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The Relationship between Internal Branding and Brand Behavior of Bank Employees: Do Employees' Personal Factors Moderate the Relationship?

Abstract

Internal branding has recently gained much attention in the service marketing literature. However, empirical research in this area is still considered scarce. The following study examines the effect of internal branding in banks on brand behavior of bank employees. The mediation impacts of role clarity and affective commitment and the moderation impacts of employees' personal factors are also examined. A single cross sectional design was used to gather the research data and SEM was used to evaluate the proposed model and test the research hypotheses. Findings indicate that internal branding affects on bank employees' brand behavior is not direct but through its impacts on employees' role clarity and their affective commitment. Moreover, the length of service of employees in their banks strengthens the link between role clarity and employees' brand behavior, while the age of employees has few but different moderation impacts on the examined relationships

1. Introduction

Today's business environment is rather complex and competitive. Customers tend to perceive nearly all offers as similar (Zeithaml et al., 2009). The case is more complicated in services, especially high contact services, due to intangibility, inseparability and heterogeneity

of services, where customers are usually involved in the production of services and they often have little evidence of the output quality, which could also change from one time to another and from one service employee to another (Wallace and De Chernatony, 2009; Erkmén and Hancer, 2015). This makes interactive service quality a major determinant of the overall perceived service quality (Zeithaml et al., 2009). Therefore, scholars consider that the service employees are the service brand or the service ambassadors, because they play an important role in providing the service, differentiating it and reducing the risk of customers perceiving it as a commodity (Ferrell and Hartline, 2008). Consequently, service employees contribute to building and maintaining powerful service brands. However, since people usually have different attitudes and behavior, and since a customer may have to interact with different service personnel, therefore, the service quality may differ (from time to time and from one provider to another). As a result, customer's trust in the service brand and in turn the brand image will be affected. Therefore, internal branding has evolved as a tool to ensure that all service employees have a shared understanding of the desired corporate image and behave in a consistent manner to main-

tain that image over time (Punjaisri et al., 2008), by continuously performing their in-role duties (in-role behavior) and voluntarily participating in extra-role behavior which support the brand values and enhances the brand image (Miles and Mangold, 2005)

2.The Research Problem

Although conclusive internal branding research is limited (Punjaisri et al., 2008; Erkmén and Hancer, 2015), King (2010) and Punjaisri and Wilson (2011) are considered among the few quantitative internal branding studies, yet some research gaps were not addressed. More specifically, King (2010) examined the effect of internal branding on role clarity and affective commitment of front-line employees and managers, and their subsequent effect on extra-role behavior. However, the direct impact of internal branding on extra-role behavior was not examined. While, Punjaisri and Wilson (2011) investigated the impact of internal branding on in-role behavior of employees only. Moreover, as most internal branding studies, these studies were conducted in the hotel and tourism sector.

Consequently, it appears that there is a need to address some of the research gaps that were not tackled in the King (2010) and Punjaisri and Wilson's (2011) studies. That is, to examine the direct impact of internal branding on in-role and extra-role behavior of employees as well as the indirect impacts of internal branding on brand behavior (through its impacts on role clarity and affective commitment of employees). It is also important to examine whether employees' personal factors have an influence on the examined relationships.

Moreover, conducting the study in a different study context, which is the retail banking in Egypt, is needed to enlarge the scope of internal branding research, especially that the banking industry in Egypt is characterized by being highly competitive and complex, due to mergers and acquisitions of several banks, decrease in information asymmetries, increase in the use of technology (Central Bank of Egypt, 2015), increased competition banks face from both domestic, foreign and regional players, as well as the homogenous nature of the banking offer, which makes employees' behavior an important differentiating factor in perceiving the level of the banking service quality and reducing the customers' perceived risk (Papasolomou and Vrontis, 2006). Accordingly, **the research problem is stated as:**

“Examining the relationship between internal branding and brand behavior of bank employees”.

Therefore, the main objectives of the research are to indicate:

- 1- The influence of internal branding on employees' in-role and extra-role behavior.
- 2- The effect of internal branding on employees' role clarity and brand commitment.
- 3- The impact of employees' role clarity and brand commitment on their brand behavior.
- 4- Whether the employees' personal factors moderate the examined relationships.

The rest of this paper is organized as follows: firstly, a review of relevant literature is outlined along with the

proposed research hypotheses. Then, the conceptual model is illustrated. Next, the adopted research methodology, the data analysis techniques, the research findings and the discussion of the research findings are presented, followed by the implications and recommendations. Finally the research limitations and suggestions for future research are stated.

3. Literature

3.1. Internal Branding

Despite the fact that there is no widely agreed upon definition or practices for internal branding (Foster et al., 2010). Yet, scholars agree that internal branding ensures that the desired brand image (corporate identity) is transferred into reality by employees while providing the service to customers (Foster et al., 2010; Punjaisri and Wilson, 2011; Du Preez and Bendixen, 2015). Among the early scholars who attempted to describe internal branding are Miles and Manglold (2005) where they term it as employee branding and describe it as *the process by which employees internalize the desired brand image and are motivated to project the image to customers and other organizational constituents* (Miles and Manglold, 2005, p.535). Similarly, Devasagayam et al. (2010, p.211) define internal branding as *“ the process of engaging employees in the branding process, which enables them to more successfully represent the brand’s qualities to outside constituents”*.

Hence, the ultimate aim of internal branding is to create brand champions. Brand champions are employees who are emotionally attached to the brand and voluntarily perform extra-role du-

ties or brand citizenship behavior (King and Grace, 2012).

As for internal branding practices, scholars do not seem to agree on a specific measurement for internal branding, as mentioned earlier, consequently, the current study adapted the functional approach that had been adopted by Punjaisri and Wilson (2011). Where internal communications, orientation and training, performance feedback and rewards are the proposed internal branding practices and thus are used to measure internal branding in the current research.

3.2.The Behavior of Brand Champions

Brand champions are highly performing employees who reflect the brand values and promises through their performance and hence “bring the brand to life” during service encounters, thus their behavior is described as being “on brand” (Wallace and De Chernatony, 2009). Being brand champions implies that they perform their in-role duties effectively (in-role behavior) as well as displaying extra-role behavior.

According to Dyne and LePine (1998), in-role behavior is identified in job descriptions and thus is the basis of performance evaluation and in turn rewards and/or sanctions provided/imposed. While extra-role behavior or organizational citizenship behavior is positive and voluntary or discretionary behavior, not specified in job descriptions and not recognized by formal reward systems. However, it is important for organizations performing in today's dynamic environments.

While organizational citizenship behavior is a multi-dimensional perfor-

mance variable. Yet, there is no agreement on the number of its dimensions (Awwad and Agti, 2011; Unal,2013). Similarly, the branding literature has indicated that brand citizenship behavior is a multi-dimensional variable, but has not agreed upon the number of its dimensions (Burmam and Zeplin, 2005; Piehler et al., 2015). Hence, King and Grace (2012) suggest that there is no significant difference between organizational citizenship behavior and brand citizenship behavior.

Previous research indicates that internal branding significantly enhances in-role behavior of employees (Punjaisri and Wilson, 2011) and organizational/brand citizenship behavior (extra-role behavior) (Chang et al., 2012; King and Grace. 2012; Ozielik and Findikli, 2014).

