

Internal branding experiences in the financial services sector in South Africa

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Revised: 16 November 2016/Published online: 13 February 2017
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Abstract There is little doubt that employees are critical to the delivery of the service brand. Although existing models propose methods of internal branding, very little is known about the actual corporate experience. Academics around the world have spent decades probing internal marketing, its subset—internal branding—and the impact of internal branding on service delivery. This research focuses on how organisations execute internal branding, revealing critical success factors as well as obstacles encountered. The research was conducted in five large organisations in the financial services sector in South Africa. Each organisation is a highly recognisable consumer brand; the oldest of which is nearing 200 years of being in business and the youngest is just 20 years old. This research adds to the body of knowledge regarding organisational practice of internal branding. Key themes are identified, three of which are largely absent from extant models and literature.

Keywords Internal branding · Barriers · Obstacles · Financial services

Research problem

The purpose of internal branding is to encourage employees to ‘live the brand’. In the services sector, it is widely recognised that the employee is often the embodiment of the brand playing a critical role in its delivery. For both

academics and practitioners, it is important to deepen understanding as to how business inculcates the values of the corporation and the brand into its employees, as well as the difficulties faced.

In the extremely competitive financial services industry, people are often viewed as the key differentiator; consequently, understanding how internal branding is delivered in these organisations, is highly relevant. An abundance of literature is available on the topic of internal marketing and its subset internal branding. However, the big question, which has largely remained unanswered, is exactly ‘how’ internal marketing is practised so that it encourages and enables employees to deliver on the brand promise. There remains a paucity of research into the actual execution of internal branding in corporate environments, with some notable exceptions such as King and Grace (2005), Punjaisri et al. (2009) and Punjaisri and Wilson (2011).

Moreover, information on the barriers to implementation and/or the failure of internal marketing initiatives is also scarce. Schultz (2004) identifies five reasons for internal branding failure, including the silo-based mentality prevalent in many organisations and little or no financial measurement of the outcomes.

Set against this context, the purpose of this research is to understand how corporate organisations deliver the internal branding message to their staff as well as the barriers and obstacles faced.

The research focuses on two specific objectives

1. To elicit managers’ experiences as to how their organisations enable frontline employees to understand the brand, focusing on those aspects deemed critical to the success of internal branding;
2. To explore managers’ perspectives of the barriers and obstacles which inhibit the success of internal branding

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This qualitative research analyses data from ‘one-on-one’ interviews with three key roles in the organisation. These are: senior executives responsible for service delivery; marketing managers actively engaged in the internal branding effort and frontline supervisors who drive the internal branding message to their staff. These managers detail first-hand experiences of internal branding execution. In addition, both barriers and obstacles to internal branding are explored.

This research uses the models developed by Burmann and Zeplin (2005) and King and Grace (2009) to probe the specific actions taken by five financial services organisations for building internal branding competence to the extent that frontline employees are able to ‘live the brand’. Schultz (2004) is the primary model used to understand the difficulties and obstacles faced.

Literature review

It is now widely accepted that in a largely services-dominated world frontline employees play a very important role in delivering the brand promise to customers—this is referred to as ‘on-brand behaviour’ (Mitchell 2002), ‘brand advocacy’ (Jacobs 2003) and ‘living the brand’ (Ind 2007).

In the literature, the terms ‘internal marketing’ and ‘internal branding’ are often used interchangeably which could potentially sabotage research efforts (Saleem and Iglesias 2016). This research focuses on internal branding and makes specific reference to the works of Burmann and Zeplin (2005), King and Grace (2008), Burmann et al. (2009) and King and Grace (2012).

Although there is no single, broadly accepted definition of internal marketing, Mahnert and Torres (2007) identify three frameworks relating to the development of the internal marketing concept, noting that there may be similarities between them. The authors define internal marketing as ‘the accumulation and application of functions and tools aimed at the formation and maintenance of a consistent, efficient, effective and customer-oriented workforce’ (Mahnert and Torres 2007: 55). This research relies on the definition of internal branding provided by Mahnert and Torres (2007: 56) who define it as ‘the reflection of the values and the realisation of the promise of the brand internally and externally’.

