Ilkogretim Online - Elementary Education Online, Year; Vol 20 (Issue 4): pp. 2667-2676
http://ilkogretim-online.org
doi: 10.17051/ilkonline.2021.04.305

Services Branding Model for Private Banks: Encompassing Corporate, Internal and External Branding Dimensions

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Abstract- Services are characterised by intangibility and perishability, posing a big challenge for its marketing. Service firms need to build a strong image in the minds of consumers which will help them to become market leaders and to achieve success in the long run. This necessitates the building of a brand name, creating its awareness and working towards brand equity. Brand name not only gives an identity but also helps in differentiating from competitors. From the customers point of view brands help to identify the functional benefits, hidden trusts and commitment of the firms. Thus, firms need to work on building corporate, internal and external brand image for the firm.

Keywords: Branding, Private banks, marketing

I. INTRODUCTION:

Branding is the art of becoming knowable, likable and trustable

-John Jantseh

Developing and developed economies require a vibrant service industry to cater to its developmental activities. Over the years services industries are contributing more than 50% growth to the total GDP of an economy. Services industry comprise of construction industry, electricity, communication, transport, Banking, Insurance, Education and Research, Medical & health, ownership of dwellings, real estate, Business services and other services. The competitiveness of an economy is dependent on the accessibility & efficient services offered by banking, insurance, trade, commerce and other tertiary activities. Contribution of banking sector for a competitive economy is very wide. Banking is classified as pure service (as per section C of Service Classification by Central Statistical office). Thus, the banking sector was chosen for the study.

Branding not only gives an identity for the banks, but also helps in differentiating it from others and legally protects the brand name. The scope for differentiating by the services offered by the banks from its competitors is very less, since, the services can be imitated and reproduced. Under such condition, branding is the strategy to be adopted for ensuring the quality of services provided. An image has to be established in the customer's mind that assures about the quality maintenance by the banks, again for this branding becomes indispensable. Brand cannot be viewed as a just name, logo, symbol but it has to be a medium through which many messages of the marketer conveyed to the public. Price advantage and loyalty is the gain earned by the banks for branding its services. And brand is a promise to provide uniform services, carrying same values, beliefs and culture by the banks.

Objectives of the study

i. To study the branding dimensions among services sector with special reference to private sector banks.
ii. To build conceptual branding model to be adopted by Private Banks encompassing corporate branding, internal branding and external branding dimensions.

Scope of the study

The focus of the study is to enable a close insight on the dimensions affecting brand image among services sector with special reference to private sector banks. This can result in an invaluable information for both the academicians as well as general public about the strategy to be adopted to build a positive brand image based on corporate, internal, and external branding dimensions to be adopted by the private sector banks.

II. REVIEW OF LITERATURE

The corporate branding factors, internal branding factors and external branding factors should be inter – connected such that, a service brand image is built among the multiple stake holders.

Corporate branding referred as a focal point that grabs attention and interests of the stake holders. It is considered as a beacon in the fog that attracts, orients the relevant stake holders around the recognisable values and symbols that differentiates the organisation. **(Hatch & Schultz).** However, corporate branding is not just about differentiating. The ultimate objective of corporate branding has to inculcate the feeling of belongingness among the stakeholders.

And this sense of belongingness not just attract but hold the stakeholders towards the organisation in the long run. Vision of the management, this shift from product identity to corporate identity has been labelled as "Vision driven management", (**Balmer and Seonen, 1999), de chernatony** also of the opinion that the importance of strategic vision to identity and branding, as a means to integrated brand building. Corporate brand comprises of vision, mission of the management, partners and alliances, work culture, corporate symbolism. **(Hatch and Schultz, 1999).** The corporate branding contributes to the development corporate reputation and corporate brand image.

Berry, 2000; de Chernatony et al, 2003, argued that service brands comprises of Internal and external brand. The concepts comprising internal brand are modernity of the organisation, effective human interface, products offered by the bank and perceived customer satisfaction. These internal branding factors contribute to the employee satisfaction.

