attribute was considered to create the classification except that senior level officers/executives included those at the general manager level or higher, those between the levels of officer and general manager were considered middle level officers/executives, while anyone lower than an officer was considered as a junior level executive. A typical hierarchy in a bank in Bahrain would comprise the following designations in a variety of departments, including Financial Control, Retail, Internal Audit, Internal Control, Risk Management, Strategic Planning and Corporate:

- General Manager
- Assistant General Manager
- Senior Manager
- Manager
- Assistant Manager
- Supervisor
- Officer and below

The main idea was to gather the responses of bank employees at different levels about branding and related concepts in the banking sector. Since internal marketing of the brand in a bank was the main independent variable under investigation, it was necessary to collect data from employees who had knowledge about various aspects of branding, including how the brand was marketed to them internally. Further, since the estimated number of employees in banks was around 10,716, it was necessary to use sampling so that data could be collected and analysed efficiently, as it was not practically possible to distribute the survey to all the employees and collect the responses in a limited period of time. Thus, the next section discusses the sampling design.

4.10.2   Sampling Design

A sample is a subset of a population under study from which data is collected and used to generalize against the entire population (Pazzaglia et al., 2016). Sampling design could involve either probability or

nonprobability sampling. While a probability sampling design enables the findings to be generalized across the population under investigation, a nonprobability sampling design does not. The choice of an appropriate sampling design depends on the context and purpose of the survey. For instance, if the aim is to generalize the results across a population under study, then probability sampling could be used. If the aim is not to generalize and where the probability of each sample of the population being included in the sample is not known, nonprobability sampling is used. While both types of design have advantages and disadvantages, it is the aim of the research that will determine the type of sampling design that will be used in research. Types of probability sampling include simple random sampling, systematic sampling, stratified sampling, and cluster sampling. Types of nonprobability sampling include convenience sampling, judgment sampling, and quota sampling (Pazzaglia et al., 2016). In this research, since the aim was to generalize the findings, probability sampling was used, and the type of probability sampling design chosen was simple random sampling. According to Pazzaglia et al., (2016, p. 7), in this design, samples are randomly selected from the population such that each unit has an equal probability of being selected. The main advantages of simple random sampling are that the sampling results in unbiased estimates of the larger population and that the results of the survey could be considered to be largely generalizable across the population under study. After choosing the sampling design, the next task was to determine the sample size required.

4.10.3 Sample Size

Cochran (1977) provides the following formula to estimate the sample size for continuous data (Equation 1).

$n_0 = [t2 \times s2] \div d2 \rightarrow (1)$

where n_0 = sample size; t = the t-value for a particular confidence level (95% level is usually used in research); s = estimate of standard deviation (calculated as s = number of points on the scale ÷ number of standard deviations) [e.g., if a researcher used a five-point scale and given four standard deviations (two to each side of the mean)]; and d = acceptable margin of error [calculated by multiplying the number of points on the primary scale by the acceptable margin of error].

Thus, for this research, the following values were used in determining the sample size:

t = 1.96 (for a confidence level of 95%)

s = 5 ÷ 4 = 1.25

d = 5 x 0.03, where 0.03 is the assumed margin of error = 0.15

Substituting the above values in equation (1)

$n_0 = [(1.96)2 \, (1.25)2] \div (0.15)2 = (3.84) \, (1.56) \div (0.0225) = 5.99 \div (0.0225) = 266.22$

The estimated sample size is 266. This figure is a general estimate, and Cochran (1977) suggested correction to this figure based on the actual population under investigation and its size. For instance, Cochran (1977)

suggested that if the sample size exceeds 5% of the total population, then there is no need to use a correction factor. That is, if the total population is 15,000, 5% of 15,000 is 750, which exceeds 266, so there is no need to correct. On the other hand, if the total population is 4,000, then 5% of 4,000 is 200 and is less than the estimate of 266, so correction has to be introduced to the estimate using the correction formula given in equation 2, below.

$n = (n_0) \div [1 + (n_0 / Population)] \rightarrow (2)$

where n is the new sample size calculated after correction; population is the actual population size = 4,000; and n_0 = 266. That is:

$n = 266 \div [1 + (266/10,716)] = [266 \div (1 + 0.0248)] = (266/1.0248) = 259.56$

Thus, the new sample size is 260. However, this is only the minimum, and the researcher collected responses from a larger number of respondents by distributing the questionnaire to 700 employees in 114 banks. Responses were received from 418 employees, but the number of valid responses was 396. The response rate was (396/700) x 100 = 56.5%, which is generally considered as acceptable: according to Bougie and Sekaran (2019), the recommended minimum response rate acceptable in research is 30%. It can be seen that all the available banks in the conventional and Islamic segment were approached, comprising 100% of the banks available in Bahrain. After collecting data from the target population, the next step involved data editing, coding and entry into SPSS.

4.10.4 Data Editing, Coding and Entry into SPSS

SPSS version 21 was used. The data was entered manually into SPSS after it had been coded by assigning alphanumerical characters. Once the data had been entered into the system, the researcher was ready to complete the data analysis. As a first step, the data was managed with regard to descriptive statistics.

4.10.5 Data Management

At this stage, prior to determining the data analysis steps, the data needs to be managed with regard to data cleaning and locating errors to ensure that the data is fit for analysis. The aspects that should be checked to assess the fitness of data include missing data, outliers, and normal distribution of the data (Hair et al., 2018). Missing data was checked using SPSS. After cleaning for missing values and invalid responses, the final list of valid responses stood at 396. Normality was checked using standard deviation, kurtosis and skewness. According to Seltman (2018), in order for the spread of the data to be considered as normal, the standard deviation should lie within ±2 points from the normal. Other measures used to measure normal distribution of data were skewness and kurtosis. Skewness indicates the extent of asymmetry of a distribution around its mean. When the skewness measured is positive, it means that the distribution of data around the mean has an asymmetric tail oriented toward more positive values. Similarly, when the skewness

measured is negative, it means that the distribution of data around the mean has an asymmetric tail oriented toward more negative values. Kurtosis is the extent to which a distribution is more or less peaked than a normal distribution. Where kurtosis is measured as positive, it indicates a relatively peaked distribution, whereas when it is measured as negative, it indicates a relatively flat distribution. Skewness and kurtosis are considered important, as few datasets in specific contexts are normally distributed (Bono et al., 2019; Taleski & Bogdanovski, 2015). The acceptable value of skewness is ±1.96 (Huebner et al., 2016; Orcan, 2020) and the acceptable value of kurtosis is ±3 (Islam, 2019; Taleski & Bogdanovski, 2015), which indicate normal distribution.

Next, the data was checked for outliers. Outliers are widely defined as observations that deviate so much from other observations that they lead to suspicions that those observations could have been generated by other mechanisms (Hawkins, 1980; Pit-Claudel et al., 2016). It is important to detect outliers, as they impact means and variances in parametric F-tests such as ANOVA and t-tests, and also correlation and regression parameters (Ayinde et al., 2016; Liao et al., 2016; Wilcox, 2005; Zumbo & Jennings, 2002). A widely used method for detecting outliers is using Mahalanobis distance (D^2) (Verity et al., 2016). SPSS was used to calculate the Mahalanobis distance (D^2). The determining factor is the ratio (D^2)/df, where df represents the degrees of freedom. Hair et al. (2018) claimed that [(D^2)/df] values should lie between 3 and 4. In addition, the maximum percentage of outliers permissible has been reported as varying, with some arguing that up to 5% is the limit allowable, while others argue that a maximum of 20% is allowable (Burke, 1998; Kaushal et al., 2016). Thus, for this research, the limits fixed were [(D^2)/df] = 4 and the maximum percentage of outliers allowable was 20%. After the above steps had been completed as part of the data management, the detailed data analysis was carried out, which included the following steps.

4.11   Data Analysis

SPSS version 21.0 was used for data analysis, along with AMOS version 18.0. These software packages are versatile and enabled the researcher to conduct statistical tests such as construct reliability, discriminant validity, structural equation modelling (SEM), analysis of variance structures, causal modelling, general linear modelling, and factor analysis. While other packages like LISREL (Linear Structural Relationship) and SAS (Statistical Analysis System) could also be used, SPSS/AMOS was used because of the the numerous useful functions offered by these packages (Albright & Park, 2009; Arbuckle, 2010). Data analysis involved (Pallant, 2020):

- deriving descriptive statistics, including mean, median, minimum, maximum, frequency, percentage, standard deviation, skewness and kurtosis.
- conducting reliability tests, Pearson correlation measurement and validity tests

- structural equation modelling (SEM)

Each of the above analyses is described below.

4.11.1 Deriving Descriptive Statistics

From the literature, it can be seen that computing the mean, median, standard deviation, range of scores, kurtosis and skewness help in checking whether assumptions made prior to conducting statistical analysis are valid and are not violated (Pallant, 2020). Statistical analysis of the mean and range of scores derived from demographic data provided information about participants related to their gender, age, nationality, and years of experience. Analysis related to standard deviation, skewness and kurtosis enabled the researcher to check the normality assumption of the data collected to measure different variables.

4.11.2 Reliability and Validity Tests

The reliability testing was conducted using Cronbach's alpha, item-to-item and item-to-total correlation. In addition, the assumption that multicollinearity does not exist was checked by measuring the correlation between predictor variables. According to Pallant (2020), multicollinearity is said to exist if the correlation between predictor variables exceeds 0.9. As far as validity tests are concerned, the steps described under Section 4.10 were followed and detailed analysis is provided in Section 5.3, which includes measuring the discriminant validity.

4.11.3 Structural Equation Modelling (SEM)

Rožman et al. (2020) (also see Schumacker & Lomax, 2015) explained that SEM is a method of simultaneous modelling. Path analysis, a step involved in SEM, is an example of an analysis using simultaneous regression equation modelling. For instance, in this research, the regression equations that could be written for the model under investigation are based on the following equation (Janssens et al., 2008):

$$Y = b_0 + b_1 x + e \rightarrow (3)$$

where:

y = the dependent variable

b_0 = the y-intercept (the mean structure to the intercept-constant)

x = independent variable

b_1 = regression coefficient to be estimated

e = disturbance term

When equation (3) is applied to the model in Figure 3.1, the following equations emerge

Internal Branding = b_{01} + b_1 Internal marketing + e_1 $\rightarrow$ (4)

Brand Identification = b_{02} + b_2 Internal Branding + e_2 → (5)

Brand Commitment = b_{03} + b_3 Internal Branding + b_4 Brand Commitment +e_3 → (6)

Brand Loyalty = b_{04} + b_5 Internal Branding + b_6 Brand Commitment + e_4 → (7)

Brand performance = b_{05} + b_7 Brand Identification +

$$b_8 \text{ Brand Commitment} + b_9 \text{ Brand Loyalty} + e_5 → (8)$$

Equations 4 to 8 are the structural equations that were analysed in this research to test the model and the hypotheses (see Figure 3.1) using SEM. SEM refers to a statistical technique comprising two essential steps, namely confirmatory factor analysis and path analysis (Janssens et al., 2008). It is basically an estimation of the regression equations. Important advantages of SEM include testing the model against the collected data using a confirmatory application: that is, the researcher ends up with a single model that is accepted or rejected. In addition, sometimes it is possible to test alternative models when more than one *a priori* model is available for verification (Jöreskog, 1993; Kline, 2011). Next, SEM enables the discovery of a model that is fit by modifying the initial model, leading to the verification of whether the model makes theoretical sense, is parsimonious, and corresponds to the data closely (Kline, 2011). There are limitations to using SEM: for instance, it cannot enable the researcher to decide whether a model is complete or incomplete and lacks the facility to decide on the best model (Kunnan, 1998; Mutawa, 2014). The researcher thus exploited its advantages while bearing in mind the limitations. It must be mentioned here that SEM also provided the facility to measure the construct reliability and discriminant validity: details which are required to measure the verification of the factors used in the measurement model. Next, confirmatory factor analysis (CFA) is discussed to gain knowledge about the tests involved.

4.11.4 Confirmatory Factor Analysis (CFA)

According to Kline (2011), CFA is a method that analyses *a priori* measurement models. Using this method, it is possible to specify the number of factors and their correspondence with the indicators explicitly. Figure 4.3 provides an example of a confirmatory model.
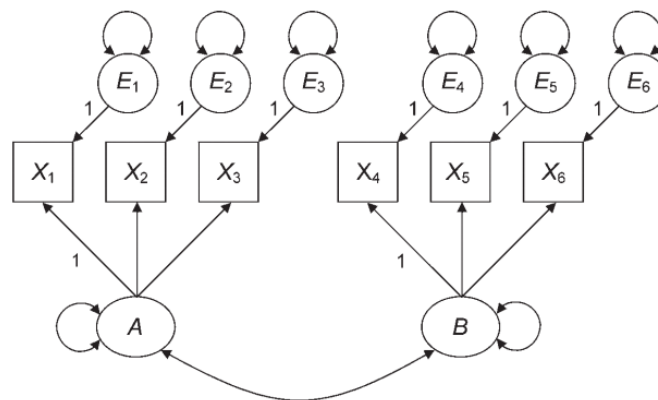
Figure 4.3 Example of Confirmatory Model

X1–X3 measure factor A, X4–X6 measure factor B, and the factors covary; E1-E3 are measurement error terms for indicator X1-X3; E4-E6 are measurement error terms for indicator X4-X5 (Source: Kline, 2011, p. 112)

Some of the important features of CFA are as follows (Albright & Park, 2009; Kline, 2011):

- Every indicator is a continuous variable.
- Each indicator is associated with two causes, namely one factor that the indicator is expected to measure and other unique sources that affect the measurement of the factor (omitted causes), called the error terms.
- The measurement errors are independent of each other and the factor.
- The factors are assumed to covary (meaning that there is an assumption that the factors are associated but unanalysed).
- It represents the measurement model.

4.11.5 Path Analysis

Path analysis was preceded by steps including measure selection to data preparation, model specification, model identification, model estimation (analysis) and model evaluation (model fitness to data). Then path analysis was conducted, which led the researcher to re-specify the model (Abramson et al., 2005).

4.11.6 Unidimensionality and Common Method Bias

After conducting the SEM and arriving at the final model, it was necessary to check the unidimensionality and the presence of common method bias. Unidimensionality testing checks the model for the presence of only one underlying dimension and confirms whether the model is reliable (Zhang, 2016). Similarly, the test of common method bias checks whether a bias is induced due to the introduction of systematic variance into the measurement technique. It is also referred to as the systematic error variance shared amongst the measured variables introduced by the same measuring instrument (e.g., survey instrument) and is tested using the average variance extracted (AVE) measure (Doty & Glick, 1998; González-Rivera et al., 2020; Jakobsen & Jensen, 2015; Richardson et al., 2009).

4.12   Summary

This chapter has provided some details about the methodology. A positivist and objective research philosophy has been adopted, alongside a deductive research approach and a quantitative method. The research design included the use of a questionnaire and survey method. The discussion of the research strategy and the data analysis aspects provides details on how the data was collected and the steps involved in some of the data analysis.

Chapter 5

Data Analysis

5   Introduction

This chapter provides the statistical analysis of the data collected to test the research model, and the hypotheses developed to test the different relationships between the variables identified in the model provided in Figure 3.1, which is reproduced here for convenience.
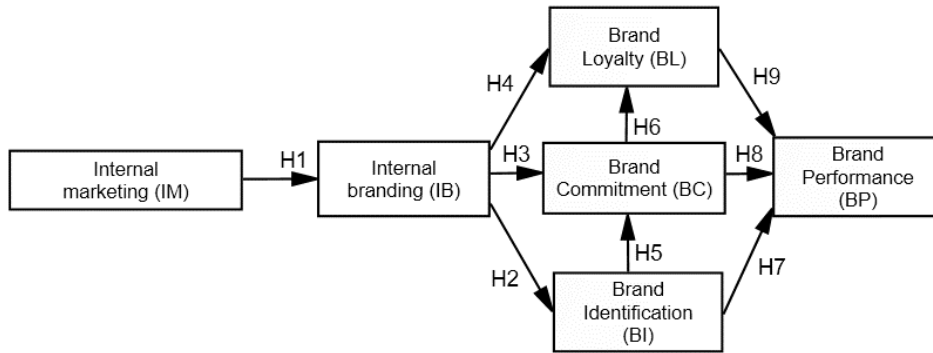
Figure 3.1 Research Model

SPSS was used to measure descriptive statistics and test the reliability of the data using Cronbach's alpha. AMOS software was used to conduct SEM. All the tests mentioned in Chapter 4 regarding the SEM were conducted.

5.1   Descriptive Statistics

Table 5.1 provides the descriptive statistics pertaining to the demographic factors.

Statistics		Gender	Age	Position	Years of Experience
N	Valid	396	396	396	396
	Missing	0	0	0	0
Mean		1.53	3.21	2.04	3.11
Std. Deviation		.500	1.146	.767	1.346
Skewness		-.122	.161	-.073	-.185
Kurtosis		-1.995	-1.057	-1.293	-1.149
Minimum		1	1	1	1
Maximum		2	5	3	5

Table 5.1 Descriptive Statistics of Demographic Factors

These factors were examined to provide an idea about the attributes of the participants in the research, but not to analyse any relationship between those factors or with the constructs identified in the model in Figure 3.1. It is further seen that data was normally distributed, with both skewness and kurtosis values found to be within the acceptable levels of ±1.5 and ±3.0 respectively, as explained earlier in Section 4.12.2. Furthermore, standard deviation values for all four factors were found to be within the acceptable level of ±2, indicating that participants' attributes were normally distributed. The readings tabulated in Table 5.1 clearly indicate that participants' gender was evenly distributed and there was no specific concern with regard to any major variation across genders. Thus, gender as a factor became a constant as far as this research was concerned. This is supported by the frequency tabulations provided in Table 5.2: the numbers of males and females who participated were almost equal in proportion, with females participating in slightly greater numbers than males.

Gender					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	186	47.0	47.0	47.0
	Female	210	53.0	53.0	100.0
	Total	396	100.0	100.0	

Table 5.2 Frequency Distribution of Gender of Participants

As regards the frequency tabulations with regard to age, it can be seen from Tables 5.3 that most of the responses (29.3%) were received from the age group 21–30 years, followed by the age group 31–40 years (28%), 41–50 years (21.5%) and >50 years (17.9%). This implies that the majority of the responses were received from respondents aged between 21 and 50. It is reasonable to infer that age is not a factor that could affect this research, as the distribution of the respondents in the four age groups was nearly even.

Age					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	<20	13	3.3	3.3	3.3
	21-30	116	29.3	29.3	32.6
	31-40	111	28.0	28.0	60.6
	41-50	85	21.5	21.5	82.1
	>50	71	17.9	17.9	100.0
	Total	396	100.0	100.0	

Table 5.3 Tabulations of the Frequencies of the Responses against the Five-Point Scale Measuring Age

With regard to the position of the respondents in their workplace, it can be seen from Table 5.4 that the majority of the respondents were found to occupy middle positions (41.2%) in their organizations, followed by senior level positions (31.6%) and junior level positions (27.3%). Here again, there is no dramatic difference in the distribution of the responses regarding positions. However, while it could be reasonable to expect that more employees at senior levels would have participated in the survey of firms' brand performance, the percentage of those participants occupying the middle level was the highest. As far as this

research is concerned, this data just provides knowledge about the various positions occupied by the participants in the banks, which is simply background information and is not significant to this research.

Position		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Junior Level	108	27.3	27.3	27.3
	Middle Level	163	41.2	41.2	68.4
	Senior level	125	31.6	31.6	100.0
	Total	396	100.0	100.0	

Table 5.4 Tabulations of the Frequencies of the Responses against the Five-Point Scale Measuring Position

Regarding the number of years of experience, Table 5.5 shows that the majority of the respondents who participated in the survey had between 16 and 20 years' experience (26.5%). Table 5.5 indicates that the percentages of respondents with less than five years of experience in banking (16.9%), 6–10 years' experience (16.9%) and more than 20 years' experience (17.7%) were relatively evenly distributed. This implies that the total percentage of respondents who had more than five years of banking experience was 87.1%. While this indicates a good spread of experience of the participants in the survey, with varying numbers of years of experience in banking, it also indicates that respondents would have a fair knowledge of the branding aspects in a bank. However, there is no specific concern regarding the years of experience in banking that is part of this research. The descriptives just indicate a reasonable spread of the respondents' experience in banking.

Years of Experience		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	<5	67	16.9	16.9	16.9
	6-10	67	16.9	16.9	33.8
	11-15	87	22.0	22.0	55.8
	16-20	105	26.5	26.5	82.3
	>20	70	17.7	17.7	100.0
	Total	396	100.0	100.0	

Table 5.5 Tabulations of the Frequencies of the Responses against the Five-Point Scale measuring Years of Experience

Next, the descriptive statistics related to the various constructs were tabulated and are provided in Table 5.6.

No.	Model Constructs	Number of items	Description	Mean		Std. Deviation (±1.5)		Skewness (±1.96)		Kurtosis (±3)	
				Min.	Max.	Min.	Max.	Min.	Max.	Min.	Max.
1.	IM	16	Internal Marketing	3.86	4.01	0.924	1.066	-0.968	-0.683	0.106	0.874
2.	IB	10	Internal Branding	3.79	4.01	0.985	1.117	-1.081	-0.601	-0.198	1.099
3.	BI	8	Brand Identification	3.79	3.94	0.915	1.061	-0.867	-0.668	0.011	0.791
4.	BC	4	Brand Commitment	3.33	3.43	1.198	1.268	-0.599	-0.538	-0.578	-0.362
5.	BL	3	Brand Loyalty	3.8	3.96	0.987	1.053	-0.882	-0.675	0.015	0.616
6.	BP	5	Brand Performance	3.88	4	0.957	1.005	-1.019	-0.666	0.136	0.981

Table 5.6 Descriptive Statistics for the Variables

Further to the above, the next steps involved in data analysis included missing data analysis, detection of outliers, normality tests, multicollinearity tests, reliability tests, validity tests, confirmatory factor analysis (CFA) and structural equation modelling (SEM), in line with the discussions given in sections 4.9 to 4.13. Missing data was not found in the 396 responses. Outliers were checked using Mahalanobis distance and no outliers were found, other than those within negligible limits. Mahlanobis distance was calculated using the formula D^2/df, where D^2 is the Mahlanobis distance (calculated using SPSS) and df is the degrees of freedom (equal to the number of items used to measure a construct). Mahlanobis distance should not exceed 4 (Hair et al., 2006). Two tests of normality were used, namely skewness and kurtosis. Some authors say that acceptable values of skewness could be within ±1 (Chan, 2003), while others argue that skewness values could lie between ±1.96 (Huebner et al., 2016; Orcan, 2020). Considering the lack of consensus, skewness values within ±1.96 were accepted. Similarly, acceptable values of kurtosis have been argued to lie in the range -3 to +3 (DeCarlo, 1997; Islam, 2019). This was the limit set for kurtosis measurement in this study. From Table 5.6, it can be seen that the mean responses for the six constructs lie between 3 and 4. This indicates that the majority of the responses were either neutral or tending towards agreement. Similarly, the standard deviation of the responses for all constructs ranged between 0.915 and 1.268, indicating that the responses fell within a spread of ±1.5 standard deviations. It is also seen that the skewness levels were in the range of -1.081 and -0.538 for all constructs, which indicates that the values were within the acceptable limits of ±1.96. Similarly, kurtosis readings were found to be in the range of -0.578 to 1.099, which is found to be within the limits set for this research. The skewness and kurtosis figures indicated that the data was normally distributed: an important precondition for performing CFA (Janssens et al., 2008). When the independent variables are highly correlated, multicollinearity exists. Acceptable values of correlation that indicate the absence of multicollinearity should be less than 0.8 or 0.9 (Pallant, 2020). The sample correlation table generated by AMOS clearly shows that none of the correlation values exceeded 0.8, indicating that multicollinearity was not present.