Thus, the following are proposed:

H1: Internal branding is positively related to in-role behavior.

H2: Internal branding is positively related to extra-role behavior.

3.3. Internal branding and Role Clarity

Since customer-facing, customer-contact or frontline employees are boundary spanners, who represent the link between the organization and its external environment. Therefore they are more likely to face two forms of stressors related to their role, those are, role conflict and role ambiguity (lack of role clarity) (Teas et al., 1979; Stamper and Johlke, 2003).

The "role" of any employee is defined by the expectations, demands and pressures communicated to the employee by others (top management, immediate supervisor and customers). Therefore,

when the expectations/demands of different parties are in-conflict with each other or when they are too much, the employee is likely to experience role conflict. On the other hand, if the employee is not given enough information regarding his/her role, he/she may experience role ambiguity (lack of role clarity) (Ziethaml et al., 2009). More specifically, role ambiguity may occur because employees are uncertain of the top management's, supervisors' and/or customers' expectations from them and how they should satisfy those expectations and/or when they do not know how their performance will be evaluated and rewarded (Ziethaml et al., 1988).

Therefore, role clarity (lack of ambiguity) is the extent to which information required to perform a job is communicated and understood by an employee (Bush and Busch, 1981; Mukherjee and Malhotra,2006). In fact, performance feedback, internal communications and training have proven to be key antecedents to role clarity/ ambiguity (e.g. Teas et al., 1979; Singh, 1993 ; Mukherjee and Malhotra,2006; King , 2010). Accordingly:

H3: Internal branding is positively related to role clarity of employees.

3.4. Internal Branding and Affective Commitment of Employees

Organizational or brand commitment focuses mainly on the kind of bond that binds employees to their organization (Srivastava, 2008). Where, employees' affective commitment reflects their emotional attachment to, identification with and involvement in the organization (Lambert et al., 2013). Wh-

ereas continuance commitment (or calculative commitment) reflects employees' attachment to their organization due to the presence of side-bets or investments made in the current organization (time, effort) and/or rewards which makes the costs of leaving the present employer (lost side-bets) outweigh the benefits gained in case of leaving (Caruana & Calleya, 1998; Srivastava, 2008). While normative commitment arises because of a sense of duty or moral obligation (Lambert et al., 2013).

Since affective commitment of employees represents value congruence between the employee and the brand, therefore it is usually examined in internal branding studies. In fact, previous internal branding studies have identified that it has a significant positive impact on affective commitment of employees (Burmman et al., 2009; King, 2010; Moawad, 2012; Du Preez and Bendixen, 2015). Hence, H4 is:

H4: Internal branding is positively related to affective commitment of employees.

3.5. Role Clarity and Brand Behavior of Employees

Past research indicates that role clarity has a significant positive impact on both in-role behavior (Bush and Busch, 1981; Mukherjee and Malhotra, 2006) and on brand citizenship (extra-role) behavior of employees (King, 2010). Therefore:

H5: Role clarity is positively related to in-role behavior.

H6: Role clarity is positively related to extra-role behavior.

3.6. Affective Commitment and Brand Behavior of Employees

Previous research proves that employees' affective commitment has a significant positive impact on in-role behavior (Suliman and Iles, 2000; Chen and Francesco, 2003; Huang et al., 2012) as well as on extra-role behavior (Burmman et al., 2009; King, 2010; Xiong et al., 2013). Accordingly,

H7: Affective commitment is positively related to in-role behavior.

H8: Affective commitment is positively related to extra-role behavior.

3.7. Role Clarity and Affective Commitment as Mediators

Previous research findings regarding the relationship between internal branding and employees' behavior (in-role and extra-role behavior), mediated by affective commitment are inconsistent. More specifically, Punjaisri and Wilson's (2011) study, indicate that affective commitment does not mediate the relationship between internal branding and in-role behavior. While King (2010) indicates that there is a significant relationship between internal branding, affective commitment and extrarole behavior as well as a significant relationship between internal branding, role clarity and extra role behavior. Therefore, in order to better understand the relationship between internal branding and employees' brand behavior, role clarity, affective commitment are proposed to be mediators and thus,

H9: Role clarity mediates the relationship between internal branding and in-role behavior.

H10: Role clarity mediates the relationship between internal branding and extra-role behavior.

H11: Affective commitment mediates the relationship between internal branding and in-role behavior.

H12: Affective commitment mediates the relationship between internal branding and extra- role behavior.

3.8.Employees' Personal Factors as Moderators

Punjaisri and Wilson (2011) report that employees' age has moderating impacts on both the relationship between internal branding and in-role behavior and on the relationship between internal branding and both employees' identification with the brand and their affective commitment. The researchers also indicate that the employee's tenure plays a moderating role in the relationship between internal branding and employees' in-role behavior. While King (2010) finds that holding a managerial/supervisory position moderates the relationship between internal branding and role clarity as well as the relationship King (2010) also indicates that having supervisory/managerial role moderates the relationship between affective commitment and extra-role behavior

Accordingly, it was perceived that employee's age, length of service and having supervisory duties could affect his/her degree of role clarity, commitment and brand behavior (in-role and extra-role). Thus, the current research examines employees' age group, length of service and supervisory/managerial role as possible moderators. Therefore,

H13: Employee's length of service, supervisory role and age moderate the relationship between internal branding and a) in-role behavior and b) extra-role behavior.

H14: Employee's length of service, supervisory role and age moderate the relationship between internal branding and role clarity.

H15: Employee's length of service, supervisory role and age moderate the relationship between internal branding and affective commitment.

H16: Employee's length of service, supervisory role and age moderate the relationship between role clarity and a) in-role behavior and b) extra-role behavior

H17:Employee's length of service, supervisory role and age moderate the relationship between affective commitment and a) in-role behavior and b) extra-role behavior

4.The Proposed Conceptual Model

Based on the previous literature review and premises, the relationships among the proposed research variables are illustrated in Figure (1).