For more than 20 years, authors have described the need for internal branding. Williams (1994) invited readers to dispense with lacklustre performance, imploring the business world to demonstrate the ability to serve and highlighted the fact that service and quality failures have left business with malicious and disengaged employees. He observed that significant marketing spend is wasted as a result of uninterested staff at the point of interaction.

Internal branding is thus as a conscious effort, using espoused brand values, to foster a deeper understanding of the brand promise so that employees can devote themselves to the company values and serve customers appropriately (Einwiller and Will 2002; Aurand et al. 2005; Burmann and Zeplin 2005; de Chernatony and Cottam 2006; Mahnert and Torres 2007; King and Grace 2008; Opoku et al. 2009; King et al. 2012).

Thomson et al. (1999) develop a matrix describing intellectual and emotional buy-in and offer suggestions for managerial communication. Mindful that commitment does not develop in isolation, Burmann and Zeplin (2005) present a model in which three ‘levers’ are defined. These are brand-centred HR activities, brand communication and brand leadership. These three levers inform brand commitment, which in turn stimulates brand citizenship behaviour. The model makes specific reference to ‘four contextual factors’; these are: cultural fit, structural fit (including pay and incentives), as well as employee know-how and disposable resources. Alignment of the three levers is required to achieve brand citizenship behaviour or ‘living the brand’. The authors stress that brand values that are incongruent with the corporate culture will fail.

The influence of Human Resources highlights the importance of congruity between corporate and personal values, the need to recruit staff who are a good fit with the organisation and receptive to the internal branding message (King and Grace 2012). Burmann and Zeplin (2005) note that this vital factor is often overlooked emphasising the role Human Resources plays in recruiting and inducting new hires into the company.

Brand communication must speak to everyone in the business, from the CEO to the frontline employee. Finding a suitable language form and using multiple communication channels and mechanisms are recommended. It is crucial that all employees understand how their role contributes to and influences delivery of the brand—not just those who are customer facing but those behind the scenes too. Given the importance assigned to communication, it is an aspect worth probing.

Brand leadership is depicted as cascading—this is not the remit of the CEO or Chief Marketing Officer alone, but rather a systemised approach in which every leader in the organisation plays a part. Staff watch the people above them to see if and how they are ‘living the brand’. Burmann and Zeplin (2005) specify that internal branding is also not the province of Human Resources or Marketing alone—it is on-going and better served by a multi-disciplinary effort.

Homing in on the central role played by service employees, King and Grace (2009) supplement existing thinking around internal branding by adding a third leg—that of the employee. Using dimensions defined in their



'employee-based brand equity' (EBBE) model, King and Grace (2009: 130) emphasise that EBBE provides relevant 'context of their roles and responsibilities' which provides the foundation for employees to deliver the brand promise. Their internal brand management model comprises four dimensions: information generation, knowledge dissemination, openness and the H-factor.

Information generation concerns internal research into and appreciation for the skills and other attributes of staff, specifically the types of information staff may require and/or respond to, in fulfilling their roles as 'brand ambassadors.' Using this information, Marketing and Human Resources are able to tailor specific messages to targeted audiences.

Knowledge dissemination is defined as not simply raising awareness, but is deep and specific enough for the employee to be able to 'live the brand' promise. Emphasis is placed on the need to link the brand's identity with the particular role so that the concept 'lives' for the employee.

King and Grace (2009) consider openness to be an exclusive attribute. It relates to employee receptiveness (which initial internal marketing literature overlooked) and is partly a function of the organisational climate. In addition, 'management support is considered... a necessary aspect of the openness dimension' (King and Grace 2009: 134). Attention must also be paid to the concept of organisational socialisation, which is defined as the mechanisms used to induct employees into the values and beliefs of the organisation.

The fourth key dimension is designated the 'H-factor' and is concerned with how employees are treated in terms of respect, trust and the drive towards common goals and objectives. Although this dimension could be considered common sense, it is often not commonly applied and neglects to take cognisance of the competitive nature of the workplace.