5.2   Reliability

The reliability tests measured Cronbach's alpha, inter-item correlation and item-total correlation. Table 5.7 provides the results of the analysis, showing that the reliability values of all constructs were above the minimum value of 0.7. Thus, it was concluded that data pertaining to all the constructs was reliable. In addition, the internal consistency measures (item-to-item correlation and item-to-total correlation) of all the constructs were either above, equal to, or nearly equal to the threshold figures of 0.3 and 0.5, respectively. Even in those cases where the internal consistency measures with regard to inter-item correlation were slightly lower (for instance, in the case of brand identification, some items measuring the construct showed item-to-item correlations less than the threshold value of 0.3), the item-to-total figures were above the

threshold value. At this stage, it was decided that only one item, namely ib7, would be deleted, as it was causing concern as a common factor to the item-to-item correlation. It was also decided that pending further tests, no other item would be deleted and a decision would be taken later on either deleting or retaining those items based on the outcomes of those tests. The results after deleting ib7 are provided in Table 5.7.

Measurement items	Code	Number of Items	Cronbach's alpha	Reliability Value	Item to item correlation (Range) (≥0.3)	Item to total correlation (Range) (≥0.5)	Remarks
Internal Marketing	IM	16	0.92	Good	0.285-0.589	0.58-0.668	No item was deleted, although one pair of items (im2–im7) was found to have a correlation (0.285) less than 0.3. Considering that the item-to-total correlation and Cronbach's alpha were satisfactory, this item was retained and was kept under observation to see how it performed during the other tests.
Internal Branding	IB	10	0.883	Good	0.311-0.531	0.548-0.691	All items were accepted at this stage.
Brand Identification	BI	7	0.834	Good	0.29-0.495	0.537-0.66	Item bi7 was deleted. While it improved the overall item-to-item correlation and item-to-total correlation, with regard to one pair of items namely (bi1-bi4) the correlation (0.29) was still found to cause concern. Yet the item was retained considering the fact that the alpha value and the item-to-total correlation figures were satisfying the limits set.
Brand Commitment	BC	4	0.814	Good	0.471-0.576	0.593-0.654	All items accepted at this stage.
Brand Loyalty	BL	3	0.745	Good	0.447-0.553	0.527-0.61	All items accepted at this stage.
Brand Performance	BP	5	0.77	Good	0.335-0.514	0.472-0.593	No item was deleted, although one item (bp5) was found to have an item-to-total correlation (0.472) less than 0.5. Considering that item-to-item correlation and the Cronbach's alpha were within the limits, this item was retained and was kept under observation to see how it performed during the other tests.

Table 5.7 Reliability Analysis after Deleting One Item

5.3   Validity

The validity analysis involved testing the content, convergent, criterion and discriminant validity. The contents of the data collection instrument were validated using the outcome of the pilot test. Convergent validity was tested using correlational analysis: that is, using item-to-item correlation and item-to-total correlation. Item-to-item correlations with regard to almost all items measuring the different constructs were found to be higher than 0.3, with some seen to be slightly lower (Table 5.7). Even in those cases where the correlation was found to be lower, values were either very close to 0.3 or items were retained to see whether they could withstand other rigorous tests prior to being deleted. In the case of item-to-total correlations, all measurements were found to be higher than 0.5 (Table 5.7). Hence, it was concluded that

convergent validity was achieved, indicating that the items that were used to measure the construct were indeed measuring the intended concept. Criterion validity is synonymous with convergent validity. Construct validity was tested using convergent, criterion and discriminant validity. While convergent and criterion validity were discussed above, details regarding discriminant validity are provided in Section 5.6 as part of the CFA.

Prior to proceeding to conduct the CFA, the next step taken was to determine the exogenous and endogenous constructs used in the model and test the reliability and validity of those constructs before conducting SEM. This was necessary because reliability does not guarantee validity and validity does not guarantee reliability. Holmes-Smith et al. (2006) pointed out that a measure may be reliable (consistent) but not valid (accurate), or may be valid but not reliable. However, Bollen (1989) explained that reliability and validity are closely related conditions, indicating that both are equally important. In order to move to the next level of analysis, the first step needed was the identification of the various latent constructs used in this research. This will be discussed next.

5.4   Constructs

There were six latent constructs, of which one was an exogenous construct and the remaining five were endogenous constructs. The details are provided in Table 5.8, which shows that the five latent constructs were measured using 46 items.

Name of the construct	Construct code	Number of items measuring the construct	Item code	Type of latent construct
Internal marketing	IM	16	IC1-IC6; im1-im10	Exogenous
Internal branding	IB	10	ib1-ib10	Endogenous
Brand identification	BI	7	bi1-bi6, bi8	Endogenous
Brand commitment	BC	4	bc1A - bc4D	Endogenous
Brand loyalty	BL	3	bl1-bl3	Endogenous
Brand performance	BP	5	bp1-bp5	Endogenous

Table 5.8 Constructs Identified for the Initial Model

Prior to conducting the confirmatory factor analysis, exploratory factor analysis (EFA) was conducted in order to refine the scales and measures used in this research, as suggested by Brown et al. (2010), as well as extracting factors and testing the loadings of items (Taherdoost et al., 2014). SPSS was used to perform EFA. As suggested in the literature (Janssens et al., 2008), prior to extraction of factors, communalities testing and Kaiser–Meyer–Olkin (KMO) and Bartlett's tests were conducted to assess the sample adequacy. Communalities below 0.4 were not accepted for each item, in line with the recommendations of Taherdoost et al. (2014). KMO test results closer to 1 were accepted as valid, with a minimum value of 0.7, in line with the recommendation of Netemeyer et al. (2003). In addition, Bartlett's Test of Sphericity should show that the p-value of significance is less than 0.05 so that the null hypotheses could be rejected. Table 5.9 provides

the communalities reported by SPSS: it can be seen that communalities for all items were greater than 0.4. The sample size adequacy was confirmed by the first test, namely the communality test.

Communalities		
	Initial	Extraction
Internal Communications	1.000	.530
Internal Communications	1.000	.480
Internal Communications	1.000	.576
Internal Communications	1.000	.529
Internal Communications	1.000	.475
Internal Communications	1.000	.523
Internal Marketing Mix	1.000	.569
Internal Marketing Mix	1.000	.581
Internal Marketing Mix	1.000	.471
Internal Marketing Mix	1.000	.517
Internal Marketing Mix	1.000	.567
Internal Marketing Mix	1.000	.577
Internal Marketing Mix	1.000	.488
Internal Marketing Mix	1.000	.518
Internal Marketing Mix	1.000	.504
Internal Marketing Mix	1.000	.558
Internal Branding	1.000	.585
Internal Branding	1.000	.549
Internal Branding	1.000	.486
Internal Branding	1.000	.492
Internal Branding	1.000	.515
Internal Branding	1.000	.501
Internal Branding	1.000	.508
Internal Branding	1.000	.407
Internal Branding	1.000	.614
Internal Branding	1.000	.581
Extraction Method: Principal Component Analysis.		

Communalities		
	Initial	Extraction
Brand Identification	1.000	.596
Brand Identification	1.000	.648
Brand Identification	1.000	.503
Brand Identification	1.000	.518
Brand Identification	1.000	.591
Brand Identification	1.000	.461
Brand Identification	1.000	.508
Brand Identification	1.000	.571
Brand Loyalty	1.000	.575
Brand Loyalty	1.000	.641
Brand Loyalty	1.000	.581
Brand Performance	1.000	.525
Brand Performance	1.000	.567
Brand Performance	1.000	.615
Brand Performance	1.000	.555
Brand Performance	1.000	.441
bc1A	1.000	.665
bc2B	1.000	.603
bc3C	1.000	.665
bc4D	1.000	.666
Extraction Method: Principal Component Analysis.		

Table 5.9 Communalities of Items

The next tests conducted were the KMO and Barlett's test. Table 5.10 provides the SPSS output for these tests.

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.952
Bartlett's Test of Sphericity	Approx. Chi-Square	8517.956
	df	1035
	Sig.	.000

Table 5.10 KMO and Barlett's test

Both the KMO Measure of Sampling Adequacy (0.952) and Bartlett's Test of Sphericity indicated that the sample size was adequate (p-value: 0.000). Those tests indicated that the data was ready for subjecting to factor extraction. Further to the test on sample adequacy, the next test conducted was the Cumulative Percentage of Variance (CPV), which provides a measure of the accuracy of the EFA. According to the literature, a CPV of 50%-60% is acceptable (Hair et al., 1995a; Pett et al., 2003). Table 5.11 provides the report from SPSS on the CPV. It can be seen from the table that the CPV of 54.764% was within the acceptable limits of 50%-60% set for this research.

Total Variance Explained									
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	15.713	34.159	34.159	15.713	34.159	34.159	6.146	13.361	13.361
2	2.681	5.827	39.987	2.681	5.827	39.987	5.250	11.412	24.773
3	2.073	4.506	44.492	2.073	4.506	44.492	4.063	8.833	33.606
4	1.393	3.027	47.520	1.393	3.027	47.520	3.042	6.612	40.218
5	1.207	2.624	50.143	1.207	2.624	50.143	2.656	5.774	45.992
6	1.083	2.355	52.498	1.083	2.355	52.498	2.061	4.480	50.472
7	1.042	2.266	54.764	1.042	2.266	54.764	1.974	4.292	54.764
8	.991	2.154	56.918						
9	.949	2.063	58.982						
10	.896	1.947	60.929						
11	.850	1.848	62.777						
12	.832	1.809	64.586						
13	.798	1.734	66.320						
14	.795	1.728	68.048						
15	.707	1.538	69.586						
16	.703	1.529	71.115						
17	.694	1.508	72.623						
18	.668	1.453	74.076						
19	.660	1.435	75.511						
20	.620	1.348	76.858						
21	.613	1.333	78.191						
22	.601	1.306	79.497						
23	.564	1.225	80.722						
24	.553	1.202	81.925						
25	.544	1.182	83.106						
26	.528	1.147	84.254						
27	.503	1.093	85.347						
28	.477	1.037	86.383						
29	.469	1.019	87.402						
30	.446	.969	88.371						
31	.439	.955	89.326						
32	.413	.897	90.223						
33	.401	.872	91.095						
34	.389	.846	91.941						
35	.378	.822	92.762						
36	.364	.791	93.553						
37	.361	.785	94.338						
38	.349	.758	95.096						
39	.330	.718	95.815						
40	.328	.713	96.528						
41	.318	.691	97.218						
42	.299	.651	97.869						
43	.282	.612	98.481						
44	.256	.556	99.038						
45	.244	.531	99.569						
46	.198	.431	100.000						
Extraction Method: Principal Component Analysis.									

Table 5.11 Cumulative Percentage of Variance

Further, Principal Component Analysis (PCA) was used to extract factors. Factors having a Kaiser's Eigenvalue greater than 1 were extracted, which is in line with the recommendations of Kaiser (1960), Gorsuch (1983) and Fabrigar et al. (1999). According to Gorsuch (1983), Kaiser's Eigenvalue is used because of its theoretical basis and ease of use, while Fabrigar et al. (1999) claimed that it is one of the most widely used and best known methods available to extract factors. In addition, Lackey et al. (2003) argued that PCA provides the basis to establish preliminary solutions in EFA. From Table 5.11, it can be seen that a set of seven factors were extracted by SPSS whose Kaiser's Eigenvalues were greater than 1. Factors

were then extracted using varimax rotation. Rotation of factors provides the researcher with an opportunity to know whether an item could be related to more than one factor (Williams et al., 2010). Rotation is expected to maximise high item loadings and minimize low item loadings, thus providing a good chance for the researcher to arrive at simpler and more interpretable solutions (Taherdoost et al., 2014). Amongst the methods available for rotation, varimax rotation is widely used in research, as it provides a simpler structure. The results of the varimax rotation reported by SPSS are given in Table 5.12, which is the initial table (Taherdoost et al., 2014).

Rotated Component Matrix[a]							
	Component						
	1	2	3	4	5	6	7
Internal Communications IC1	.558						
Internal Communications IC2	.514						
Internal Communications IC3	.669						
Internal Communications IC4	.537						
Internal Communications IC5	.596						
Internal Communications IC6	.623						
Internal Marketing Mix IM1	.635						
Internal Marketing Mix IM2	.587			.416			
Internal Marketing Mix IM3	.597						
Internal Marketing Mix IM4	.587						
Internal Marketing Mix IM5	.462						.502
Internal Marketing Mix IM6		.437					.454
Internal Marketing Mix IM7	.435	.444					
Internal Marketing Mix IM8	.524						
Internal Marketing Mix IM9	.555						
Internal Marketing Mix IM10	.436						.402
Internal Branding IB1		.556					
Internal Branding IB2		.514					
Internal Branding IB3		.556					
Internal Branding IB4		.409					.452
Internal Branding IB5		.617					
Internal Branding IB6		.566					
Internal Branding IB7		.578					
Internal Branding IB8		.458					
Internal Branding IB9		.646					
Internal Branding IB10		.575					
Brand Identification BI1						.576	
Brand Identification BI2						.663	
Brand Identification BI3			.454				
Brand Identification BI4			.647				
Brand Identification BI5			.641				
Brand Identification BI6							
Brand Identification BI7						.484	
Brand Identification BI8			.564				
Brand Loyalty BL1			.596				
Brand Loyalty BL2			.578				.487
Brand Loyalty BL3			.600				
Brand Performance BP1				.613			
Brand Performance BP2				.647			
Brand Performance BP3				.665			
Brand Performance BP4				.629			
Brand Performance BP5			.466				
Brand Commitment bc1A					.811		
Brand Commitment bc2B					.769		
Brand Commitment bc3C					.804		
Brand Commitment bc4D					.807		
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.[a]							
a. Rotation converged in 8 iterations.							

Table 5.12 Initial Table after Varimax Rotation of Factors

From Table 5.12, it can be seen that seven factors emerged. However, the seventh factor showed that all the factors were cross-loading on other factors, and hence factor 7 was ignored. This is in line with the suggestions of Yong and Pearcem (2013). That left the researcher with the following table (Table 5.13) which is the revised version of Table 5.12.

Rotated Component Matrix[a]						
	Component					
	1	2	3	4	5	6
Internal Communications IC1	.558					
Internal Communications IC2	.514					
Internal Communications IC3	.669					
Internal Communications IC4	.537					
Internal Communications IC5	.596					
Internal Communications IC6	.623					
Internal Marketing Mix IM1	.635					
Internal Marketing Mix IM2	.587			.416		
Internal Marketing Mix IM3	.597					
Internal Marketing Mix IM4	.587					
Internal Marketing Mix IM5	.462					
Internal Marketing Mix IM6		.437				
Internal Marketing Mix IM7	.435	.444				
Internal Marketing Mix IM8	.524					
Internal Marketing Mix IM9	.555					
Internal Marketing Mix IM10	.436					
Internal Branding IB1		.556				
Internal Branding IB2		.514				
Internal Branding IB3		.556				
Internal Branding IB4		.409				
Internal Branding IB5		.617				
Internal Branding IB6		.566				
Internal Branding IB7		.578				
Internal Branding IB8		.458				
Internal Branding IB9		.646				
Internal Branding IB10		.575				
Brand Identification BI1						.576
Brand Identification BI2						.663
Brand Identification BI3			.454			
Brand Identification BI4			.647			
Brand Identification BI5			.641			
Brand Identification BI6						
Brand Identification BI7						.484
Brand Identification BI8			.564			
Brand Loyalty BL1			.596			
Brand Loyalty BL2			.578			
Brand Loyalty BL3			.600			
Brand Performance BP1				.613		
Brand Performance BP2				.647		
Brand Performance BP3				.665		
Brand Performance BP4				.629		
Brand Performance BP5			.466			
Brand Commitment bc1A					.811	
Brand Commitment bc2B					.769	
Brand Commitment bc3C					.804	
Brand Commitment bc4D					.807	
Extraction Method: Principal Component Analysis.						
Rotation Method: Varimax with Kaiser Normalization.[a]						
a. Rotation converged in 8 iterations.						

Table 5.13 Revised EFA Table 5.12 after Deleting Factor 7

The revised rotated Table 5.13 shows that six factors could be extracted from the EFA. However, here again cross loadings were observed with regard to two Internal Marketing Mix items: IM2 and IM7. In addition, factor 6 had three items whose conceptual basis was common to brand identity. This provided an opportunity to cluster items under factors 3 and 6 together, a concept supported by Suhr (2018). Table 5.14 provides the next revised table.

Rotated Component Matrix[a]						
	Component					
	1	2	3	4	5	6
Internal Communications IC1	.558					
Internal Communications IC2	.514					
Internal Communications IC3	.669					
Internal Communications IC4	.537					
Internal Communications IC5	.596					
Internal Communications IC6	.623					
Internal Marketing Mix IM1	.635					
Internal Marketing Mix IM2	.587			.416		
Internal Marketing Mix IM3	.597					
Internal Marketing Mix IM4	.587					
Internal Marketing Mix IM5	.462					
Internal Marketing Mix IM6		.437				
Internal Marketing Mix IM7	.435	.444				
Internal Marketing Mix IM8	.524					
Internal Marketing Mix IM9	.555					
Internal Marketing Mix IM10	.436					
Internal Branding IB1		.556				
Internal Branding IB2		.514				
Internal Branding IB3		.556				
Internal Branding IB4		.409				
Internal Branding IB5		.617				
Internal Branding IB6		.566				
Internal Branding IB7		.578				
Internal Branding IB8		.458				
Internal Branding IB9		.646				
Internal Branding IB10		.575				
Brand Identification BI1			**.576**			
Brand Identification BI2			**.663**			
Brand Identification BI3			.454			
Brand Identification BI4			.647			
Brand Identification BI5			.641			
Brand Identification BI6			.566			
Brand Identification BI7			**.484**			
Brand Identification BI8			.564			
Brand Loyalty BL1			**.596**			
Brand Loyalty BL2			**.578**			
Brand Loyalty BL3			**.600**			
Brand Performance BP1				.613		
Brand Performance BP2				.647		
Brand Performance BP3				.665		
Brand Performance BP4				.629		
Brand Performance BP5			**.466**			
Brand Commitment bc1A					.811	
Brand Commitment bc2B					.769	
Brand Commitment bc3C					.804	
Brand Commitment bc4D					.807	
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.[a]						
a. Rotation converged in 8 iterations.						

Table 5.14 Revised Extraction of Factors Based on the Recommendation of Suhr (2018)

The resultant Table 5.14 shows that factor 3 had items representing three concepts, namely brand identification (BI1 - BI5; BI7 - BI8), brand loyalty (BL1 - BL3) and brand performance (one item: BP5). At this point, the conditions usually applied in EFA were applied. This included the following (Suhr, 2018):

- There should be at least three items under a factor with factor loadings >0.4.

- Items loading on a factor share the same conceptual meaning.

- Items that load on different factors appear to measure different constructs.

- Rotated structure is simple.

- Minimum cross-loadings.

- Items with high loading on one factor have low loadings on other factors.

These conditions were satisfied, as shown in Table 5.14. However, a decision had to be taken regarding two Internal Marketing Mix items: IM2 and IM7, as those items were cross-loading on factors 4 and 2 respectively. At this stage, IM2 and IM7 were retained under factor 1 (Internal Marketing), as they appeared to measure the same factor and share the same conceptual meaning as that of other items measuring factor 1. In addition, with regard to the items BI1 - BI5, BI7- BI8, and BL1 - BL3, the researcher decided to divide the cluster into two constructs, namely brand identification (seven items) and brand loyalty (three items), as these two groups of items measured different concepts and it is worthwhile to consider them as measuring different constructs under the same factor. This division was carried out based on theoretical considerations. For instance, brand loyalty and brand identification are distinctly different constructs used as individual factors in the branding discipline (Punjaisri et al., 2009). That factors can be extracted or determined fundamentally on the premise of the theoretical expectations and conceptualization of the target variable is supported by the literature (Matsunaga, 2010). In addition, the item IM6 was seen to measure factor 2, whereas theoretically, it is supposed to measure factor 1. Similarly, item BP5 was found to be a misfit in factor 3, as it was measuring the brand performance concept and should ideally be with the cluster of items in factor 4. Finally, the item BI6A was found to be left out of the rotated matrix and was shown to be an item that did not measure any concept. A decision had to be taken at this stage on whether to retain or delete IM6, BI6 and BP5. However, no decision was taken on the three items, as the researcher had already decided to conduct a CFA, which has different set of conditions and was expected to provide validity measures on the usefulness of those items for this research. The resulting factorized set of variables along with the theoretical names arrived at is provided in Table 5.15. The theoretical naming was carried out based on prior research articles published in the literature (e.g., Ahmed et al., 2003; Gounaris, 2008; Punjaisri et al., 2009; Yu, 2013).

