Cape Peninsula University of Technology

BRAND IDENTITY-IMAGE CONGRUENCE FRAMEWORK FOR BUSINESS-TO-BUSINESS BANKS WITHIN SOUTH AFRICA

by

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DECLARATION

I, Kuhle Mkanyiseli Zwakala, declare that the contents of this thesis represent my own unaided work, and that the thesis has not previously been submitted for academic examination towards any qualification. Furthermore, it represents my own opinions and not necessarily those of the Cape Peninsula University of Technology.

June 2020

Signed   **Date**

ABSTRACT

Brand and branding are concepts that are often used interchangeably even though their theoretical descriptions are nuanced. The former is aimed at instilling a specific image or position about a firm in consumers' minds. The latter is a practice to build and communicate what a firm's brand is and what it stands for. Therefore, brands are built through the process of branding. This study is located within brand management and explored brand identity-brand image congruence in business-to-business (B2B) banks in South Africa. Brand identity management is a topical subject which has attracted attention from numerous academics, yet research on B2B banks' brand identity is scant. Moreover, extant brand identity frameworks are largely conceptual and have not been empirically tested for applicability or validity, particularly in the B2B bank sector, hence their robustness is debatable. To this extent, this study explored the applicability of a prominent brand identity framework, namely Kapferer's Brand Identity Prism within the South African B2B banking sector. This framework approaches brand building from a dual standpoint based on identity (internalisation/picture of the sender) and image (externalisation/picture of the receiver), hence it was adopted for the current study.

Moreover, the study investigated whether brand identity was congruent with brand image in South African B2B bank brands. To gain insights into brand identity, extant literature was reviewed, whereafter a research gap was identified. An interpretive and exploratory qualitative research design was deemed best-suited to address the research gap. Thus, this study triangulated a qualitative data collection method (depth interviews) and a qualitative data analysis technique (content analysis).

The findings revealed that brand identity was incongruent with brand image within the South African B2B banking sector. Moreover, Kapferer's Brand Identity Prism was found to be applicable in this sector except for the Reflection and Self-Image dimensions. To date, there is no universally accepted framework to build coherent brand identities in the B2B bank sectors, consequently, as a key contribution this study proposes a Brand Identity-Image Congruence (BI-IC) framework for B2B bank brands. The BI-IC framework, which is empirically informed and theoretically robust, may prove of value to fragmented B2B bank brands. Aligning a brand's identity to its image is vital, particularly in services sectors such as B2B banks, where a firm's actual character may be the only source of differentiation. To the best of the author's knowledge, this investigation is the first of its kind. This study therefore makes a unique contribution to the body of literature on strategic brand identity management and can guide academic investigations into the topic as well as practitioners' application.

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DEDICATION

I dedicate this thesis to my late mother, Nongezo Zwakala.

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GLOSSARY

Brand equity

Marketing effects uniquely attributed to a brand. These effects are the differential outcomes resulting from the marketing of branded products or services which would not exist if they were not branded (Keller, 2013:57).

Brand identity

Brand identity is formulated by a unique set of brand associations that brand managers aspire to create and sustain. These associations communicate what a brand is and what it stands for; they imply a firm's promise to customers (Aaker, 1996:68).

Brand image

Consumers' perceptions of a brand (Keller, 2013:549).

Brand management

Brand management is a multidimensional process that utilises branded products to generate value for all stakeholders (Veloutsou & Guzmán, 2017:2-3.5).

Brand management process

Strategic brand management involves the design and implementation of marketing programmes to build, measure and manage brand equity (Keller & Swaminathan, 2020:59).

Brand positioning

Brand positioning is designing a firm's offering in such a way that it occupies a distinct place in the minds of current and potential customers (Alsem, 2007:232).

Branding

The art of aligning what an organisation wants people to think about it with what people actually do think about it (Baer, n.d.).

Marketing

Marketing is a process of planning and executing the conception, pricing, promotion and distribution of products that satisfy customers' needs and wants (Du Toit & Erdis, 2016:3).

CHAPTER 1

INTRODUCTION, BACKGROUND AND OVERVIEW OF THE THESIS

1.1 Introduction

The primary aim of this thesis is to contribute to brand management literature by developing a reliable Brand Identity-Image Congruence (BI-IC) framework for business-to-business (B2B) bank brands. The lack of a brand identity and brand image congruence model is perplexing, considering the importance of brand identity clarification and alignment, particularly in services contexts where brands are largely the only source of differentiation and identification (Keller & Swaminathan, 2020:36-37). Even though brand identity as a concept has attracted attention from various brand identity theorists such as Aaker (1996), de Chernatony (2007), Kapferer (2012), Urde (2016), Abratt and Mingione (2017) and Burmann et al. (2017) among others, its frameworks remain largely conceptual due to lack of empirical interrogation, particularly in the services sector (Pareek, 2015).

Against this background, the current thesis initially explored the applicability of Kapferer's (2012:158) Brand Identity Prism in South African B2B banks. Therefore, the study empirically investigated and ascertained the applicability of the Brand Identity Prism dimensions. The framework is constituted by both brand identity and brand image dimensions and thus is appropriate for the current study. This exploration contributes to the literature dialogue on the plausibility, validity and relevance of extant brand identity frameworks in a B2B services context.

The purpose of this chapter is to introduce the study's core components and structure. Firstly, a brief background is outlined, followed by research gap identification and the problem statement. The research objectives, research questions and research methodology are then elucidated. Thereafter, a preliminary literature review is presented. This is followed by a South African banking sector overview, which sets the context of the study. Finally, the study's significance is explained, followed by an outline of chapters.

1.2 Research background

A fundamental element of brand building is developing and communicating what a brand is and what it stands for. Expressing a brand's identity may yield a sustained competitive advantage (Ghodeswar, 2008:4; Kapferer, 2012:158). However, brand identity is a multifaceted phenomenon due to subjective and often divergent brand building theories and approaches (Urde & Greyser, 2016:112). Brand identity conceptualisation is further obscured by scholars who use brand identity and brand image interchangeably, even though a

dichotomy exists between the two schools. The former is internally constructed (from within the company) and seeks to clarify what a brand stands for whereas the latter is an external view (consumer perceptions) of brand identity (Kapferer, 2001:94,99; Muhonen et al., 2017:708).

Aligning a brand's identity to its image is vital in brand strategy formulation, particularly in services sectors like B2B banks where a firm's actual character may be the only source of differentiation. Moreover, brand identity and brand image integration are critical in the B2B services sector as clients' brand experience may be the only means of demonstrating what a brand stands for. Therefore, brand image and actual brand performance must be congruent (Anisimova, 2009:489; Yang et al., 2019). Nartech and Braimah (2019) posit that brand identity and brand image congruence strengthens consumers' relationships with a bank, and positively influences social and ethical engagement with the bank. Conversely, incongruent brand identity and brand image may hinder pursuits of building positive brand reputation and brand equity (Urde & Greyser, 2016:102). Hence, it is important for banks to identify disrupters that may create 'noise' during brand identity communication to external stakeholders. In this regard, Van Heerden and Puth (1995:16); Russell and Mafokeng (2001:384-385) and Coetzee et al. (2013:18) contend that aligning identity to image in the South African banking sector is a strategic imperative. However, the absence of a congruence model reflects a dearth in theory, and consequently may cause deficiencies in managerial brand-building efforts.

1.3 Research gap and problem statement

The research gap of this thesis is that there is no universally accepted framework to align brand identity and brand image in B2B bank brands. Aligning the two domain is more critical in services such as B2B banks, as brand identity may be a pivotal brand differentiation tool. Therefore, a brand identity-image gap analysis was initially conducted with bank's business clients in the South African law firm sector. The absence of an alignment framework may cause challenges in brand identity formulation strategies for brands in the aforementioned sector (Nexus, 2017; Sabinet, 2017). Moreover, extant brand identity frameworks are largely conceptual due to limited empirical exploration, particularly in the B2B banking sectors, hence their robustness is questionable (Coleman, 2009:74,76). In this regard, the study explored the applicability of a prominent brand identity framework – Kapferer's (2012:158) Brand Identity Prism. The research gap is therefore two-pronged, because it is situated in the domains of brand identity and brand image, within the B2B banks context. Consequently, the current thesis proposes a Brand Identity-Image Congruence (BI-IC) framework for B2B bank brands which seeks to address this lacuna.

The initial research discourse was deductive, as an existing theory (the Brand Identity Prism) was explored for applicability. The discoveries that emanated from this empirical exploration, coupled with a dialectical review of current brand identity theories, informed the BI-IC framework for B2B banks, which advances brand management theory. The research discourse subsequently changed to an inductive one (Clow & James, 2014:5-6).

1.4 Research objectives

According to Wiid and Diggines (2015:33, 48), research objectives reflect the intention of an inquiry. In this light, the study addressed one primary research objective and three secondary research objectives, that are:

- **Primary research objective**

The primary purpose of this study was to constitute a comprehensive Brand Identity-Image Congruence framework for selected B2B banks in South African.

- **Secondary research objectives**

To address the primary research objective, the secondary research objectives were to:

- Explore the applicability of the Brand Identity Prism in selected B2B banks in South Africa;
- Identify additional dimensions to develop a comprehensive Brand Identity-Image Congruence framework for selected B2B bank brands in South Africa; and
- Establish whether South African B2B banks' brand identities are congruent with business clients' perspectives in the South African law firm sector.

1.5 Research questions

Research questions make explicit the type of information required in order to successfully achieve the objectives of a research project (Clow & James, 2014). One primary research question and three secondary research questions were thus formulated for this study.

- **Primary research question**

Which dimensions constitute a comprehensive Brand Identity-Image Congruence framework for selected B2B bank brands in South Africa?

- **Secondary research questions**
  - How applicable is the Brand Identity Prism to selected B2B banks in South Africa?
  - What are the additional dimensions that may contribute to the development and description of a comprehensive Brand Identity-Image Congruence framework for selected B2B bank brands in South Africa?
  - Are South African B2B banks' brand identities congruent with the perspectives of business clients in the South African law firm sector?