A limited number of researchers have conducted exploratory research in an effort to understand the impact of internal marketing and internal branding. Papisolomou-Doukakis (2002) seeks to understand the deployment of internal marketing in High Street banks in the UK, finding it is often misinterpreted, focusing almost entirely on sales, to the detriment of service. The author concludes that the 'myopic' approach could cause ambiguity and encourage staff to lose sight of customer needs and service quality.

Other researchers searching for empirical evidence include: Grönroos (1983), who investigates 'customer consciousness' among service providers. Payne and Walters (1990), Thomson (1990) and Piercy and Morgan (1991) consider the practical application of internal marketing in the UK. Bergstrom et al. (2002) validate their internal branding methodology at Saab in Sweden. King and Grace (2008) adopt a phenomenological approach to

understand the employees' perspective on internal branding across a spectrum of predominantly financial service industries, and Kimpakorn and Tocquer (2009) examine the employer brand in Bangkok's luxury hotel industry.

Burmann et al. (2009) study six industry sectors focusing on customers, employees and the marketers responsible for internal brand management. The authors find that internal communication has the greatest effect on brand commitment and that, overall, brands may be strengthened by using internal branding. The authors reiterate that internal branding requires a long-term multi-disciplinary effort. More recently, Punjaisri and Wilson (2011) examine employee opinions of internal marketing in the Thai luxury hotel industry. Overall, there remains remarkably limited empirical evidence detailing the specifics of 'what' and 'how' corporations engage in internal branding.

Methodology

Burmann and Zeplin (2005) and King and Grace (2008) provide the theoretical foundation for this research, which seeks to understand the extent to which these models are applied in the corporate world. Given the purpose of the study, an exploratory qualitative approach was adopted. The aim was to draw on the experiences of participants. A combination of purposive and criterion sampling was employed as the most logical approach to cultivating rich and textured data, specifically seeking those who 'have had experiences relating to the phenomenon to be researched' (Kruger 1988: 150) and who are likely to know the study area and offer informed responses (Creswell 2007).

The research was conducted with a sample of five financial services organisations. Although all five organisations are based in South Africa, several of them have a vast global presence, including primary listing on international stock exchanges. In total, 15 face-to-face interviews were conducted. The respondents were segmented into three role types: five senior executives, five marketing communications and five first-line supervision.

Method of analysis

Four umbrella and 20 probing questions were developed to assist in data collection (see "Appendix"). Each personal interview was approximately 1 h in duration. Mindful of the need to limit observer bias each interview was recorded and independently transcribed. Transcriptions were read and checked for accuracy. Content analysis was used to analyse the transcriptions. The transcripts were further studied to identify common testimony or key thoughts (Miles and Huberman 1994). Each statement was allocated a three-digit numerical code, and these codes were



recorded in a statement matrix. These initial codes were then synthesised on the basis of commonality.

To avoid bias, the themes were cross-checked by an independent party. There is no identifiable hierarchy in the data. The most prominent theme, by respondent role, is the summation of the number of times a particular code emerged in the respondent category.

Results

Although academia frequently uses specific models [in this case Burmann and Zeplin (2005), King and Grace (2008)], the corporate world seldom makes explicit reference to these models. The models provide a theoretical context to the verbatim statements made by participants and afford the researcher an opportunity to compare the theoretical foundations of internal branding with the practical execution and challenges. A selection of statements pertaining to each theme is presented to accurately reflect the words of the participants. The participants are professionals who have granted permission to use their voice if their anonymity is protected.

In analysing the results, ten themes emerge for the first research question:

How does your organisation enable frontline employees to understand the brand, including those aspects you deem critical to the success of internal branding?

Across all three roles, executives, marketing managers and first-line supervisors, the five most compelling themes are brand, structure, measurement, contribution and communication. A deeper examination of the themes by role reveals a slightly different picture; seemingly, perspectives are influenced by the respondent's position (Fig. 1).