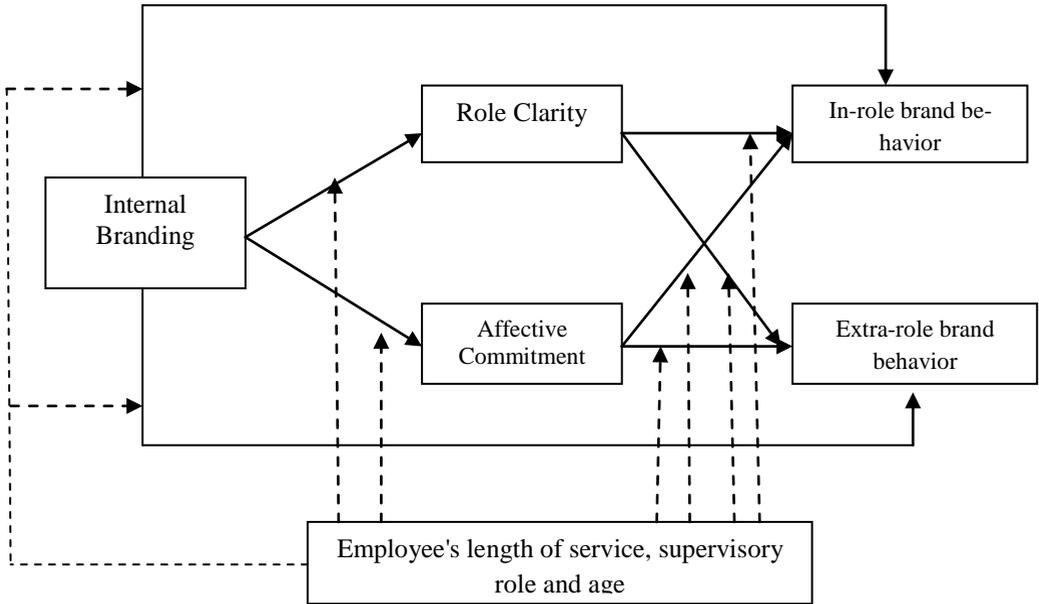


Figure (1) The Conceptual Model

As shown in Figure (1), internal branding is the independent variable while in-role and extra-role brand behavior are the two dependent variables. The relationship between internal branding, in-role and extra-role behavior is mediated by role clarity and affective of employees. Moreover, all the proposed relationships may be moderated by employees' length of service, whether they have a supervisory role and their ages.

5. Research Methodology

5.1. The Population and Sample of the Research

Customer-facing staff represented the population of the research. Where, according to the Central Agency for Public Mobilization and Statistics (20-14) the number of administrative personnel working in the banking sector is about 77,000 employees.

The sampling units were customer facing staff working in retail depart-

ments of branches of commercial banks.

A two-stage sample was used to reach the sample of the study. First, a judgmental sample was used for selecting leading banks operating in Egypt (The Africa Report, 2013). Second, a simple random sample should have been used since the population consists of customer-facing employees (a homogeneous and a definite population). However, the sampling frame could not be accessed from the management of banks because the privacy of employees' information is highly secured. Therefore, a snow ball sample was used.

5.2. The Sample Size

The required sample size was 400*. Since it is regarded as adequate size for

* $n = \frac{z^2 s^2}{e^2}$ (Rose et al., 2015). At a 95% confidence level, $z = \pm 1.96$, the acceptable level of error (e) = 5%. The sample standard deviation (s) = 0.5 (based on a pilot study of 50 respondents). Therefore, the required sample size = 384, which was increased to 400 to have a better representation of the population.

a population which is greater than 5000 (Gay et al., 2006, cited in Lunenburg and Irby, 2008).

As shown in Table (1), respondents were allocated to each bank, under study, according to the percentage of branches of each bank in three main cities

(Cairo, Giza and Alexandria) which are the cities having the greatest number of branches of banks in Egypt (proportional allocation) (Central Agency for Public Mobilization and Statistics, 2014).

Table (1) Allocating Sampling Units to The Branches of Banks Under Study

Bank	No. of Branches			Total No. of branches	% of Branch/ City			Required Sample Size/Bank	Sample Size/ City		
	Cairo	Giza	Alex.		Cairo	Giza	Alex.		Cairo	Giza	Alex.
NBE	106	36	24	166	64%	22%	14%	68	43	15	10
BM	109	35	33	177	61%	20%	19%	73	45	14	14
CIB	70	22	22	114	62%	19%	19%	47	29	9	9
QNB AlAhli	84	31	23	138	61%	22%	17%	57	35	13	9
HSBC	41	17	9	67	61%	25%	14%	27	16	7	4
AAIB	30	14	8	52	58%	27%	15%	21	12	6	3
BC	47	14	16	77	61%	18%	21%	32	19	6	7
ALEXBANK	36	13	17	66	54%	20%	26%	27	15	5	7
Credit Agricole	31	12	12	55	56%	22%	22%	23	13	5	5
Bank Audi	17	8	4	29	59%	27%	14%	12	7	3	2
NBK	19	9	4	32	59%	28%	13%	13	8	3	2
Total				973				400	242	86	72

5.3. Measures

Previous scale items, demonstrating acceptable validities and reliabilities, were adapted to measure the research variables. Those items were first reviewed by professors of marketing and human resources at the Faculty of Commerce, Cairo University to assess face validity. Revised items were then pre-tested among a group of bank employees. Accordingly, the questionnaire was modified and pretested among a sample of customer-facing employees working in banks, after being translated into Arabic, using translation-back-translation approach (Appendix).

A five-point Likert scale type was used to measure the independent, dependent and mediating variables. While nominal scales were used to measure the moderating variables. More specifically, internal branding was measured using 19 statements measuring the extent to which employees perceived that their banks engages in brand-centered internal communications, orientation and training, performance feedback and rewards (Singh, 1993; Caruana and Calleja, 1998; King, 2010; Awad and Agti, 2011; Punjaisri and Wilson, 2011). Statements included, for example "the bank I work for communicates its brand promise well to its employees", "the bank provides me with appropriate skills to deliver the brand promise according

the brand standards", "I periodically receive feedback from my boss on my job performance" and "my bank compensates employees for providing brand-related information". In-role behavior was measured by three statements adapted from Punjaisri and Wilson (2011), for example, "I feel that the quality level of my services meets the bank's brand standards". Extra-role behavior (dependent variable) was measured using six statements adapted from Morhart et al. (2009) and King (2010), statements included for example, "I always consider the impact of my behavior on the brand before acting". Role clarity was measured using six items from King's (2010) role clarity scale. Statements included "I understand what is expected from me because I got information about the bank's brand", "I know how to handle unusual problems/situations in my job". Affective commitment was measured using six items from the affective commitment scale that was developed by Meyer et al. (1993) and cited in Wallace et al. (2013), items included, for example, "I would be very happy to spend the rest of my career with this bank", "I feel that I belong to this bank".

For measuring the moderating variables a dichotomous yes/no scale was used to ask respondents whether he/she holds a supervisory/managerial position. While multiple choice questions were used to ask about the respondent's age and length of service with the bank.

5.3. Data Collection

Before collecting the research data, an exploratory phase was conducted. It included reviewing previous relevant literature and conducting semistructured in-depth interviews with branch

managers and employees (one teller, three branch managers, three deputy directors-customer service section and three customer service personnel). This stage was undertaken to explore the context of the study and the extent to which internal branding activities, found in the literature and proposed by the research, are actually practiced by banks operating in Egypt.

Six banks were selected to be the subject of the exploratory phase. Two of the top private/joint venture banks and one public bank refused to cooperate. However, the researcher managed to interview employees using a snowball technique of referrals, after interviewees were assured of the confidentiality of their responses.

The most important findings of the in-depth interviews can be summarized as follows:

First, banks' values, rules and regulations are circulated through e-mails, meetings and orientation and training. E-mails provide general work information. While meetings are for explaining details on specific issues and for following-up. Generally, there are monthly meetings with the branch manager and weekly/daily (or as needed) meetings with the supervisor. Moreover, some banks have structured orientation programs for any new comer. These programs provide new employees with knowledge of the bank's heritage, mission and vision, values, policies, departments and heads of departments. The orientation program is followed by on-the-job training. In addition, some training programs are general (for all bank employees) while other programs are department-specific. General train-

ing includes topics as time management, presentation skills, compliance, money laundering. While department-specific training is directed to address the needs departments (as specific training for customer service staff and corporate banking).