1.6 Research methodology and philosophy

Research methodology delineates the practical tools, methods and processes used to gain insight into a research phenomenon (Bell, 2013:120). Hence, determining an appropriate methodology to lead an inquiry is contextual and dictated by the nature of the research problem at hand (Babin & Zikmund, 2016:5). In this study, a dialectical review of extant branding literature was initially conducted to identify the research gap. In order to empirically address its objectives and questions, this study employed methodological precepts of interpretive qualitative research. Accordingly, in order to derive its empirical findings, the study triangulated a qualitative data collection method (face-to-face individual depth interviews) and a qualitative data analysis technique (content analysis). As the study is situated in the social and management sciences paradigm, it is primarily constituted, and thus characterised by theoretical, methodological and empirical postulations (Kornmesser, 2014:96; Malhotra et al., 2017:254). The study finds expression in the community of brand management theorists (Johnson & Christensen, 2014:31; Iofrida et al., 2018:469).

Ontologically, the study holds that brand management is based on propositional and procedural knowledge philosophies. The former upholds the argument that brand identity is the primary representation of a brand and what it stands for. The latter serves as a theoretical guide for researchers seeking to extrapolate consumers' attitudes and feelings towards brands – brand image, in the context of the current study (Mazurek, 2014:571). Consequently, the researcher's world view is that identities are internally constructed, and through communication and/or interpretation, an image is derived (Beverland, 2018:40).

Epistemologically, this study accepts that human beings are actively engaged in constructing knowledge, hence brand identity construction could be influenced by an individual's personal identity, background and beliefs (Hesse-Bibber, 2010; Iofrida et al., 2018). In the context of this study, the researcher's standpoint is that marketing executives' personal identities and beliefs largely influence brand identity formulation.

Methodologically, the study followed a systematic and a scientific methodological process in gathering, analysing and interpreting data (Henning et al., 2004; Bleiker, 2019:3). In this regard, the study finds expression in an interpretivist (constructivist) realm. Therefore, suitable data collection methods are personal, interactive and analysis based. Hence, an exploratory qualitative research design was deemed appropriate for an in-depth inquiry into brand identity and brand image congruence in South African B2B banks (Babin & Zikmund, 2016:113).

1.6.1 Research design and approach

An appropriate research design ensures that research is conducted in an effective and efficient manner in order to achieve the study's objectives. A research design can be classified as either exploratory or conclusive (Malhotra et al., 2017:69). This study is associated with the former as it seeks to uncover in-depth insights about brand identity in the South African banking sector (Churchill at al., 2010:79). Consequently, qualitative data collection techniques were deemed appropriate (Cooper & Schindler, 2006:198) as the study sought to extrapolate participants' beliefs, attitudes, feelings and perceptions of brand identity of South African banks and subsequent brand image, as perceived by South African law firm clients.

1.6.1.1 Data collection process and analysis

According to Cooper and Schindler (2006:222), interviews are a primary data collection technique used in qualitative studies. Babin and Zikmund (2016:219) add that content analysis is used to obtain qualitative data by examining advertisements, newspapers, articles or web pages, among many others. Against this background, this study triangulated a qualitative data collection method, namely, face-to-face individual depth interviews and a qualitative data analysis technique, namely content analysis.

To extract brand identity, semi-structured individual depth interviews were conducted with the banks' marketing executives, whereafter the banks' branding information, as contained on websites, annual reports and media releases, was analysed. To construe the banks' brand image in order to gauge congruence with identity or lack thereof, data was extrapolated from the banks' business clients in law firms. Hence interviews were also conducted with financial managers at the law firms. These engagements were long and flexible, resulting in greater depth and rich insights (Aaker et al., 2011:162; Boddy, 2016:430).

Two separate but interrelated interview guides were used to conduct the two sets of interviews. All interviews were audio-recorded and then transcribed, thereafter ATLAS.ti Windows version 8 software was used to code the primary data for analysis. The interviews were conducted between November 2019 and March 2020 in Johannesburg, South Africa. Brown et al. (2018:158) posits that exploratory qualitative research is typically based on small samples which provide insights into a research problem.

1.6.1.2 Study sample

Malhotra et al. (2017:71) suggest that in a flexible, loosely structured and evolutionary qualitative research approach, personal interviews with industry experts should be

considered. Thus, a non-probability judgmental sampling technique was used to (i) deduce brand identities from marketing executives, who are instrumental in brand identity formulation strategies in South Africa's top five banks and (ii) extrapolate banks brand image from financial managers, who represent South Africa's top five law firms as business clients of the banks (Bryman et al., 2014:178). This study therefore holds that a small number of sample units in a homogenous population provides richer and deeper insights into a research problem (Marshall, 1996; Bradley, 2013; Malhotra, 2015).

1.7 Preliminary literature review

1.7.1 Brand building

Branding is a practice and process that serves two fundamental purposes – brand differentiation and brand identification. These are two foundational and interrelated processes that characterise brand management as a practice. Firms need to differentiate their brands in the market while consumers need to identify brands in order to satisfy their needs and wants (Moore & Reid 2008; Hunt, 2018; Keller, 2013; Keller & Swaminathan, 2020). Thus, it can be argued that the emergence of brand orientation and market orientation can be attributed to these two brand building perspectives. Brand orientation is an organisational ethos whereby all business processes are tailored towards the creation, development and nurturing of brands to differentiate the organisation from its competitors (Urde, 1999). Market orientation stems from client-centric business practices where customer needs and wants inform brand strategy (Urde & Koch, 2014; Muhonen et al., 2017). In essence, brand orientation is an inside-out brand-building approach, where the needs and wants of consumers and other stakeholders are considered within the confines of a firm's identity. In contrast, market orientation is an outside-in approach, where the firm responds to needs as dictated by the market (Ind & Bjerke, 2007). These two different but interrelated viewpoints are congruent with the brand identity and brand image schools of thought within which this study is situated. Therefore, given the important role of branding for firms and consumers, brand building has been transformed into a social phenomenon and business practice through which consumers view firms, as well as a platform for firms to communicate their identities (Veloutsou & Guzmán, 2017; Heine, et al., 2018).

1.7.2 Brand communication

The primary purpose of brand communication is to relay a brand's 'truth' and promise to its target audience for identification and distinction purposes (Chinomona, 2016:125). Hence, brand communication is arguably the most important dimension of brand building as brands are created and conveyed through communication media. Brands are inherently an

intangible phenomenon, thus giving substance to brand communication and branding nuances. A robust brand communication strategy is critical to effectively communicate a brand's identity (Srivastava, 2016:29). Therefore, a brand communication strategy ought to project a brand identity that is aligned internally within a firm and across all brand touchpoints.

1.7.3 Integrated marketing communication

Orazi et al. (2017:555) attribute brand identity-image misalignment to poor brand communication strategies. They propose a multi-stakeholder brand equity strategy framework which suggests that integrated marketing communication (IMC) should be an underlying function that coordinates brand identity and brand image. Hence, it is important to effectively implement IMC components such as personal selling, advertising, sales promotions and public relations in order to communicate a brand's inner truth (Foroudi, 2017:543). What determines IMC effectiveness is integrated and consistent application of brand marketing communications to project a unified brand identity (Dwivedi & McDonald, 2018).

Schmidt and Redler (2018:196-197) view the current body of literature on corporate brand management as one dimensional and thus advocate a pragmatic approach by considering other brand management schools beyond brand identity and brand image, such as behavioural, strategy and co-creation schools. Heding et al. (2009, 2016) and Beverland (2018) also argue that brand personality, strategy and culture should be treated as independent schools in brand management.

1.7.4 Schools of brand management

This study argues that some schools of brand management overlap and it is thus submitted that brand identity and brand image are foundational and chronological schools in brand management.

1.7.4.1 Brand identity

Brand identity theory is multifaceted, primarily formed by a unique set of associations that communicate what a brand is and what it stands for (Aaker, 1996:68; Burmann et al., 2017). Brand identity itself is formed by a complete set of brand elements (colours, logo, design, name). The consistency of these elements determines the cohesiveness of the brand identity

(Keller, 2013:167). As a result, identity-driven brand management originates from within a firm's culture, values and vision (Heine et al., 2018:475).

Brand identity which communicates a brand's points of differentiation may yield a sustainable competitive advantage (Keller, 2013:83). Hence, it can be stated that having a clear brand identity is a critical factor in brand-building. Although Schmidt and Redler (2018:193) argue that the identity school is prescriptive in nature, external market factors are acknowledged but are considered secondary in brand strategy formulation. Understanding a firm's customers, competitors and the business environment remains important in building a solid brand identity (Ghodeswar, 2008:4-5). Brand identity formulation also plays a critical role as it creates a lens through which consumers view organisations – brand image in essence (Sudhaker, 2017:305).

1.7.4.2 Brand image

Brand image is the perception in the minds of consumers about a brand and its associations (Ghodeswar, 2008:5). The foundation of the brand image school is market orientation, which approaches value creation from an outside-in viewpoint (Muhonen et al., 2017). Thus, a brand is perceived as a cognitive construction in the minds of external stakeholders as the focus shifts from senders encoding the brand message, to receivers decoding the message (Kapferer, 2012). Even though consumers hold perceptions about brands without actual experience or prior use, the central position of the brand image school is that the consumers' perspective is vital in order to understand and develop a brand. Hence brand strategists should ensure that they build brands which project an appealing and positive brand image. Idealistic brand image stems from marketing activities communicating the brand identity. The brand image thus refers to how consumers decode branding signals emanating from brand communication. Therefore, brand image is a synthesis of brand communication (Kapferer, 2001:94; 2008:175) as it is derived from brand identity communication (Stach, 2015:689). Synergising brand identity and brand image is particularly critical in services brands due to inherent services characteristics such as intangibility.

1.7.5 Branding of services

Branding is important in the services industry as company names are essentially their brands (Davis, 2007; Kapferer, 2012). However, conceptualising branding in a services context is complex due to inherent characteristics such as intangibility, perishability, inseparability and heterogeneity (Balaji, 2014; Ding & Keh, 2017). On the one hand, services branding is targeted at various audiences within the firm to ensure value creation. On the other, it directly

influences consumer behaviour, driving purchase intention and brand association (Gordon et al., 2016). Hence, successful services brands possess the right value proposition and attractive practices that enhance client engagement, credibility and reputation (Leckie et al., 2018; Endo et al., 2019). These characteristics are strategic imperatives, particularly in B2B professional services, where trust between the client and the brand can result in either brand loyalty or brand switching (Kim & Lee, 2017; Gong, 2018).