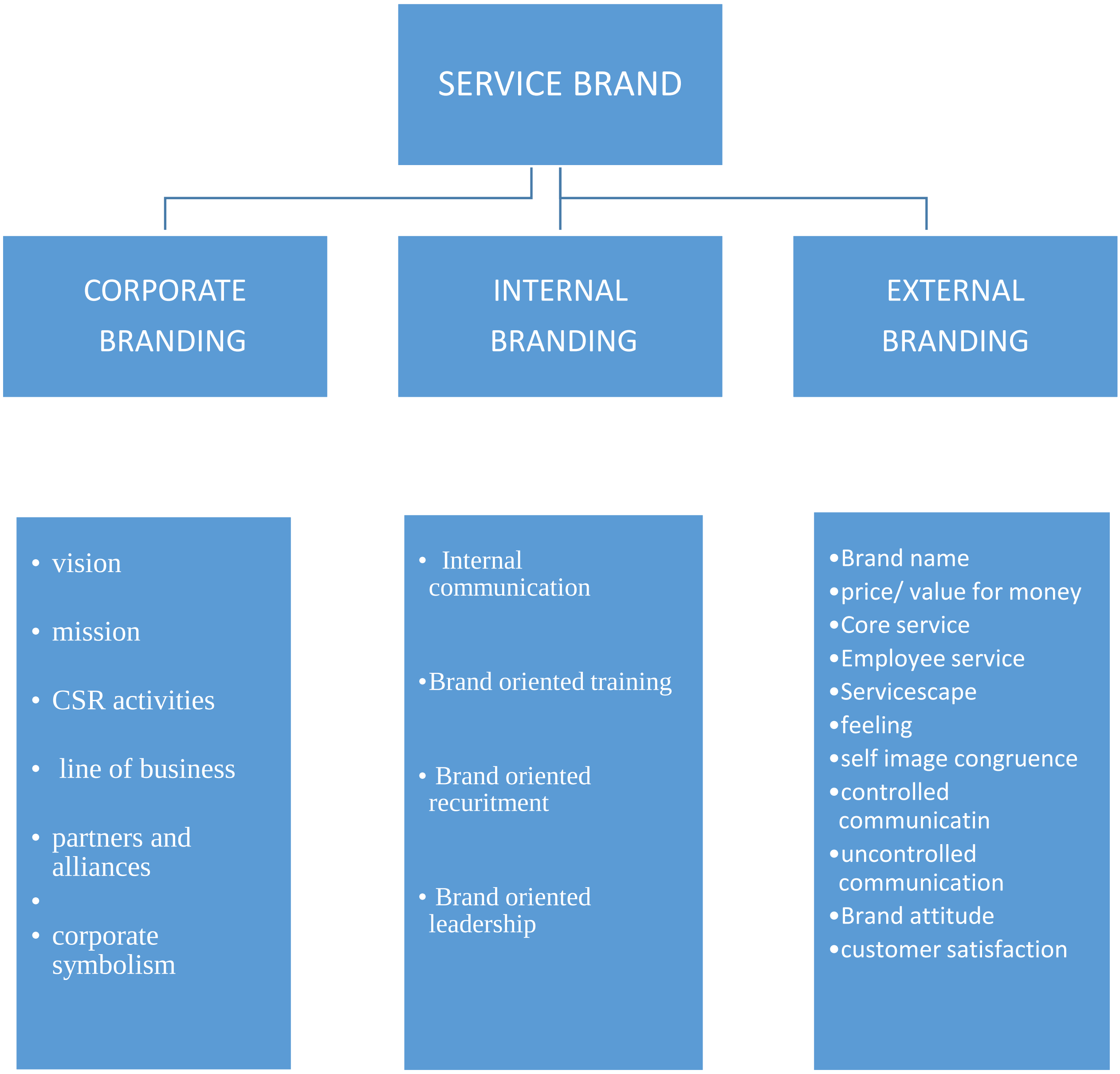
A study undertaken by **Grace & O' Cass (2005)** revealed that the factors like brand name, price/value for money, core services, employee service, servicescape, self-image congruence, controlled and uncontrolled communication form the external branding. And these factors contribute for the development of service brand verdict.