Some of the interviewees perceived that training provided by their banks helped them perform the required tasks effectively. While others considered that they need more “*know your customer*” training, “*to better deal with different customers and answer their inquiries*”.

Some supporting quotations:

“... first the new employee is assigned to a ‘coach’ who is either an experienced coworker or his/her supervisor. The new employee observes and learns how to perform the required tasks. Then, he/she is allowed to do the tasks, while the ‘coach’ is beside him/her. After a certain period, he/she is left to do the task alone”.

“...e-mails usually include all needed information to perform the required tasks, but sometimes I don’t have the time to read all the e-mails I receive”.

“... meetings are usually held to provide more details. For example, the reason for placing a limit on the amount of dollars allowed to be withdrawn by any customer and how to explain this simply to them”.

“... sufficient training is provided regarding knowing forged currency and money laundering but we need more training on how to deal with different customers and answer their inquiries”.

Second, bank employees are well informed of their job responsibilities.

Where interviewed employees agreed that there are annual performance evaluations as well as semiannual and monthly/weekly performance feedback. In addition to “*immediate*” performance feedbacks form their supervisor if needed. Employees also indicated that their banks are severely competing to increase their market share and thus the management’s focus is on achieving the target sales while fulfilling the required service quality level, which puts them under great pressure.

Some supporting quotations:

-“... generally, we have monthly meetings with the branch manager”.

“... we write our own job descriptions.”

“... one day I left ‘the screen’ for a few seconds and immediately my supervisor gave me a remark.”

“.. sometimes I feel that achieving the sales target is the most important thing for the bank, although this may be achieved, at times, at the expense of serving customers”.

“... when foreign and regional banks started to enter the Egyptian banking market, competition among banks increased and achieving a “target sales” started to become a main issue. Thus, customer service supervisors are responsible for both the performance of their subordinates as well as achieving their own sales target.... Even public banks started to set sales targets for its customer service staff, in order not to lose competition. Under all this pressure, some customer service employees may explain in details the pros of a certain banking offer but not mention all of the possible cons, just to close the sale and achieve their target.”

Third, interviewed employees agreed that there are monetary and non-monetary rewards. Moreover, they indicated that there are rewards based on quantitative targets as well as behavior-based rewards.

Some supporting quotations:

-“ ...we have non-monetary rewards as ‘the employee of the month’ ”.

- “... one of the bank’s tellers was rewarded because he discovered forged cheques and another was rewarded for discovering a personal fraud (a lady claiming to be someone else)”.

After the exploratory phase, a single cross sectional descriptive research was undertaken to collect the research data, where questionnaires, with introductory letters, were hand-delivered to respondents (customer-facing staff working in retail departments branches of banks).

The researcher explained the objective of the study and how to answer the questionnaire, then the respondents were left to complete the questionnaire (after setting a date to collect back the filled questionnaires from them). Data collection took nearly four months.

6.4. Data Analysis and Findings

SPSS (version 23) was used for data screening and for descriptive analysis. While SMART PLS (version 3.2.2) was used to evaluate the proposed model and test the proposed relationships.

6.4.1. Descriptive Statistics of the Sample

Is illustrated in Table (2)

Table (2) Respondents' Profile

Demographics	Number	Percentage
1- Gender:		
Female	130	32.5
Male	270	67.5
2- Age:		
Less than 30	190	47.5
30- less than 40	118	29.5
40 and more	92	23
3- Education:		
Secondary School	8	2
Two-Year Institute	3	0.7
University Degree	311	77.8
Post Graduate	78	19.5
4- Length of Service:		
Less than 3 years	128	32.0
From 3 to less than 6 years	111	27.8
6 years and more	161	40.2
5- Supervisory/Managerial		
No	253	63.2
Yes	147	36.8

6.4.2. Validity and Reliability of Scales

A systematic approach to validate the proposed model was followed (Henseler et al., 2009; Hair et al., 2014).

Confirmatory Factor Analysis (CFA) was conducted to test the validity and quality of the scale measures. Convergent validity was established, where all cutoff values for factor loadings were achieved. More specifically, factor loadings of all reflective indicators were more than 0.71 (Malhotra, 2010). Moreover, the Average Variance Extracted (AVE) of items by their respective con-

structs were all more than 0.50. Discriminant validity was evaluated based on Heterotrait-Monotrait Ratio (HTMT) criterion (Henseler et al., 2015). All constructs met $HTMT_{0.85}$ conservative criterion.

Furthermore, all constructs met the recommended value for establishing composite reliability (CR) and Cronbach's alpha, which is greater than 0.70 (Malhotra, 2010). Consequently, the R^2 for in-role, extra-role behavior, employees' role clarity and affective commitment were very acceptable, as shown in Table (3).

Table (3) Evaluation of the Measurement Model

Construct	AVE	CR	Cronbah's alpha	R ²
In-role behavior	0.723	0.887	0.809	0.440
Extra-role behavior	0.620	0.907	0.878	0.538
Role Clarity	0.556	0.882	0.839	0.479
Affective Commitment	0.764	0.951	0.938	0.373
Internal Branding	0.513	0.950	0.944	

6.4.3 Hypotheses Testing

Bootstrapping Procedure, with 5000 Subsamples, was used to test the rese-

arch hypotheses. Results are illustrated in Tables (4) and (8).

Table (4) Findings of Testing the Direct Paths

Paths	Hypothesis	β	T Values	P Values	Decision
Internal Branding -> In-role Behavior	H1	0.088	1.413	0.157	Not Supported
Internal Branding -> Extra-role Behavior	H2	0.046	0.895	0.371	Not Supported
Internal Branding -> Role Clarity	H3	0.692	22.394	0.000***	Supported
Internal Branding -> Affective Commitment	H4	0.611	17.476	0.000***	Supported

Paths	Hypothesis	β	T Values	P Values	Decision
Role Clarity -> In-role Behavior	H5	0.460	8.740	0.000***	Supported
Role Clarity -> Extra-role Behavior	H6	0.413	7.550	0.000***	Supported
Affective Commitment -> In-role Behavior	H7	0.209	3.929	0.000***	Supported
Affective Commitment -> Extra-role Behavior	H8	0.391	8.109	0.000***	Supported

*** Significance level is 99.9%, P value < 0.001, t value ± 3.21 (for path coefficient only).

As illustrated in Table (4), most direct paths were supported at 99.9% confidence level, t value ± 3.21 , P-value < 0.001. However, the direct paths between internal branding and employees' in-role and extra-role behavior were not supported and thus, H1 and H2 were not supported.

For testing the indirect impacts of internal branding, the approach recommended by Preacher and Hayes (2004

and 2008) was followed. According to Preacher and Hayes (2004 and 2008) if the variance accounted for (VAF) is less than 2, then the mediator has no impact; if it ranges from 0.2 to 0.8, then it has a partial impact and if it is over 0.8, then it has a full impact.

Tables (5), (6), (7) and (8) illustrate the procedure followed to measure the exact size of the of the mediator(s) impact.