1.7.5.1 Business-to-business services branding

The basis of building B2B services brands is committing enough resources to brand communication initiatives, tailored for both internal and external stakeholders, in order to build synergistic brand identities. This ought to be a comprehensive exercise, spearheaded by strong leadership that is committed to building cohesive brands that forge relationships with all stakeholders. Therefore, B2B services brands should possess unique value propositions that focus on client experience and relationships (Marquardt et al., 2011:55; Lau & Lim, 2018:527).

A similar observation is made by Bopat (2017:644), who contends that a pleasant brand experience in B2B financial services fosters long-term relationships, loyalty and trust. Chenet et al. (2010:341) posit that brand-client relationships in B2B financial services serve as compelling brand differentiation indicators. Chenet et al. (2010) also contend that services quality and trust are antecedents of brand differentiation, positive perceptions and brand preference in B2B financial services sectors. Hence, it remains important to deduce the brand message from brand strategists and elicit clients' perceptions to gauge whether the intended brand identity has been effectively transferred. Thereafter, strategies can be implemented to build coherent brand identities (Mogaji et al., 2018:219). This study conducted this comparative exploration between South African banks and their business clients in the law firm sector.

1.8 South African banking sector overview – research context

The South African banking system is well-developed and effectively regulated by the South African Reserve Bank. The sector consists of 19 banks, 14 of which are local and five are foreign. The sector comprises total assets of R5.14 trillion, with the five largest banks holding over 90 per cent of total assets as at the end of 2018. This is depicted in Figure 1.1 below.
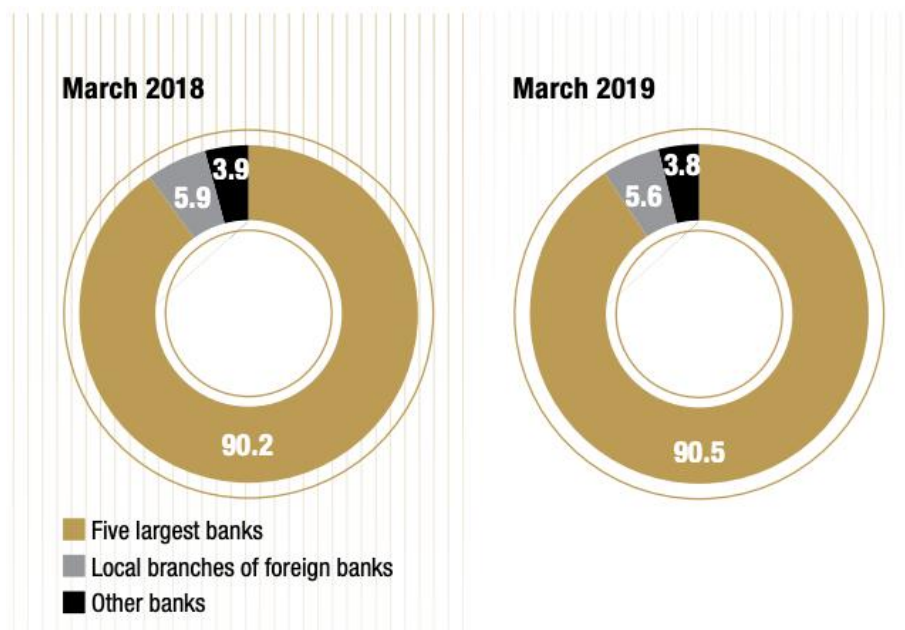
Figure 1.1: South African banks' market share by assets

Source: *South African Reserve Bank as reported on BusinessTech (2019)*

The sector is dominated by five banks, namely, Standard Bank, First National Bank, Absa, Nedbank and Investec (BusinessTech, 2019). These top five banks were reported as the most valuable bank brands in South Africa in 2019 according to the global brand research group, Brand Finance (BusinessTech, n.d.; Wanke, 2017). A solid brand identity is more critical due to the oligopolistic nature of this market (Simatele, 2015). This notion is confirmed by PricewaterhouseCooper's 2019 South African banking sector outlook, which indicates that major banks remain focused on strategic initiatives such as driving greater cohesion and collaboration within management teams (PwC, n.d.). Although the current study is exploratory and qualitative in nature, its findings are naturalistically generalisable to the sectors concerned as the study sample constitutes 90. per cent of the South African banking sector market share (Figure 1.1) and leading law firms in South Africa (Bailey, 2007: 180-183; leadersleague, n.d.).

1.9 Significance of the study

This study extends the brand identity theories proposed by Balmer (1995), Chen et al. (2008), Abratt and Kleyn (2012), Kapferer (2012) and Roy and Banerjee (2014). However, Mingione (2015:524) postulates that extant brand identity theory underestimates a complex framework characterised by diverse contexts and stakeholders. Hence, brand alignment efforts and management should be context driven. To the best of the author's knowledge, this study is the first to empirically explore the applicability and robustness of the Brand

Identity Prism in B2B banks in the South African context. Consequently, the discoveries stemming from this exploration led to the construction of a synthesised conceptual framework which may align brand identity and image in B2B banks, namely, the Brand Identity-Image Congruence framework. The study therefore makes a unique contribution to the body of literature on strategic brand identity-image alignment in B2B banks. Moreover, it is the first of its kind to consolidate overlapping brand management schools into distinctive yet chronologically interrelated schools, namely, brand identity, brand image and brand co-creation.

1.10 Brief outline of chapters

Figure 1.2 below lists the chapters of the study.

CHAPTER 1: Introduction, background and overview of the thesis

CHAPTER 2: Brands and branding

CHAPTER 3: Schools of brand management

CHAPTER 4: Branding services

CHAPTER 5: Research methodology and design

CHAPTER 6: Presentation and discussion of empirical data

CHAPTER 7: Brand Identity-Image Congruence framework for B2B banks
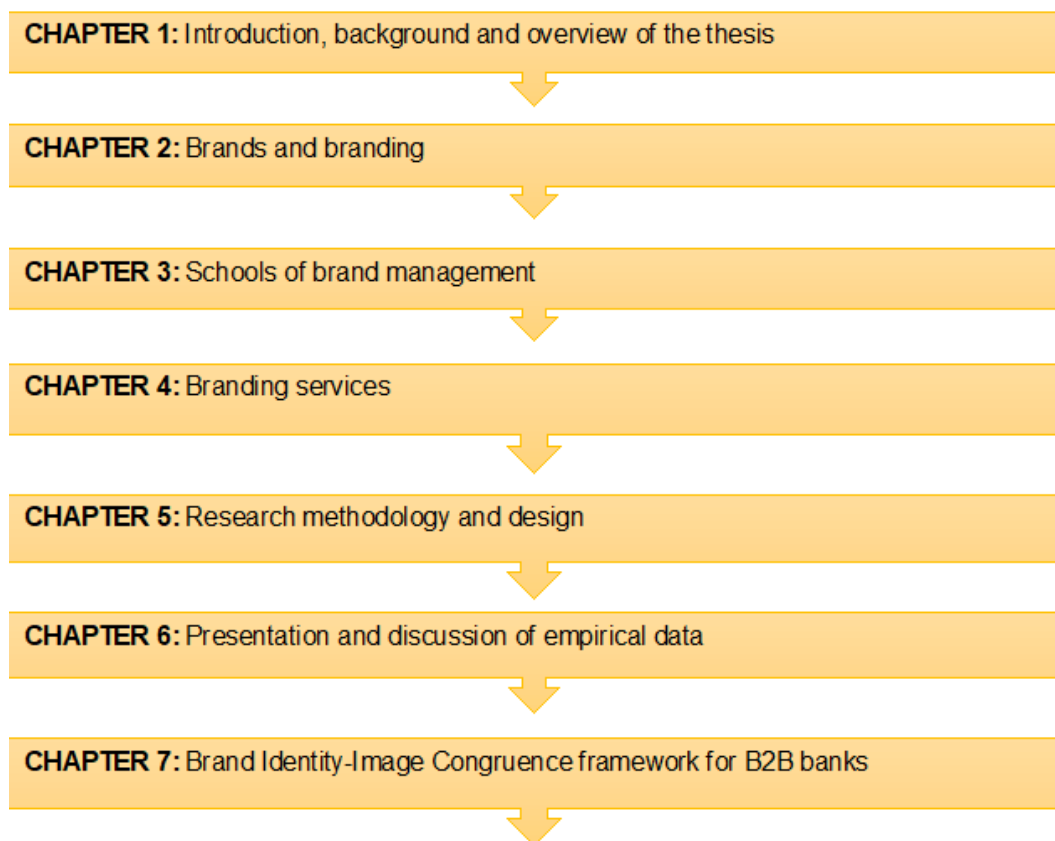
Figure 1.2: List of chapters

Source: *Researcher's own notes (2020)*

The current chapter introduced core elements of the thesis – the research background, research gap and problem statement. Thereafter, the research objectives and research questions were presented. The research methodology was then explicated, followed by a preliminary literature review, study context and study significance.

- *Chapter 2*: This chapter is an introduction to broad-based brand management theories, reflecting on foundational brand management theories to give scope and structure to the thesis.

- *Chapter 3*: This chapter comprehensively reviews extant brand management schools of thought and approaches. The study consolidates what appears to be overlapping schools in order to situate the current study within these schools. The first preliminary study contribution (the primary schools of brand management framework) is submitted.

- *Chapter 4*: Services branding theory is delineated in this chapter with a focus on B2B services branding. Therefore, this chapter presents the context of the current study which is B2B banks. Accordingly, the South African banking sector is reviewed. The second preliminary study contribution (B2B services brand identity-image congruence guide) is then presented.

- *Chapter 5*: The chapter commences by elucidating the science of marketing research, whereafter the researcher's ontological and epistemological standpoints are articulated. The research methodology is then presented, followed by the research problem, research objectives, research questions, research sample and data collection processes.

- *Chapter 6*: This chapter contains the empirical findings, which are discussed in the form of sub-conclusions and conclusions.

- *Chapter 7*: The study's primary contribution, the Brand Identity-Image Congruence framework, is presented in this chapter. Thus, this chapter address the primary objective of the thesis.

CHAPTER 2
BRANDS AND BRANDING

2.1 Introduction

The purpose of the literature review in Chapters 2, 3 and 4 is to delineate important branding constructs (such as brand equity, branding architecture, brand identity, brand image, service brands) in order to derive a theoretical framework for the current study. In these chapters the researcher critically and complementarily reviewed existing literature in order to give context and relevance with respect to how the research at hand contributes to the broader branding literature corpus.