Punjashri & Wilson 2011, are of the opinion that employees are the significant internal branding constructs, the valuable organisational resources can contribute for the sustainable competitive advantage for organisations, if their potentialities are utilized and channelized in a proper way. The execution of brand strategies are very much dependent on the employee's performance. They are regarded as the brand ambassadors and internal stakeholders.

Employee's actions are vital for the brand building strategy. Brand vision can be successfully executed if the employees are highly motivated **(Burmann and Zeplin 2005; de Chernatony and Riley 1999 ;). De Chernatony, Drury & Segal-Horn,2003** strongly argued that though product branding models stress on external branding , however for services branding models should have a balanced internal and external emphasis. **Berry (1987),** is of the opinion that the marketing managers need to formally train the employees about the concepts, objectives and applications of marketing, this will develop a virtual image in the minds of the employees. This way by internalising the branding concepts effective outcomes can be seen through the employee's performance.

Extensive research study has been undertaken to analyse the influence of employee's performance on publics and organisational performance. In this regard **Rhee, 2004**, in his study opined that management practices create synergy between marketplace and workplace thereby improving the employee-publics-organizational performance. Further, **Aurnad et al, 2005** proposed that employees can successfully represent an organisational brand image to the external stakeholders, when the employees are harnessed in consensus with the organizations brand expectations.

Thus, from the above discussion conclusion can be drawn that service brand image to be comprised of corporate, internal and external brand dimensions. In the following sections a detailed analysis of the various concepts will be undertaken.



Corporate Brand image   Employee brand commitment   Customer Brand Verdict

Branding strategy for Private Banks

Review of literature on services branding emphasises that services branding comprises of corporate branding, internal branding and external branding. However, for private banks need to build confidence and trust among the customers since, they will be putting their hard earned money at stake. Thus, corporate branding along with internal and external branding has to be the component of branding strategy for private banks in India.

Corporate branding Dimensions

"I have always believed that the company name is the life of an enterprise. It carries responsibility & guarantees the quality of the product..." Akio Morita

Corporate, Internal and External branding factors inter-connect to develop a Service Brand image. Corporate branding variables include vision, mission, CSR practices, Partners and alliances, lines of business of the service providing firms. The shift in the focus from product branding to corporate branding for a service industry like banking sector is evident from the marketing arena, intangibility, inseparability, nature of the services, insecurity about the services posing a big challenge for the marketers. Services thus, need a different marketing approach altogether varied from physical products. Corporate branding is the strategy wherein the organisations vision, mission, lines of business, partners and alliances are marketed to create a unique corporate brand image.

1. **Strategic Vision:**

The firm is represented by its strategy and this is communicated through its vision and mission statements, as argued by **Van Riel (1992).** Vision is defined by **Chakravarthy and Lorange (1991)** as an articulation of top management's strategic intent. **Stacy (1993)** defines strategic intent as achieving some "relatively distant future state relating to posture, position and performance". To be more specific, vision drives the different managerial levels towards a particular goal. The firm's intrinsic values are revealed through its vision and mission statements.

2. Mission statement:

According to **Ackoff** mission statements should be effectively used as a tool to motivate all the stakeholders of the organisation, as such it should include attainable short term objectives of the organisation, should be unique compared to other competitors, present the firms desires, motivational and reliable to all the stakeholders of the organisation. The mission statement and adapted philosophy are the stringent tools in building a sound relationship with all the stake holders like shareholders, suppliers, customers, employees, government and with the public, argued by **Byars and Neil (1987).**

3. Corporate Social Responsibility

Hohnen & Potts, 2007:9, proposes that a firm will be benefitted in many ways by adapting CSR practices. **Hohnen & Potts, 2007:11)** argues that the other major benefit of CSR to the firm is goodwill management. Goodwill of an organisation is the outcome of the corporate brand identity and image is based on the propositions like trust, quality, reliability, credibility and consistency. Social capital is the perpetual trust bestowed by the society to the organisation performing on the ethical lines, (**Hohnen & Potts, 2007:11).**