Table (5) Step One: Direct Paths between Internal Branding and Behavior

Direct Path coefficients without any mediators		Values β (t-value) Sig	Decision
Independent Variable (I)	Dependent Variable (D)		
Internal Branding (I)	In-role behavior (D1)	0.549(15.480)0.000	Significant***
	Extra-role behavior (D2)	0.584(17.946)0.000	Significant***

*** Significance level is 99.9%, P value < 0.001, t value ± 3.21 (for path coefficient only).

Table (6) Step Two : Indirect Paths between Internal Branding and Behavior

Indirect Path coefficients with the mediator = (independent to mediator x mediator to dependent)			
Path	Role Clarity	Affective Commitment	Role Clarity and Affective Commitment
	β .	β .	β
(I-D1)	0.342	0.168	0.446
(I-D2)	0.333	0.276	0.524

Table (7) Step Three: Total Effect on Brand Behavior

Total Path coefficients with the mediator =(Direct + Indirect effect)						
Path	Role Clarity		Affective Com- mitment		Role Clarity and Affective Commitment	
	β.	R2	β.	R2	β.	R2
(I-D1)	0.533	0.413	0.538	0.336	0.534	0.440
(I-DV2)	0.571	0.446	0.573	0.457	0.571	0.538

Table (8) Step Four: Mediation Effect (Variance Accounted For)

Mediation effect Vairance Accounted For VAF=(Indirect effect / Total effect)						
Path	Role Clarity		Affective Commitment		Role Clarity and Affective Commitment	
	VAF	Decision	VAF	Deci- sion	VAF	Decision
(I-D1)	0.641	Partial	0.312	Partial	0.835	Full mediation
(I-D2)	0.583	Partial	0.481	Partial	0.917	Full mediation

Based on results shown in Table (8), H9 H10 H11 and H12 were partially supported. Where, role clarity partially mediates the relationship between internal branding and in-role behavior (H9) and internal branding and extra-role behavior (H10). Moreover, employees' brand commitment partially mediates the relationship between internal branding and in-role behavior (H11) and extra-role behavior (H12).

Moreover, as shown in Table (8), when role clarity and affective commitment act both as mediators, the VAF is 0.81 for in-role behavior and 0.90 for extra-role behavior, which is the case of full mediation (Preacher and Hayes, 2004 and 2008).

6.4.4.The Moderating Impacts of Employees' Personal Factors

To investigate the possible moderating effects of employees' personal factors, multi-group analysis was conducted. The analysis revealed few weak moderation impacts, as shown in the following sections.

6.4.4.1. The Length of service

The data was divided into three sub-groups. Hypotheses were tested accordingly, taking into consideration the length of service as a mediator. Where the results of each pair of groups was compared using multi-group analysis. Findings of the analysis are shown in Tables (9), (10) and (11).

Table (9)
The Length of Service as a Moderator (groups one and two)

Paths	Less than 3 years (n=128)	From 3 to less than 6 (n=111)	Path Difference			Decision
	Values β(t-value) Sig	Values β(t-value) Sig	Path Coef.	t-values	p-values	
Internal Branding -> In-role Behavior	-0.017(0.140) 0.889	0.172(1.368) 0.171	0.189	1.079	0.282	No effect
Internal Branding -> Extra-role Behavior	-0.019(0.196) 0.844	0.094(0.768) 0.443	0.113	0.741	0.459	No effect
Internal Branding -> Role Clarity	0.730(17.277) 0.000	0.713(16.193) 0.000	0.017	0.280	0.780	No effect
Internal Branding -> Affective Commitment	0.625(10.470) 0.000	0.624(8.229) 0.000	0.001	0.013	0.990	No effect
Role Clarity -> In-role Behavior	0.657(5.971) 0.000	0.378(4.196) 0.000	0.280	1.936*	0.054*	Moderation
Role Clarity -> Extra-role Behavior	0.595(6.401) 0.000	0.343(3.364) 0.001	0.252	1.839*	0.067*	Moderation
Affective Commitment -> In-role Behavior	0.113(1.099) 0.272	0.188(1.642) 0.101	0.075	0.493	0.623	No effect
Affective Commitment -> Extra-role Behavior	0.318(3.851) 0.000	0.341(2.859) 0.004	0.023	0.161	0.872	No effect

* Significance level is 90%, P value < 0. 1, t value ±1.65 (for path coefficient only)

Table (10)
The Length of Service as a Moderator (groups one and three)

Paths	Less than 3 years (n=128)	6 years and more (n=161)	Path Difference			Decision
	Values β(t-value)Sig	Values β(t-value)Sig	Path Coef.	t-values	p-values	
Internal Branding -> In-role Behavior	-0.017(0.140) 0.889	0.1039(1.187) 0.235	0.120	0.826	0.409	No effect
Internal Branding-> Extra-role Behavior	-0.019(0.200) 0.841	0.036(0.465) 0.642	0.055	0.457	0.648	No effect
Internal Branding ->Role Clarity	0.730(17.037) 0.000	0.663(11.992) 0.000	0.067	0.922	0.357	No effect
Internal Branding -> Affective Commitment	0.625(10.470) 0.000	0.635(12.936) 0.000	0.009	0.121	0.904	No effect
Role Clarity -> In-role Behavior	0.657 (5.955) 0.000	0.441(6.084) 0.000	0.216	1.701*	0.091*	Moderation
Role Clarity -> Extra-role Behavior	0.595(6.413) 0.000	0.379(4.760) 0.000	0.216	1.777*	0.077*	Moderation
Affective Commitment -> In-role Behavior	0.113(1.120) 0.263	0.135(1.476) 0.140	0.022	0.163	0.871	No effect
Affective Commitment -> Extra-role Behavior	0.318(3.832) 0.000	0.399(5.702) 0.000	0.081	0.749	0.454	No effect

* Significance level is 90%, P value < 0. 1, t value ±1.65 (for path coefficient only).

As shown in Tables (9) and (10), the longer an employee had been with his/her bank (3 years and above), the less the impact of role clarity on the two forms of brand behavior (in-role and extra-role). More specifically, the researched link was weaker for employees whose tenure ranged from 3 to less than 6 years ($\beta = 0.378$ for in-role and $\beta = 0.343$ for extra-role) than employees

whose service is less than 3 years ($\beta = 0.657$ for in-role and $\beta = 0.595$ for extra-role). Similarly, the link was also weaker for employees who had been with their banks for 6 years and more ($\beta = 0.441$ for in-role behavior and $\beta = 0.379$ for extra-role behavior) compared to employees with less than 3 years ($\beta = 0.657$ for in-role behavior and $\beta = 0.595$ for extra-role behavior).

Table (11)
Length of Service as a Moderator (groups two and three)

Paths	From 3 to less than 6 (n=111)	6 years and more (n=161)	Path Difference			Decision
	Values B (t-value)Sig	Values β (t-value)Sig	Path Coef,	t-Values	p-Values	
Internal Branding -> In-role Behavior	0.172(1.396)0.163	0.1039(1.177)0.239	0.068	0.467	0.641	No effect
Internal Branding -> Extra-role Behavior	0.094(0.757)0.449	0.036(0.464)0.642	0.058	0.417	0.677	No effect
Internal Branding -> Role Clarity	0.713(16.114)0.000	0.663(12.001)0.000	0.050	0.659	0.511	No effect
Internal Branding -> Affective Commitment	0.624(8.296)0.000	0.635(12.914)0.000	0.010	0.122	0.903	No effect
RoleClarity -> In-role Behavior	0.378(4.129)0.000	0.441(6.023)0.000	0.063	0.544	0.587	No effect
RoleClarity-> Extra-role Behavior	0.343(3.238)0.001	0.379(4.922)0.000	0.037	0.287	0.774	No effect
Affective Commitment->In-role Behavior	0.188(1.624)0.105	0.135(1.461)0.144	0.053	0.363	0.717	No effect
Affective Commitment -> Extra-role Behavior	0.341(2.816)0.005	0.399(5.737)0.000	0.058	0.443	0.658	No effect

As illustrated in Table (11), there were no significant differences in the examined relationships between employees whose tenure is from three to less than six years and those who had been with their bank for six years and more.