Academic research in the field of marketing is diverse and heterogeneous (Santini et al., 2018:519). Branding and brand management are the cornerstone of any marketing strategy (Zhao et al., 2018:759) and consequently, branding has evolved into a global strategic and multidisciplinary phenomenon that facilitates brand-customer relationships. On the one hand, branding equips firms with differentiation tools which are increasingly necessary in today's dynamic and competitive markets. On the other hand, branding empowers consumers to identify and evaluate product performance (Keller, 2013; Keller & Swaminathan, 2020). Branding thus plays a dual role, both as a strategic resource to firms and as a guide to consumers in the product decision-making process (An et al., 2018). The current chapter thus examines the broader branding theories.

Chapter 2 commences with a description of how branding has evolved over the decades. It then conceptualises branding by clarifying brands and branding nuances. Consideration is then given to branding as a discipline, situated within the broader marketing discourse. Thereafter brand building and brand management are explored and internal branding, brand communication and brand positioning strategies are examined. Brand equity is then discussed, and prominent brand equity models are explicated. Finally, the chapter deliberates on brand architecture strategies as an organisational imperative. Keller (2013:70) states that brands can be used as a reflection of the past, however, a reflection on branding history as a discipline precedes any one brand's reflection of the past.

2.2 Evolution of branding

Branding is believed to be as old as human society and has transitioned from what Moore and Reid (2008:430-431) term 'ancestral' brands to 'modern civilisation' brands. Starcevic (2015:192) makes a similar claim, contending that social development creates the need for marking (elementary or crude branding) one's objects with symbols for differentiation and

identification purposes. In this regard, it can be argued that branding is a social phenomenon which, over centuries, has transformed from an ancient practice into a multidimensional discipline (Bastos & Sidney, 2012:347). Central in the history of branding is the burning or marking of objects, both for commercial (product provenance clarification) and cultural purposes. Producers in the 1700s and 1800s marked their products by burning them with a permanent mark (Bastos & Sidney, 2012:347; Leibtag, 2014:09; Starcevic, 2015:179). Hence, the word 'brand' is derived from the Old Norse *brandr,* meaning 'burn'. Burning is thus the core nature of branding and was practised by ancient Greeks, Romans, Chinese and Egyptians, all of whom used various forms of permanent stamps from around 3 500 BC to differentiate their livestock and pottery, amongst other items (Morris et al., 2011:7; Bastos & Sidney, 2012:351; Starcevic, 2015:182).

Although Moore and Reid (2008:430-431) maintain that branding is as old as humankind, the earliest documented history of branding in South Africa dates back to the 1600s (Morris et al., 2011:5). Nevertheless, one cannot refute the possible existence of this practice in South Africa prior to the 1600s, particularly because of the correlation between the origins of branding (cattle ranches) and the farming lifestyle of the earliest inhabitants of South Africa – the Khoisan people (Media Club South Africa, n.d.).

The evolution of branding in the South African context can also be attributed to a political paradigm shift due to the arrival of Jan van Riebeeck in 1652. His successor, Simon van der Stel, established South Africa's oldest recorded brand, Groot Constantia (Morris et al., 2011:12-13). Many other South African brands that were established between the 1800s and 1900s, notably, PPC, Old Mutual, Rhodes University and the African National Congress, are dominant in the country to this day.

2.3 Branding renaissance

Branding began as a tool to mark ownership, communicate trust, quality and cultural meaning that is transactional and transformational (Bastos & Levy, 2012:352). However, due to the emergence of global commerce characterised by intense competition, branding has evolved to serve two fundamental purposes, namely, differentiation and identification (Moore & Reid 2008:430-431; Interbrand, n.d.). The purpose of branding can be looked at from two viewpoints – that of firms and that of consumers. Firms need to differentiate themselves from competitors while consumers need to identify brands in order to satisfy their needs and wants (Keller, 2013:34). Thus, on the one hand, brand differentiation occurs when a firm communicates what it is and what it stands for in order to create and maintain favourable relationships with stakeholders. On the other hand, brands facilitate the consumer decision-making process as they indicate differences between ostensibly identical products (Kastberg, 2010). However, the question then arises whether brand differentiation alone is adequate to

derive a sustainable competitive advantage. Moreover, do consumers merely seek to identify their brands of choice or is this an emotional and/or rational purchasing process?

According to Candi and Kahn (2016) and He et al. (2018), eliciting consumers' emotional responses during brand encounters may yield a competitive advantage, particularly in exceedingly competitive business environments. This emotional connection may create consumer emotional value and subsequent brand attachment and loyalty (Koronaki et al., 2017:411). Brand trust is an antecedent to brand attachment and loyalty (Kamboj et al., 2018:174). This notion suggests that a positive relationship exists between brand trust, brand loyalty, brand attachment and purchase intention. However, it remains uncertain whether trust alone can guard against brand switching. Conceptualising brands and brand management may clarify antecedents of brand switching.

2.4 Conceptualising branding

Brand and branding have been widely debated by academics and practitioners and thus their definitions are nuanced (Bravo et al., 2017:04). Kamboj et al. (2018:172) distinguish between brand and branding insofar as the former reflects views that reside in consumers' minds while the latter is seen as a practice and a process. Branding is thus a complex phenomenon, arising from interactions between various stakeholders (Wider et al., 2018:304).

A brand can be a name, term, design, symbol or any feature that differentiates a seller's products from competitors (Fishman et al., 2018:316; American Marketing Association, n.d.). In essence, a brand is a company or product carrying a brand name (Wider et al., 2018:301). Moreover, a brand brings together and articulates company values, both internally and externally; it is therefore the external expression of what a firm does internally (Richards, 2009). However, the question then arises whether branding as a process should be confined to company-based architecture. This is because consumers are also co-creators of brands, an assumption which is corroborated by the notion that consumers' minds are the terrain within which branding occurs (Schmidt, 2017). Nonetheless the view held in this study is that branding is the art of aligning what an organisation wants people to think about it with what people actually do think about it (Baer, n.d.). However, delineating brand and branding outside the broader marketing discourse would be myopic.

2.5 Marketing and branding

A plethora of definitions exists with regards to what marketing is, however, a point of convergence of these various viewpoints is customer satisfaction, which is the essence of marketing. Marketing is thus a firm-driven process of managing profitable customer

relationships through value creation. This societal value is created through the production, communication and delivery of offerings to relevant customers (AMA, n.d.; Tait et al., 2017:5). Thus, marketing entails, a process of planning and executing the conception, pricing, promotion and distribution of products that satisfy consumers' needs and wants (Du Toit & Erdis, 2016:3). However, branding – which is a fundamental component of marketing – is often overlooked, both in marketing theory and practice. Historically, traditional marketing scholars have paid little or no attention to branding as an integral element within a marketing strategy. However, thanks to the work of Philip Kotler and Kevin Keller, this paradigm has shifted (Bastos & Levy, 2012; Beverland, 2018:21).

Consequently, branding is currently understood as a central dimension within the broader marketing discipline (Hunt, 2018:8). Hence, overlooking branding within a marketing strategy would now prove to be a costly oversight. A comprehensive marketing strategy should thus also entail a brand strategy. A synchronised marketing-brand strategy can be seen, for instance, in the role marketing research plays in brand extensions. Athanasopoulou et al. (2015:505) stress that marketing research on consumer trends and preferences is an imperative in terms of brand extension. Similarly, Lee et al., (2014:2160) argue that the 4Ps (Product, Price, Place, Promotion) are key drivers of what Keller (2013) terms 'customer-based brand equity'. A study conducted by Abril and Rodriguez-Canovas (2016:169) corroborates the notion that marketing mix initiatives should also be geared towards building brands.

2.6 Brand building

King (1991:43,45) predicted that in the 1990s, success in marketing a firm would depend on skills and investment in brand building. Thus, branding was seen as an imperative in positioning firms as brands would sustain comparative and competitive advantage in the marketplace. This belief was informed by the view that branding would transform an organisation from a faceless bureaucracy into a company that was attractive to work for or deal with. However, the standpoint of King (1991) on the importance of brand building in the 1990s omitted factors that brand managers could face in brand building during that period. In this regard, Aaker (1996:26-27) cautions brand managers against internal and external pressures and barriers in brand building initiatives, namely, bias against innovation and change, competitors and fragmented media (Dutta, 2014:19). The importance of an in-depth analysis of the internal and external factors that directly impact brand building is also noted by Miller (2014:100). This author points to the importance of making sense of the context and argues that different contexts require different brand building capabilities.

In contrast, Odoom (2016:1240) suggests that a firms' performance can reject internal barriers in building brands. However, King (1991:46) refutes this narrative, stating that

consumers' choice of what they buy depends less on an evaluation of the functional benefits of a product as consumers base their choice on a variety of aspects including functional and aesthetic elements. Odoom (2016:1241) advocates the development of brand identities, coherent marketing programmes and leveraging of secondary associations in brand building efforts. Thus, it can be concluded that building brands requires coherent brand management strategies capable of attaining sustainable competitive advantage (Miller, 2014:92). However, the base of any brand strategy is a clear, integrated marketing communications strategy.

2.7 Brand communication

Brand communication is arguably the most important dimension of brand building as brand identity is conveyed through communication media. Brands are inherently an intangible phenomenon, thus giving substance to brand communication and branding nuances. Nonetheless, the primarily purpose of brand communication is to relay a brand's 'truth' and promise to its target audience in order for it to be identified and distinguished by that audience (Chinomona, 2016:125). Therefore, brand communication objectives seek to expose the brand to a specific target audience in order to create awareness and stimulate brand recall when customer needs for a particular product category arise (Keller, 2013). A robust brand communication strategy is critical to effectively communicate what a brand is and what its stands for (Srivastava, 2016:29).