The most dominant themes for executives are: brand, measurement and contribution, exemplified by the following statements

Brand	when they join your company, they either buy into the brand or they don't. It sounds ridiculous, but some people just want a job, they couldn't care less about the brand...I think it's common place everywhere. So, we try and get into the hearts, minds and souls of our people, and say, this is an icon...
Measurement	I think the first thing is to measure our client satisfaction. We also measure our clients' feedback on the ease of doing business

Contribution	It's always a question of what do we stand for as a company, what do we stand for as a brand. If you work here, what contribution do you make towards the success of that brand?
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The three most dominant themes for the marketing/communication role are: brand, structure and communication.

Brand	what we tried to do there was bring the essence of the brand directly home to our employees... but I think the missing link was the internal branding
Structure	It's about bringing all those different service points together to say, how do we structure ourselves, architecturally to deliver
Communication	We've tried to simplify the way that we communicate and the language is critical... so it's about appropriate language that still gets your business message across

Two key themes emerge for those in a first-line supervisory role—structure and contribution.

Structure	It's the product and the processes and the systems... Your systems must work... it doesn't help them trying to explain away something that is not working
Contribution	This is the role that you play in this... we wanted people to feel the power of the brand

Most of the themes broadly support the models developed by Burmann and Zeplin (2005) and King and Grace (2009). Measurement is identified by Schultz (2004), who describes the marked absence of measurement systems and sees this as one of the five reasons for the failure of internal branding initiatives. Respondents in this research revealed a keen interest in and reliance on measurement systems to ensure the success of their internal branding.

Two of the enabling themes identified—pay/incentives and celebrate—fall outside of the existing models of Burmann and Zeplin (2005) and King and Grace (2009). Burmann and Zeplin (2005) incorporate remuneration and incentives under the umbrella term 'corporate structure' stating that the three elements of their model will not work if incentives contradict 'on-brand' behaviour.

In this study, the theme pay/incentives is explicitly stated rather than subsumed under structure.

Pay/incentives	that's how I support, and my team supports that initiative...there are incentives... Enable them to make their pay, the other thing about it is that you really pay the right guys
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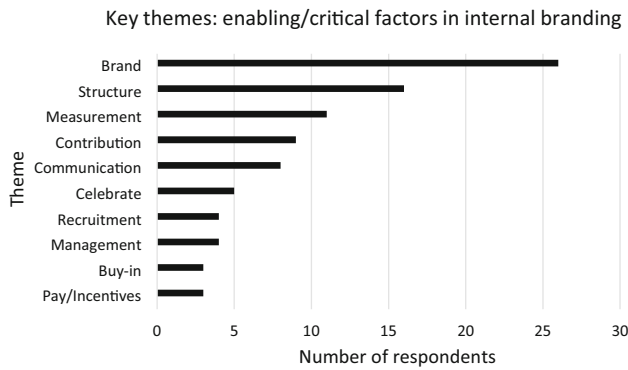


Fig. 1 Key themes: enabling/critical factors in internal branding

Celebrate continuously and constantly just reinforce and bring it back to the environment and make it positive fun reinforcement all the time

Analysis of the results for the second research question reveals 11 themes

What barriers and obstacles have you experienced when trying to achieve this purpose?

Across the three different roles, the five dominant themes relating to obstacles experienced and barriers to implementation are: recruitment, resistance to change, language/communication, resources and buy-in/ownership. Executives are most concerned with recruiting the right people; this onerous task is exemplified by the following statement (Fig. 2):

To find 15 very good service people is not easy, and the net result of that is that we sometimes end up with people who are not service people.