Construct (factor)	Items	Factor loadings	Decision
Internal Marketing (IM) (Factor 1)	Internal Communications IC1	.558	Retained under factor 1
	Internal Communications IC2	.514	Retained under factor 1
	Internal Communications IC3	.669	Retained under factor 1
	Internal Communications IC4	.537	Retained under factor 1
	Internal Communications IC5	.596	Retained under factor 1
	Internal Communications IC6	.623	Retained under factor 1
	Internal Marketing Mix IM1	.635	Retained under factor 1
	Internal Marketing Mix IM2	.587	Retained under factor 1
	Internal Marketing Mix IM3	.597	Retained under factor 1
	Internal Marketing Mix IM4	.587	Retained under factor 1
	Internal Marketing Mix IM5	.462	Retained under factor 1
	Internal Marketing Mix IM6	.437	Will be retained at this stage under the construct internal marketing and will be observed for its performance when CFA is being conducted
	Internal Marketing Mix IM7	.435	Retained under factor 1
	Internal Marketing Mix IM8	.524	Retained under factor 1
	Internal Marketing Mix IM9	.555	Retained under factor 1
	Internal Marketing Mix IM10	.436	Retained under factor 1
Internal Branding (IB) (Factor 2)	Internal Branding IB1	.556	Retained under factor 2
	Internal Branding IB2	.514	Retained under factor 2
	Internal Branding IB3	.556	Retained under factor 2
	Internal Branding IB4	.409	Retained under factor 2
	Internal Branding IB5	.617	Retained under factor 2
	Internal Branding IB6	.566	Retained under factor 2
	Internal Branding IB7	.578	Retained under factor 2
	Internal Branding IB8	.458	Retained under factor 2
	Internal Branding IB9	.646	Retained under factor 2
	Internal Branding IB10	.575	Retained under factor 2
Brand Identification (BI) (Factor 3)	Brand Identification BI1	.576	Retained under factor 3
	Brand Identification BI2	.663	Retained under factor 3
	Brand Identification BI3	.454	Retained under factor 3
	Brand Identification BI4	.647	Retained under factor 3
	Brand Identification BI5	.641	Retained under factor 3
	Brand Identification BI6	.566	Will be retained at this stage under the construct brand identification and will be observed for its performance when CFA is being conducted
	Brand Identification BI7	.484	Retained under factor 3
	Brand Identification BI8	.564	Retained under factor 3
Brand Loyalty (BL) (Factor 4)	Brand Loyalty BL1	.596	Retained under factor 4
	Brand Loyalty BL2	.578	Retained under factor 4
	Brand Loyalty BL3	.600	Retained under factor 4
Brand Performance (BP) (Factor 5)	Brand Performance BP1	.613	Retained under factor 5
	Brand Performance BP2	.647	Retained under factor 5
	Brand Performance BP3	.665	Retained under factor 5
	Brand Performance BP4	.629	Retained under factor 5
	Brand Performance BP5	**.466**	Will be retained at this stage under the construct brand performance and will be observed for its performance when CFA is being conducted
Brand Commitment (BC) (Factor 6)	Brand Commitmentbc1A	.811	Retained under factor 6
	Brand Commitmentbc2B	.769	Retained under factor 6
	Brand Commitmentbc3C	.804	Retained under factor 6
	Brand Commitmentbc4D	.807	Retained under factor 6

Table 5.15 Factorised Set of Items and the Names of the Constructs

The initial model with the observed and manifest variables is provided in Figure 5.1, and this model was used for analysis using CFA.
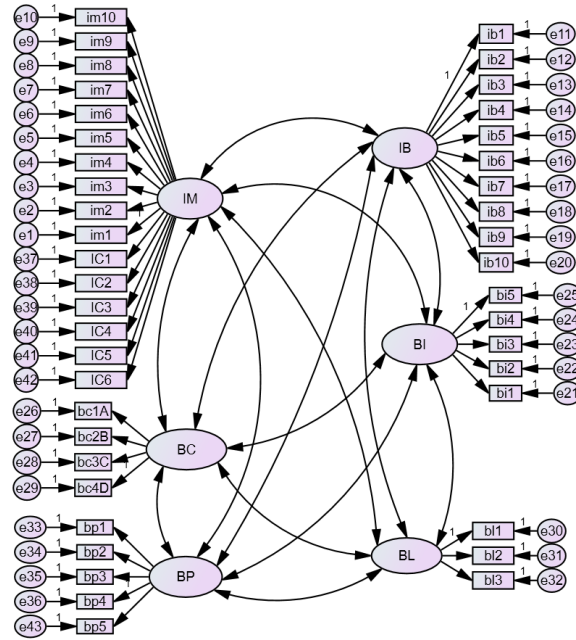
Figure 5.1 The Initial Model used for CFA

As mentioned earlier, SEM has two parts, namely CFA and path analysis (Janssens et al., 2008). CFA consists of factorization using construct reliability (Holmes-Smith et al., 2006; Kozlinska et al., 2020), discriminant validity testing (Arbuckle, 2021; Jöreskog & Sörbom, 1984; Thoemmes et al., 2017), and model fit (Hayduk, 1996; Karakaya-Ozyer & Aksu-Dunya, 2018). These will be discussed next.

5.5   Construct Reliability

Although the reliability of a construct could be measured in more than one way – for instance, using squared multiple correlation or variance extracted estimate – it is common for researchers to provide at least one report using any test. Thus, in this research, squared multiple correlation (SMC) was used to measure construct reliability. The main reason for using SMC was that it is a function of the factor standardized loading estimates and represents the degree to which the variance observed in a variable is explained by the latent variable (Kozlinska et al., 2020; Mande & Rahman, 2013). In addition, since SMC is a function of the factor standardised loading estimates, these estimates are likely to produce the same diagnostics whether a researcher is testing the measurement model or conducting path analysis as part of SEM (Holmes-Smith et al., 2006). Thus, once tested, the results of reliability are established for the constructs. Table 5.16 provides the SMC of the items measuring constructs in the initial model.

Squared Multiple Correlations: (Group number 1 - Default model)

	Estimate
IC6	.370
IC5	.371
IC4	.379
IC3	.466
IC2	.430
IC1	.458
im10	.463
im9	.461
im8	.496
im7	.421
im6	.428
im5	.399
im4	.424
im3	.362
im2	.412
im1	.385

	Estimate
ib10	.422
ib9	.522
ib8	.362
ib7	.462
ib6	.436
ib5	.425
ib4	.345
ib3	.408
ib2	.463
ib1	.499

	Estimate
bp1	.404
bp2	.338
bp3	.462
bp4	.429
bp5	.386
bl3	.491
bl2	.491
bl1	.501
bc1A	.571
bc2B	.443
bc3C	.548
bc4D	.539
bi1	.404
bi2	.380
bi3	.496
bi4	.357
bi5	.463

Table 5.16 Squared Multiple Correlations of the Items Measuring the Constructs in the Initial Model

The minimum acceptable values of SMC must exceed 0.3 (Holmes-Smith et al., 2006), while 0.5 is considered good (Hair et al., 2021). As seen in Table 5.16, above, all values of SMC exceeded 0.3, and hence it could be concluded that the construct validity had been established. After testing the construct validity, the next step taken was to conduct discriminant validity as part of CFA. AMOS version 18 was used as the software tool to test the discriminant validity.

5.6 Discriminant Validity

Discriminant validity provides an idea about the extent to which a variable differs from another. It is measured using correlation. Large correlations (0.8 or 0.9) are said to indicate lack of discriminant validity (Holmes-Smith et al., 2006). From Appendix 5, it can be seen that none of the correlations between any two variables exceeded 0.8. While this confirms the discriminant validity of the constructs, two more tests were carried out in order to ensure that discriminant validity was verified on both the variable and the error component. The two tests that were conducted on the error components were AVE (Alwi et al., 2017) and the Chi-square difference test suggested by Zaiţ and Bertea (2011). While the literature shows that AVE is a widely used method to determine the discriminant validity of data, some authors argue that lower AVE could be a cause of concern, indicating the presence of a higher quantum of errors associated with the observed variables (Hair et al., 2021). Hair et al. (2021) recommended a value of > 0.5 as the minimum

AVE to be achieved amongst the latent constructs. However, some do not agree with the minimum value condition, meaning that > 0.5 is only a thumb rule and not a necessary and sufficient condition to be met (Ronkko & Cho, 2022). Therefore, the other method that could be used was the Chi-square difference test suggested by Ronkko and Cho (2022).

The Chi-square difference test has a number of steps to be followed, and in this research, the steps suggested by Segars (1997) were adopted. The steps involved the following:

- Identify any two latent constructs of the research model with observed variables measuring them (Figure 5.2).
- Use AMOS to conduct the CFA.
- Report the AMOS outcome concerning the Chi-square model fitness (Table 5.17).
- Next, develop a covariant model with the same two constructs (Figure 5.3).
- Produce the Chi-square model fitness report using AMOS (Table 5.18).
- A comparison of the p-values should be made, and if the results are significant ($p <0.05$), then it can be said that discriminant validity is achieved (Table 5.19).

Example:
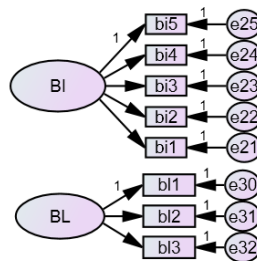
Figure 5.2 Chi-square difference test for the constructs BI and BL without covariance

CMIN (Model e)					
Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	16	239.969	20	0	11.998
Saturated model	36	0	0		
Independence model	8	990.021	28	0	35.358

Table 5.17 Chi-square Test Report of AMOS for the Example of BI and BL Without Covariance
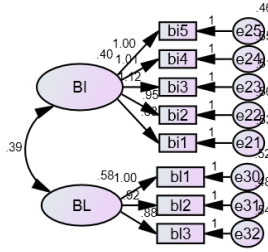
Figure 5.3 Chi-square Difference Test for the Constructs BI and BL with Covariance

CMIN (Model 2)					
Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	17	50.458	19	0	2.656
Saturated model	36	0	0		
Independence model	8	990.021	28	0	35.358

Table 5.18 Chi-square test report of AMOS for the example of BI and BL with covariance

Comparison between two models

	Model 1	Model 2	Difference in CMIN/DF between Models 1 and 2	Difference in DF between Models 1 and 2
CMIN/DF	11.998	2.656	9.342	-
DF	65	64	--	1

Table 5.19 Comparison of Models 1 and 2 in Figures 5.2 and 5.3 Respectively for the Pair of Latent Constructs BI-BL

The above aspects concerning AVE and Chi-Square test are discussed next.

AVE of the model in figure 5.3

The formula used for AVE was the one suggested by Janssens et al. (2008) and is given equation 5.1.

$$\frac{\Sigma(Standardised\ loadings)^2}{\Sigma(Standardised\ loadings)^2 + \Sigma Measurement\ errors} \quad \rightarrow \quad 5.1$$

Standardised loadings are the standardized regression weights generated by AMOS for each observed variable measuring a construct. For example, the standardized regression weights of the observed variables measuring brand identification are provided in Table 5.20.

Standardized Regression Weights: (Group number 1 - Default model)			
			Estimate
bi5	<---	BI	0.68
bi4	<---	BI	0.598
bi3	<---	BI	0.704
bi2	<---	BI	0.616

Table 5.20 Standardised Regression Weights of Observable Items Measuring Brand Identification

Measurement errors are calculated as [1- (Standardised regression weight of each item measuring a construct)^2].

Therefore, from Table 5.21, ΣMeasurement errors $= [\{1- (0.68)^2\}+\{1-(0.598)^2\}+\{1-(0.704)^2\}+\{1-(0.616)^2\}+\{1-(0.636)^2\}]$.

$= [(1-0.4624)+(1- 0.358)+(1- 0.496)+(1- 0.38)+(1- 0.379)] = [0.5376+0.642+0.503+0.62+0.621] = 2.9236$

Further (Standardised loading)^2 are $(0.68)^2$, $(0.598)^2$, $(0.704)^2$, $(0.616)^2$ and $(0.636)^2$.

Therefore $\Sigma(Standardised\ loadings)^2 = [(0.68)^2 + (0.598)^2 + (0.704)^2 + (0.616)^2 + (0.636)^2]$.

$= (0.4624 + 0.358 + 0.496 + 0.38 + 0.379) = 2.0754$

Then AVE of BI $= [(2.0754) / (2.0754 + 2.9236)] = 0.415$

In order to calculate the AVE, the standardized regression weights in Table 5.21 reported by AMOS were used.

Standardized Regression Weights: (Group number 1 - Default model

			Estimate					Estimate					Estimate					Estimate
im1	<---	IM	.620		IC3	<---	IM	.683		ib9	<---	IB	.722		bl1	<---	BL	.708
im2	<---	IM	.642		IC4	<---	IM	.616		ib10	<---	IB	.650		bl2	<---	BL	.701
im3	<---	IM	.602		IC5	<---	IM	.609		bi5	<---	BI	.680		bl3	<---	BL	.701
im4	<---	IM	.651		IC6	<---	IM	.608		bi4	<---	BI	.598		bp5	<---	BP	.621
im5	<---	IM	.631		ib1	<---	IB	.706		bi3	<---	BI	.704		bp4	<---	BP	.655
im6	<---	IM	.654		ib2	<---	IB	.680		bi2	<---	BI	.616		bp3	<---	BP	.680
im7	<---	IM	.649		ib3	<---	IB	.639		bi1	<---	BI	.636		bp2	<---	BP	.581
im8	<---	IM	.704		ib4	<---	IB	.588		bc4D	<---	BC	.734		bp1	<---	BP	.636
im9	<---	IM	.679		ib5	<---	IB	.652		bc3C	<---	BC	.740					
im10	<---	IM	.681		ib6	<---	IB	.660		bc2B	<---	BC	.665					
IC1	<---	IM	.677		ib7	<---	IB	.680		bc1A	<---	BC	.756					
IC2	<---	IM	.656		ib8	<---	IB	.602										

Table 5.21 Standardised Regression Weights of Observed Variables of the Model in figure 5.1

The AVE for all the constructs were calculated in this way. The resulting AVE for the constructs is given in Table 5.22.

Code	Construct	AVE
IM	Internal marketing	0.446
IB	Internal branding	0.435
BI	Brand identification	0.415
BC	Brand commitment	0.526
BL	Brand loyalty	0.494
BP	Brand performance	0.404

Table 5.22 AVE of the Latent Constructs in the Model in Figure 5.1

After computing the AVE, in order to test the discriminant validity, it was essential to compute the square of the correlations of the various constructs and compare them with the AVE of a particular construct (Alwi et al., 2017). This was done as follows, in line with the guidelines of Janssens et al. (2008). The first step involved the capturing the correlation amongst the latent constructs. This is given in Table 5.23 and was generated using AMOS.

	BP	BL	BC	BI	IB	IM
BP	1.000					
BL	.748	1.000				
BC	-.031	.149	1.000			
BI	.810	.819	.083	1.000		
IB	.766	.740	.102	.783	1.000	
IM	.713	.701	.071	.727	.885	1.000

Table 5.23 Implied Correlations amongst Latent Constructs generated using AMOS

In Table 5.23, all the tabulations indicating a value of 1.000 were replaced by the AVE of those particular constructs. Additionally, the correlations between the different latent constructs were squared, as recommended by Janssens et al. (2008). The resulting tabulations are reflected in Table 5.24.

	BP	BL	BC	BI	IB	IM
BP	**0.404**					
BL	0.56	**0.494**				
BC	0.001	0.022	**0.526**			
BI	0.66	0.67	.007	**0.415**		
IB	0.59	0.55	0.01	0.613	**0.435**	
IM	0.51	0.49	0.005	0.529	0.783	**0.446**

Table 5.24 Comparison of AVE with the SMC of the Latent Constructs

It can be seen that the AVE values of all latent constructs except that of brand commitment was lower than 0.5. Hence the other test, namely the Chi-square difference test, was conducted. As explained earlier in this section, the Chi-square difference test was conducted with regard to the latent constructs Internal Marketing, Internal Branding, Brand Identification, Brand Loyalty and Brand Performance. Table 5.25 provides the details of the Chi-square difference test for those latent constructs.

#	Model 1			Model 2			Difference in CMIN/DF between Models 1 and 2	Difference in DF between Models 1 and 2	Latent constructs' pair under assessment
	CMIN/DF	DF	p-value	CMIN/DF	DF	p-value			
1	3.398	299	0	2.063	298	0	1.335	1	IM-IB
2	3.492	189	0	2.502	188	0	0.99	1	IM-BI
3	3.708	152	0	2.691	151	0	1.017	1	IM-BL
4	3.261	189	0	2.349	188	0	0.912	1	IM-BP
5	4.067	90	0	1.662	89	0	2.405	1	IB-BI
6	4.123	65	0	1.483	64	0.007	2.64	1	IB-BL
7	3.812	90	0	1.622	89	0	2.19	1	IB-BP
8	11.998	20	0	2.656	19	0	9.342	1	BI-BL
9	7.75	35	0	2.26	34	0	5.49	1	BI-BP
10	10.095	20	0	3.117	19	0	6.978	1	BL-BP

Table 5.25 Chi-square difference test

The results presented in Table 5.25 clearly show that the discriminant validity of the latent constructs had been achieved. In addition to testing the discriminant validity, the latent construct reliability was also tested. The formula recommended by Janssens et al. (2008) to compute the composite reliability for each latent construct is given in equation 5.2. Composite reliability (CR) is another measure of internal consistency usually reported in data analysis using SEM (Chin, 1998b).

$$\frac{(\sum Standardised\ regression\ weight)^2}{[(\sum Standardised\ regression\ weight)^2 + \sum Measurement\ errors]} \rightarrow 5.2$$

For example, the composite reliability score for the latent construct brand identification was calculated as follows:

			Estimate
bi5	<---	BI	.680
bi4	<---	BI	.598
bi3	<---	BI	.704
bi2	<---	BI	.616
bi1	<---	BI	.636

Table 5.26 Standardised Regression Weight of the Latent Construct 'Brand Identification', extracted from Table 5.21.

From Table 5.26, it can be seen that $\sum$Standardised regression weight = (0.68+0.598+0.704+0.616+0.636) = 3.234.

$(\sum$Standardised regression weight$)^2$ = $(3.234)^2$ = 10.46.

Measurement error $[1-(Estimate)^2]$ for the construct BI is tabulated in table 5.27.

			Estimate	$(Estimate)^2$	$[1-(Estimate)^2]$
bi5	<---	BI	.680	0.462	0.538
bi4	<---	BI	.598	0.358	0.642
bi3	<---	BI	.704	0.496	0.504
bi2	<---	BI	.616	0.379	0.621
bi1	<---	BI	.636	0.404	0.596

Table 5. 27 Measurement error for the Latent Construct 'Brand Identification', extracted from Table 5.21

$\sum$Measurement errors = (0.538+0.642+0.504+0.621+0.596) = 2.901

Therefore, the composite reliability of BI = (10.46)/(10.46+2.901) = (10.46/13.361) = 0.783. According to Hair et al. (2020), acceptable levels of composite reliability range between 0.7 and 0.95. The composite reliability scores for the remaining constructs were computed in a similar manner and are provided in Table 5.28, and it can be seen that all values of CR are >0.7, thus confirming that internal consistency of the latent constructs was established.

Construct	Composite reliability
IM	0.92
IB	0.88
BI	0.78
BC	0.82
BL	0.75
BP	0.77

Table 5.28 Composite Reliability of the Latent Constructs

From the foregoing discussions, it can be seen that internal consistency (of the items, measured using Cronbach's alpha, and the construct reliability, measured using CR), convergent validity, and discriminant

validity have been established for the CFA model given in Figure 5.1. These values have been tabulated in a single table – Table 5.30.

	IM	IB	BI	BC	BL	BP	Mean		SD		Cronbach's alpha	CR	AVE	Remarks
							Min	Max	Min	Max				
IM	**0.42**						3.86	4.01	0.924	1.066	0.92	0.92	0.42	AVE was satisfactory for the construct BC only. For the other constructs, it was not valid. Therefore, another method, namely the Chi-square difference test, was used, and the results showed that discriminant validity was achieved. The results are presented in Table 5.25.
IB	0.783	**0.434**					3.79	4.01	0.985	1.117	0.883	0.88	0.434	
BI	0.529	0.613	**0.42**				3.79	3.94	0.915	1.061	0.837	0.78	0.42	
BC	0.005	0.01	0.007	**0.525**			3.33	3.43	1.198	1.268	0.814	0.82	0.525	
BL	0.49	0.548	0.671	0.022	**0.494**		3.8	3.96	0.987	1.053	0.745	0.75	0.494	
BP	0.508	0.59	0.66	0	0.56	**0.404**	3.88	4	0.957	1.005	0.77	0.77	0.404	

Table 5.29 Consolidated Tabulation of the Descriptives, Item Reliability, Composite Reliability, and AVE.

Following the completion of the tests concerning the descriptive statistics, reliability and validity tests, the next step taken was the analysis of the residual and standardized residual covariance measures, which are important to understand the fitness of the data to the model.

5.7   Analysis of Model Fit

Prior to proceeding to the next step of conducting SEM, at the discriminant validity analysis stage, it was necessary to test the covariance model fit of the data. While a common measure of goodness fit is indicated by indices such as those provided in Table 5.30, Holmes-Smith (2000) argued that commonly used measures of fit include Chi-square, normed Chi-square (χ^2/df), goodness of fit index (GFI), Tucker-Lewis Index (TLI) and Root Mean-Square Error of Approximation (RMSEA).

Indices identified by Hox and Bechger (1998)	
Name of the index	Abbreviation
Chi-square statistic	
Goodness of Fit	GFI
Adjusted GFI	AGFI
Tucker-Lewis Index	TLI
Normed Fit Index	NFI
Root Mean Square Error Approximation	RMSEA
Indices identified by Schreiber et al. (2006)	
Name of the index	Abbreviation
Akaike information criterion	AIC
Normed fit index	NFI
Incremental fit index	IFI
Comparative fit index	CFI
Relative noncentrality fit index	RNI
Parsimony-adjusted	NFI (PNFI)
Parsimony-adjusted	(CFI PCFI)
Parsimony-adjusted	(GFI PGFI)
Adjusted	GFI (AGFI)
Hoelter index	
Root mean square residual	RMR
Standardized RMR	SRMR

Table 5.30 Widely used Goodness-of-Fit Indices for Testing Fitness of Data to Models

There is no consensus on which of the different indices need to be reported to confirm fitness of the data to a model (Holmes-Smith, 2000). At least one index needs to be reported that shows fitness of the data to the model, and if more than one index shows fitness, it is better to report all of them, although there is no consensus on the set of indices that need to be reported or which one provides the most accurate results (Hayduk, 1996; Karakaya-Ozyer & Aksu-Dunya, 2018). Thus, in the research undertaken and described in this thesis, more than one index will be reported, namely the Incremental Fit Index (IFI), TLI, Comparative Fit Index (CFI), Root mean square residual (RMR) and RMSEA. For the IFI, TLI and CFI, the most widely used figure of acceptance is >0.9 (Janssens et al., 2008; Kline, 1998), while for the RMR, readings less than 0.10 are considered to indicate reasonable fit, and for the RMSEA, any value between 0.05 and 0.08 is considered acceptable (Eom, 2008). Keeping in view the above arguments, from Table 5.31 it can be seen that the covariance model fits the data, as all values exceed the limits.

'

Model	IFI Delta2	TLI rho2	CFI	RMR	RMSEA
Default model	0.933	0.928	0.932	0.041	0.038
Saturated model	1		1	0	
Independence model	0	0	0	0.327	0.142

Table 5.31 Goodness of fit measures for the Covariance Model

Further to testing the residuals, the correlations between the constructs were analysed (Table 5.32). In order to satisfy discriminant validity, the correlation between constructs must be lower than 0.9, and it can be seen that correlations between all constructs met this condition. Thus, the foregoing discussions enabled the researcher to conclude that the discriminant validity of the data had been verified.