4. Line of business

According to **(Peteraf, 1993)**, the additional capacity conferred on the firm due to the corporate brand can be best utilised by entering into other markets. **Newman, 2001,** argues that the extension of corporate brand name to new products/services enhance the success rate by 20 percent and there can be reduction in the costs up to 26 percent while launching a new product/ service. The example of Disney is worth mentioning here, it diversified its activities from animated cartoons to motion picture, further moving on to theme parks, cruises, speciality products and retail stores.

5. **Partners and Alliances**

Barney and Hansen, 1994, proposes that the organisations aspiring for partnerships and alliances should constantly focus on its corporate brand image, since a positive brand image manifests many benefits. **Barwise et al., 2000, p. 93,** in his work on an analysis of the world's most valuable brands, comes up with the conclusion that 59 per cent of Coca-Cola's, 61 per cent of Disney's and 64 per cent of McDonald's capitalisation was attributable to the worth of the company brand. Corporate brand image will provide an edge for the firms at the times of takeovers by enhancing the financial worth of the organisation.

6. Corporate Symbolism

Brands are recognised to the external audiences through symbols created by the firms. The symbol act as a visual shorthand to allow external audiences to identify brands. However, symbols become more significant for the employees and to the stakeholders of the firm, as they communicate and connect them to the firm in many ways.

Employees connect themselves to the firm, i.e their routine work culture and the like through the corporate symbols. Constructive symbols created by the firm emulate the owners they represent. Symbols encompass

the significant feature of the firm's mission and vision. They also act as an immediate cue about the incidents and encounters experienced. Powerful, influential symbols motivates stringent response and reminds swiftly the experiences of the firm, at the same time they also symbolise the combined feelings that had a negative influence and which seek scrutiny.
It's difficult to just crave on symbols without due consideration on the product/service, this would lead to nothing. Instead, leveraging the symbols that are inextricably interwoven with the multifaceted dimensions each brand and organization enables them to acquire even greater significance over time.

Internal Brand

Punjaisri & Wilson (2011), defined Internal branding as the "activities undertaken by an organisation to ensure that the brand promise reflecting the espoused brand values that sets customers' expectations is enacted and delivered by employees". A service firm should cultivate corporate religion such that the employees follow the same culture of the firm and exhibit the same values, **Kunde (2000).** Internal branding calls for brand awareness, market specific research, customized brand advertising and tracking performance is crucial for imbibing internal brand concepts among the employees **(Berry, 2000).**

Internal Branding Dimensions

Internal branding has been stated to be a facilitator of brand commitment **(de Chernatony & Segal-Horn 2001; Punjaisri & Wilson 2007; Punjaisri et al. 2009)** and furthermore, employee brand commitment is stated to be a prerequisite to employees' on-brand behavior **(Thomson et al. 1999; Burmann & Zeplin 2005; Kimpakorn & Tocquer 2009).**

Internal communication to create employee brand commitment

The employees brand commitment being crucial for the success of brand image, needs to be imbibed among the employees through effective internal communication channels. The employees should be oriented about the brand and its values so that they can develop the brand vision and its commitments which enable them to convey to the customers through the brand oriented services there by abiding to the brand commitments, as suggested by many researchers, **(de Chernatony et al. 12 2006; de Chernatony & Cottam 2006; Henkel et al. 2007).**

1. Brand oriented training to create employee brand commitment

Recruiting and training the employees is the responsibility of the HR, thus internal branding and internal communication should initiate from HR departments, argued by **de Chernatony et al. (2006).** As such it becomes crucial for HR to be imbibed with the brand values and commitments so that it can be communicated easily among the employees and through them to the customers,**(Aurand et al. 2005).**