Harried managers may tend to fill vacancies rather than hire the right people. Overall, it appears far too many roles are filled by the wrong people. Burmann and Zeplin (2005) highlight the importance of ‘brand identity fit’, whilst King

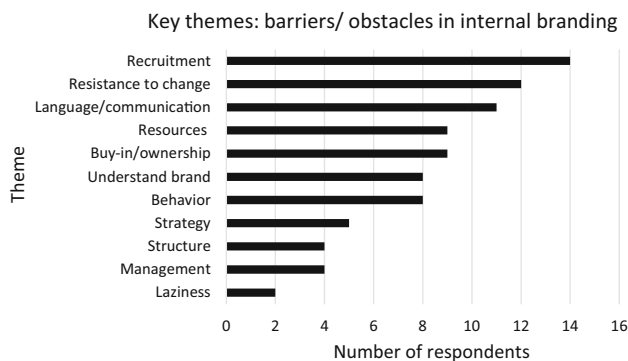


Fig. 2 Key themes: barriers/obstacles in internal branding

and Grace (2009) alert industry to the fact that cultural incongruence will result in failure.

Marketing/communications respondents are concerned with resistance to change and behaviour (Table 1):

Resistance to change Experience is so valuable, but it also builds up a resistance, in a sense that I’ve been here so long, I’ve been doing it all these years, the same all these years, why now?

Behaviour people just seem to focus on their immediate task... it’s almost like a lack of understanding of how you are all interconnected. And why should you even bother to reach out, why should you even try to understand your impact

Frontline supervisors are preoccupied with language and communication.

Language it’s also interpretation, it’s so important that you give them real examples, understand real things within their environment, because what integrity means to somebody brought up in a specific middle class home, versus somebody that’s brought up in a shack, that’s two different things, and they’re not thinking that they’re not displaying integrity but they are

Communication make it real, make it understandable for you, because sometimes it’s just words and meaningless

An important theme, mentioned by executives and frontline supervisors, is that of laziness which falls outside the scope of the models tested. The following statement depicts this sad perspective (Table 2):

Laziness The lack of energy level...our people are lazy

Whether this is a specific geographic concern or whether other countries also experience employees exhibiting the same lack of enthusiasm is unknown.

The majority of the 11 themes related to obstacles and barriers support the work of Schultz (2004), Burmann and Zeplin (2005) and King and Grace (2009). Specifically, King and Grace (2009) acknowledge that not all employees are receptive to the internal branding message.

Discussion

This research delves into the critical aspects which enable internal branding as well as the barriers and obstacles faced. Some business structures are inherently complex.



Table 1 Managers views as to how the organisation enables internal branding

Transcript statements	Key themes	Model fit
What is very important, what's driven fairly well in our company is brand awareness in terms of corporate identity	Brand	Burmam and Zeplin (2005)
Speak with knowledge about the products, about business changes, about what we stand for, our purpose statement		King and Grace (2009)
So it's about bringing all those different service points together to say how do we structure ourselves, architecturally to deliver on those...	Structure	King and Grace (2009)
I think the first thing is to measure our client satisfaction. We also measure our clients' feedback on the ease of doing business	Measurement	Schultz (2004)
We ask how can you contribute to improving service	Contribution	Burmam and Zeplin (2005)
It's always a question of what do we stand for as a company, what do we stand for as a brand and if you work here, what contribution do you make towards the success of that brand?		King and Grace (2009)
...to communicate is critical, so tell people, but tell people in a language that they understand	Communication	Burmam and Zeplin (2005)
		King and Grace (2009)
Have a bit of fun...people like to have fun	Celebrate	Absent from extant literature
We recruit in a certain way, we look for a certain type of individual that we want to deliver the customer experience	Recruitment	Burmam and Zeplin (2005)
		King and Grace (2009)
I believe the most critical is that the management team genuinely believes that the values are important, and then live it within our sphere of influence	Management	Burmam and Zeplin (2005)
So they live by their work and live by following our example as well		King and Grace (2009)
Because people, when they join your company, they either buy into the brand or they don't. So some people, I mean it sounds ridiculous, but some people just want a job, so they couldn't care less about the brand	Buy-in	King and Grace (2009)
I think you must pay them properly first of all	Pay/Incentives	Absent from extant literature

Extensive use of third-party agents' makes the task of internal branding much more difficult. Although this study did not consider different organisational values and structures and the impact on internal branding, each participating organisation shares the value 'integrity'.