Chinomona (2016) maintains that an effective brand communication strategy is an antecedent to acquiring and retaining customers, and ultimately, attaining brand loyalty. This notion is supported by Karanges et al. (2018:238), who contend that brand communication is a strategic business function designed to achieve a range of outcomes such as brand trust and favourable brand-customer relationships. Schivinski and Dabrowski (2015:46-47) see brand communication as a two-pronged phenomenon insofar as brand communication is initially created by a firm and then generated by the consumer. Consequently, firm-created and user-generated brand communication also influences brand awareness and associations. Brand loyalty and perceived quality, on the other hand, are more influenced by user-generated brand communication such as word-of-mouth. Through firm-created communication, brand managers are able to present a brand's distinct values to the target audience in order to elicit a positive emotional response (Mogaji & Danbury, 2017:540). Consequently, brand users evaluate firm-created brand communication as an antecedent of a brand's authenticity, which is influenced by variables such as brand clarity and congruence between employee passion and consumer behavioural intentions (Fritz et al., 2017:324). This sequence is also observed by Dwivedi and McDonald (2018:1404), who assert that brand communication shapes brand meaning by clarifying what a brand stands for.

Therefore, a brand communication strategy ought to project a brand identity that is aligned internally within a firm and across all brand touchpoints.

2.8 Internal branding

The fundamental premise of internal branding is how clearly a firm positions its brand in the minds of internal stakeholders. The process involves distinctly defining a firm's identity, which includes brand values, vision, culture and promise (Terglav et al., 2016:2). Therefore, the purpose of adopting internal branding as an orientation is to align brand objectives, as defined by management, with what employees learn about a brand. Adopting internal branding as an organisational ethos encourages positive attitudes and a degree of shared values within an organisation (Li et al., 2018:159). Internal branding thus refers to activities undertaken by firms to ensure that employees deliver a coherent brand promise that is aligned to a firm's true brand values and identity. Hence, employees are the focal audience in internal brand strategy formulation. The basis of internal branding activities is to attain symmetrical employee identification and affiliation with the employer brand. The aim is to elicit and evoke employees' sense of pride and belonging to the firm (Buil et al., 2016:266).

Internal branding is a multifaceted process that seeks to encourage employees to develop a sense of ownership of their brands and to invest time and effort in all brand building initiatives (Xiong et al., 2018:7). Employee brand ownership is preceded by brand education, which allows employees to evaluate and interpret the brand in order to co-create brand meaning. Therefore, employees need to possess sufficient brand knowledge in order to own the brand and live it at all brand touchpoints (Dean et al., 2016:3047). Karanges et al. (2018:235, 246) note the inherent power of well-informed and knowledgeable employees who understand the employer's brand meaning and their role in delivering the brand promise to all stakeholders. The authors contend that delivering a consistent brand promise ensures customer satisfaction and loyalty which yields sustained competitiveness.

Morokane et a. (2016:62) found a positive correlation between employee brand knowledge and employees' propensity to endorse employer brands to external stakeholders. Karanges et al. (2018:246) further recommend brand signalling as a tool to facilitate employees' cognitive processing of brand knowledge. The rationale behind employee brand knowledge is to encourage brand citizenship behaviour which aligns with what a firm stands for. In this regard, the external communications of what a brand stands for ought to be consistent with a firm's brand truth. Therefore, congruence between internal and external brand communication is pivotal as it affects employees' cognitive, affective and behavioural brand sense. A misalignment between internal and external communication decreases brand knowledge and can cause confusion (Piehler et al., 2018).

Consequently, it can be argued that the voice of employees in brand formulation strategies is an invaluable source of sustainable competitive advantage as employees co-create brand meaning through social interactions. Through inclusive brand strategy formulation, employees assume positions of being 'authors' and 'readers' of brand meaning, which yields a consistent brand message (Dean et al., 2016:3047). Additionally, internal branding enhances the brand management process by aligning brand orientation, vison and values to brand performance imperatives (Lyer et al., 2018:211-212). Internal branding indirectly affects brand performance in the market. Conversely, Tuominen et al. (2016:321-322) found no correlation between internal branding and brand financial performance, nonetheless internal branding influences customer satisfaction and loyalty due to brand-literate employees.

On the other hand, a firm's behaviour in the society within which it exists may also determine the effectiveness of its internal branding strategy. Some employees identify with firms that engage in social responsibility programmes such as sponsorships (Hofer & Grohs, 2018:272). Given the importance of influencing internal and external brand perceptions, organisations need to ensure that their values and purpose of existence are closely aligned with societal values. Yoganathan et al. (2018:68) claim that brands that 'do good' in society are encouraged by the core values they adopt. However, a firm's societal interests should not overshadow its authenticity, competitiveness and adhering to commercial imperatives. Hence, socially responsible organisational policies and business practices by top leadership yield competitive advantage as they directly influence organisational behaviour and employee commitment (Sancho et al., 2018:1233).

2.8.1 Leadership

A study conducted by Terglav et al. (2016:9) found brand orientation in top leadership to be a critical factor in encouraging employee commitment and brand fit. Even though transformational top management indirectly influences brand commitment, its impact is more significant in driving employee brand commitment compared to line managers. Buil et al. (2016:266) refute this narrative, arguing that charismatic line managers enhance a positive organisational identity by living and representing brand values. Thus, leaders align a brand's values to employees' self-concept which results in dedication, absorption and vigour. This view is corroborated by Vatankhah and Darvishi (2018:51) who state that management should display commitment to internal branding programmes as this significantly affects employees' cognitive and affective responses. Given the influence of senior executives and line managers in building brands internally, an alignment between departmental and overall company brand message is an organisational imperative. Strong leadership at all levels of an organisation is critical in building a brand from within. At times it may be necessary to recruit

leaders who share the same values as the firm in order to drive internal branding objectives (McCoy & Venter, 2016:42).

2.8.2 Human resource practices

Human resource practices are characterised by communication and other managerial initiatives that link top management and the rest of the firm's employees to shape a common culture. Human resource practices are thus central in internal brand building as they need to align with brand philosophy and values (Girod, 2005:516). Incorporating the brand into human resource practices may help to align corporate values with insider values (Buil et al., 2016:266). Anselmsson et al. (2016) note that through recruitment, training and incentives, human resource management can influence employees' perceptions about the employer. Consequently, consumers' perceptions and behaviour may also be guided by how a firm treats its employees. In this regard, brand-centred human resource management should create a workplace that stimulates positive and advocative employee behaviour. This can be achieved by aligning employees' personal values with brand values. Thus, human resource practices directly and indirectly influence employee and customer behaviour, and consequently, brand building and management (Chiang et al., 2018:952).

2.9 Brand management

Brands play important roles as they create a lens through which consumers view organisations. Hence the management of a brand can define the lifecycle of a product as well as that of the company (Sudhaker, 2017:305). Given the important role of branding for individuals, products and organisations, brand management has been transformed into a social phenomenon where brand meaning is co-created by a company's internal and external stakeholders. Brand management has evolved into a multidimensional process that utilises branded products to generate value for all stakeholders (Veloutsou & Guzmán, 2017:2-3.5). The substantial stakeholder influence in brand management is also observed by Wider et al. (2018:303-304) who argue that stakeholders co-construct brands. These authors contend that branding in an ongoing, complex process of social interaction between interrelated, heterogeneous stakeholders who influence this multi-faceted branding phenomenon (Wider et al., 2018:304).

On the other hand, Rahman et al. (2018:120-121) incorporated brand management input (advertising expenditure) and output (brand equity) variables into their brand management study. They contend that a profitable ratio between brand management inputs and outputs yields brand management efficiency, which drives a firm's financial performance and

ultimately, firm's value. Furthermore, dynamic and efficient brands are likely to be successful in creating advantages in diverse market environments. Strategic brand management thus optimises a firm's value creation (Hogstrom et al., 2015:401).

Schmidt and Redler (2018:196-197) found the current body of literature on corporate brand management to be one dimensional and thus advocate a pragmatic approach by considering other branding schools of thought in brand management efforts. It is in this context that Heine et al. (2018:475) suggest identity-driven brand management. This approach acknowledges the construction of brand meaning for all stakeholders as originating from within a firms' inner beliefs and vision – a view held in the current research. Furthermore, derived from the theory of anthropomorphism (Rauschnabel et al., 2016), personality-driven brand management refers to enlivening a brand for a company's internal stakeholders (MacInnis & Folkes, 2017; Heine et al., 2018:478-479).

Mazurek (2014:573-574) observed a significant paradigmatic shift in brand management, involving positivist to interpretivist perspectives. The positivist view of branding is that the brand is owned by the firm (internal stakeholders), whose duty is to communicate the brand to receptive consumers. Thus, brand equity is created by the firm. Conversely, the interpretivist paradigm views the existence of a brand and attainment of brand equity as emanating from the interaction between the organisation and an active consumer. This has given rise to the term 'Customer-Based Brand Equity' (CBBE) (Hanby, 1999; Heding et al., 2009:21-22; Keller, 2013; Keller & Swaminathan, 2020; Rambocas et al., 2014:313-314). (Brand equity is discussed later in the current chapter).

Furthermore, a study conducted by Liu et al. (2017:199) points to a positive relationship between brand attitude and consumer purchase intention as brand attitude directly influences consumers' purchase behaviour. Additionally, service performance is seen as a critical dimension in brand management as it influences the perception that consumers formulate about the brand (Krystallis & Chrysochou, 2014:144). Consumers also form a brand perception based on their assessment of the people in the company, their attitudes, skills and responsiveness to their needs (Schmidt et al., 2017:216). Hence practitioners should create brand management processes that encourage everyone who is associated with the brand to be enthusiastic brand advocates (Aaker, 1991; Bravo et al., 2017:02; Veloutsou & Guzmán, 2017:6-7).

2.9.1 Strategic brand management process
Keller (2013:58-60) and Keller and Swaminathan (2020:59) recommend a brand management process, as shown in Figure 2.2. The authors argue that strategic brand management involves the design and implementation of marketing programmes in order to

build, measure and manage brand equity. In this regard, strategic brand management consists of four main steps, discussed below.

2.9.1.1 Identifying and developing brand plans

According to Keller (2013:58), the brand management process should commence with clarifying what a brand stands for and how it is to be positioned against competitors. Brand positioning is how consumers view a brand relative to other similar brands. Brand positioning effectiveness is measured by the extent to which it is aligned with consumers' needs and interests and is perceived as worth spending money on (Gengler & Mulvey, 2017:230).