2. Brand oriented recruitment to create employee brand commitment

Recruiting the employees is the vital role of the HR, similarly recruiting the employees with right perspective meaning persons with high values can be a valuable asset for the firm. If there is high compatibility between the values of the employees and brand values it can lead to brand strong among the employees, argued by **Burmann & Zeplin (2005**). Recruitment should focus on the brand oriented evaluation methods while making new recruitments, so that employees not suitable can be avoided. Further, **Burmann & Zeplin (2005)** argues that the training programs should be in the form of both formal and informal in nature, where formal training to include routine training with regular follow ups, however mentorship and social events form the informal training which enhances and intensifies the congruency between employees values and brand values, **Burmann & Zeplin (2005).**

3. Brand oriented leadership to create employee brand commitment

Leaders can make or mar the organisations. **Wallace et al. (2011)** argues that, leaders as role models, are crucial for any organisation however, are very vital in a service firms to attain on-brand behaviour. Many authors are of the opinion that the management should behave like role models in inculcating brand commitment among the employees, further the management's actions and communications should be in congruence with brand values and commitments or else it can have an opposite influence on the employees brand commitments, **(Burmann & Zeplin 2005; Vallaster & de Chernatony 2005; de Chernatony et al. 2006; de Chernatony & Cottam 2006; King & Grace 2006; Henkel et al. 2007; King 2010).**

External Brand: Determinants

External branding determinants have the potential to build an intense imagery among the stakeholders along with the competitors. The present study is focused on the analysis of the external branding determinants influencing banking sector with special reference to private sector banks in Karnataka. For the analysis purpose the brand framework proposed by **Grace & O' Cass (2005)** is adapted by this study. According to **Grace & O' Cass** brand verdict of stakeholders in the services industry is influenced by various determinants like brand name, Price/value for money, serivescape, core service, employee service, feelings, self-image congruence, controlled communication, uncontrolled communication, brand attitude, customer satisfaction. Thus it can be concluded that brand verdict is the dependent variable and other determinants are the independent variables under this study.

1. Brand Verdict:

Brand verdict according to **Grace & 'O Cass (2005)** is regarded as the ultimate decision of the stakeholders towards the brand. . He also opines that brand verdict to be the actionable response of the customers to the brand. Customer's response either in supportive or contradictory towards the brand is expressed in the form of future service patronage or avoiding it.

2. Brand Name:

Brand benefits will get more associated to the customers through brand names, thus brand name plays a crucial role and it also help the customers in recalling the brand attributes. **(Grace & O'Cass, 2005; Janiszewski & Van Osselaer, 2000;** Keller, 1998). Brand name also assist in making service comparisons and gauging, **(Zinkhan & Martin Jr., 1987).**

Further for a service industry like banking sector brand name is significant when customers face gap in information provided as brand name acts as substitute for the information gap, (**Degeratu et al, 2000**). Brand name is regarded as a valuable asset for the organisation, (**Keller, 1993; Meyers-Levy et al., 1994).**

3. Price/Value for Money:

Price is not regarded as only from the monetary numbers perspective by the customers, (**Grace & O'Cass, 2005**). Price is assumed to be the benefit foregone in order to gain a product or service and is rightly regarded as "perceived price" as opined by (**Zeithaml,1988).**

4. Servicescape:

Servicescape reflect organisations brand commitments to the customers prior to purchase, although it gets assessed during its delivery. They also project like a whole bundle of organisations offerings. Serivcescape act like a mirror of the organisation.

Bitner, 1992, opines that, serivicescape offers an insight & vision of the service firms offerings, just like the benefits offered by the package to a physical product. Further, **Bitner** regards that for a service firms the three aspects ambience, physical layout & performances and symbols, signs and artefacts behave like a determining factors for customers preference for a particular firm.