Williams (1994) cautions against a slipshod human resources approach to internal marketing (branding) and reinforces the importance of leadership. Buy-in at the lower levels appears non-existent, possibly because the executives are so busy driving production, frequently referring to a lack of time to focus on internal branding. There is an obvious gulf between the rosy-hued world of the executive and the more barren landscape occupied by frontline supervisors who deal with slothful staff on a daily basis. This begs the question as to how deeply rooted the cultural disparity is in these organisations. It is unclear how senior managers view employees and their own role in 'living the brand.'

In support of Burmam and Zeplin (2005) King and Grace (2008) and King et al. (2012), the theme of

communication highlights the importance of consistency, understanding and common language. The most frequently used means of communication is via email and short messaging service (SMS) which, by managers' own admission, is not working. Despite this, organisations continue to ignore the caution that merely providing written material, most commonly email, is insufficient (King and Grace 2008) and that the extent of brand familiarity and internalisation of the brand values influences the ability to deliver the promise (Baker et al. 2014).

This research demonstrates that marketing communication is often lost in translation. Although this research did not specifically examine the effects of education, in reality the marketing team is often more highly educated than those in service roles and may use language unfamiliar to frontline personnel. This is evidenced by frontline supervisors attempting to decipher the internal branding messages for their staff who are far less aware of the intent than those in more senior roles.



Table 2 Managers views as to the barriers and obstacles to internal branding

Transcript statements	Key themes	Model fit
It's difficult to find good people... You just don't get candidates. We can go through a sample of 100 CVs and get one... It's a big issue for us	Recruitment	Burmann and Zeplin (2005)
To find fifteen very good service people is not easy. Sometimes end up with people who are not service people, but rather people who are looking to bread on the table		King and Grace (2009)
People have been here for a long time, doing the same thing ...there is a sense of entitlement that comes with it. Experience is so valuable, but it also builds up resistance...I've been here so long, why now? Sometimes they don't see it as a benefit because it's going to mean doing something differently or extra for them	Resistance to Change	King and Grace (2009)
But also energy levels is a big thing, so... I think the other thing is, look I mean, it was the energy, staff, it was the fact that we are a legacy organization		
They can convey a message well and bring it home for you, make it real, make it understandable for you, because sometimes it's just words and meaningless	Language and Communication	Burmann and Zeplin (2005)
It's also interpretation of words. So if I say what integrity means, and that's also why it's so important that you make it real to a person and you give them real examples within their environment, because what integrity means to somebody brought up in a specific middle class home, versus somebody that's brought up in a shack, that's two different things, and they're not thinking that they're not displaying integrity but they are		
Time...in this environment, that is the biggest obstacle	Resources	Burmann and Zeplin (2005)
Budget is always a barrier		
It was always how someone else could do something differently. So the ownership was lacking	Buy in/Ownership	King and Grace (2009)
If the team does not buy into it, then you will never get that value implemented. It's always difficult to make sure that everyone is on the same page		
The first difficulty is understanding what a brand is. So that it's not just a logo and it's not just rules around what you can and can't say	Understand Brand	Schultz (2004)
The second thing is also for them to actually understand from a behavioral perspective what you actually mean when you say it extends as far as when you're walking up the stairs, what people overhear you talking about		Burmann and Zeplin (2005)
It is the attitude and the temperament and the understanding now, that we are no longer just there to clock a sale, we are now here to assist a customer and the behavior is very different	Behavior	Burmann and Zeplin (2005)
So it's for them to understand the extent of their impact on the brand, it's the language and language particularly in an organization where you've got so many different cultures. Another difficulty would be your little, your negative influences that are out there. Negativity spreads, and you've got to manage those elements of negativity		
There might be some proactive senior manager somewhere who is still living the brand values. But it's become kind of stale. I think the people who defined those values are probably still in the organization, but they were never really brought to the fore	Strategy	Schultz (2004)
What we're trying to do on a more formal basis just to get that silo mentality out so that your product and your service divisions is almost working together better	Structure	Burmann and Zeplin (2005)
Our biggest problem is getting the line managers and their supervisors to toe the line and communicate that same and consistent message	Management	Schultz (2004)
		Burmann and Zeplin (2005)
		King and Grace (2009)
Sometimes they don't see it as a benefit because it's going to mean doing something differently or extra for them	Laziness	Absent from extant literature
Our people are lazy		

This research supports the findings of Schultz (2004) and Piehler et al. (2015) in that a limited budget is allocated to internal branding. Managers appear to be very short-term focused with scant understanding of the depth of change and degree of collaboration required.