Jowitt and Lury (2012:103) maintain that there should be differentiation between brand proposition and brand positioning. The former refers to a brand's offering to consumers at a specific point in time while the latter alludes to how brand strategists want consumers to perceive their brand. Brands need to reach a state of resonance with their target markets; this stage depicts intense and loyal relationships with customers (Keller, 2013:53). Grace et al. (2018:586-587) concur with the notion of stable, durable and exclusive brand-customer relationships. Brand fidelity is a fundamental requirement in strategic brand management. Additionally, Keller (2013:54) emphasises the importance of quantifying the value creation process for brands by better understanding expenditure and investment in brand building (Doyle, 2001:20, 29). Brand positioning is discussed next.

- **Brand positioning**

The emergence of positioning as a marketing tool emanates from seminal contributions of Ries and Trout (1986, 2001, 2005), who are considered the founding fathers of brand positioning. The stance of these authors is widely accepted as a significant epistemological contribution to brand positioning literature (Trafford & Leshem, 2012:73-74). Nonetheless, the essence of brand positioning is designing a firm's offering in such a manner that it occupies a distinct place in the minds of current and potential customers. Brand positioning is thus a differentiating tool utilised to communicate a firm's products and how the brand should be perceived. The brand positioning objective is to capture a unique place in the minds of consumers. As a result, the focus is on creating and managing perceptions in consumers' minds (Alsem, 2007:232). Therefore, brand positioning objectives are achieved when consumers have allocated a specific space in their minds for a brand (Drummond et al., 2008:189).

Rosenbaum-Elliott et al. (2011:177; 2015:195) concur that the basis of brand positioning is to distinctively situate brands in consumers' minds. They suggest the notion of 'building a brand in mind-space' (as depicted in Figure 2.1 below). This is a framework that guides the brand positioning process.

Emotional Bond

Trust

Social Esteem   **Brand stage 3**

Relevance

Brand stage 2

Differentiation

Risk Reduction   **Brand Stage 1**

Brand
Awareness

Perception
of Quality
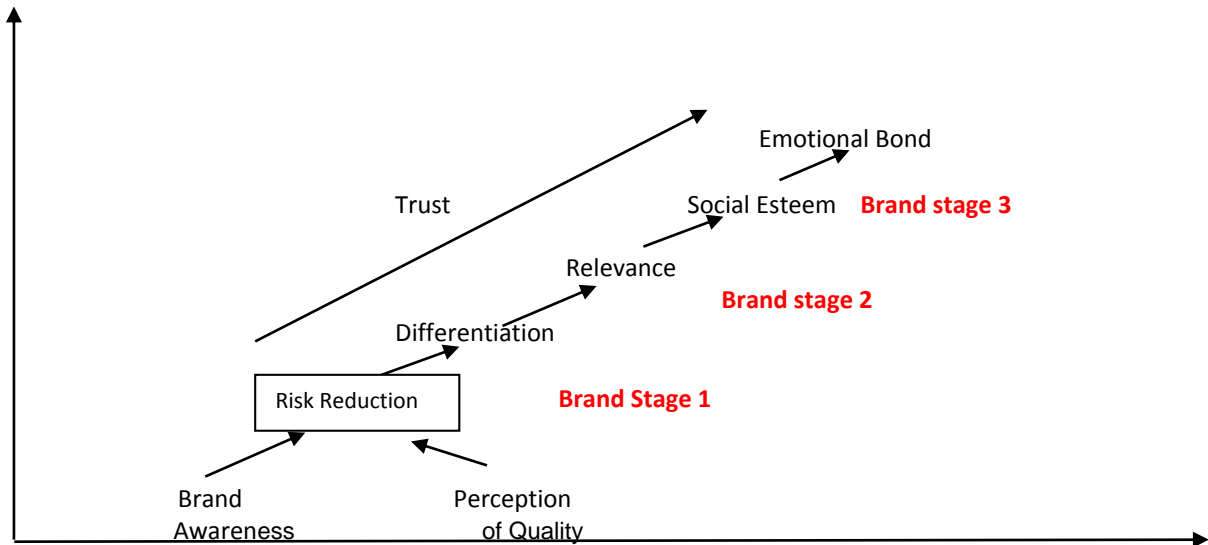
Figure 2.1: Building a brand in mind-space
Source: *Rosenbaum-Elliott et al. (2011:177; 2015:195)*

As can be seen in Figure 2.1, brand awareness is the first dimension that is addressed by the brand positioning framework. Brand awareness is used to reduce purchase risks. At times, this may be sufficient to solely influence a purchase decision. Furthermore, consumer brand perceptions about the quality of a brand – or the lack of quality – emanate from brand awareness (Keller, 2013). Perceptions are also influenced by external factors such as the standard set by competitors. Therefore, brand awareness and perceptions of quality are jointly responsible for reducing consumers' perceived purchase risks. Thus, Brand Stage 1 is reached (Rosenbaum-Elliott et al., 2011:176; 2015:195).

Brand Stage 2 is reached when consumers differentiate a brand from competitors and find personal relevance. Perceptions of differentiation are developed when consumers see the brand as either negatively or positively different from competitors. The point of differentiation is unique to a brand and may influence consumer purchase decisions. Personal relevance is realised when a brand satisfies a customer's personal needs. The assumption is that a correlation exists between differentiation perception and brand relevance.

As depicted in Figure 2.1, Brand Stage 3 is reached when customers have developed social esteem and bonds with a brand. This means that customers are concerned with how their brand is perceived by society. Thus, social esteem emanates from socio-cultural brand factors. At this stage, an emotional brand-customer relationship based on trust is developed, hence to establish a distinct place in a consumer's mind, a brand needs to focus on strong points-of-difference to other competitors (Rosenbaum-Elliott et al., 2011:177; 2015:196; Keller, 2013).

Ries and Trout (2005) hold that the centre of brand positioning is to be competitor-oriented, and not necessarily customer-oriented. Therefore, brand positioning is a market-based, organisational capability that can provide firms with an advantage over competitors. Hence it is imperative for firms to define and communicate their similarities and differences in relation to competing brands. Brand positioning in the market also requires brands to communicate their brand personality and values in order to identify with the target group. Brand identity clarification aids brand positioning efforts as consumers' purchase intentions are likely to be positive when the brand identity resonates with them (Sihvonen, 2019). Positioning should therefore be conceived broadly enough to encompass the organisation-wide processes required to develop and communicate a firm's identity to its customers. Consequently, when a brand has been accurately positioned, the brand identity and value proposition can be fully developed and communicated (Keller, 2013:79-80).

Pecot and de Barnier (2018:183) maintain that brand positioning strategies can also be used to preserve a brand's history and heritage when crafting a coherent identity. In this regard, historical references reinforce a brand by drawing strengths from its past successes, thus making its history relevant. A brand's history may also be referred to, to highlight its 'aristocratic' status emanating from exclusivity, superiority and values which subsequently formulate brand identity. However, understanding pre-existing brand image is a necessary pre-requisite for formulating an effective brand positioning strategy (Larsen, 2018:99).

Brand positioning is a multifaceted process, and when carefully executed, it can help brands to build sustainable, competitive advantage (Johnson et al., 2018). Keller (2013:83-84; 2014:705-706) suggests four key components which are necessary for superior competitive positioning.

i. ***A competitive frame of reference in terms of the target market and nature of competition***: This component identifies and defines all competing brands for analysis purposes. The competitive frame of reference determines the products with which a brand competes and identifies those that function as substitutes. Thus, it is critical to broadly define the competition in order to identify or forecast future competitors.

ii. ***The points-of-difference (PODs) in terms of strong, favourable and unique associations:*** PODs form strong, favourable and unique brand associations. These are benefits that consumers strongly resonate with and positively evaluate above other competing brands.

iii. ***The points-of-parity (POPs) in terms of brand associations that negate any weaknesses or existing or potential PODs by competitors***: POPs are associations that are not unique to a brand and may be shared with competing

brands. In short, substitute brands are prevalent where a brand finds POPs with competing brands.

iv. ***A brand mantra that summarises the essence of the brand and key PODs in three to five words***: This entails a short phrase that captures the brand essence and is utilised to establish product boundaries. Brand mantras must clearly communicate what a brand stands for and subsequently clarify what a brand is not. This component highlights a brand's competitive advantage in a simple, descriptive and inspiring manner.

However, Keller's (2013:83-84; 2015:705-706) brand positioning components omit an important element − price. Hence, Gengler and Mulvey (2017:230) state that the effectiveness of brand positioning can be measured by the extent to which it aligns to consumers' needs and interests and is seen to be worth financially investing in. Consequently, brand managers should strive to align brand positioning alternatives with consumer price sensitiveness and preferences. Thus, price is a critical element in brand positioning for both the firm and the consumer as it dictates brand equity and value for the former and facilitates the decision-making process for the latter. However, a brand positioning strategy is ineffective without a coherent marketing programme (Keller, 2015).

2.9.1.2 Designing and implementing brand marketing programmes
The brand management process entails various steps; however, its core relies on a coherent marketing programme, coupled with memorable and likeable brand elements. Such elements, for instance, brand name, logo or tagline, are crucial in brand management as they influence perceptions that consumers hold about brands (Kladou et al., 2017:43). Hence brand elements play an important role in creating brand awareness, which may subsequently lead to creating brand association with consumers (Keller, 2013; Mirzaei et al., 2016:421). This is Step 2 of the process as depicted in Figure 2.2 below.
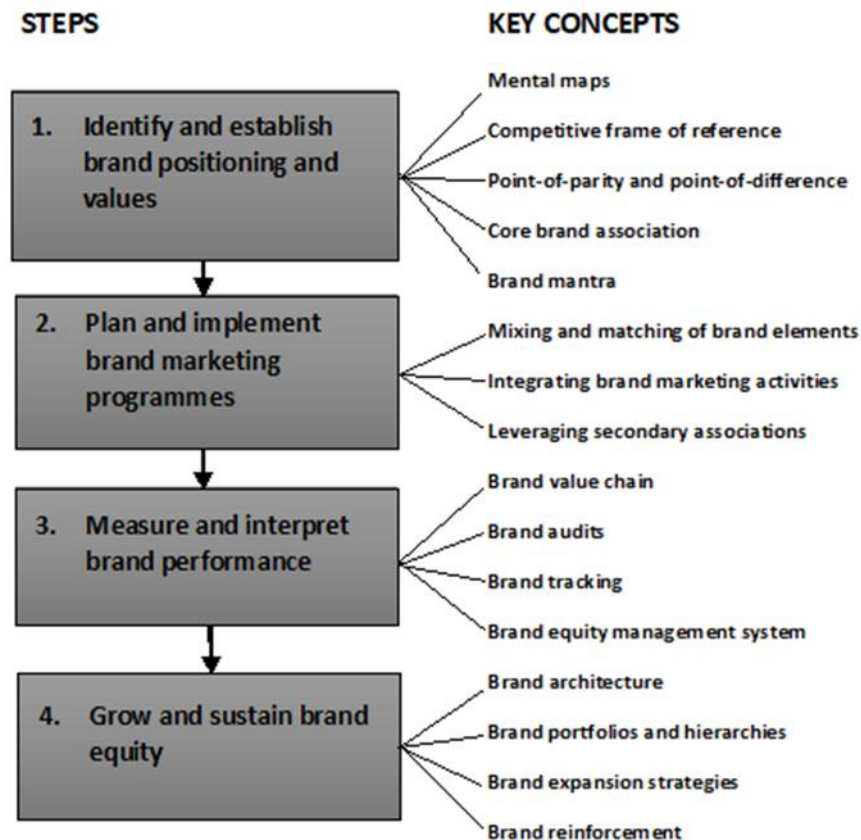
Figure 2.2: Strategic Brand Management Process
Source: Keller (2013:53); Keller and Swaminathan (2020:59)