Correlations: (Group number 1 - Default model)

Correlations: (Group number 1 - Default model)			
			Estimate
IM	<-->	IB	0.885
IM	<-->	BI	0.727
IB	<-->	BI	0.783
IM	<-->	BC	0.071
BI	<-->	BL	0.819
BL	<-->	BP	0.748
IB	<-->	BL	0.74
IM	<-->	BL	0.701
BC	<-->	BL	0.149
BI	<-->	BC	0.083
IM	<-->	BP	0.713
BI	<-->	BP	0.81
IB	<-->	BC	0.102
IB	<-->	BP	0.766
BC	<-->	BP	-0.031

Table 5.32 Correlations (Default Model)

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After conducting discriminant validity analysis, the next step taken was to test the model using SEM. SEM comprises five steps namely model specification, model identification, measure selection to data preparation, model analysis (model estimation) (Kline, 2011) and evaluation (measure of fitness), and model re-specification (Abramson et al., 2005). These steps are discussed as follows.

5.8   Measure Selection to Data Preparation

The selection of manifest variables that provide an estimate of the underlying latent constructs they are supposed to measure is an important part of SEM. Joreskog (1977) recommended that as part of measure selection, at least two manifest variables should be used to measure the latent construct, and this argument was supported by Bollen (2002; see also Bollen, 2011). From Figure 5.1, it can be seen that every latent construct was measured by at least two manifest variables. Next, the selected variables were tested for psychometric properties using reliability and validity tests, which are explained in Sections 5.2 to 5.6, above. Data preparation included data collection, determining the sample size, data cleaning, and testing for normality and multicollinearity.

5.9   Model Specification

Specification of the structural model is the first step in SEM. In this step, the model in which the hypothesized relationships between variables are indicated is depicted diagrammatically or mathematically. Figure 5.4 is the initially specified structural model of the research that was derived after conducting the discriminant validity analysis.
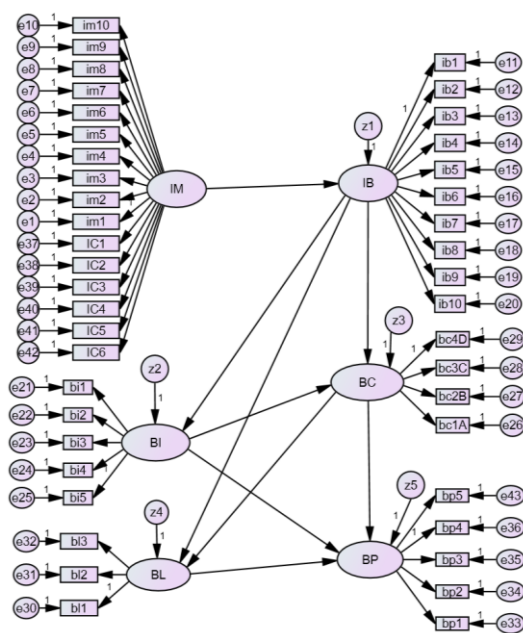

Figure 5.4 Initial Structural Model

The model shows that the core endogenous variable that was being predicted was brand performance (BP) and the main exogenous variable that predicted the endogenous variable was internal marketing (IM). The model also included mediating variables – internal branding, brand identity and brand loyalty – which contributed to the prediction of the endogenous variable. Once the structural model had been specified, the next step taken was to identify the structural model.

5.10   Model Identification

One of the important notions of SEM is identification of the model (Abramson et al., 2005; Akbar et al., 2020; Jackson et al., 2005). Model identification is a concept that explains that a unique solution could be achieved for the model. For instance, if there are two simultaneous equations $X+Y=5$ and $2X-Y=0$, then it is possible to achieve a unique solution by solving the two equations for the two unknowns X and Y. However, if only one equation is provided, namely $X+Y=5$, then it is difficult to achieve a unique solution, as both X and Y could be varied arbitrarily and infinite solutions could be achieved. For instance, if $X=1$, then Y will be 4, and if $X=2$, then Y will be 3, and so on. When this concept is applied to SEM, it is possible for the software used to statistically calculate some parameters directly from the data, such as the covariance matrix (Jackson et al., 2005). However, in SEM, some other parameters, such as the path coefficients, need to be estimated. In particular, every error term, the path coefficient of the error term, and the variance of the error term need to be estimated, as these are not observed variables (Jackson et al., 2005). If software is used to estimate more parameters than there is enough information to calculate, the result is an unidentified or under-identified model. When adequate information is made available to the software and a unique solution is achieved, then the model is considered as just-identified (Jackson et al., 2005). Over-identified models are those where the number of parameters is fewer than the variance and covariances in the underlying covariance matrix (Abramson et al., 2005). In simple terms, recursive models are considered to be just-identified. Recursive models are those that have one-directional or unidirectional causal relationships, whereas non-recursive models are those that have bi-directional causal relationships like feedback paths (Arbuckle & Wothke, 1999; Byrne, 2001; Kline, 1998; Ullman, 2001). Thus, in this research, model identification involved checking whether the model was recursive or non-recursive using the output reported by AMOS. From Table 5.33, which is the report generated by AMOS, it can be concluded that the model was recursive and hence just-identified.

Notes for Group (Group number 1)
The model is recursive.
Sample size = 396

Table 5.33, AMOS report on Model Identification

5.11   Model Estimation (Analysis)

A model is made up of parameters including, for instance, unanalyzed associations between independent or exogenous constructs, direct effects on dependent or endogenous constructs, and variance of all variables (Kline, 1998; Ullman & Bentler, 2012). Model estimation involves estimation of all parameters of a model and is a procedure that enables a researcher to fit the model with the collected data. A widely preferred method for SEM for model estimation is the Maximum Likelihood (ML) estimation (Kline, 1998; Ullman & Bentler, 2012), as it is considered to provide results that are statistically robust regardless of the distribution of the dataset (Little & Rubin, 1987). Use of the ML method enables two reports to be generated by AMOS, namely the unstandardized report and the standardized report. While comparison of outputs from AMOS pertaining to standardized and unstandardized reports is not compatible because the standardized output produces reports about parameters in the same metric, while the unstandardized output provides reports about parameters in each variable's own metric, each of the outputs has its own advantages. For example, the unstandardized output shows the variances of individual independent variables directly on the model, while the standardized output shows the variances of dependent variables directly on the model. In addition, standardized reports are likely to be easy to discuss or interpret, as the variances are based on SMC coefficients. However, in the absence of a clear advantage over each other, some argue that it is worthwhile to look at both outputs (Abramson et al., 2005). These arguments formed the basis in this research leading to reporting of both unstandardized and standardized output reports from AMOS.

While analyzing the model using AMOS, all exogenous variables were connected through double-headed arrows and the exogenous variables were connected to endogenous variables through single-headed arrows. However, in the current research, there was only one exogenous variable, namely internal marketing, whereas the rest were endogenous variables. The analysed model produced by AMOS is provided in Figures 5.5 (unstandardized) and 5.6 (standardized).
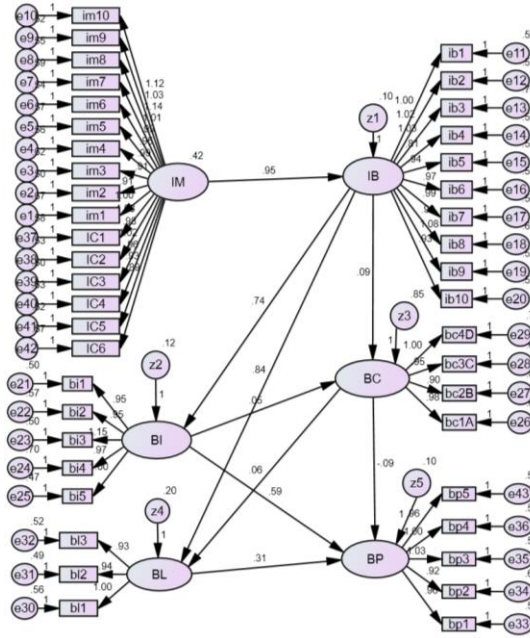
Figure 5.5 Unstandardised AMOS Output of Initially Specified and Identified Structural Model
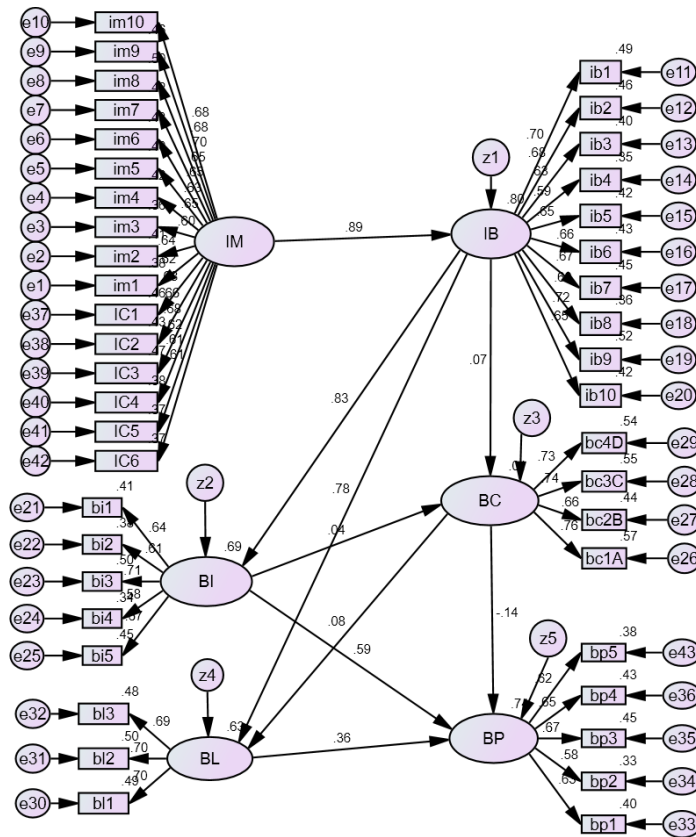

Figure 5.6 Standardised AMOS Output of the Initially Specified and Identified Structural Model

Prior to checking the model fitness, basic tests such as the sample correlations, residual covariance, and standardized residual covariance were conducted. Almost all values were within the set limits (sample correlations should be <0.9, residual covariances should be <0.1, and standardized residual covariances should be <2.0), while a few values of standardized residual covariance pertaining to the pair of items im1-im2; im2-im7; im1-IC3, im9-IC1, im2-bp3, im10-bp2, ib10-bp5, bi4-bl1 and bc2B-bp3 were >2. The following items were deleted to improve the standardized residual covariance measures: im1, im2, im9, im10, ib10, bi4 and bc2B.

Further parameters were estimated using the maximum likelihood method, which is the most widely used method (Schermelleh-Engel et al., 2003). The number of parameters in the model was assessed to establish whether it is the optimum number needed to fit the model. Sample correlation, residual covariance, and standardized residual covariance values were checked to assess whether the parameters were optimum enough to fit the model. It was seen that the values satisfies the minimum acceptable levels. In addition, AMOS was used to assess whether the number of parameters exceeded the number of unique variances and covariances in the underlying covariance matrix so that a unique solution could be found for the model. For this purpose, the parameter summary report of AMOS was checked (Table 5.34).

	Weights	Covariances	Variances	Means	Intercepts	Total
Fixed	47	0	0	0	0	47
Labelled	0	0	0	0	0	0
Unlabelled	39	0	42	0	0	81
Total	86	0	42	0	0	128

Table 5.34 Parameter Summary

The parameter summary shows that there were 128 parameters. Whether this was the optimum number was checked using the Chi-square goodness of fit, which is commonly used (Abramson et al., 2005). From Table 5.35, it can be seen that Chi-square fit shows that the null hypothesis was rejected, as the CMIN value was significant at a p-value of 0.00, indicating probable lack of fitness of the model.

CMIN					
Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	81	839.885	585	0	1.436
Saturated model	666	0	0		
Independence model	36	6244.545	630	0	9.912

Table 5.35 Chi-square Statistic to test the Goodness of Fit

In order to accept the Chi-square goodness of fit, the CMIN value should be significant at a p-value higher than or equal to 0.05. However, since Chi-square goodness of fit is dependent on the sample size, AMOS provides a facility to bootstrap the sample size using the Bollen-Stine Bootstrap (Default model) method. Using this method, it is possible to test the Chi-square goodness fit theoretically at a higher level of sample size.

Bollen-Stine Bootstrap (Default model)

The result of the Bollen-Stine Bootstrap test is provided in Table 5.36.

The model fit better in 167 bootstrap samples.
It fit about equally well in 0 bootstrap samples.
It fit worse or failed to fit in 8 bootstrap samples.
Testing the null hypothesis that the model is correct, Bollen-Stine bootstrap p = .051

Table 5.36 Bollen-Stine Bootstrap test

It can be seen that CMIN value was found to be significant at a p-value of 0.051, which indicates that the null hypotheses could be accepted, indicating that the model was fit with respect to the number of parameters used even if the sample size was 167. Thus, it can be seen from the model analysis that the number of parameters used in this model was estimated to be adequate to identify the model, as it was possible to get a unique solution.

Further, the fitness of the model to the data was checked using AMOS. As explained in Section 5.7 IFI, TLI, CFI, RMR and RMSEA were assessed, and the AMOS output is provided in Table 5.37.

Model	IFI Delta2	TLI rho2	CFI	RMR	RMSEA
Default model	0.955	0.951	0.955	.04	.033
Saturated model	1.000		1.000	.000	-
Independence model	.000	.000	.000	.325	.150

Table 5.37 Model Fitness to Data

Table 5.37 shows that values of IFI, TLI, CFI, RMR and RMSEA were at acceptable levels as per details given section 5.7. Thus, the model analysis shows that the model fitted the data.

5.12   Model Evaluation

This section deals with the adequacy of fitness of the model and assesses whether the measures of fitness were acceptable as part of the evaluation of the model. Assessment included a test of the parsimony of the model, whether sampling discrepancy affected the model fit, whether the p-value of getting as large a discrepancy as was found with the chosen sample met the distributional assumptions of the correctly specified model, whether population discrepancy had any effect on the model, whether comparison of the default model to a baseline model produced acceptable results, and whether the goodness-of-fit index was satisfied (Arbuckle 1999, 2005; Browne & Cudeck, 1993; Bollen & Long, 1993; Byrne, 2001, 2006; Holmes-Smith, 2000; Li et al., 2020; Santiago et al., 2021; Steiger, 1990; MacCallum, 1990; Mulaik et al., 1989). Prior to assessing the fitness of the model with the direct effects amongst the variables depicted, initially the unanalyzed association between the latent variables should be tested. The result of the test of

unanalyzed associations is then assessed for their goodness of fit to the data. If the results show good fit, then the direct effects amongst the latent variables are evaluated. Otherwise, the model is modified until good fit is achieved before continuing further. This process enables the researcher to easily identify sources that contribute to poor fit and remedy the situation (Kline, 1998). The model used to test the associations amongst the latent variables is called the measurement model, and the model in which the direct effects amongst the latent variables are tested is called the structural model. The commonly used fitness measures of evaluation have already been discussed in Section 5.7. The measurement model is provided in Figure 5.1. The structural model is provided in Figure 5.5.

The other steps involved in the evaluation were conducted next. The first was the test of parsimony of the model. Parsimony was measured using the report from AMOS by comparing the number of parameters and degrees of freedom. A model is considered to be parsimonious if the number of degrees of freedom far exceeds the number of parameters (Falk & Muthukrishna, 2023; Weston & Gore, 2006). From Table 5.35, it can be seen that the number of parameters (NPAR) stood at 81, while the number of degrees of freedom (df) was found to be 585, showing that the number of degrees of freedom far exceeded the number of parameters. Next, the sampling discrepancy function was tested to know whether the model that fitted was the best suited for the population of interest (Steiger et al., 1985; Supandi et al., 2021). The formula used in the literature to measure the sample discrepancy function is CMIN/DF (Armstrong, 2003; Tukiran et al., 2021) (Table 5.18). The value of CMIN/DF commonly considered acceptable is that it should be < 3 (Armstrong, 2003). From Table 5.35, it can be seen that CMIN/DF was 1.436, which shows that the sample discrepancy function fitted the data.

The population discrepancy function was the next to be checked. Browne and Cudeck (1993) argue that population discrepancy could be measured using RMSEA and is used to measure the fitness of the model under the assumption that the sample used represents its population and approximately fits the population. There are contradictions on the cut-off values proposed in the literature: for instance, Browne and Cudeck (1993) argued that suggested value of RMSEA that is considered excellent is ≤ 0.05, while Jöreskog and Sörbom (1993) suggested that RMSEA < 0.08 is an acceptable fit. From Table 5.37, it can be seen that RMSEA value was measured as 0.033, which is < 0.08 and can be considered to indicate an acceptable fit of the model to the data.

Further to checking the population discrepancy function, the default model was compared to baseline models generated by AMOS. AMOS generates reports for the default model, which is the model tested, against the collected data and the independence model (baseline model), which is the model developed by

the software. Five indices – IFI, TLI, CFI, RMR and RMSEA – measured for the default model were compared with the baseline model. From Table 5.37, it can be seen that the default model fitted the data better than the independence model, which indicates that the data fits the research model. Finally, the goodness-of-fit was assessed using table 5.30 for five indices namely IFI, TLI, CFI, RMR and RMSEA. Table 5.37 indicates that the goodness-of-fit figures measured satisfy the minimum acceptable values set for this research (for IFI, TLI and CFI, readings should be higher than 0.9, whereas RMR readings should be < 0.1 and RMSEA readings should be < 0.08). Thus, the model evaluation shows that the model clearly fits the data. From Sections 5.10 and 5.12 ,it can be seen that both model analysis and evaluation have led the researcher to arrive at the final model that could be used to conduct the path analysis. Path analysis is the second step in SEM which enables the testing of the causal relationship amongst the latent variables.

5.13   Path Analysis

As part of the path analysis, the statistical significance of the different paths concerning the second order constructs were examined using the AMOS report. The regression weights report of AMOS is provided in Table 5.38 and shows that all paths were statistically significant.

			Estimate	S.E.	C.R.	P	Label
IB	<---	IM	0.883	0.075	11.717	***	par_31
BI	<---	IB	0.726	0.069	10.543	***	par_38
BC	<---	IB	0.057	0.196	0.288	0.773	par_32
BC	<---	BI	0.131	0.237	0.551	0.581	par_34
BL	<---	IB	0.843	0.079	10.652	***	par_33
BL	<---	BC	0.068	0.041	1.651	0.099	par_36
BP	<---	BC	-0.096	0.035	-2.747	0.006	par_35
BP	<---	BL	0.288	0.07	4.108	***	par_37
BP	<---	BI	0.656	0.098	6.679	***	par_39

Table 5.38 Regression Weights (Default Model)

Another report of importance is the variance (SMC) report generated AMOS (Table 5.39), which provides the proportion of the variance of the endogenous variables accounted for by their predictor.

	Estimate
IB	0.8
BI	0.692
BC	0.015
BL	0.622
BP	0.745

Table 5.39 Squared Multiple Correlations (Default Model)

The numbers in Tables 5.38 and 5.39 need to be interpreted in order to understand what they mean for how internal marketing as a tool affects the branding performance of organizations in the finance sector in Bahrain.

For instance, in Table 5.39, it can be seen that the only predictor in the research model, namely IM, accounted for the variance of the endogenous variables with a high degree of explanation for IB (80%), BP (74.5%), BL (62.2%) and BI (69.2%). However, the degree of explanation for BC was small (1.5%). Similarly, Table 5.37 shows that the regression weights provided the measure of the level of the effect the predictor has on the predicted variable. Kline (1998) classified the level of the effect of the predictor variable on the predicted into three categories, namely small, moderate and large, where regression beta weights (β) with absolute values of 0.10 are considered as small, 0.30 are considered as moderate, and 0.50 are considered as large. From the information in Table 5.37, it can be concluded that IM had a large effect on IB ($\beta = 0.833$), IB had a large effect on both BI ($\beta = 0.726$) and BL ($\beta = 0.843$), BI had a large effect on BP ($\beta = 0.656$), BL had a medium effect on BP ($\beta = 0.288$), and BC had a small effect on BP ($\beta = -0.096$). These measures of β that indicate the regression weights of the relationship between the latent variables and whose p-values were found to be significant at values less than 0.05 enabled the researcher to verify the hypotheses. Thus, it can be seen that all the hypotheses identified in the research initial model given in Figure 5.1, namely H1, H2, H4, H7, H8 and H9, were supported. The verification of the hypotheses implies the following.

Internal marketing positively influences internal branding (H1). This argument is in line with the definition of internal marketing and internal branding and the findings of other researchers. For instance, internal marketing is termed as an activity through which service organizations need to "establish, implement and manage a customer-focused service culture, strategy and relationships, which should result in higher levels of service quality" (Al-Ababneh et al., 2018; Varey & Lewis, 2000) and internal branding is termed as the alignment between an employee's identification with an organization and upholding of that identity in their action (Adileh & Çengel, 2019; Stuart, 2002). This could be achieved by promoting the brand inside the organization through a practice of internal marketing (Alshuaibia & Shamsudinb, 2016; Drake et al., 2005). Internal branding directly and positively influences employee brand identification in delivering brand performance (H2). Brand identification refers to the creation of a differentiated product with unique features (Almeida et al., 2021; Nandan, 2005). This argument about brand identification could also be applied to banks. Again, Gehani (2001) explained that brand identity needs to be communicated to various stakeholders, including employees, as part of the branding strategy. Internal branding involves brand identification. These arguments apply to the banking sector, as brand identification in banks could be directly linked to the features of the services rendered by the employees.