Management implications and future research

This research is distinctive in that it reveals how five financial services organisations in South Africa deliver the internal branding message to their staff. Importantly, it



uncovers attributes not previously seen including some of the barriers and obstacles faced. Three new themes: pay/incentives, celebration and laziness emerge. From an academic perspective, the potential exists for their inclusion in future research on internal branding across industry sectors and geographies. Practitioners, whether managers or consultants, may be interested in comparing their own experiences and difficulties with those expressed by the participants in this research.

Recruiting the right people is a recurring theme, highlighted by, among others, Burmann and Zeplin (2005), Punjaisri and Wilson (2007), King and Grace (2008). It is important to remember that some employees are there to put bread on the table and do not wish to further engage with the brand (King and Grace 2012). Future research could assess the global seriousness of recruitment; it is possible that many organisations are struggling to hire good ‘brand fit’ staff in service roles. A note regarding recruitment in the South African context—according to Stats SA, ‘the official unemployment rate is 26.75%’ (SA 2016), which could lead the reader to surmise that there are plenty of staff available—in reality many of the unemployed are unemployable. de Chernatony and Cottam (2006) find that lower-level staff have poor brand understanding in less successful brands, whilst Punjaisri and Wilson (2011) find that internal branding efforts are not consistent across all employees and that more highly educated and ambitious staff are less likely to attribute success to internal branding efforts but require affirmation to buttress their loyalty, whilst more poorly educated staff may not appreciate their contribution.

Authors reviewing successful organisations such as Patagonia, Disney, Southwest Airlines, Apple, Zappos, Jet Blue (Arnott 1999; Gotsi and Wilson 2001; Mitchell 2002; Aurand et al. 2005; Ind 2007) have made calls to action; is it possible that ‘living the brand’ is easier to achieve in cult-like cultures? (Arnott 1999). Johansson and Hirano (1999) remind us that geographic differences may also play an important role; for example, in Japan internal branding is intrinsic to the culture, as the goals of the organisation and individual are synonymous. However, Kale (2006) cautions marketers against merely copying successful internal branding strategies from other companies or geographies.

In support of Aurand et al. (2005) and Piehler et al. (2015), there is vast room for improvement in the role played by HR. The authors challenge the outdated, pre-ordained views of both HR bureaucrats and marketers who lack the ability to integrate their activities, highlighting the need for change. Although Burmann and Zeplin (2005) call for a multi-disciplinary approach to internal branding, this was not evident in any of the organisations interviewed for this research. Internal and external marketing must be

aligned. This misalignment is highlighted by this executive’s observation:

Our focus is very much external but we don’t spend the same amount of money internally as we do externally, that’s a big gap.

Research has generally focused on the benefits of internal branding. Future endeavours could examine the attitudes of managers to ordinary employees, as well as the emergent dimension of ‘laziness’ and the extent to which employees sabotage the brand (Harris and Ogbonna 2002).

Twenty-one years post Williams (1994), organisations still employ bewildered staff who do not comprehend or share the espoused corporate values. Sadly, executive management and others in leadership roles have also failed to live the values, leading poorly paid and tightly managed employees to disregard any internal branding message the marketing or HR department are trying to share. There is little to compel them to ‘live the brand.’ If a sustainable competitive advantage is important in the highly contested financial services sector, then industry would do well to heed the advice of Opoku et al. (2009) in giving internal branding the attention it deserves.

Appendix: Question set (subset of original)

1. How do you enable your frontline people to understand the brand?
2. Which aspects of your internal branding do you think are the most critical?
3. What are some of the obstacles in engaging staff in the brand?
4. What barriers do you face in implementing your brand philosophy (internal branding) in the business?

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