2.9.1.3 Measuring and interpreting brand performance

As can be seen in Figure 2.2, Step 3 indicates that in order to derive a return on brand investment, brand managers ought to develop and implement brand equity management systems to provide timely and accurate information in order to take strategic decisions (Keller, 2013). In this regard, Haigh (1997:311) asserts that brand monitoring and valuations are particularly important in generic industries, where the pact or relationship between the customer and the brand results in reliable flow of income. However, the best mechanism to evaluate a brand's worth is debatable. Brand audits are a widely used mechanism to assess a brand's health and uncover sources of equity whereas brand tracking enables brand managers to ascertain whether their marketing programmes are achieving the set goals (Beverland, 2018:111).

2.9.1.4 Growing and sustaining brand equity

The final step in Figure 2.2 states that managing brand equity takes a broader and a more diverse perspective as it entails conversation and strategic decisions on how a brand will be developed over time beyond its country of origin (Keller, 2013). Therefore, a comprehensive brand architecture strategy is imperative to provide guidance as to which products a

company should introduce and what branding should be assigned to those products. An architecture strategy should thus articulate which brand elements will be applied to which products and in which regions (Keller, 2015:702). Furthermore, brand equity can be utilised for brand extensions including product-to-service brand extension (Ahn et al., 2018:27). This view is corroborated by Wang et al. (2018:12), who maintain that brand equity entails many facets and is not limited to geographical boundaries in modern global branding.

2.9.1.4.A Defining brand equity

There is a lack of consensus as to what brand equity is due to the plethora of definitions that currently exist. Thus, there is no common, universal viewpoint on how to define, measure and conceptualise this phenomenon (Keller, 2013:57). Chatzipanagiotou et al., (2016:5485) view brand equity not as a mere construct but as a dynamic and complex process. According to Aaker (1996:7), brand equity consists of assets and liabilities linked to a brand's elements that add to or subtract from the value of a product to a firm and its customers. Keller (2013:57; 2015:708) contends that brand equity consists of the marketing effects uniquely attributable to a brand. Consequently, there seem to be two perspectives on brand equity – financial brand equity and strategy brand equity (Steenkamp, 2016:38). Aaker's (1996) definition is closely aligned with the financial viewpoint of brand equity. This view maintains that branded assets can be the symbolic properties of the brand as well as the size and loyalty of its customer base. In essence, this approach examines the effect of a brand on important financial indicators such as, price, return on investment and firm valuation (Chow et al., 2017:23; Beverland, 2018:68, 70). Brands are thus reputational assets that can benefit or harm a firm.

The strategy-based view, on the other hand, is concerned with consumers' perceptions in relations to brands. It utilises non-financial measures of brand equity such as brand awareness and attitude (Steenkamp, 2016:38). Further clarity between the two perspectives is provided by Beverland (2018:70), who distinguishes between two constructs – brand equity and brand value – which are often used interchangeably. The author posits that financial brand value is concerned with a brand's worth to the firm (first brand equity viewpoint). Customer brand equity, on the other hand, examines the strength of the relationship between the consumer and the brand (second brand equity viewpoint). The latter may potentially be confused with customer-based brand equity, which will be clarified later on in the chapter. Despite the ambiguity surrounding brand equity definitions, the author of this study leans towards the strategy-based view which utilises non-financial brand measures, particularly brand loyalty, which ultimately yields financial results. Nonetheless, brand equity reinforces the importance of branding within a broader marketing strategy, hence the importance of conceptualising this construct (Keller, 2013:57).

Even though there is no commonly accepted model or viewpoint on how to measure and conceptualise brand equity, prominent scholars (Aaker, 1996; Keller, 2013) observe that brand equity consists of marketing effects uniquely attributable to a brand. These marketing effects are reflected in consumers' brand preferences, perceptions and overall behaviour during brand encounters. Consequently, Verma (2010:200-201) contends that the various brand equity viewpoints can be integrated through conceptualising brand equity in terms of the input-throughput-output model present in Figure 2.3 below.

Drive toward/against brand

| Product attributes | → | Perception or knowledge structure | → | Customer behaviour, determination and value | → | Worth of the brand |

Brand communication and contacts

Brand equity (surplus +-)
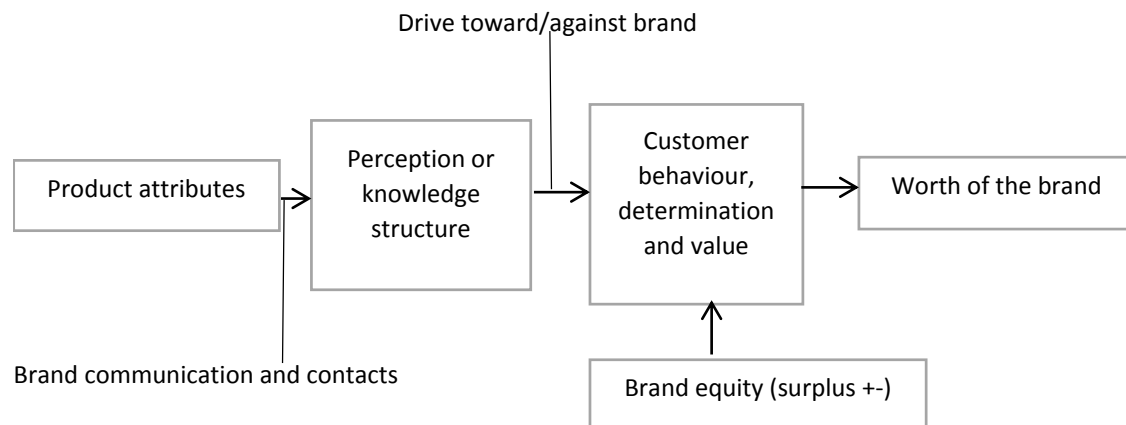
Figure 2.3: Conceptualising brand equity
Source: Verma (2010:201)

Verma's (2010:200) brand equity integration model recognises products (intangible and tangible) and their attributes as inputs to the equity model. Essentially, it is the brand which is at the core of brand equity or value creation. Therefore, it can be argued that in the absence of a branded product, attaining equity is impossible. Moreover, a brand generates value through favourable consumer discriminatory responses to a brand, and the willingness to pay more for the brand. Thus, the responses are outcomes of brand equity. Furthermore, the monetisation of the outcomes is the financial worth or value that is added to the brand.

However, the most critical link between brand equity inputs and outputs are consumers' minds. It is the brand knowledge, perceptions or image in consumers' minds that determines outcomes and equity through brand communication. Therefore, it is the brand knowledge structure in consumers' minds that brand managers need to manage in order to attain brand equity. Consumers' brand perceptions are, therefore, the intervening variable between brand equity inputs and output, where the strength of the brand lies (Verma, 2010:200; Buil et al., 2013:68; Chatzipanagiotou et al., 2016:5485). As stated earlier in the current chapter, Aaker's (1996) and Keller's (1993, 2013) accounts of brand equity are universally accepted by academics. These are discussed next.