Internal branding directly and positively influences employee brand loyalty in delivering brand performance (H4). Brand loyalty has been described in the literature in various ways (Odin et al., 2001; Zia

et al., 2021). However, according to the broad explanation of brand loyalty, as described by Odin et al. (2001), loyalty is considered as a commitment to the brand or an attitude that is favourable towards it. Thus, integrating the concepts of internal branding and brand loyalty, one can conclude that a favourable attitude towards a brand could be developed by properly addressing the internal branding aspects. These arguments could be extended to the banking sector, where brand loyalty could act as a major factor in developing an employee's attitude towards the brand, especially when internal branding efforts are initiated. Brand identity directly and positively influences brand performance. Brand performance is described as the extent to which a brand is successful in a market and evaluates the strategic success of a brand (Ho & Merrilees, 2008; Qalati et al., 2019), such as brand profitability (Chirani et al., 2012; Sultan & Wong, 2019). Brand performance has been considered as a major factor in the branding literature that affects organizations, including banks (Bisschoff, 2020; Kumbhar, 2011). Taking into account the positive relationship established by Punjaisri and Wilson (2011), it is possible to see that the results achieved in this research with regard to the relationship between brand identity and brand performance are in line with those achieved by Punjaisri and Wilson (2011). Brand loyalty directly and positively influences brand performance. If one considers that brand loyalty is the bank employees' commitment or favourable attitude towards the brand, then it is possible to link the concept of banks' brand performance to employees' brand loyalty, with similar arguments posited in the literature (e.g., Efe & Akyol, 2019; Punjaisri & Wilson, 2011). Considering that the results achieved in this research are similar to those achieved by Punjaisri and Wilson (2011), it is possible to conclude that brand loyalty of employees in banks positively influences brand performance. The resulting model is provided in Figure 5.7.
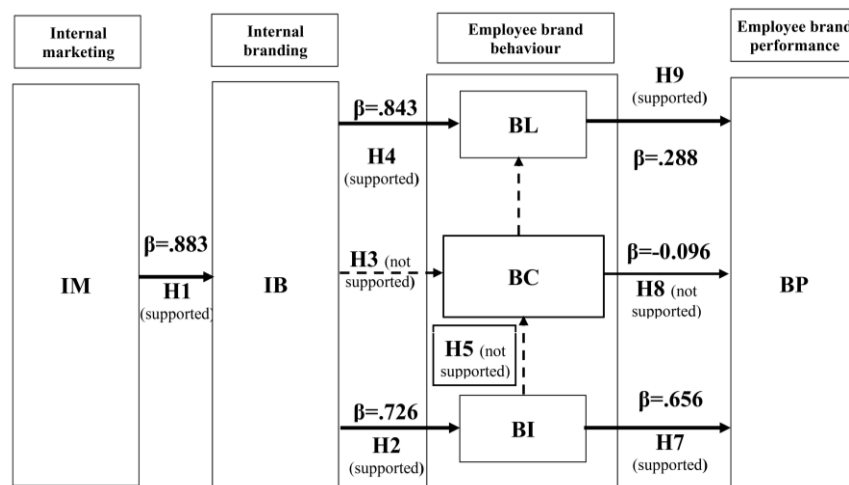

Figure 5.7 Final Model

In Figure 5.7, it can be seen that all single-headed arrow lines that have been provided in bold are valid paths and indicate the direction of the relationship between the variables. The thin lines with arrow heads

are not statistically significant and are not valid. The following statements can be derived from the above Figure 5.7.

- The path from internal marketing (IM) to internal branding (IB) in banks is significant. Internal marketing as an independent variable acts on internal branding. Thus, hypothesis H1 is supported.

- The path from internal branding (IB) to brand identity (BI) in banks is significant. Internal branding as an independent variable acts on brand identity. Thus, hypothesis H2 is supported.

- The path from internal branding (IB) to brand loyalty (BL) in banks is significant. Internal branding as an independent variable acts on brand loyalty. Thus, hypothesis H4 is supported.

- The path from brand identity (BI) to brand performance (BP) in banks is significant. Brand identity as an independent variable acts on brand performance. Thus, hypothesis H7 is supported.

- The path from brand commitment (BC) to brand performance (BP) in banks is significant but negative. Brand commitment as an independent variable acts on brand performance. Thus, hypothesis H8 is not supported.

- The path from brand loyalty (BL) to brand performance (BP) in banks is significant. Brand loyalty as an independent variable acts on brand performance. Thus, hypothesis H9 is supported.

Prior to concluding that the model had been completely tested, it was necessary to check the unidimensionality of the various relationships specified in the model and the presence of method bias. These two aspects are discussed next.

5.14   Unidimensionality

Unidimensionality refers to the presence of only one dimension that is underlying in common in the set of variables used in this research. The method used to check unidimensionality in this research is the one prescribed by Janssens et al. (2008). The AMOS report on the regression weights pertaining to the variables was examined (Table 5.40).

			Estimate	S.E.	C.R.	P	Label
IB	<---	IM	0.883	0.075	11.717	***	par_31
BI	<---	IB	0.726	0.069	10.543	***	par_38
BC	<---	IB	0.057	0.196	0.288	0.773	par_32
BC	<---	BI	0.131	0.237	0.551	0.581	par_34
BL	<---	IB	0.843	0.079	10.652	***	par_33
BL	<---	BC	0.068	0.041	1.651	0.099	par_36
BP	<---	BC	-0.096	0.035	-2.747	0.006	par_35
BP	<---	BL	0.288	0.07	4.108	***	par_37
BP	<---	BI	0.656	0.098	6.679	***	par_39
im3	<---	IM	0.866	0.078	11.079	***	par_1
im4	<---	IM	0.933	0.079	11.83	***	par_2
im5	<---	IM	0.89	0.078	11.454	***	par_3
im6	<---	IM	0.935	0.078	11.931	***	par_4
im7	<---	IM	0.969	0.081	11.992	***	par_5
im8	<---	IM	1.075	0.085	12.665	***	par_6
ib1	<---	IB	1				
ib2	<---	IB	1.033	0.081	12.731	***	par_7
ib3	<---	IB	1.032	0.088	11.757	***	par_8
ib4	<---	IB	0.822	0.074	11.09	***	par_9
ib5	<---	IB	0.945	0.079	11.983	***	par_10
ib6	<---	IB	0.978	0.08	12.254	***	par_11
ib7	<---	IB	0.995	0.08	12.497	***	par_12
ib8	<---	IB	0.905	0.081	11.223	***	par_13
ib9	<---	IB	1.093	0.082	13.378	***	par_14

			Estimate	S.E.	C.R.	P	Label
bi5	<---	BI	1				
bi3	<---	BI	1.189	0.105	11.355	***	par_15
bi2	<---	BI	0.981	0.097	10.142	***	par_16
bi1	<---	BI	1.01	0.094	10.775	***	par_17
bc4D	<---	BC	1				
bc3C	<---	BC	0.936	0.081	11.571	***	par_18
bc1A	<---	BC	1.036	0.089	11.695	***	par_19
bl1	<---	BL	1				
bl2	<---	BL	0.945	0.08	11.859	***	par_20
bl3	<---	BL	0.927	0.08	11.608	***	par_21
bp4	<---	BP	1				
bp3	<---	BP	1.015	0.091	11.12	***	par_22
bp2	<---	BP	0.904	0.093	9.747	***	par_23
bp1	<---	BP	0.951	0.09	10.61	***	par_24
IC1	<---	IM	1				
IC2	<---	IM	0.876	0.077	11.381	***	par_25
IC3	<---	IM	0.953	0.078	12.224	***	par_26
IC4	<---	IM	0.908	0.08	11.326	***	par_27
IC5	<---	IM	0.869	0.079	11.011	***	par_28
IC6	<---	IM	0.843	0.076	11.114	***	par_29
bp5	<---	BP	0.943	0.091	10.37	***	par_30

Table 5.40 Regression Weights (Default model)

Three parameters were examined, namely the loadings on the constructs (estimates, which should be > 0.5), the critical ratio (CR, which should be > 1.96), and the overall fitness of the model to the data. From Table 5.40, it can be seen that all estimates exceeded 0.5 and CR values exceeded 1.96. Similarly, from Section 5.11, it can be seen that model fitness was established. From these arguments, it can be concluded that unidimensionality was established.

5.15   Common Method Bias

Harman's Single-Factor test is one of the most commonly used methods to test the presence of common method bias (Tehseen et al., 2017). Also known as the common method variance (CMV), common method bias is expected to be present when the same respondents are used in research as the main source to gather data (Jakobsen & Jensen, 2015). Common method bias is said to occur when the systematic variance is brought into measures used in research by the measurement technique. It is also defined as the systematic error variance that could be shared amongst variables caused by the measurement of those variables using the same source or procedure. The result of such a bias could be that it either inflates or deflates the estimates

of the relationships between constructs or items under study (Jakobsen & Jensen, 2015). Harman's Single-Factor test provides a way to assess whether there is a method bias and could be applied to the data using SPSS.

The steps involved in Harman's Single-Factor test are:

- To enter all the items being analyzed into the factor analysis, like the steps used in EFA.

- To use principal component analysis.

- To generate the unrotated factor solution.

- To check how many factors could cause the variance in the variables.

- To determine the presence of method bias by checking whether a single factor emerges from the factor analysis or to determine the presence of method bias if one general factor will forge ahead of the majority of the co-variance amongst the measures (Podsakoff et al., 2003).

In practical terms, when the factor analysis is carried out using the above steps, SPSS will throw up one factor whose percentage of variance should not exceed 50 (Eichhorn, 2014). Then it can be concluded that common method bias is absent in the estimates. If the percentage of variance exceeds 50, then common method bias is assumed to exist. Thus, all the observable variables were set to be factorized using principal component analysis on SPSS. The unrotated report is presented in Table 5.41. The result generated by SPSS shows that only one factor with a maximum of 34.159% of variance was thrown up, indicating the absence of common method bias.

Total Variance Explained						
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	15.713	34.159	34.159	15.713	34.159	34.159
2	2.681	5.827	39.987			
3	2.073	4.506	44.492			
4	1.393	3.027	47.520			
5	1.207	2.624	50.143			
6	1.083	2.355	52.498			
7	1.042	2.266	54.764			
8	.991	2.154	56.918			
9	.949	2.063	58.982			
10	.896	1.947	60.929			
11	.850	1.848	62.777			
12	.832	1.809	64.586			
13	.798	1.734	66.320			
14	.795	1.728	68.048			
15	.707	1.538	69.586			
16	.703	1.529	71.115			
17	.694	1.508	72.623			
18	.668	1.453	74.076			
19	.660	1.435	75.511			
20	.620	1.348	76.858			
21	.613	1.333	78.191			
22	.601	1.306	79.497			
23	.564	1.225	80.722			
24	.553	1.202	81.925			
25	.544	1.182	83.106			
26	.528	1.147	84.254			
27	.503	1.093	85.347			
28	.477	1.037	86.383			
29	.469	1.019	87.402			
30	.446	.969	88.371			
31	.439	.955	89.326			
32	.413	.897	90.223			
33	.401	.872	91.095			
34	.389	.846	91.941			
35	.378	.822	92.762			
36	.364	.791	93.553			
37	.361	.785	94.338			
38	.349	.758	95.096			
39	.330	.718	95.815			
40	.328	.713	96.528			
41	.318	.691	97.218			
42	.299	.651	97.869			
43	.282	.612	98.481			
44	.256	.556	99.038			
45	.244	.531	99.569			
46	.198	.431	100.000			
Extraction Method: Principal Component Analysis.						

Table 5.41 Harman's Single Factor Test

5.16   Summary

This chapter has provided the complete data analysis of the data collected and also provided the outcome of the SEM. The results show that brand commitment was not a significant contributor to brand performance. However, the remaining relationships amongst the five variables – internal marketing, internal branding, brand identity, brand loyalty and brand performance – were found to be statistically significant and the corresponding hypotheses were accepted. Thus, this chapter sets the basis to discuss the findings of this research, which is provided in the following chapter.

Chapter 6

Discussion

6   Introduction

The analysis of the data collected through the main survey, as set out in Chapter 5, and the findings derived thereof provide the grounds to answer each of the research questions set for this research. The findings will be discussed in detail in this chapter and the inferences arrived at will be used to analyse the conceptual model and verify the various hypothesized relationships between the variables identified in this model. This in turn will lead to the confirmation or rejection of the hypothesized relationships, enabling the researcher to derive conclusions, which will be provided in the following chapter.

6.1   Research Question 1

RQ1: What factors representing internal marketing determine employee brand performance in the context of banks?

To answer this question, the researcher relied upon the literature review provided in Chapter 2 relevant to branding, internal marketing of brand to employees, and employee brand performance in the wider context of banks. Branding is considered to be the lifeblood of banks: a strong tool used to maintain and enhance customer loyalty and satisfaction. In addition, amplification of channel power, achievement of greater market share, increase in the potential for higher profits, and protection against competitive assault are some of the benefits banks could derive through branding (Dumitriu et al., 2019; Steenkamp, 2015). However, when every bank strives to achieve this, all stakeholders must make a distinction about the quality of the services provided by a particular bank. From the literature review, it can be seen that one way in which this could be achieved is through brand performance – a form of brand image that develops in the minds of the customers. Brand performance of banks in general is considered to be related to a number of factors in the literature, including financial performance (Verbeteeten & Vijn, 2010; Wong & Merrilees, 2008; Zein et al., 2019), consumers' experience with the brand (Dumitriu et al., 2019; Farjam & Hongyi, 2015; Keller, 2001), brand dimensions related to employees' satisfaction with their jobs, brand loyalty dimensions on performance (Ahmed et al., 2003; Mandey et al., 2020; Chirani et al., 2012), brand commitment among employees (Mandey et al., 2020; Punjaisri & Wilson, 2007; Veljković & Kaličanin, 2016), internal branding (Altekar et al., 2016; Mandey et al., 2020; Mahmoudian & Ishanian, 2014; O'Callaghan, 2009), and brand identity (Burmann & Zeplin, 2005; Farjam & Hongyi, 2015; Mandey et al., 2020). However, very few studies have addressed the concept of brand performance from the angle of employees and treating

them as internal customers of an organization, including banks. This has resulted in a gap in the literature, which, when addressed, promises to reveal new ways by which the brand performance of firms, including banks, could be significantly improved to achieve market competitiveness and greater customer and employee satisfaction.

In addition, it is believed that brand performance is affected by internal branding (Amue & Ikechukwu, 2014; Handayani & Herwany, 2020; Mahmoudian & Ishanian, 2014) and internal marketing (Ghoneim & El-Tabie, 2014; Goud & Sheena, 2020). These two factors have recently attracted the attention of researchers, as research has shown that their influence on the brand performance of employees can provide significant inputs on how to improve the overall brand performance of a firm (Dean et al., 2016; Khazaei & Barzegar, 2016; Kucharska, 2020). Literature further shows that brand performance has been dealt with well in the context of customers but has not been well addressed in the context of bank employees as customers of banks (Kashif & Jalbani, 2012; Pratihari & Uzma, 2018). Prior studies have found that employees of organizations can be considered to be internal customers (Sadeghloo et al., 2014; Simo et al., 2020) and research that has addressed the relationship between employees as internal customers and the brand performance of those employees is sparse (Ghoneim & El-Tabie, 2014; Kumar et al., 2021). For instance, while investigating the relationship between internal marketing and brand performance of employees in commercial banks in Egypt, Ghoneim and El-Tabie (2014) argued that there has been hardly any focus on examining the effect of internal marketing practices on enhancing the outcomes of external marketing, implying brand performance of employees. It must be noted here that employees are considered to be customers when one applies the concept of internal marketing.

While on the one hand the literature shows that internal marketing and its relationship with employee brand performance is a concept that is very promising and has the potential to improve organizational performance, on the other there appears to be evidence to show that some other factors affect this relationship. An under-investigated area – factors that could affect the relationship between internal marketing and employee brand performance – can have a major bearing on the way the relationship can be operationalized. Lack of in-depth knowledge on the relationship between internal marketing and employees' brand performance, and on factors affecting this relationship, could be one of the reasons why many banks are not applying the concept of internal marketing to achieve better employee brand performance. Any useful knowledge brought out about the relationship between internal marketing and brand performance of employees and factors affecting this relationship through research has the potential to support both the banks and the growing body of knowledge of internal marketing, its relationship with employees' brand performance, and factors affecting this relationship.

Focusing on the banks and arguing that brand performance is an important tool that they could use to enhance their performance in terms of gaining competitive advantage, external customer satisfaction and customer loyalty, the current research discovered that internal marketing is an important determinant of brand performance (Sections 5.10, 5.11 and 5.12).

Findings of this research showed that internal marketing as a construct affects employees' brand performance indirectly and four factors intervene in the relationship between internal marketing and brand performance of employees (Chapter 3), namely internal branding, employee brand identification, and employees' brand commitment and brand loyalty. If the question "Are these the only factors that could affect the relationship between internal marketing and employee brand performance?" is raised, the answer is no. There are other factors that affect the relationship between internal marketing and brand performance of employees, including organizational competencies such as employee satisfaction, individual competencies, and market-oriented behaviour (Ahmed et al., 2003; Cho & Choi, 2021; Nemteanu & Dabija, 2021), motivation and reward systems, effective communication, effective employee selection, effective employee recruitment, effective employee development, effective support systems, healthy work environment (Al-Dmour et al., 2012; Jančíková & Milichovský, 2021), employee performance, service quality, and employee retention (Matanda & Ndubisi, 2013).

Although the literature shows that many factors could affect the relationship between internal marketing and the brand performance of employees, this research focused only on internal branding, employee brand identification, employee brand commitment, and employee brand loyalty. The reason for this was provided in the literature review (Section 2.9) and the theoretical framework (Chapter 3). For instance, the literature shows that many factors, including employee satisfaction, motivation, reward systems, and internal market orientation (Rafiq & Ahmed, 2000; Yu et al., 2017), are considered to represent internal marketing as a concept. Again, employee satisfaction could represent employee brand loyalty and employee performance and retention could be used to represent employee brand performance. Similarly, internal marketing is considered to be related to the motivation and reward system, effective communication, effective employee selection, effective employee recruitment, effective employee development, effective support system and healthy work environment (Al-Dmour et al., 2012; Nemteanu & Dabija, 2021). Internal marketing, in turn, has been posited to be linked to internal branding. Thus, if one considers the different factors that are identified to affect the "employee brand performance–internal marketing" relationship other than those identified in this research, much of the literature shows that those factors could be directly or indirectly related to internal branding, employee brand identification, employee brand commitment and employee

brand loyalty. Support for this argument can be obtained from the various arguments and models developed in the field of employee brand performance (e.g., Al-Dmour et al., 2012; Dean et al., 2016; Goom et al., 2008; Kucharska, 2020; Matanda & Ndubisi, 2013; Punjaisri & Wilson, 2011; Raman, 2015; Sreejesh, 2014).

Further restricting the number of factors that represent a variety of other factors makes it possible to reduce the complexity that would arise in understanding factors that affect the relationship between internal marketing and employees' brand performance. In addition, a smaller but significant set of factors provides a better way of understanding the interrelationship between the factors and their operationalization to gain maximum understanding on how to improve brand performance. Applying the same arguments in the context of banks, it is possible to derive a broader set of factors that affect employee brand performance and understand their influence on the relationship between internal marketing and the brand performance of employees. That is to say, although many factors have been identified as affecting brand performance in the literature in the context of banks, it is possible to explain to what extent specific factors can determine the employee brand performance and its relationship to internal marketing.

For instance, from among the several factors identified as affecting the relationship between internal marketing and employees' brand performance (e.g., internal branding, employee brand identification, employee brand commitment, and employee brand loyalty (Punjaisri et al., 2009), internal customer satisfaction, motivation, and retention (Pasolomou & Vrontis, 2006), this research identified four factors that provide a strong basis to explain how employees' brand performance is affected by those factors and its relationship with internal marketing. Those four factors were internal branding, employee brand identification, employee brand commitment, and employee brand loyalty. Internal marketing theory and social exchange theory, found in the literature, provided support for the selection of the four factors and explained their influence on the relationship between internal marketing and employee brand performance. The four factors were tested using a conceptual model developed using the theoretical framework provided in Chapter 3 and are explained in Chapter 5.

6.1.1. Evaluation of the Results of this Research

Furthermore, how the findings of this research stand in comparison to the findings of other researchers who have studied brand performance as viewed from the employee perspective required examination to assert the contribution of this research. Thus, examples of evaluation of the results of this research with the findings of other researchers are provided in the following sections. Those sections address the issues of

comparing the results of this research concerning brand performance from the employee perspective with other brand-related studies, product and company performance, and individual performance/productivity.

To begin with, this section discusses how this research on brand performance from the employee perspective differs from other brand-related studies. To examine this, it was important to divide the discussion into two areas. One was to compare brand-performance-related studies in general with the outcome of this research, and the other was to compare brand-performance-related studies from the employee perspective with a focus on internal marketing with the current study. These two aspects are discussed next.

Numerous articles have been published on brand performance in general in the last three decades (Santiago, 2023). In comparison, there are far fewer publications concerning branding as viewed from the perspective of employee performance: the literature shows that this research is still in its nascent stage, with one of the first publications on employee equity appearing only in 2007 (Cardy et al., 2007). Further, the concept of employee-based brand equity was propounded in 2009 (Santiago, 2023). The concept of brand performance viewed through the employee perspective gained currency only recently, and much of the focus has been on four major areas, namely business studies, marketing, management, and human resources management. While employer branding has been investigated in other areas, such as public health, logistics, economics, computing and information systems, innovation, sustainability and psychology, similar growth has not yet been witnessed in the field of brand performance viewed through the employee perspective. This can be seen in Figure 6.1.
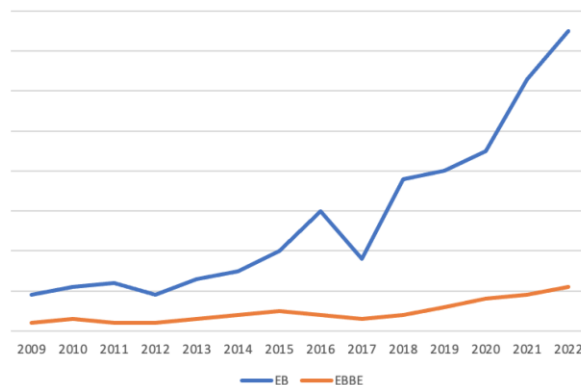

Figure 6.1 Comparison of Research Publications between Employer Branding (EB) and Employee-Based Brand Equity (EBBE) (Source: Santiago, 2023)

From Figure 6.1, it can be seen that research in areas concerning employee brand performance is limited. Santiago (2023) highlighted that the employee perspective in brand performance studies is not investigated and much of the investigation has focused on the organizational view or the customers' perceptions, which

is a huge research gap, and considered this as an important opportunity for future research. Thus, the current research contributes to closing the gap in the body of knowledge related to branding from the employee perspective. Furthermore, in areas concerning internal marketing and internal branding, Richardson and Gosnay (2023) argued that there is a need to bring out new and meaningful insights. Thus, any research in the areas of internal marketing in the context of branding and internal branding is expected to contribute to new knowledge. This research thus contributes to internal marketing in the context of both the branding literature and the internal branding literature, both viewed from the employee perspective. The significant difference between the findings of this research and findings of other similar studies is that unlike other research outcomes, which have focused heavily on internal branding (Eid et al., 2019; Itam & Singh, 2017; Nouri et al., 2016; Punjaisri & Wilson, 2011), this research has focused on internal marketing issues related to branding viewed from employees' perspective. The difference can be seen in terms of internal marketing's ability to support employees and banks in enhancing employee brand performance, which is new knowledge. The results of this research clearly provide a way to implement internal marketing in organizations, support employees as internal customers, and realise better external customer satisfaction, which are not well addressed either in the employee brand performance literature or in other brand-related studies in general (Muhammad et al., 2020; Ngo et al., 2019).