5. Core service:

Core service indicates the essential service offerings made by a service firm and the methods utilized for service delivery. Core services will also be a decisive factor influencing customers purchase behaviours. The primary evaluation of a firm by the customers will be based on its core services offered (**Grace & O'Cass, 2005).**

6. Employee Services:

The employees etiquettes, conducts and approach towards the customers at the time of service delivery form the employee services, **(Johns, 1999).** Employee's negligence, rude behaviours and unresponsive attitudes lead to discontent and will have fatalistic impact on customer's judgements of the firm, **Bitner (1992).**

7. Feelings:

For any services industry it is essential to build an effective positive feel among the customers as the physical indications are absent. In the absence of physical indicators service evaluations will be determined by influential opinions about service providers, argued by **(Jayanti, 1995)**.As opined by **(Babin & Babin, 1999),** customer's purchase decisions will be primarily based on their service brand feelings.

8. Self-Image Congruence:

Self –image congruence refers to the cognitive match between consumers self-concept i.e., actual self, ideal self, social self and ideal social self and a product/brand image, store image, destination image or user image of a given product/ brand/service (**Sirgy et al., 1997, Sirgy et al., 2000, Sirgy and Su,2000). Keller (1998),** argues that the customer's image, the service usage situation and the services brand personality reflect the personality and service performance attributes of the service brand and the customer.

9. Controlled Communication:

Advertising and promotion the powerful weapons of marketing form the controlled communications and word-of mouth and non-paid publicity form the uncontrolled communications. **Grace& O'Cass, 2005**, refers that the controlled communications are those which are monitored by the marketer and overlooked by the market place. Advertising has the potential to mould the perceptions, objectives, opinions and views about the product/services, suggested by **Kempf and Smith, 1998.**

10. Uncontrolled Communication:

Word of mouth and non- paid publicity form the uncontrolled communication. The customers of any services lay more emphasis on word-of mouth and non-paid publicity about the service brand, prior to purchase decision, as they are more reliable than advertising, **(Grace & O'Cass, 2005). Mangold et al (1999). (Bansal & Voyer, 2000),** opines that more often brand choice ,brand behaviours, behaviour perceptions and brand preferences of the service customers are influenced by word-of mouth. Research undertaken by **Berry (2000),** reveals that service customers tend to rely more on word-of mouth communications because of absence of physical cues.

11. Brand Attitude:

Rossiter and Percy (1987, 1997) define brand attitude in a particular way. Brand attitude is defined as the buyer's evaluation of the brand with respect to its expected capacity to deliver on a currently relevant buying motive. The consumers build their opinion about the brand like perceived satisfaction levels and the like based on brand stimuli and this forms the brand attitude which pave the way for brand verdict, (**Grace & O'Cass, 2005).** Customers feelings towards a service brand, perceived after its experience form the brand attitude**,(Yoo & Donthu, 2001; Low & Lamb Jr., 200; Grace & O'Cass, 2005.**

12. Customer Satisfaction:

According to **(Cronin Jr. & Taylor, 1992),** if the expectations matches the after purchase experience then it leads to satisfaction. **(Grace & O'Cass, 2005**), considers that customers views developed about the tangible and intangible attributes of the service brand post purchase is termed as satisfaction. The primary objective of any organisations would be to satisfy customers**. (Heskett et al., 1997; Peters & Waterman, 1982),** the success of business performance is more often focused towards customer satisfaction as argued by the management theorists and chief executives.

III. CONCLUSION

Post liberalisation intense competition developed among the banks, paving the need for banks to create an identity for themselves and to build a strong image in the minds of the customers. This calls for the development of brand identity, encompassing corporate identity, internal brand dimensions and external brand dimensions.People will opt any bank for banking only when they can sense trust, belief, confidence and profitability in that particular bank. In this case, public sector banks are at advantageous position as they are backed by the government.

With the advent of many private players and foreign players in the banking arena intensified the competition post liberalisation and privatisation policy. Presently, the country is evidencing the bankruptcy of big private banks and few others involvement in big scams. As such, the survival and success of the private sector banks in India is challenged over the past few years. There is an immediate need to create a sense of belief, trust, confidence and profitable banking in the minds of the customers. The solution lies in developing a brand encompassing corporate values, employees brand verdict and stake holders brand verdict. Thus, Private Banks should develop a brand based on corporate brand, internal brand and external brand constructs to have long run customer relationship and success.

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