6.4.4.2. Supervisory/Managerial Roles

As the multi-group analysis illustrated in Table (12) shows, that being a supervisor/manager did not have moderating impacts on the examined relationships.

This result differs than King's (2010) findings, where the relationship between brand knowledge dissemination and role clarity and brand knowledge dissemination and affective commitment was stronger for managers

than for frontline employees. While the link between affective commitment and brand citizenship behavior was stronger for frontline employees than for managers.

Table (12)
Having a Supervisory/Managerial Role as a Moderator

Paths	Supervisory/Managerial (n=147)	No supervisory duties (n=253)	Path Difference			Decision
	Values β (t-value)Sig	Values β (t-value)Sig	Path Coef.	t-Value	p-Value	
Internal Branding->In-role Behavior	0.148(1.753) 0.080	0.029(0.337) 0.736	0.120	0.936	0.350	No effect
Internal Branding-> Extra-role Behavior	0.057(0.695) 0.487	0.038(0.575) 0.566	0.019	0.182	0.856	No effect
Internal Branding->Role Clarity	0.658(10.272) 0.000	0.711(22.608) 0.000	0.053	0.827	0.409	No effect
Internal Branding -> Affective Commitment	0.571(8.335) 0.000	0.625(15.062) 0.000	0.054	0.714	0.476	No effect
Role Clarity -> In-role Behavior	0.468(6.662) 0.000	0.456(6.623) 0.000	0.012	0.113	0.910	No effect
Role Clarity -> Extra-role Behavior	0.434(5.562) 0.000	0.393(5.447) 0.000	0.041	0.366	0.715	No effect
Affective Commitment -> In-role Behavior	0.063(0.841) 0.400	0.238(3.005) 0.003	0.175	1.475	0.141	No effect
Affective Commitment-> Extra-role Behavior	0.330(4.028) 0.000	0.406(6.534) 0.000	0.076	0.745	0.457	No effect

6.4.4.3. The Age of Employees

To test whether the age of employees has moderating impacts on the examined relationships, the research data was divided into three subgroups. The first was employees whose ages were less than 30, the second was those who

were 30 years old but less than 40 and the third was those who were 40 years old and more. Hypotheses were examined, accordingly. Results of the multi-group analysis are illustrated in Tables (13), (14) and (15).

Table (13)
The Age of Employees as a Moderator (groups one and two)

Paths	Less than 30 (n=190)	30 less than 40 (n=118)	Path Difference			Decision
	Values β (t-value)Sig	Values β (t-value)Sig	Path Coef.	t- Values	p- Values	
Internal Branding -> In-role Behavior	0.099(1.092)0.275	0.018(0.167)0.867	0.081	0.565	0.572	No effect
Internal Branding ->Extra-role Behavior	0.038(0.483)0.629	-0.044(0.478)0.633	0.082	0.665	0.507	No effect
Internal Branding -> Role Clarity	0.689(18.562)0.000	0.624(8.912)0.000	0.065	0.903	0.367	No effect
Internal Branding -> Affective Commitment	0.639(12.356)0.000	0.619(9.938)0.000	0.019	0.236	0.814	No effect
Role Clarity -> In-role Behavior	0.559(7.555)0.000	0.409(4.665)0.000	0.150	1.288	0.199	No effect
Role Clarity -> Extrarole Behavior	0.528(7.738)0.000	0.344(3.611)0.000	0.183	1.604	0.110	No effect
Affective Commitment -> In-role Behavior	0.058(0.742)0.458	0.287(2.483)0.013	0.229	1.701*	0.090*	Moderation
Affective Commitment -> Extra-role Behavior	0.300(3.803)0.000	0.424 (4.536)0.000	0.124	0.996	0.320	No effect

* Significance level is 90%, P value < 0. 1, t value \pm 1.65 (for path coefficient only).

As shown in Table (13), the impact of affective commitment on in-role behavior of elder employees (30 years but less than 40) is stronger than its impact on in-role behavior of the youngest employees (less than 30).

Table (14)
Age of Employees as a Moderator (groups one and three)

Paths	Less than 30 (n=190)	40 and more (n=92)	Path Difference			Decision
	Values β (t-value)Sig	Values β (t-value)Sig	Path Coef.	t- Values	p- Values	
Internal Branding -> In-role Behavior	0.099(1.082)0.279	0.136(0.881)0.376	0.037	0.222	0.825	No effect
Internal Branding-> Extra-role Behavior	0.038(0.489)0.625	0.179(1.241)0.215	0.141	0.941	0.348	No effect
Internal Branding->Role Clarity	0.689(18.443)0.000	0.810(20.034)0.000	0.121	2.000**	0.046**	Moderation
Internal Branding -> Affective Commitment	0.639(12.245)0.000	0.604(9.438)0.000	0.034	0.392	0.695	No effect
Role Clarity -> In-role Behavior	0.559(7.308)0.000	0.397(2.604)0.009	0.161	1.062	0.289	No effect
Role Clarity -> Extra-role Behavior	0.528(7.710)0.000	0.260(1.776)0.076	0.268	1.900*	0.058*	Moderation
Affective Commitment -> In-role Behavior	0.058(0.747)0.455	0.106(0.819)0.430	0.047	0.331	0.741	No effect
Affective Commitment -> Extra-role Behavior	0.300(3.824)0.000	0.375(3.276)0.001	0.075	0.545	0.586	No effect

Significance level is 90%, P value < 0. 1, t value ± 1.65 (for path coefficient only).

** Significance level is 95%, p value < 0.05, t value ± 1.96 (for path coefficient only).

Table (14) illustrates that, the effect of internal branding on role clarity is stronger for the eldest employees (40 years and more) than the youngest (less

than 30). On the other hand, the impact of role clarity on extra-role behavior is more for the youngest employees compared to the eldest.