As far as the outcomes of several publications related to product and company performance in branding literature is concerned, it must be pointed out that the employee brand performance and its relationship to internal marketing necessarily involves organization and product performance – an argument that is supported by many researchers, including Banerjee et al. (2018), Chhabra and Sharma (2014), Miles and McCamey (2018), Keller (1993), and Simon and Sullivan (1990). Furthermore, there are several other aspects concerning employee brand performance: for instance, employee satisfaction, employee loyalty and engagement (Benraïss-Noailles & Viot, 2020; Tanwar & Kumar, 2019; Tanwar & Prasad, 2016, 2017; Vasantha, 2018), employee brand identity, and employee brand commitment (Punjaisri et al., 2009). Taking particular examples of employee brand performance, including employee brand identity, employee brand commitment and employee brand loyalty, this research paves the way to understand organization- and product-related employee brand performance using internal marketing as the determinant. While the literature shows that it is possible to link employee-related attributes like brand identity, brand commitment and brand loyalty to organizational and product performance (Erkmen & Hancer, 2015; Muhammad et al., 2020; Punjaisri et al., 2009; Yu et al., 2016), there is hardly any evidence in the extant literature that has addressed internal marketing as the determinant of product and organizational performance in the context of employee brand behaviour, barring studies outside the branding literature. For instance, Verčič (2021) studied the relationship between employee satisfaction and internal communication in the context of

employee engagement and organizational support, but not branding. While internal communication is a concept that is related to internal marketing, the organizational performance and employee engagement studied by Verčič (2021) did not include employee brand performance. Santiago (2020) studied internal communication and employee satisfaction considering organizational identification as a concept driven by employer branding and internal communication. Here again, internal marketing, represented by internal communication, was utilized to determine employee organizational identification and not brand identification – an employee brand performance factor. This again shows that the link between internal marketing to employee brand performance aspects was not considered by Santiago (2020). Nguyen and Nguyen (2021) studied several employee related factors as part of organizational performance but did not involve brand performance that was linked to organizational as well as product performance. The discussion above clearly shows that both product performance and organizational or company performance are directly related to employee brand performance, and that a mechanism to link internal marketing as a brand construct to both product and organizational performance is not addressed in the extant literature. While this research does not directly link internal marketing as a brand construct to both product and organizational performance, it provides a mechanism to manoeuvre product and organizational performance in terms of employee brand performance. This implies that in the model developed for linking internal marketing to employee brand performance, a construct that represents either product performance or organizational performance could be used in place of employee brand performance. This argument is supported in the literature by several researchers (Nguyen & Nguyen, 2021; Santiago, 2020; Verčič, 2021).

Thus, it can be seen that this research provides a mechanism that links internal marketing to employee brand performance and hence control, organizational and product performance. The model provides a direction to exploit internal marketing aspects like internal communication to enhance organizational performance and product performance in firms, including banks, with regard to employee brand performance. This is a contribution of this research to the body of knowledge concerning internal marketing in the context of employee brand performance. When compared to the contributions made by other studies conducted in similar contexts and found in the extant literature, this contribution is unique, although such an articulation is seen to emerge from the inclusion of organizational performance and product performance.

With regard to the individual performance or productivity of employees, the outcome of this research is able to provide a path that links internal marketing as a determinant of individual performance and productivity in the context of branding. To envision this, it is important to know that service employees are considered to be brand champions as long as they find themselves as part of the frontline performance, and this is considered as supporting the brand message of an organization (Wallace & de Chernatony, 2009).

Accordingly, if one takes into account the explanation given by Babin and Boles (1996) regarding considering the front-line performance of employees as part of employee performance, then employee performance can be defined as employee behavioural outcomes and employee personal productivity. These aspects are expected to be in line with the organizational requirements that include factors such as work quality, efficiency and awareness. In addition, while employee behavioural outcomes and employee personal productivity are considered to represent employee performance, King and Grace (2009) and Punjaisri and Wilson (2007) have argued that such employee performance is driven by internal branding. This explanation provides an opportunity to link employee performance in the context of branding to the individual performance or productivity of employees with regard to brand performance. As explained in the previous paragraphs, a similar analogy could be drawn to include constructs that measure individual brand performance or productivity related to brand performance in the theoretical model (Figure 3.1) developed for this research in place of brand performance. In the absence of any such model that links internal marketing or internal branding as a determinant of individual performance or productivity (Ngo et al., 2019), this research contributes to the body of knowledge on employee brand performance and explains how internal marketing could help organizations to enhance their individual performance and productivity. These results are discussed in detail in the next section.

From the above arguments and the literature review, it can be inferred that the factors that could affect employee brand performance in the context of banks are internal marketing, internal branding, brand identification, brand commitment, and brand loyalty. Additional inference suggests that these four factors could encompass many other factors not discussed in this research, as the literature which shows that many of those factors not discussed could be either directly or indirectly linked to or represented by the four factors. Thus, it can be concluded that research question RQ1 has been answered.

6.2   Research Question 2

RQ2: What factors representing employee brand behaviour act as interventions in the relationship between internal marketing and employee brand performance in the context of banks?

From the literature review (Chapter 2), it was found that employee brand performance is a major factor that is challenging to achieve, and that banks aim to achieve it to improve their performance. Customer satisfaction, loyalty and retention are major challenges faced by banks, and employee brand performance is a major tool used by banks to ensure that those challenges are overcome. Particularly, the literature shows that employees have a major role in achieving brand performance, a concept that is still evolving (Porricelli, 2013). Employees' brand performance delivery is a major area which, when exploited, promises to improve

the overall performance of the banks (Section 2.3). Literature points out that the current level of knowledge in understanding the concept of employee brand performance and the factors that affect it require further enrichment to support the banks and other organizations. A framework that is easy to understand and implement could be one way to enrich the current level of knowledge of the concept of employee brand performance (Chapter 3). This research has achieved such a framework, details of which are discussed next.

A framework to understand in depth how the different factors affecting employee brand performance in banks was presented by studying the various branding concepts, developed models, established theories and the gaps that exist in the literature. The reason for developing a model/framework was to illustrate employee brand performance and the employee-oriented factors affecting it through a conceptual model that has been developed for this purpose using evidence available in the literature (e.g., Alwi et al., 2017; Ehrenberg et al., 2004; Iyer et al., 2020; Keller, 1993; Lee et al., 2008; Punjaisri et al., 2009; Vetrivel et al., 2015; Yu et al., 2017). The available evidence in terms of the several models tested in the literature varied with regard to the research context, factors that affect brand performance, operationalization of the relationship between factors, the research methodology adopted, and the outcomes achieved. One significant aspect that stood out was that very few empirical models had addressed brand performance from the angle of employees as customers of a firm or a bank, although with some exceptions, such as the models developed by Efe and Akyol (2019) and Punjaisri et al. (2009), and even these two empirical models suffered due to limitations. Keeping the core point of employee brand performance in view, this research identified the main determinant as internal marketing – a factor that has potential to alter the way employee brand performance is understood.

While the "internal marketing – employee brand performance" relationship formed the axis of the investigation in this research, studies by other authors in related areas argued that such a relationship is influenced by many factors, including internal branding, employee brand identification, employee brand commitment and employee brand loyalty. Without considering the influence of those factors on the "internal marketing – employee brand performance" relationship, any knowledge gained about this relationship is not expected to be complete, especially in the context of internal brand management (Burmann & Zeplin, 2005). Thus, any framework developed to study this relationship needs to include factors that affect the relationship. The four factors chosen in this research were internal branding, brand identification, brand commitment, and brand loyalty. These are reproduced below in Table 6.1.

No.	Factor	Reasons for including in the framework	Author/Authors
1.	Internal branding (IB)	The main function of internal branding appears to be as a facilitator of social interaction between management and employees on the one hand, and between employees themselves on the other, leading to a shared understanding of the brand, meaning that in the context of the internal market, how the social interactions lead to shared brand meaning is not well discussed. In addition, the concept of internal branding combines marketing and human resource management (HRM) and has a major bearing on the employees' attitudes and behaviour in delivering brand performance. However, there is a lack of a comprehensive conceptualization of internal branding as a dependent variable or mediating variable when one discusses the relationship between employee brand performance and its determinants, particularly in the context of banks.	Dean et al. (2016) Punjaisri et al. (2009) Section 2.5
2.	Brand identification (BI)	It creates a specific space as part of the perception maps in the minds of the customers by generating parity and points of differentiation, leading to instant recognition of a brand in comparison to the competitors. In the context of banks, although the literature points out that they are affected by brand identity, the value of brand identity and its role in determining the effectiveness of banks – for instance, brand performance – is not well understood in many countries. Further, while internal marketing affects brand performance through internal branding, the complexity of the effect of internal marketing on brand performance increases, and with a small number of exceptions, such as the work of Harris (2002), there has been hardly any research on this issue.	Lebar et al. (2005) John (2014) Harris (2002) Section 2.6
3.	Brand commitment (BC)	Brand commitment amongst employees develops when those employees willingly associate with an organization and devote themselves to the achievement of organizational objectives. Little is known about the extent to which bank employees are committed to their employer or adopt their bank's values (an indicator of brand performance). Furthermore, while the literature shows that employee brand commitment could be influenced by internal branding, how employee commitment would change when internal branding changes is not well understood in the literature. In addition, when internal marketing changes in different contexts, like the banking sector, how employee brand commitment would be affected is another aspect that is not understood in the literature.	Wallace et al. (2011) Sharma and Bajpai (2010) Burmann et al. (2009) Efe and Akyol (2019) Section 2.7
4.	Brand loyalty (BL)	Employee brand loyalty manifests in the employee's intention to remain with the organization and to live up to the brand's expectation. However, the concept of employee brand loyalty is argued to be under-investigated in the branding literature, as the role of the main deliverers of the services – that is, bank employees – is neglected. There is also a lack of understanding on how internal branding (and hence internal marketing) affects brand loyalty.	Azizi and Javidani (2015) Punjaisri and Wilson (2007) Mishra, 2020 Section 2.8

Table 6.1 Reasons for Investigating the Factors that Impact the Relationship between Internal Marketing and Employee Brand Performance

From the above, it can be seen that the relationship between internal marketing and employee brand performance could be significantly altered when the four factors, namely internal branding, employee brand identification, employee brand commitment and employee brand loyalty, are introduced as interventions affecting the relationship. While studies have attempted to establish a relationship between internal marketing and employee brand performance in different ways, those relationships do not include the

abovementioned four factors in a single study or offer the potential to provide a different perspective on the relationship between internal marketing and employee brand performance in banks. As explained in Sections 2.4 and 3.2, internal marketing is considered to be a major factor that influences and directly affects internal branding aspects in a firm, and indirectly impacts brand performance. Two theories, namely internal marketing theory and social exchange theory, lent support in developing the framework that related the internal marketing construct to the employee brand performance construct with the intervention of internal branding and employee brand identification, commitment and loyalty.

After collecting the data through the survey and subjecting the model to rigorous statistical analysis, it was found that the employee brand commitment construct was not statistically significant in influencing the relationship between internal marketing and employee brand performance and other constructs in the model. Based on the results of the data analysis and findings, the final conceptual framework that emerged is given in Figure 5.7. The lack of statistical significance in the relationship between employee brand commitment and other constructs in the model could be due to several reasons, including the fact that employee brand commitment and loyalty closely resemble each other at the conceptual level – an argument that is supported by various authors (Sections 2.7 and 2.8). However, the relationship between brand commitment and brand performance was found to be statistically significant but negative. This is contrary to the results reported by other researchers (e.g., Efe & Akyol, 2019; Yu et al., 2020). This anomaly in the research outcome needs further investigation, as no perceptible reasons were found to support a negative relationship between brand commitment and brand performance. Thus, it can be inferred from the final model that internal marketing affects employee brand performance through two statistically significant paths, namely internal marketing → internal branding → employee brand identification → employee brand performance and internal marketing → internal branding → employee brand loyalty → employee brand performance. It must be noted here that employee brand commitment was found to influence employee brand performance inversely as a standalone variable but not as an intervention. This is another unique finding.

This makes the model developed in this research a parsimonious and easy way to deal effective with the concept of employee brand performance. How this happens in banks can be explained as follows. Banks are known to operate in a fiercely competitive market. Internal marketing as a concept has the potential to enhance employee brand performance through such aspects as internal communication. When employees are made aware of the organizational goals and strategies of a bank, which signify its brand, they tend to align with those goals, as effective communication is shown to be a major contributor in aligning employees' beliefs, attitude and performance. Being in the service industry and having significantly

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different characteristics when compared to other sectors, banks require loyal employees who can perform better and ensure brand performance through a clearer understanding of branding as internal customers and brand identification. Employees in fact need to live the brand, especially in banks. Every activity in a bank concerns the external customer, and satisfaction and retention of those customers could be achieved through better brand performance of employees. Internal marketing is found to play a leading role in dealing with complex issues concerning employee attitude and behaviour, without which internal branding and employee brand identification and brand loyalty cannot be achieved. Controlling internal branding activities that concern employees, employee brand identification and brand loyalty is less complex in banks, which are characterized by intense involvement of employees in delivering service and brand performance. Thus, as far as brand performance issues are concerned in banks, it can be seen that the model developed in this research is less complex than those developed by prior researchers, such as Efe and Akyol (2019) and Punjaisri et al. (2009). Finally, it can be concluded that internal branding, employee brand identification and brand loyalty only act as interventions in the relationship between internal marketing and employee brand performance.

6.3   Research Question 3

RQ3: To what extent do internal marketing factors influence employee brand performance in the presence of employee brand behaviour interventions, in the context of banks?

This section explains the extent to which internal marketing factors influence employee brand performance in the presence of employee brand behaviour interventions. Prior to a discussion on the objective results obtained in this research, a brief explanation is given on the meaning one can derive about the valid relationships. This is explained next.

The results show that the latent variable internal marketing is found to have a statistically significant relationship with the endogenous variable employee brand performance, although indirectly, with the mediation of three other endogenous variables, namely internal branding, employee brand identification and employee brand loyalty. Two paths have been established in this research between the dependent and independent variables through statistical validation, namely IM → IB → BI → BP and IM → IB → BL → BP. In banks, it is primarily the employees who contribute significantly to the performance of the brand, and their commitment could be construed to be indicated by brand loyalty itself. For instance, if a retail bank is promoting a product that enables customers to avail a loan, then some factors that depend on the employees include the extent to which the employees believe that the brand of the bank in which they work will enable customers to approach the bank and how they promote the product when the customers apply.

If the employees are not loyal to the bank, then the customers could be easily discouraged and may not opt for the loan. In real-life situations, availing a loan from a bank often requires the customer to satisfy many conditions, including providing supporting documents, collateral assets or arranging guarantees. In addition, variables such as the number of instalments in which the loan has to be repaid, the charges for disbursing the loan, and the insurance charges, are not uniformly applied to all customers, indicating that employees who are directly in touch with the customers play a leading role in supporting the brand and the customers. In such a situation, the brand loyalty of the employees plays an important role, which can only be derived if the employees are committed to the brand. This argument implies that if employees exhibit brand loyalty, then brand commitment is built into their loyal behaviour, and hence a separate and individual representation of brand commitment as part of the model may not be necessary.

Similar sentiments have been expressed by those who argue that brand loyalty demonstrates brand commitment of employees (e.g., Brown & Peterson, 1993; Kashive & Khanna, 2017; Pritchard et al., 1999; Punjaisri et al., 2009; Reichers, 1985). In addition, it is likely that employee brand loyalty was found to be significant without the involvement of employee brand commitment as a separate construct due to the introduction of internal marketing as the determinant of employee brand performance. The communication of the branding aspects of the banks, which is one of the core elements of internal marketing, must have developed a strong commitment in the employees, leading to highly loyal employees who deliver brand performance to achieve the bank's goals. However, the results obtained by Efe and Akyol (2019), although in the banking industry in Turkey, cannot be compared with the results of this research, as those authors did not conceive of a relationship between brand commitment and brand performance.

While there are some arguments to suggest that internal branding and internal marketing can be used interchangeably (e.g., Iyer et al., 2018; Jegadeeswari et al., 2014; Keller, 2003; Miles & Mangold, 2004; Mitchell, 2002), there is a growing realization that there are characteristics of internal marketing that are different from internal branding and hence there is a need to deal with the two concepts separately. For instance, one of the definitions of internal marketing is that it could be considered as a tool that could be used to manage human resources to educate, motivate and train employees (Tansuhaj et al., 1991). Similarly, one of the definitions of internal branding is that it is concerned with cultural change and is dependent on an effective assimilation and alignment of marketing and human-resource-related concepts and practice in an organization for recognition in the organization (Aurand et al., 2005). If one compares these two definitions, it can be seen that internal marketing is more specific and oriented towards employee education and training, whereas internal branding is concerned with the efforts that enable recognition of the branding aspects within an organization using culture, marketing, and HR aspects. Internal marketing

and internal branding are two different processes (Papasolomou-Doukakis, 2002; Ünal & Akyol, 2019; Vallaster, 2004). A closer look at these two concepts clearly shows that internal marketing could lead to internal branding if the employees are educated, trained, and motivated to be aware of the brand, trained to live the brand, and encouraged to adopt the brand, which in essence is a culture that involves both marketing and HR-related aspects. Thus, it can be argued that internal branding and internal marketing are two different concepts, with internal marketing likely to determine the internal branding within an organization. The revised model presented in this thesis can therefore be considered as an extension of the model developed by Punjaisri et al. (2009), thereby adding new knowledge to the branding literature.

From a practical angle, research shows that banks use internal communication (marketing) as an effective tool to influence their internal customers (employees) to position or reposition the bank and its values in the mind of each employee. The objective is to engage the employees in behaviour (internal branding) that will enable the banks to achieve their goals in the external market (Papasolomou-Doukakis, 2002). On the one hand, the discussions show that the model developed for this research is able to provide a linkage between internal marketing (independent variable) and employee brand performance (dependent variable) mediated by internal branding and employee brand identification and loyalty; on the other, it is necessary to know the extent to which the dependent variable and mediating variables affect the dependent variable. The following sections examine this aspect by analyzing each of the relationships in the model through path analysis alongside verifying the hypotheses.

6.3.1. Examination of the Path *internal marketing → internal branding → employee brand identification → employee brand performance (IM → IB → BI → BP)*

From Figure 5.7 and Table 5.38, it can be seen that the path internal marketing → internal branding (IM → IB) was statistically significant (correlation weight 0.883). This means that if internal marketing increases by one standard deviation, internal branding increases by 0.883 standard deviation. Next, the path internal branding → employee brand identification (IB → BI) was found to be statistically significant (correlation coefficient 0.726). This means that an increase of one standard deviation in internal branding leads to an increase of 0.726 standard deviation in brand identification. Again, the path brand identification → employee brand performance (BI → BP) was also statistically significant (correlation weight 0.656). This indicates that a one standard deviation increase in brand identification results in a 0.656 standard deviation in employee brand performance. The correlation weight of the path IM → IB → BI → BP can be calculated as a product of the correlation weights of the three paths namely (IM → IB), (IB → BI) and (BI → BP) = (0.883 x 0.726 x 0.656) = 0.421. This implies that a one unit increase in internal marketing results in a 0.421 unit increase in the employee brand performance in the positive direction. That is to say that any increase

in the internal marketing activities in the banks will have a positive effect on employee brand performance as well as external brand performance: a finding that provides a strong supporting argument to implement or enhance internal marketing in banks. However, such efforts need to take into account the internal branding and brand identification concepts, as those aspects have an important role to play. For instance, when internal marketing efforts are increased, then internal branding and brand identification efforts need to increase correspondingly so that brand performance can improve.

With regard to the relationship IM → IB → BI → BP, when compared with other arguments found in the literature the results of this research show mixed results. While there is evidence of similar results having been achieved with regard to the relationship IB → BI → BP (e.g., by Punjaisri et al., 2009), there is no comparable result to verify the path IM → IB → BI → BP. However, there are arguments that support the establishment of a relationship between internal marketing and internal branding (e.g., Khazaei & Barzegar, 2016; Ünal & Akyol, 2019). Thus, combining the arguments of Punjaisri et al. (2009) and Khazaei and Barzegar (2016), it is possible to infer that the results of the research undertaken and described in this thesis are in line with the other findings, although the results of this research provide a different but comprehensive perspective of the complex relationship IM → IB → BI → BP that could be explained and measured using statistical methods, thereby contributing to the branding literature. Thus, it is possible to argue that the hypotheses H_1 (IM → IB), H_2 (IB → BI) and H_7 (BI → BP) are accepted.

6.3.2. Examination of the Path *internal marketing → internal branding → employee brand loyalty → employee brand performance (IM → IB → BL → BP)*

The path IM → IB was found to be statistically significant (correlation weight 0.883). Next, the path IB → BL was also found to be statistically significant (correlation weight 0.843). This means that a one standard deviation increase in internal branding produces a 0.843 standard deviation increase in employee brand loyalty. Similarly, the analysis of the path BL → BP shows that the relationship is statistically significant (correlation weight 0.288). This indicates that a one standard deviation increase in BL leads to an increase of 0.288 standard deviation in employee brand performance. The correlation weight of the path IM → IB → BL → BP can be calculated as a product of the correlation weights of the three paths, namely (IM → IB), (IB → BL) and (BL → BP) = (0.883 x 0.843 x 0.288) = 0.12. This implies that a one unit increase in internal marketing results in a 0.214 unit increase in the employee brand performance in the positive direction. The interpretation that follows is that when the internal marketing activities in a bank increase, then the employee brand performance increases, mediated by internal branding and brand loyalty. That is, internal marketing increases internal branding, which in turn increases brand loyalty and finally brand performance, all of them in the positive direction. Internal marketing is one way to improve brand loyalty.

As in the case of the relationship IM → IB → BI → BP, comparable results related to the relationship IM → IB → BL → BP are hard to find, although there is evidence to support the results of the research described in this thesis pertaining to the relationship IB → BL → BP (e.g., Punjaisri et al., 2009). However, the relationship IM → IB has found some support (e.g., Ünal & Akyol, 2019; Khazaei & Barzegar, 2016). Thus, combining the arguments of Punjaisri et al. (2009) and Khazaei and Barzegar (2016), it is possible to infer that the results of the research undertaken and described in this thesis are in line with the other findings, although they provide a different but comprehensive perspective of the complex relationship IM → IB → BL → BP that could be explained and measured using statistical methods, thereby contributing to the branding literature. Thus, it is possible to argue that the hypotheses H_4 (IB → BL) and H_9 (BL → BP) are accepted.

6.4   Summary of the Findings

Below is a summary of the responses regarding the study's nine hypotheses.