Table (15)
Age of Employees as a Moderator (groups two and three)

Paths	30 less than 40 (n=118)	40 and more (n=92)	Path Difference			Decision
	Values β (t-value)Sig	Values β (t-value)Sig	Path Coef.	t-Values	p-Values	
Internal Branding -> In-role Behavior	0.018(0.170)0.865	0.136(0.881)0.378	0.118	0.650	0.516	No effect
Internal Branding -> Extra-role Behavior	0.044(0.472)0.637	0.179(1.199)0.231	0.222	1.329	0.185	No effect
Internal Branding -> Role Clarity	0.624(9.028)0.000	0.810(19.954)0.000	0.186	2.172**	0.031**	Moderation
Internal Branding -> Affective Commitment	0.619(10.119)0.000	0.604(9.254)0.000	0.015	0.165	0.869	No effect
Role Clarity -> In-role Behavior	0.409(4.657)0.000	0.397(2.626)0.009	0.012	0.071	0.943	No effect
Role Clarity -> Extra-role Behavior	0.344(3.645)0.000	0.260(1.737)0.082	0.084	0.500	0.618	No effect
Affective Commitment -> In-role Behavior	0.287(2.523)0.012	0.106(0.825)0.409	0.181	1.064	0.289	No effect
Affective Commitment -> Extra-role Behavior	0.424(4.579)0.000	0.375(3.263)0.001	0.049	0.334	0.739	No effect

** Significance level is 95%, p value < 0.05, t value \pm 1.96 (for path coefficient only).

As indicated in Table (15), the impact of internal branding on role clarity is stronger for the eldest employees (40 years and more) than for the middle aged (30 and less than 40), **Therefore, most of the moderating effects of age on the examined research links could be summarized as follows:**

First, the relationship between affective commitment and in-role behavior is stronger for the middle aged employees (whose ages are 30 and less than 40 years)

compared to the youngest age group ($\beta = 0.287$ versus $\beta = 0.058$)

Second, the relationship between internal branding and role clarity is stronger for the eldest group of employees (40 and more) than for the two other younger groups ($\beta = 0.819$ compared to $\beta = 0.689$ for those less than 30 years and $\beta = 0.624$ for those 30 years and less than 40, respectively).

Third, the relationship between role clarity and extra-role behavior is stronger for the youngest age group compared to employees

aged 40 and more ($\beta = 0.528$ compared to 0.260).

7. Discussion of Findings

Overall research results indicate that internal branding does not directly lead to improving in-role or extra-role behavior of bank employees. This result is not consistent with previous results conducted in the Hotel and Tourism sector (e.g. Punjaisri and Wilson, 2011). However, internal branding effect on employees' brand behavior occurs mainly through its influences on employees' role clarity and their affective commitment. This finding is consistent with the findings of King (2010).

Since failing to fulfill the brand promise consistently erodes customers' trust (Kimpakorn and Tocquer, 2010). Therefore, management of banks should be really committed to provide service quality rather than merely being sales or output oriented. More specifically, nowadays, most banks place emphasis on meeting the sales targets (output measures) while evaluating the performance of customer service staff should be based more on behavioral measures (as their interactivity and individual attention). On the other hand, bank tellers are evaluated based on output measures (as accuracy of end-of-day balance), while customers also expect from them quality behavior (to be accurate, fast and friendly). Consequently, customer-facing staff (customer service and tellers) in banks may experience role conflict when they find themselves trying to meet management requirements (output targets) and customers' needs and expectations (behavioral targets) at the same time.

This could explain why internal branding did not have a direct significant impact on brand behavior of employees. This explanation is also in line with Zeithaml et al. (1988) who indicate that role conflict is not a comfortable feeling for employees and is likely to have negative effects on their performance.

While employees' personal factors had only few weak moderator impacts on some of the examined relationships. **The following can be implied based on the multi-group analysis results:**

First, the longer the employees remain with their bank, the less the impact of role clarity on their brand behavior (in-role and extra-role). This may imply that the brand behavior of those employees is displayed due to their commitment.

Second, being supervisors/ managers has no moderating impacts on the examined relationships. This finding differs from King's (2010) findings. A possible explanation could be due to difference in the contexts between the two studies. Where King's (2010) study examined employees working in the Hotel and Tourism industry, which is characterized by many part-time employees, performing front-office tasks, while full-time positions are held by managers who may not have daily contacts with customers. On the other hand, the current study examines the attitudes and behaviors of employees working in the retail banking sector, where even branch managers have regular contacts with bank customers.

Third, middle aged employees (those who are between 30 and 40) tend to have higher affective commitment to-

wards their bank than the youngest employees (less than 30) and their commitment tends to enhance their in-role performance.

Fourth, older employees seem to benefit from internal branding in clarifying their roles or gaining brand knowledge more than the youngest age group. However, they do not necessarily translate this knowledge into brand behavior. On the other hand, employees belonging to the youngest age group do not seem to benefit from internal branding in clarifying their roles and thus may depend on other sources, such as their supervisors and co-workers, to have better role clarity. However, once their roles are clarified, they display extra-role behavior.

8. Implications and Recommendations

Results indicate that having a service quality and customer-oriented culture should not be only a promise displayed in media advertising and other marketing communications, but a lived reality, so that internal branding can significantly achieve its objective, which is turning employees into brand champions who represent the brand and bring it to live, by performing their in-role duties effectively as well as supporting the brand image by extra-role behavior. **The following are some recommendations for enacting such a service culture in banks:**

First, rather than just applying internal marketing processes to achieve short term gains (e.g. sales revenue or increase in market share), management of banks need to adopt the internal marketing philosophy to guide the behavior of all members in the bank.

Second, assigning “sales targets” to the sales staff of banks and not to the customer service staff.

Third, evaluating the performance of customer service personnel using a system that includes both output and behavioral measures, with greater emphasis on behavioral measures. While, the performance of bank tellers should be evaluated using a system that includes both output and behavioral measures but with greater emphasis on output measures.

Fourth, aligning internal communications with the external integrated marketing communications, in order to be able to deliver the service that has been promised and thus meet customers' expectations.

Fifth, creating a sense of ownership towards the brand among all bank employees by coordination among all functions of a bank.

Sixth, regularly measuring the level of role clarity and affective commitment of bank employees and enhancing both through internal branding as well as through training and encouraging supervisors to be transformational leaders and role models.

Seventh, finding out the brand information and knowledge needs of the youngest group of employees; and tailoring internal branding activities (internal communications, orientation and training, performance feedback and rewards) to meet those information needs.

9. Research Boundaries and Limitations

1- The current study examined the variables proposed in the conceptual model only due to their perceived

importance. However, there may be other variables influencing employees' brand commitment and employees brand behavior, such as leadership styles and the degree of co-worker support and team spirit.

- 2- The sample of the study was a snowball sample, due to the security and privacy imposed on information concerning employees working in banks. Hence, management of banks refused to provide access to the sampling frame of its frontline employees. Thus, findings of the current study can be compared to findings of studies conducted in other service organizations, where probability sampling techniques can be used.
- 3- The study was concerned with retail and not corporate departments, due to two reasons. First, retail customers are the decision makers and the buyers of the service and thus are more influenced by and emotionally connected to familiar service employees than business customers (Wallace et al., 2013). Second, due to the relative importance of the retail sector (represented by the percentage of household deposits compared to the business sector deposits according to the Central Bank of Egypt Economic Review, 2015).
- 4- The current study was limited to branches of banks located in Cairo, Giza and Alexandria, since those three cities have the highest percentage of branches of banks operating in Egypt (Central Agency for Public Mobilization and Statistics, 2014).