Hypotheses no.	Hypotheses	Accepted or rejected
H1	Internal marketing positively influences internal branding in delivering brand performance.	Supported
H2	Internal branding directly and positively influences employees' brand identity in delivering brand performance.	Supported
H3	Internal branding directly and positively influences employees' brand commitment in delivering brand performance.	Rejected
H4	Internal branding directly and positively influences employees' brand loyalty in delivering brand performance.	Supported
H5	Employees' brand identification positively influences employees' brand commitment in delivering brand performance.	Rejected
H6	Employees' brand commitment positively influences employees' brand loyalty in delivering brand performance.	Rejected
H7	Employees' brand identification directly and positively influences employees' brand performance.	Supported
H8	Employees' brand commitment directly and positively influences employees' brand performance.	Rejected
H9	Employees' brand loyalty directly and positively influences employees' brand performance.	Supported

Table 6.2 Enumeration of the Results of the Verification of the Hypotheses

6.4.1.   The final model (Figure 5.7) clearly shows that internal marketing is an important determinant of employee brand performance, although it influences employee brand performance indirectly in the context of banks. This finding is unique, as in the field of banking, employees are considered to be the main factor in delivering brand performance. While there are discussions that have called for the implementation of internal marketing (e.g., Ahmed et al., 2003; Ghoneim & El-Tabie, 2014; Ibrahim & Yesiltas, 2021; Mahmoudian & Ishanian, 2014; O'Callaghan, 2009; Semnani & Fard, 2014; Yüksel, 2015), those discussions do not specifically address the banking sector and are

mostly non-generalisable. In addition, if one takes into account the current level of knowledge, it can be seen that the findings of this research add to the branding literature. The findings indicate that internal marketing can be effectively used to enhance employee brand performance internally, resulting in the banks doing better externally. In terms of its originality, the model developed and tested in this research provides an alternative view of brand performance delivery of employees in general and banking in particular when compared to the one developed by Punjaisri et al. (2009), and negates the claim of Punjaisri et al. (2009) that brand commitment needs to be dealt with as a separate construct as an intervention in the relationship between internal branding and employee brand performance.

6.4.2. The model provides two parsimonious paths by which internal marketing could be used as a factor to improve the employee brand performance. They are IM → IB → BI → BP and IM → IB → BL → BP. However, the path IM → IB → BI → BP (correlation weight of 0.421) seems to have greater significance when compared to the path IM → IB → BL → BP (correlation weight of 0.214). The reason appears to be that the relationship between BL and BP (correlation weight of 0.288) appears to show that the brand loyalty of employees has lower influence on employee brand performance when compared to brand identity (correlation weight of the path BI → BP is 0.656). This can be interpreted in such a way that employees' brand identification plays a major role in their brand performance when compared to brand loyalty. The reason could be that it is easier for employees to identify with the brand than to develop loyalty towards it. Especially in banks, where competition is very severe and branding is expected to play a major role in achieving competitive advantage, it is possible that brand identification could be built into employee behaviour more easily than loyalty. This argument was implied by Herman et al. (2016), who suggested that brand identity could involve everything that makes a brand meaningful and unique, which perhaps could be why employees can identify with the brand quickly, when compared to brand loyalty (defined as remaining loyal to an organization and living the brand: Punjaisri & Wilson, 2007). Employees therefore could adopt brand identity easily, leading to banks achieving better employee brand performance. While banks can adopt both paths, the one that is likely to yield faster results appears to be IM → IB → BI → BP.

6.4.3. Another important aspect is that despite the fact that internal branding is shown to be exerting lower influence on brand identification (the correlation weight of the path IB → BI is 0.726) when compared to brand loyalty (the correlation weight of the path IB → BL is 0.843), yet the path IM → IB → BI → BP appears to be more significant when compared to IM → IB → BL → BP. This

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can be explained in a way that although internal branding in banks may influence brand loyalty significantly, brand loyalty as a factor does not yield better employee brand performance. A possible interpretation is that when brand loyalty increases in employees, such loyalty may not translate into performance due to some other factors, such as the appeal of the products and services delivered or the perception of employees with regard to the competence of the organization. However, in the case of brand identification, employees may quickly adopt the brand, as they form part of the front-end operation of banks dealing with external customers and have to quickly understand these customers' requirements before delivering the promised service or product. This phenomenon may not need a strong internal branding effort. Thus, there appears to be a practical aspect involved in the actual understanding of why internal branding as a concept is able to be exert more influence on employees' brand loyalty when compared to their brand identification. This finding is not explained in the branding literature concerning any sector where comparison of the operation of the paths (IB → BI) and (IB → BL) has been investigated.

6.4.4. The results show that internal marketing exerts a large influence on internal branding (correlation weight 0. 883). This provides further support for the claims made that internal marketing could act as an antecedent of internal branding and have significant influence (e.g., Khazaei & Barzegar, 2016; Mahnert & Torres, 2007; Punjaisri & Wilson, 2011).

6.4.5. Finally, it can be seen from the results that employee commitment was not found to be a significant factor. This could be because employee commitment is considered to resemble brand loyalty (e.g., Kashive and Khanna, 2017; Punjaisri et al., 2009). Where employee loyalty is found to be a strong factor in the banks, employee commitment could be a natural derivative of brand loyalty. Hence the lack of significance of employee brand commitment found in the research described in this thesis can be considered to support the literature which indicates that employee commitment could be identified or interpreted as employee loyalty. Although this result partially contradicts the arguments of Punjaisri et al. (2009), the findings appear to be valid because of the nature of the banking industry, where employees are the main factor and determine the performance of the bank, so brand loyalty could be found in all committed employees. Punjaisri et al. (2009) showed that the path BC → BP is not statistically significant, while in this research, brand commitment was found to be statistically significant as a construct but in the negative direction (correlation weight of the path BC → BP is -0.096). Punjaisri et al.'s (2009) findings confirmed that brand commitment does not have any direct influence on brand performance but could exert influence on brand performance through brand loyalty. However, the findings of this research showed a negative relationship

between brand commitment and brand performance, which could be contrary to facts and needs further investigation. In addition, taking into account the closeness of the concepts of brand loyalty and brand commitment, the findings could be interpreted to suggest that if brand commitment and brand loyalty were considered as one factor, then the model in this research could have produced a different result.
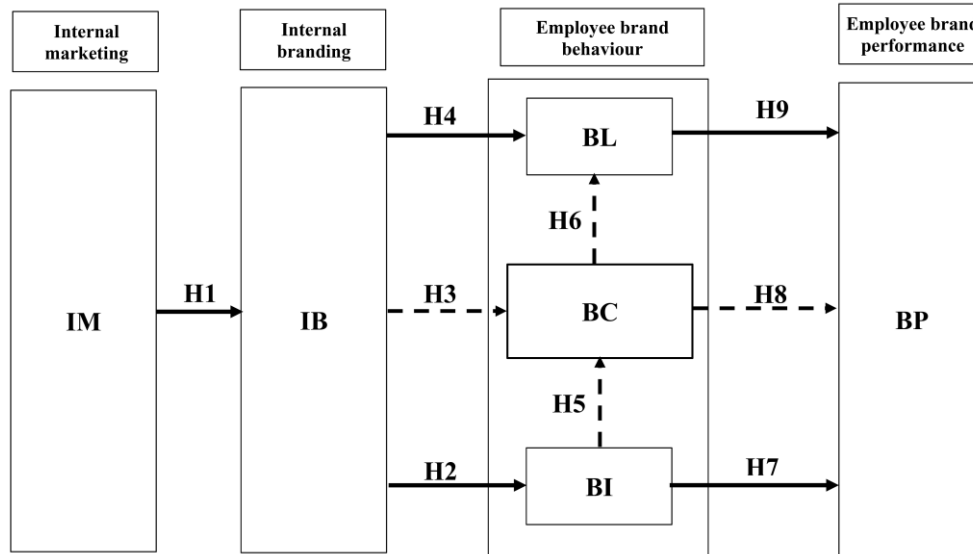
The finally tested model is presented in Figure 6.2.

Figure 6. 2 Finally Tested Research Model

6.5   Summary

This chapter shows that all the three research questions have been answered comprehensively using the findings derived in Chapter 5. The results show that five out of the nine hypotheses have been supported, whereas four have been rejected. The possible reasons for such confirmation and rejection have been explained. A comparison with the current literature has been shown. Thus, this chapter sets the basis for deriving conclusions (Chapter 7) based on the literature review provided in Chapter 2, the findings set out in Chapter 5 and the interpretations offered in this chapter.

Chapter 7

Conclusions

7   Introduction

This chapter derives conclusions from the findings arrived at in Chapter 5 and the interpretations given in Chapter 6. The conclusions verify whether the aim and objectives have been achieved. Further, based on the results achieved in testing the hypotheses, the chapter sets out the contributions made by this research to knowledge, theory, practice, and methodology. Finally, the limitations of this research are provided, alongside future areas of research.

7.1   Verification of Achievement of the Objectives

Objective 1: To develop a conceptual model linking internal marketing factors and employee brand performance with interventions affecting the relationship between internal marketing factors and employee brand performance.

The aim of the research was to develop a model that provided a path to answer the research questions. While the model was being developed, it was necessary to understand that the factors chosen supported the researcher in answering the research questions. For instance, the first research question required the identification of factors that affected employee brand performance. The literature review provided the support to identify the different factors. While numerous factors were found to be useful in the literature, this research chose only five of them, namely internal marketing, internal branding, brand identity, brand commitment, and brand loyalty. Amongst these factors, internal marketing was chosen because of its possible influence on employee brand behaviour and its power to impact employee brand performance. From Section 2.4, it can be seen that internal marketing can be related to a number of factors concerning branding, such as internal branding, employer branding, employee commitment (Yüksel, 2015), organizational value, employee branding (Semnani & Fard, 2014), organizational competencies (market-oriented behaviour, employee satisfaction, specific or individual competencies), business performance (Ahmed et al., 2003), brand identity (Mahmoudian & Ishanian, 2014), internal branding, brand commitment (O'Callaghan, 2009), and brand loyalty (Ghoneim & El-Tabie, 2014). Thus, internal marketing was identified as an important factor that promised to reveal knowledge on how to improve employee brand performance. In addition, it was not well investigated. These aspects enabled the choice of internal marketing as the main exogenous factor. Secondly, internal branding was considered to be a close associate of internal marketing in the literature (Section 2.5). Internal marketing was considered as an antecedent of internal branding (Efe & Aykol, 2019; Punjaisri & Wilson, 2011). In addition, internal branding was

considered to be a major determinant of employee brand performance (Punjaisri et al., 2009; Yu et al., 2020). These two arguments, in combination, supported the choice of internal branding as an important factor in determining the employee brand performance, and it was thus included in the model.

Further to identifying internal marketing and internal branding as factors that could be included in the model, it was essential to include employee brand behaviour factors, as employee brand performance has been widely related to employee brand behaviour factors including employee brand identity, employee brand commitment and employee brand loyalty (Sections 2.3 and 3.3). The importance of investigating the influence of internal branding alongside employee brand behaviour can be understood from the arguments of Efe and Aykol (2019) and Punjaisri et al. (2009). The lack of concrete empirical support necessitated further investigation into the linkage between internal branding and employee brand behaviour factors. The fact that there was lack of adequate empirical studies to relate internal branding and employee brand behaviour factors provided some basis to understand the relationship provided support for the inclusion of the employee brand behaviour factors. Thus, the employee brand behaviour factors employed by Efe and Aykol (2019) and Punjaisri et al. (2009) in their models were chosen in this research. The choice of the factors internal marketing, internal branding, employee brand identity, employee brand commitment and employee brand loyalty eventually led to the development of the model in Figure 3.1. From these arguments, it can be concluded that Objective 1 has been achieved.

Objective 2: To test the relationship between internal marketing factors and employee brand performance with the interventions representing employee brand behaviour factors, empirically.

In order to understand the relationship between the five factors chosen for this study and employee brand performance, some assumptions were made using theoretical and literature support. Each of these relationships will be examined here to understand the nature of the relationship between those factors. From Section 3.1, it can be seen that a relationship between internal marketing and employee brand performance could be established. However, there is no evidence of a model in the literature that directly or indirectly links internal marketing to employee brand performance in the presence of interventions, indicating that any relationship between the two constructs could produce new knowledge about the functioning of internal marketing in banks. From the literature, it could be seen that Efe and Aykol (2019) and Punjaisri et al. (2009) established a relationship between internal branding and employee brand performance using mediating variables, namely employee brand identity, employee brand commitment, and employee loyalty, whereas Drake et al. (2005) and Mitchell (2002) provided evidence to directly link internal marketing to internal branding. The tests conducted on the research model yielded the final results provided in Table 6.2. Thus, it can be concluded that Objective 2 has been achieved.

Objective 3: To determine the extent to which internal marketing factors affect employee brand performance.

Once the relationships between the various factors had been established, it was necessary to evaluate those relationship using statistical methods and compare the results of the evaluation with already published results so that the empirical relationships could be validated. Chapters 4 and 5 described the methodology used in this research to collect data, analyse data and derive findings. As mentioned in Chapter 4, initial analysis based on the data collected through the pilot survey enabled the researcher to check the preliminary reliability and validity of the data collection instrument. Data collected through the main survey was analysed to test the relationships and verify the hypothesis. Positivist epistemology combined with objective ontology was used as the research philosophy to test the model. A deductive approach along with a quantitative research method was used as the research framework. An explanatory method was used as the research design, with a survey questionnaire as the strategy. Apart from verifying the reliability and validity of the data and the model, SEM was conducted to evaluate the empirical relationships. Of the nine relationships formulated in the research (explained in the previous section), five withstood the rigorous statistical analysis, namely IM → IB, IB → BI, IB → BL, BI → BP and BL → BP. Four relationships were not validated, namely IB → BC, BI → BC, BC → BL and BC → BP. The main reason for the lack of significance observed in the latter four relationships is that one brand behaviour factor, namely employee brand commitment, was not found to statistically significantly relate to three of the four factors, namely internal branding, brand identity, and brand loyalty. Brand commitment was found to have a statistically significant but negative relationship with brand performance. This was contrary to hypothesis H8, and hence all relationships related to this construct were found to be invalid. The resultant model that emerged was given in Figure 5.7. Thus, it can be concluded that in the context of banks, employee brand performance could be dealt with via two paths: IM → IB → BI → BP and IM → IB → BL → BP.

The statistical evaluation was corroborated with research outcomes published in the literature and found to be consistent. That internal marketing is an important determinant of employee brand performance and could be determined through complex paths is a novel way of dealing with employee brand performance in banks. The banking sector is a service-oriented sector and operations in banks are almost entirely dependent on the behaviour of employees (Section 3.1). In such a situation, many have argued that bank employees' brand behaviour has a bearing on the banks' ability to deliver brand performance to their external customers (Chapter 3). In this context, it was argued in this research that internal marketing acts as the main determinant of employee brand performance as well as employee brand behaviour. Thus, the results

achieved in this research enable the researcher to conclude that this objective has been achieved. Further to achieving the objectives, the next stage is to verify whether the aim of the study has been achieved.

7.2   Verification of the Achievement of the Aim

For the sake of convenience, the aim is reproduced here:

This research aims to investigate the relationship between internal marketing factors and employee brand performance in the context of banks, with employee behavioural attributes acting as interventions, by developing a conceptual model and determining what factors represent internal marketing and to what extent those factors affect employee brand behaviour in banks.

A model was developed to explain how banks could deal with the improvement of employee brand performance and answer the research questions regarding the extent to which certain factors influenced the brand performance of employees in banks. The literature review and theoretical framework provided the path to draw the initial model (Figure 3.1). The model was developed based on the argument that employee brand performance plays an important role in banks' performance to gain competitive advantage. In addition, some factors that could influence employee brand performance and could be applied in banks to improve employee brand performance were identified based on outcomes published in prior research as well as their relevance to practitioners. The factors identified were internal marketing, internal branding, and employees' brand behaviour factors, namely employees' brand identity, brand commitment and brand loyalty. However, relating the factors to employee brand performance was a challenge. Then, through a review of the literature, the model developed by Punjaisri et al. (2009) was chosen as one that could provide the basis to relate the five factors to employee brand performance. It was argued that internal marketing was essential to improve the brand behaviour of employees and lack of internal marketing could make internal branding a weak determinant of brand performance and employee brand behaviour. Additionally, when introducing internal marketing as the determinant of employee brand performance, the internal branding construct became a mediator. Thus, the model developed and shown in Figure 3.1 was expected to improve the statistical significance of the relationships operationalized by Punjaisri et al. (2009) as well as to test the usefulness of the employee brand commitment construct in mediating between internal branding and employee brand performance. Further, the improved model was expected to explain the functioning of the employee brand behaviour factor more clearly when compared to the findings of Punjaisri et al. (2009).

While the initial model provided the basis to explain employee brand performance in banks as a factor that is influenced by internal marketing, the model brought in the other brand behaviour factors – namely brand

identity, brand commitment, and brand loyalty – as mediating between internal marketing and brand performance through internal branding. That is to say, employee brand performance is not only determined by internal marketing but the relationship between the two needs to be explained in the presence of other factors. Further, when the model was tested empirically, it was found that employee commitment was not accepted. This result was partially in agreement with the findings of Punjaisri et al. (2009), who found that the relationship between employee commitment and employee brand performance was not significant. Thus, the resulting model, depicted in Figure 5.7 and tested statistically, was considered to be the final model developed to link internal marketing and employee brand performance, mediated by internal branding, brand identification and brand loyalty. The model offers two paths, namely IM → IB → BI → BP and IM → IB → BL → BP. Thus, banks have two ways to improve their employees' brand performance, with an assumption that employee brand commitment is a hidden factor. While achieving the study's aim, the model provides the path to answer the research questions. It can be seen that all three research questions raised in this research could be answered using the model, which is explained in Chapter 6. At this point, although the resulting model enabled the researcher to conclude that the aim of the study has been achieved, it is important to realize that the lack of significance of employee brand commitment is contradictory to arguments found in the literature (e.g., Erkmen & Hancer, 2015). The possible reasons for the lack of significance of employee brand commitment have been discussed in Section 6.4.5. Thus, it can be concluded that the model that emerged after the empirical tests shows that the aim was partially achieved. Following the discussions on the achievement of the objectives and aim of this research, the following sections address the contributions made to the body of knowledge, theory, methodology, and practice.

7.3   Contributions to Knowledge

This research has made the following contributions to knowledge. First and foremost, the research has demonstrated that employee brand performance is determined by internal marketing, albeit indirectly. Researchers have raised questions about the ability of internal marketing to determine employee brand performance: for instance, Qiu et al., (2021) argued that internal marketing is an obsolete concept, as modern Human Resource practices can replace internal marketing as a concept in organizations. The results of this research clearly show that internal marketing is a valid and important construct and can be effectively used in realizing effective brand performance. Examples of importance of internal marketing found through this research are:

- Its ability to influence internal branding;
- Its ability to influence employee brand behaviour in terms of employee brand identity and employee brand loyalty;
- Its ability to influence employee brand performance.

In regard to all three aspects in the context of banking, internal marketing is clearly useful. Particularly in the context of the Middle East, hardly any research has been conducted in regard to internal marketing and its utility to employee brand performance (de Bruin et al., 2021). This research contributes to the body of knowledge by confirming internal marketing's ability to support both employees and banks in enhancing employee brand performance. The results of this research clearly provide a way to implement internal marketing, support employees as internal customers, and improve external customer satisfaction.

Next, this research was a unique study that combined both internal marketing mix factors and internal market orientation factors and integrated the two concepts to determine employee brand performance successfully. This was a major gap in the literature and hardly any publications could be found that had integrated the two concepts in one study to determine employee brand performance. The nearest concepts available were the research efforts of Ahmed and Rafiq (2003) and Yu et al. (2017). However, Ahmed and Rafiq (2003) used only internal marketing mix to determine business performance, while Yu et al. (2017) used internal market orientation as the determinant of employee brand support behaviour. Thus, the result of this research, which demonstrated through exploratory factor analysis and SEM that an integrated internal marketing strategy that combines both internal marketing mix and internal market orientation has a good predictive power towards employee brand performance, is a unique finding. This finding is an important contribution to the body of branding knowledge. Using this, bank can exploit the strengths of the various sub-constructs of internal marketing mix and market orientation and gain leverage in achieving better employee relationships with the banks. This will lead to enhanced employee brand performance.

The next important contribution to the body of branding knowledge is the confirmation of internal marketing's ability to act as an antecedent of internal branding: an aspect that was not well addressed in the literature (Eid et al., 2019). Answering calls for the need to conduct empirical studies to test antecedents of internal branding, this research provides evidence to confirm that internal marketing acts as an antecedent of internal branding, as tested successfully through rigorous analysis. This is an important contribution to the body of knowledge that deals with internal branding and brand performance of employees. This argument is valid because the literature shows that internal branding has been used to determine employee brand performance as an antecedent (e.g., Yu et al., 2017), and now that internal marketing has been found to be an antecedent of internal branding, it is possible to posit that internal marketing by corollary becomes an antecedent of employee brand performance.

Finally, internal marketing was shown to act as a driver of not only internal branding but also employee brand behaviour attributes, namely employee brand identity and employee brand loyalty. This is an

important finding and fills the gap in the literature which says that there is a lack of clarity over what is actually meant by internal marketing and under what conditions it is most likely to influence brand performance to be successful (Baker and Mitchell, 2000; Beard, 1996; Cornelissen, 2001; Kitchen et al., 1999; Low, 2000; Phelps and Johnson, 1996). In this context, behavioural aspects are found to play an important role in the relationship between internal marketing, internal branding, and brand performance. This research confirms that in an environment where internal marketing mix and internal market orientation are implemented, brand identity and brand loyalty are positively mediating between internal marketing, internal branding and brand performance. It can be posited that if the internal environment is made conducive to employees to deliver brand performance as desired by banks, then it is possible that employees' brand identity can be aligned with internal branding and generate employee brand loyalty. This in turn will enable banks to enhance employee brand performance and hence realise a better external customer experience and satisfaction. This is an important contribution to branding knowledge. Similar contributions by other researchers that have integrated internal marketing mix and internal market orientation are hard to find. The above contribution to the body of branding literature and knowledge provides a strong basis to understand brand performance in the context of banks as a dependent variable of internal marketing. This knowledge contribution gains currency, as a single antecedent to internal branding, namely internal marketing, which can significantly alter the many different relationships that could be assumed between internal branding and employee brand performance was not previously known or predictable. This contribution to knowledge enables banks to predict employee brand performance using the determinant internal marketing and by varying the factors internal branding, employee brand identification and employee brand loyalty.

This research contributes to theory in two ways. Firstly, it reconfirms the utility of theory of internal marketing mix and the components of internal marketing mix to internal marketing and branding research. Doubts were raised regarding the need to use an internal theory of marketing mix in research concerning internal marketing and brand performance (Yu et al., 2017). This research has shown that the theory of internal marketing mix is important not only for explaining the concept of internal marketing and its relationship to internal marketing but also for its ability to explain an integration with the concept of internal market orientation. This concept was inspired by the market orientation discipline. This is a unique contribution where this research has confirmed that two distinct theories could be integrated to support each other and provide an explanation for the strong predictive power of internal marketing and its function as an antecedent of internal branding, employee brand behaviour, and employee brand performance.

The next theoretical contribution is that this research provides evidence of the versatility of social exchange theory in explaining the various relationships that could be conceived to understand the employee-employer relationship in enhancing employee brand performance. While internal marketing theory explains the importance of marketing aspects in internal marketing (Ahmed & Rafiq, 2003), it does not explain how a social exchange of benefits takes place in banks in the process of enhancing employee brand performance. This research has confirmed the research outcome of Yu et al. (2017), who demonstrated the use of social exchange theory in understanding employee brand performance and the relationship between internal marketing, internal branding, and employee brand support behaviour. The research also showed how internal marketing theory and social exchange theory could be combined to explain a complex model that integrates four important concepts, namely:

- Internal marketing and its ability to be an antecedent of internal branding;
- The relationship between internal marketing, internal branding, employee brand behavioural attributes, and employee brand performance;
- Employee brand behaviour attributes and their role in the relationship between internal marketing, internal branding and employee brand performance as interventions;
- Employee brand performance.

7.4   The Impact of Rejected Hypotheses to the Theoretical Contribution

An important aspect that needs to be considered at this point is the impact of rejected hypotheses H3, H5, H6 and H8 on the theoretical contribution made by this research. Four out of the study's nine hypotheses were rejected. The relationships concerning the different hypotheses were: H3: IB→BC; H5: BI→BC; H6: BC→BL and H8: BC→BL. The central issue in all these hypotheses is BC, which is the brand commitment behaviour of employees. The main theory that has been used to explain the above relationships is social exchange theory, which posits that there is a reciprocal relationship between employees and their boss, the department to which they belong, and the organization in which they work. This reciprocal relationship leads to positive attitude and behaviour if the employer could satisfy the employees' requirements (Löhndorf & Diamantopoulos, 2014; Rousseau & McLean Parks, 1993). The results of this research show that brand commitment does not influence either employee brand performance or brand loyalty. Similarly, employee brand commitment is not influenced by either internal branding or employee brand identification.

Thus, if social exchange theory is applied to explain brand commitment, then any employee showing brand commitment towards his or her bank should have developed loyalty towards the bank and its brand in response to some reciprocal relationship that leads to a benefit: for instance, a promotion or an incentive provided by the bank. However, there could be occasions when an employee's brand commitment may not

lead to brand loyalty if the employee believes that brand commitment is unlikely to lead to a beneficial reciprocal relationship. Such situations could arise if the employee feels that his or her brand commitment is not recognized by the bank. In this example, while the employee feels that there is a lack of a reciprocal relationship between him or her and the bank, it is not clear whether it is the relationship that has been affected or the exchange of resources. This is a limitation of social exchange theory, as it does not accurately specify whether it is a reciprocal relationship that is in play or any exchange of resources between the employee and the bank (Cropanzano & Mitchell, 2005). The rejection of hypothesis H6: BC→BL clearly demonstrates the limitation of social exchange theory, which is lack of clarity in defining the terms 'relationship' and 'exchange'. Thus, while a theoretical relationship was established by using social exchange theory in positing hypothesis H6: BC→BL, that relationship did not survive during the statistical analysis. The inference that could be derived is that either the application of social exchange theory is not consistent with the results found in the literature or there is a need to apply a different theory to posit the relationship H6: BC→BL. In either case, the results of this research have clearly established a limitation of social exchange theory, which is the absence of clarity in explaining the relationship between employees' brand commitment and brand loyalty.

A similar argument could be put forward to explain the rejection of the hypothesis and theoretical relationship H3: IB→BC. A different explanation of social exchange theory found in the literature could be brought into consideration to see whether that explanation shows whether or not this theory supports the theoretical relationship. The literature shows that social exchange theory could be stated as: the mechanism through which resources are exchanged based on the subjective cost-reward analysis (Blau, 2017; Cropanzano & Mitchell, 2005). An example of this could be that when internal branding is employed in a bank, employees will be brought into alignment with the bank's performance, which includes employee brand performance. Employees are then motivated through appropriate communication about the branding aspects of the firm and are encouraged to contribute to brand performance. In such a situation, when employees of a bank become committed to the enhancement of their brand performance, banks may need to implement a mechanism to ensure that exchange of resources take place, based on the subjective cost-reward analysis by both the bank and the employees. If such a reciprocal exchange of resources does not take place, or if a mechanism is not established and no reward is instituted as part of the mechanism, then there is every possibility that employees' brand commitment will not be elicited. Lack of a mechanism to enable resource exchange based on a cost-reward analysis implies that social exchange theory may not be useful in explaining the relationship IB→BC and verifying hypothesis H3. This behaviour of the employees could be explained using a number of principles, including competition, rationality, group gain, negotiated rule, altruism, and status consistency (Cropanzano & Mitchell, 2005; Gouldner, 1960). This implies that

the different principles of exchange produce a heterogeneity of feelings and views on employees' behaviour, leading to the generation of inconsistent findings (Cropanzano & Mitchell, 2005). It is thus necessary to create a clear definition that is unique to each principle of exchange in order to remove any confusion that could be associated with social exchange theory.

The findings of this research clearly demonstrate that establishing and explaining the relationship IB→BC using social exchange theory fails because of its limitation concerning the confusion that surrounds the definition of each principle that is associated with the brand behaviour of bank employees. Thus, this research shows that social exchange theory needs to be expanded further to explicitly address multiple brand behaviours of employees of banks while linking internal branding to brand commitment. This is an important contribution of this research that shows the impact of the rejected hypothesis on social exchange theory. It must be noted here that explanations similar to the above could be provided to show the impact of the rejected hypotheses H5 and H6 on social exchange theory. In a nutshell, social exchange theory needs to accommodate and explain various behaviours that occur during the exchange of resources and also clearly define the difference between relationship and reciprocal exchange. This is an important contribution of this research to theory.

7.5   Contribution to Practice

This research has immense potential to contribute to practice. First and foremost, branding, being a significant topic in banks, is seen to pose numerous challenges to the branding activities in banks. The concept of employee brand performance has been attracting wide attention (Natarajan et al., 2017; Punjaisri et al., 2009). However, the influence of internal marketing on employee brand performance has not been analysed so far in the context of banks, although it was believed that linking internal marketing to employee brand performance could provide a method for banks to enhance their brand performance both internally and externally (Sections 2.3 and 2.4). This research has developed and tested a conceptual model that empirically relates internal marketing as an independent variable to employee brand performance in banks (Section 5.12). That is to say, if banks want to improve their external customers' confidence in their brand or achieve competitive advantage using employee brand performance, then it is important to use internal marketing of the brand as a tool. The outcome of this research clearly shows that internal marketing could be effectively used in areas like internal communication, reward systems, and market orientation of employees in banks to improve employee brand performance. This is a major finding that could be practically implemented. Secondly, the research findings show that internal branding, employee brand identification, and employee brand loyalty play an important role in employees' brand performance. This implies that if banks focus on improving internal branding efforts amongst employees (e.g., by providing

training to employees on branding aspects), employee brand identification (e.g., by improving the sense of belonging to bank), and employee brand loyalty (e.g., employee retention), then internal marketing efforts will be more effective in improving employee brand performance (Section 6.3). Thirdly, the findings of this research show that banks can adopt two strategies, either individually or together. That is to say that banks can focus on employee loyalty and improve employee brand performance using internal marketing and internal branding concepts, or focus on employee brand identification and improve employee brand performance using internal marketing and internal branding concepts. Banks whose employee brand loyalty is low (e.g., those with a higher turnover of employees) can focus on improving employee loyalty, and those whose employee brand identification is low (e.g., employees do not feel proud of their bank), then employee brand identification needs to be addressed. These aspects are explained in a simple way in this research and the model developed is also seen to be parsimonious and hence easily implementable.

Although use of internal marketing as an important factor has received considerable coverage in the literature, investigation on factors related to internal marketing, influence of internal marketing on employee brand performance and real implementation of this concept in actual workplaces like banks has been lagging (Khazaei & Barzegar, 2016; Papasolomou-Doukakis, 2002). This research eliminates this gap to some extent and makes a valuable contribution to the practical aspects of dealing with internal marketing and enhancing employee brand performance in banks. Thus, it can be seen that this research has contributed to practice in a significant manner.

7.6   Limitations of Research

This investigation into employee brand performance and the influence of internal marketing on employee brand performance in banks was found to have certain limitations that need to be acknowledged. Firstly, the concept of internal marketing, its relationship to internal branding, employee brand identification, employee brand loyalty, and employee brand performance was tested based on measuring two factors, namely internal communication and reward systems. Other factors of internal marketing, such as employee development (Caruana & Calleya, 1988; Khazaei & Barzegar, 2016), effective employee recruitment and selection, and effective support systems (ELSamen & Alshurideh, 2012), could also have been used to measure internal marketing. The impact of these factors on internal marketing and the other constructs used in this research, if investigated further, might produce different results. Next, employee brand commitment as a construct was not found to be significant. The main limitation was the lack of statistical significance of the relationship between employee brand commitment on the one hand and internal branding, brand identity and brand loyalty on the other. The results achieved in this research were not in line with the findings of other researchers who argued that there is a valid relationship between employee brand

commitment on the one hand and internal branding, brand identity and brand loyalty on the other. The next limitation found was the negative relationship between employee brand commitment and employee brand performance. This is contradictory to the results published in the extant literature. For instance, Yu et al. (2017) found a positive relationship between employee brand commitment and employee brand supportive behaviour. The third limitation could be that this research dealt with only three employee behaviour attributes, namely employee brand identity, employee brand commitment, and employee brand loyalty as interventions in the relationship between internal marketing on the one hand and employee brand performance on the other. While the literature points out that employee brand commitment is a determinant of employee brand performance (Chouthoy & Kazi, 2016; Magee, 2011; Wallace et al., 2011), in this research, employee brand commitment was not found to be a significant construct related to employee brand performance. This could be a limitation if the banks encounter problems that are related to brand commitment and it becomes a factor that needs to be tackled. For instance, employees' brand knowledge was found to be a significant factor that determined employee brand commitment by Patel et al. (2011) in the context of universities. Similar situations could arise in banks, in which case it would be difficult to ignore employee brand commitment. Another limitation could be that the scale used to measure employee brand commitment may not be appropriately worded or a new scale may need to be developed. Further, the research dwelt on the factors identified by Punjaisri et al. (2009), namely internal branding, employee brand identity, employee brand commitment, and employee brand loyalty. Additional factors may be useful to understand the functioning of employee brand performance: for instance, brand experience, brand personality, brand citizenship behaviour, and employee brand satisfaction (Brakus et al., 2009; Nouri et al., 2016; Wulandari, 2015). It may be useful to investigate these factors in the context of banks. However, these attributes could not be added to the model. This leaves a gap in that the impact of those interventions in the relationship between employee brand commitment on the one hand and internal branding, brand identity and brand loyalty on the other is not known.

In addition to the above, this research was conducted in banks in Bahrain, limiting its utility to the Bahraini context. Widening the territory to other neighbouring nations could lead to greater generalisability of the research outcomes. While branding is considered to be a concept that could be explained, exploration of the concept using qualitative research methodology could lead to deeper insight into the concept, thus limiting the operationalization of the outcomes to measured parameters. There could be hidden factors that might provide a different perspective of employee brand performance and its dependence on internal marketing, mediated by other factors. Further to highlighting the limitations, the next section suggests areas that could be considered for future research.

7.7   Future Research

This research has produced results that provide fertile ground for conducting future research in many different areas. For instance, the model developed in this research could be expanded by adding newer mediating factors that could provide deeper insight into the relationship between internal marketing and employee brand performance. Factors including employee brand experience, employee brand orientation, employee brand satisfaction, brand authenticity (Khazaei & Barzegar, 2016; Wulandari, 2015), employee brand and its competitors, employees' brand knowledge (Patel et al., 2011), and leadership style (Wallace et al., 2011) could be introduced into the model as mediating factors and their influence on the relationship between internal marketing and employee brand performance could be understood. New factors may provide better understanding of the relationship between internal marketing and employee brand performance in the context of banks. In addition, employee brand commitment could be split into specific commitment factors – for instance, affective commitment, continuance commitment, and normative commitment (Wallace et al., 2011) – for use in the model, which might yield different results.

This study has generated ample opportunity for future research. Firstly, the research model developed in this research could be expanded further to accommodate other employee brand behaviour attributes, including employee motivation, employee organizational citizenship behaviour and other similar attributes found in the extant literature. This would provide a powerful means for banks and other organizations to achieve employee brand performance. Next, further research is needed to understand the lack of statistical significance of the relationship between employee brand commitment on the one hand and internal branding, brand identity, and brand loyalty on the other. This finding needs to be investigated further, as there is evidence in the literature to suggest that there is a positive relationship between employee brand commitment on the one hand and internal branding, brand identity, and brand loyalty on the other (Punjaisri et al., 2009). Next, in this research, a negative relationship was found between employee brand commitment and employee brand performance, which contradicts the findings of other researchers, such as Yu et al. (2017), who found a positive relationship between employee brand commitment and employee brand supportive behaviour. Further research is needed to test this relationship and find reasons for the negative relationship between employee brand commitment and employee brand performance.

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Appendix 1

Survey Questionnaire

Dear Participant

I am a PhD student of Brunel University, UK doing research in the area of branding. The topic of my research is "Influence of internal marketing on brand performance". I am conducting my research in the finance sector. As part of the research I am collecting data through a survey questionnaire to test my model developed to understand the influence of internal marketing on brand performance. I will be very grateful to you if you could spare a few moments of your valuable time to participate in this survey. The survey is short and may occupy about 15 minutes of your valuable time. Your participation will enable me to complete my research. I assure you that your response will be kept in strict confidence and will be used for the sole purpose of this research. I guarantee you that under no circumstance this data will be divulged to any other party or entity. Your participation is strictly voluntary and you may choose not to participate in the survey if you wish so. I further assure you that your identity will be kept anonymous.

The questionnaire is divided into two sections. Section I deals with demographic details. Section II deals with questions related to my topic of research. To facilitate easy understanding of the concepts and the questions, definition of the concepts are provided to introduce you to the concept. I hope this process will help you to provide your responses easily. Should you need any information or further clarification, please contact me using the details provided below.

Thanking you,

Yours sincerely

Shayma Juma

PhD student, Brunel University, UK

e-mail: shaymajuma@hotmail.com

Section 1 Demographic details

This section comprises four sub-sections. Please provide your response by marking with an 'X' mark in the appropriate column considered by you to be the most suitable.

1. Gender:

M	F

2. Age:

Below 20	21-30	31-40	41-50	Above 50

3. Position:

Junior level officers/executives	Middle level officers/executives	Senior level officers/executives

4. Years of experience

Below 5	6-10	11-15	16-20	Above 20

Section 2

This section comprises six sub-sections. Please provide your response by marking with an 'X' mark on a scale of 1 to 5 in the appropriate column considered by you to be the most suitable.

Internal Marketing Mix

Internal marketing (IM) mix is defined as "IM is a strategy that aims for the creation of high-performance work systems by managing the interdependent elements of the IM mix to create and achieve greater individual and organizational competencies and ultimately influence business performance". Accordingly please rate with an "X" each item on each of the ten scales shown, to indicate your level of agreement on the five point Likert scale:

1 = strongly disagree; 2 = disagree; 3 = neither agree nor disagree; 4 = agree and 5= strongly agree

Question No.	Internal Marketing Mix	1	2	3	4	5
IC1	Internal communications is the key to creating understanding among our employees in our bank.					
IC2	Internal communications is the key to building ownership among employees in our bank.					
IC3	Internal communications is the key to providing information to all employees in our bank.					
IC4	Internal communications in our bank is consistent with our advertising to external customers.					
IC5	Internal communications in our bank is consistent with our external public relations.					
IC6	Internal communications in our bank is consistent with all forms of our external communications.					
IM1	Reward system in our bank is linked to our business goals.					
IM2	Employees in our bank are informed about how they are rewarded.					
IM3	Employees in our bank are informed about why they are rewarded.					
IM4	Reward system in our bank emphasises motivating those behaviours, actions, and accomplishments that help advance our organisation towards our business goals.					
IM5	Our bank conducts research to find out feelings of employees about their jobs and the bank.					
IM6	In our bank, managers deal directly with staff to explore ways to improve their satisfaction.					
IM7	Our bank has regular staff appraisals to understand the anticipations of the employees.					
IM8	In our bank, employee needs are considered often in planning their employment, e.g. job-design, training program selection, and personal development efforts.					
IM9	In our bank staff development schemes are in line with the needs of the staff.					
IM10	In our bank, suggestions or complaints provided by employees fall on deaf ears.					

Internal Branding

Internal branding (IB) is defined as an enabler of an organisation's success in delivering the brand promise to meet customers' brand expectations set by various communication activities. Accordingly please rate with an "X" each item on each of the ten scales shown, to indicate your level of agreement on the five point Likert scale:

1 = strongly disagree; 2 = disagree; 3 = neither agree nor disagree; 4 = agree and 5= strongly agree

Question No.	Internal Branding	1	2	3	4	5
IB1	Training in my bank gives me appropriate skills in relation to delivering the brand promise based on the brand standards.					
IB2	I am usually drawn towards messages made of colourful and attractive materials in my bank.					
IB3	My bank informs employees in an excellent way about things that are relevant to them.					
IB4	I feel encouraged to come up with new and better suggestions of how to do things in my bank.					
IB5	Orientation programme in my bank triggers my inspiration to appropriately fulfil the brand promise delivery.					
IB6	I like the orientation kit and/or brand manuals of my bank brand.					
IB7	During the group meeting in my bank, I am clearly informed of the brand mission.					
IB8	In my bank I clearly understand my role in relation to the brand mission, after attending the group meeting.					
IB9	Briefings in my bank contain all essential information for me to provide services according to the brand expectations.					
IB10	The brand mission and its promise in my bank are constantly reinforced during the briefing.					

Brand identification

Internal branding has emerged as to assist an organisation in promoting the brand inside, namely to employees with an aim to ensure the congruence between internal and external brand messages. That is, it ensures that brand messages (i.e. brand promise) are transformed by employees into reality that reflect the customers' expected brand experience. Accordingly please rate with an "X" each item on each of the five scales shown, to indicate your level of agreement on the five point Likert scale:

1 = strongly disagree; 2 = disagree; 3 = neither agree nor disagree; 4 = agree and 5= strongly agree

Question No.	Brand identification	1	2	3	4	5
BI1	I am proud to tell others that I am part of bank A					
BI2	I feel a sense of ownership for this bank A					
BI3	My sense of pride towards the bank brand is reinforced by the brand-related messages.					
BI4	I view the success of the brand as my own success.					
BI5	Bank 'A' is like a family to me.					
BI6	I feel I belong to this Bank 'A'.					
BI7	When I discuss about this bank, I generally say "we" rather than "they".					
BI8	When someone praises this brand, it feels like a personal compliment.					

Brand commitment

Brand commitment indicates an employee's attitude and behavior towards a brand. Accordingly please rate with an "X" each item on each of the four scales shown, to indicate your level of agreement on the five point Likert scale:

1 = strongly disagree; 2 = disagree; 3 = neither agree nor disagree; 4 = agree and 5= strongly agree

Question No.	Brand commitment	1	2	3	4	5
BC1	My commitment to deliver the brand increases along with my knowledge of the brand.					
BC2	I am very committed to delivering the brand promise to our bank customers.					
BC3*	I have a minimal commitment to this bank.					
BC4*	I don't feel emotionally attached to this bank.					

*BC3 and BC4 are reverse scales.

Brand loyalty

Brand loyalty indicates an employee's attitude and behavior towards a brand. Accordingly please rate with an "X" each item on each of the three scales shown, to indicate your level of agreement on the five point Likert scale:

1 = strongly disagree; 2 = disagree; 3 = neither agree nor disagree; 4 = agree and 5= strongly agree

Question No.	Brand Loyalty	1	2	3	4	5
BL1	I will be happy to spend the rest of my career in this bank.					
BL2*	I do not have an intention to change to another bank at this moment.					
BL3	My intention to stay is driven by the fact that I am competent in delivering the brand promise.					

*BL2 is measured on a reverse scale.

Brand performance

Brand performance is a concept that is related to the satisfaction of customers' functional needs while other researchers define it as reputation. Accordingly please rate with an "X" each item on each of the four scales shown, to indicate your level of agreement on the five point Likert scale:

1 = strongly disagree; 2 = disagree; 3 = neither agree nor disagree; 4 = agree and 5= strongly agree

Question No.	Brand performance	1	2	3	4	5
BP1	The quality level of my services meets the brand standards of bank 'A'.					
BP2	Occasionally I neglect aspects concerning the job I am obligated to perform.					
BP3	I can successfully fulfil responsibilities specified in my job descriptions.					
BP4	I effectively fulfil the promise that the brand has with customers.					
BP5	I always handle customers' specific requests within a standard set for the brand.					

Appendix 2

Example of list of banks operating in Bahrain

AHLI UNITED BANK	HOUSING BANK FOR TRADE & FINANCE
AL BARAKA BANKING GROUP	HSBC BANK
AL BARAKA ISLAMIC BANK	ICICI BANK
AL SALAM BANK	ING BANK
ALLIED BANKING CORPORATION	INVESTCORP BANK
AMEX (MIDDLE EAST)	INVESTMENT DAR BANK
ARAB BANK - RETAIL	ITHMAAR BANK
ARAB BANK - WHOLESALE	JP MORGAN CHASE BANK
ARAB BANKING CORPORATION	JULIUS BAER (Bahrain)
ARAB FINANCIAL SERVICES	KHALEEJI COMMERCIAL BANK
ARAB INVESTMENT COMPANY	KOREA EXCHANGE BANK
ASKARI BANK LIMITED	KUWAIT FINANCE HOUSE
BAHRAIN CREDIT	KUWAIT TURKISH PARTICIPATION BANK
BAHRAIN DEVELOPMENT BANK	MASHREQ BANK
BAHRAIN ISLAMIC BANK	MIZUHO BANK LIMITED
BANK AL FALAH LIMITED	NATIONAL BANK OF ABU DHABI
BANK ALKHAIR	NATIONAL BANK OF BAHRAIN
BANK OF BAHRAIN & KUWAIT	NATIONAL BANK OF KUWAIT
BMB INVESTMENT BANK	NATIONAL FINANCE HOUSE
BNP PARIBAS - Retail	PINEBRIDGE INVESTMENT ME
BNP PARIBAS - Wholesale	SECURITIES INVESTMENT COMPANY
CITIBANK	STANDARD CHARTERED BANK
CREDIMAX	STATE BANK OF INDIA - WHOLESALE
ESKAN BANK	SUMITOMO MITSUI BANKING CORP
FIRST ENERGY BANK	THE BANK OF TOKYO MITSUBISHI, UFJ LTD
FUTURE BANK	UBS AG
GULF FINANCE HOUSE	UNITED GULF BANK
GULF INTERNATIONAL BANK	VENTURE CAPITAL BANK
HABIB BANK LIMITED	WOORI BANK

Source: (Bahrain Association of Banks, 2015)