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Appendix Questionnaire

أولاً: برجاء قراءة كل عبارة و إختيار الإجابة التي تعبر عن رأيك طبقا للمقياس الموضح ، وذلك بوضع علامة (√) في الخانة التي تبين مدى موافقتك أو عدم موافقتك على ما جاء بالعبارة:

(١) غير موافق على الاطلاق	(٢) غير موافق	(٣) محايد	(٤) موافق	(٥) موافق تماما	العبارات
					أ- العلامة التجارية الداخلية*: (١) يوضح البنك للعاملين به وعوده للعملاء بصورة جيدة.
					(٢) يحرص البنك على إبلاغى بأهمية دورى فى توصيل وعوده للعملاء و نجاح العلامة التجارية له.
					(٣) توفر الاتصالات الداخلية** بالبنك كافة المعلومات الضرورية بالنسبة لى لأتمكن من تقديم مستوى الخدمة المتوقع.
					(٤) تدعم الاتصالات الداخلية بالبنك الوعود التى يقدمها للعملاء.
					(٥) يجتمع رئيسى المباشر بانتظام بكل موظفيه لتوضيح الأمور المتعلقة بالبنك ككل.
					(٦) يوضح لى رئيسى المباشر الامور التى تؤثر على بيئة العمل، وذلك بصورة منتظمة.
					(٧) يتم توجيه العاملين الجدد برؤية ورسالة البنك والقيم التى يتبناها.
					(٨) يتم توضيح الهدف من القيام بالمهام المطلوبة منى بالإضافة الى كيفية القيام بها.
					(٩) يحرص البنك على إمدادى بالمهارات اللازمة لتوصيل وعوده للعملاء بناءا على معايير الجودة بالبنك.
					(١٠) تساعدنى برامج التدريب، عادة، على تقديم اقتراحات لأداء المهام الوظيفية بصورة افضل.
					(١١) البنك الذى اعمل به لديه المرونة اللازمة لتوفير الاحتياجات التدريبية المختلفة للعاملين.
					(١٢) تساعدنى برامج التدريب على إدراك/معرفة إحتياجات العملاء الحالية والمستقبلية بصورة افضل.
					(١٣) أحصل على معلومات كافية عن أدانى من رئيسى المباشر.

* العلامة التجارية الداخلية : هى الممارسات التى يقوم بها البنك للتأكد من إدراك وفهم العاملين للصورة الذهنية للعلامة التجارية له ليقوموا بتوصيلها للعملاء.

** الاتصالات الداخلية: تشمل جميع قنوات الاتصال بين الادارة والعاملين لنقل المعلومات المتعلقة بالعمل، وتتضمن المراسلات (الكتابية و الالكترونية) و النشرات والمطبوعات الداخلية والاجتماعات.

				١٤) يطلعنى رئيسى المباشر على رأيه فى أدائى الوظيفى بصورة دورية.
				١٥) أعرف تماما مستوى أدائى الوظيفى
				١٦) توجد شفافية كاملة فى تحديد المعايير المطلوبة لحصول العاملين بالبنك على المكافآت.
				١٧) يرتبط نظام المكافآت بالبنك بالأهداف التى يسعى لتحقيقها.
				١٨) يتم مكافأة العاملين عند تقديمهم معلومات داعمة للعلامة التجارية للبنك (مثلا: آراء العملاء/ إقتراحات لتحسين الخدمة).
				١٩) يكافئ البنك العاملين عندما يدعم سلوكهم صورة العلامة التجارية للبنك.
				ب- وضوح الدور:
				٢٠) أصبح فهمى لوظيفتى أفضل بسبب المعلومات التى يوفرها لى البنك عن العلامة التجارية له.
				٢١) إن توافر معلومات لدى عن العلامة التجارية للبنك يساعدنى على أدراك ما هو السلوك المتوقع منى
				٢٢) أدرك أنماط السلوك الذى يجب على ان اتبعه عندما أكون فى البنك.
				٢٣) إن توافر معلومات لدى عن العلامة التجارية للبنك يساعدنى على اتخاذ القرارات أثناء عملى اليومى.
				٢٤) أعرف كيفية التعامل مع المشاكل/ المواقف الغير المعتادة التى قد تصادفنى اثناء العمل.
				٢٥) ادرك تماما الأداء المتوقع منى فى العمل.
				ج- الالتزام التنظيمى:
				٢٦) سأكون سعيدا إذا قضيت بقية حياتى الوظيفية فى هذا البنك.
				٢٧) أشعر حقا أن مشاكل البنك هى مشاكلى أنا شخصيا.
				٢٨) أشعر بأننى أنتمى لهذا البنك.
				٢٩) أشعر بأن هناك ارتباط نفسى (عاطفى) تجاه البنك الذى أعمل به.
				٣٠) أشعر بأنى فرد من أفراد العائلة فى هذا البنك.
				٣١) أشعر بالفخر عند الحديث عن البنك الذى أعمل به.
				٣٢) إن بقائى فى العمل بالبنك إنما يعكس مدى إضطرارى للعمل به.
				٣٣) من الصعب جدا أن أترك البنك الذى أعمل به حاليا حتى إذا رغبت فى ذلك.
				٣٤) إذا تركت البنك الذى أعمل به الآن، فإن ذلك سوف يسبب لى إرتباكا شديدا فى حياتى
				٣٥) أعتقد أن الوظائف المتاحة قليلة لدرجة لا تجعلنى أفكر فى ترك وظيفتى الحالية.
				٣٦) إن أهم الصعوبات التى ستواجهنى إذا تركت عملى الحالى هى قلة الوظائف المتاحة.

					د- الأداء ٣٧) أشعر أن مستوى أدائى يتفق مع معايير الجودة بالبنك.
					٣٨) أؤدى المسئوليات المطلوبة منى والمتعلقة بوظيفتى بنجاح.
					٣٩) أستطيع أن أقوم بالوفاء بوعود البنك لعملائه بفاعلية.
					٤٠) مستعد أن أتحمّل مسئولية مهام غير مكلف بها، وذلك عند الضرورة.
					4١) دائما أخذ فى إعتبارى إننى أمثل البنك و أن سلوكى يؤثر على صورة البنك امام الآخرين.
					٤٢) أهتم دائما بمعرفة المزيد عن العلامة التجارية للبنك وعلاقتها بمهامى الوظيفية.
					٤٣) أنصح الاهل والاصدقاء بالتعامل مع البنك.
					٤٤) أحرص على نقل معرفتى وخبراتى بالبنك للعاملين الجدد و مساعدتهم فى الالمام بالعمل، حتى إذا لم يُطلب منى ذلك.
					٤٥) أنقدم، عادةً، باقتراحات لتحسين التجارب المصرفية للعملاء مع البنك.

ثانيا: برجاء وضع علامة (√) امام الاجابة التى تعبر عن بياناتكم الشخصية:

٤٦) هل تقوم بدور إشرافى (ادارى) ؟

() نعم. () لا.

٤٧) ما هى مدة خدمتكم فى هذا البنك؟

() أقل من ٣ سنوات. () من ٣- أقل من ٦ سنوات. () ٦ سنوات فأكثر.

٤٨) ما هو آخر مؤهل دراسى حصلت عليه؟

() مؤهل متوسط. () مؤهل فوق المتوسط.
() مؤهل جمعى. () دراست عليا (فوق الجمعى).

٤٩) ما هى الفئة العمرية التى تنتمى إليها؟

() أقل من ٣٠ سنة. () ٣٠ - أقل من ٤٠ سنة.
() ٤٠ - أقل من ٥٠ سنة. () ٥٠ سنة فأكثر.

٥٠) النوع

() ذكر. () انثى.

لكم جزيل الشكر و التقدير لمشاركتم