2.9.1.4.B   Prominent brand equity models

As mentioned earlier in section 2.9.1.4.A of the current chapter, there is no generally accepted viewpoint when conceptualising brand equity. Nevertheless, the brand equity models proposed by Aaker (1991:270, 1996:9) and Keller (1993:7; 2013:108) are prominent in the brand management sphere and serve as the main source of reference for many academics (Steenkamp, 2016:41). Aaker's (1996:9) brand equity model is discussed first, as shown in Figure 2.4 below. In this model Aaker depicts how brand equity generates value. Aaker (1996:8) posits that brand equity creates value for the customer as well as the firm. Four principal brand assets categories, namely, (i) brand awareness, (ii) brand loyalty, (iii) perceived quality and (iv) brand association, explain how each category underpins brand equity.
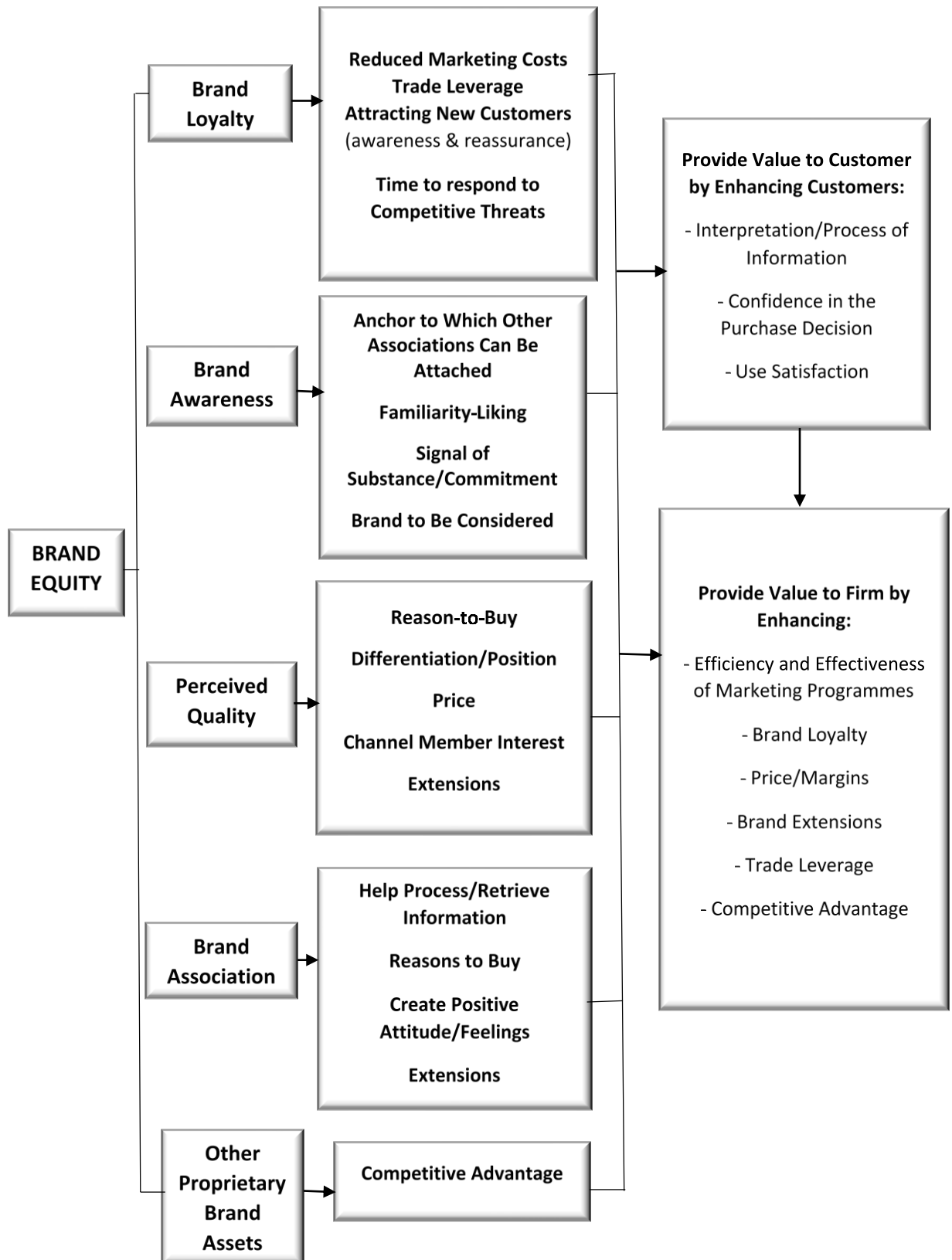
Figure 2.4: How brand equity generates value
Source: Aaker (1996:9)

The first dimensions discussed is brand awareness, as the researcher believes that awareness precedes other asset categories.

i.   ***Brand awareness*** is the strength of a brand's presence in consumers' minds. It is measured according to ways in which consumers remember the brand by (i) recognition (Has the consumer been exposed to the brand before?), (ii) recall (What brands of the product class can the consumer recall?), (iii) top of mind (first brand recalled) and (iv) dominant brand (the only brand recalled) (Aaker, 1996:10). Strategic brand awareness thus refers to when consumers recognise, recall and opt for a brand during purchase decision-making process (Aaker, 1996:17). Therefore, building strong brand awareness is critical in marketing as it has a direct effect on brand attitude and purchase intention.

Barreda et al. (2015:606) contend that through word-of-mouth, brand awareness greatly influences consumer purchase intensions. Furthermore, through enhancing consumers' brand awareness and strengthening consumers' perceptions of a brand, market performance can indirectly increase consumers' attitude and purchase intentions (Liu et al., 2017:199). Even though consumer's attitudes towards brands differ, a brand's reputation can create an association between the brand and the consumer (Foroudi, 2019:272). Therefore, it can be argued that brand awareness is an important precursor of brand attitude (Rossiter, 2014:534).

In contrast, Kapferer and Valette-Florence (2018:427) question the effect of strong brand awareness through word-of-mouth for luxury brands. They concede that brand awareness does build brand equity, however, excessive selling of luxury brands may suggest that a brand is losing its prestige or status of exclusivity. Nonetheless, creating brand awareness through brand endorsement positively affects consumer attitudes and subsequent attachment and thus perceived superior quality (Kim et al., 2018:326).

ii. ***Perceived quality*** conceptualises brand equity creation for firms in various way. Fundamentally, perceived quality yields favourable consumer perceptions about a brand, hence it can be utilised as a positioning mechanism. Consequently, perceived quality drives a firm's financial performance because perceptions of brand quality is based on price, appearance and other positive attitudes towards a brand (Aaker, 1996:17-18; Foroudi et al., 2018:463).

Similarly, to brand loyalty, perceived quality represents consumers' emotional and rational brand performance judgements against their expectations. The question therefore arises whether a correlation exists between positive perceived quality and actual purchase, and vice versa. It can be argued that context would address this question as consumers' preferences, perceptions and consciousness differ. However, Calvo-Porral and Levy-Mangin (2017:94) found a positive relationship between perceived quality, purchase intentions and perceived value. In this regard, Wiedmann et al. (2018:115) claim that a coherent experiential marketing strategy is the key driver of perceived value and enhanced brand strength. As stated earlier, perceived quality is directly linked to price as consumers often associate expensive products with status and quality. Therefore, it can be concluded that perceived quality is a driver of positive consumer attitudes, perceptions and loyalty to brands.

iii. **Brand loyalty** is important in brand building since a firm's brand equity is largely created by customers due to their loyalty to the brand. Customers pledge allegiance and devotion to a brand through initiatives such a loyalty programmes (Aaker, 1996:21). In this regard, a study conducted by Ekinci et al. (2016:3745) found a correlation between brand awareness, perceived risk, brand knowledge and brand loyalty as essential constructs to build and assess brand equity. Therefore, attaining brand equity translates and signifies superior customer value, as brand equity is accumulated through brand usage experience and subsequent loyalty (Wang et al., 2018:12). Lin (2015:2258) concurs that better and more innovative brand experience contributes to improving brand equity.

Brand loyalty refers to consumers' attachment to a brand. Consumer attitudes and general consumer behaviour are key components that formulate brand loyalty. According to Foroudi et al. (2018:471), consumer behaviour is composed of various brand equity elements such as brand loyalty, which plays a critical role in negating competitor threats. Therefore, loyalty refers to consumers' positive attitudes towards a specific brand. Strong and favourable attitudes towards a brand translate into the likelihood that a brand will be purchased (Cant & van Heerden, 2017:227-228). Customer loyalty is also determined by consumers' perceptions of switching costs in relation to switching benefits. Therefore, brands ought to build brand equity based on these brand switching determinants (Mirzaei et al., 2016:14).

However, the value of brand loyalty remains problematic as brand managers need to strike a balance between investment in current customers and new business acquisitions (Beverland, 2018:71). Nonetheless, it can be stated that a positive

relationship exists between customer brand loyalty and purchase behaviour or intentions. Consequently, brand loyalty affects a firm's financial performance (Dutta, 2014:20-21).

Customer satisfaction, coupled with relationship commitment, are considered to be brand loyalty antecedents (Han et al., 2018:94). Additionally, consumers' willingness to pay premium prices for a brand alongside brand advocacy are seen as other important brand loyalty precursors. Consequently, Coelho et al. (2018:101) suggest that brand identity and brand-consumer identification are critical dimensions in nurturing brand loyalty.

In order to sustain and manage brand loyalty, brand managers need to ascertain whether customer attachment to a brand is emotional or functional (Han et al., 2018:91). Because brand differentiation on its own does not result in brand loyalty, Bannett and Rundle-Thiele (2005:250) advise brand managers to be aware of the various stages of brand loyalty when building brands that consumers can associate with. Brand association and subsequent loyalty can also be attributed to nostalgic consumers. This is mostly prevalent with brands that have 'outlived' their life cycles but are perceived to be of superior quality (Demirbag-Kaplan et al., 2015:142).

iv. ***Brand association:*** Creating brand equity is dependent on how consumers relate to a brand. Therefore, it is imperative that firms clearly communicate what they stand for in order to create associations with their target markets (Aaker, 1996:25). In order to attain brand equity, brand managers need to create unique, favourable brand-customer associations that are not shared by competitors (Keller, 2013:77). In this regard, brand association can be understood as brand meaning from a consumer's viewpoint. This includes attributes, benefits and attitudes which formulate the meaning consumers have about a product (Chen et al., 2017:364). Keller (2013) concurs that brand associations are pieces of information linked to nodes that contain meaning of a brand to consumers (Dwivedi et al., 2016:47). Consequently, brand associations provide consumers with a platform for 'self-expression'. Brand associations are thus initiated by brands and received by active consumers, which is a two-pronged process. Thus, it can be argued that brand association is an antecedent for value creation (Johnson et al., 2018:27).

In contrast, Mann and Ghuman (2014:60) suggest that consumers also subconsciously associate with brands, hence it is pertinent to discover this subconscious brand association as this may be influential in consumers' decision-

making processes. Foroudi (2019:283), on the other hand, notes a correlation between brand association, brand belief and a firm's reputation and performance. He argues that the importance of positively influencing consumer attitudes toward a firm yields favourable brand-consumer associations. Therefore, it can be inferred that brand association is a multifaceted construct that engages consumers emotionally, functionally and attitudinally (Keller, 1993:4; Michel & Donthu, 2014:2617).

v. ***Other proprietary brand assets:*** As depicted in Figure 2.4, this is the last brand equity asset category and refers to assets and liabilities that underlie brand equity. These inspire brand equity only when they are linked to brand elements such as brand name or brand symbol (Aaker, 1996:8). Among others, brand assets include patents, trademarks, copyrights and channel relationships and are useful in negating competitors through creating entry barriers (Steenkamp, 2016:59). Therefore, it is important to consider the value accumulated by brand assets prior to strategic decisions such as brand repositioning, mergers and acquisitions.

As depicted in Figure 2.4, brand equity is a complex, multidimensional phenomenon that utilises asset categories (brand awareness, brand loyalty, perceived quality and brand associations) to create value for firms and consumers. For firms, branding is a critical component of a marketing programme. Brand equity yields brand loyalty, competitive advantage and allows brand managers to embark on brand extension initiatives, where they can charge premium prices for profit purposes (Wong & Teoh, 2015:211). On the other hand, brand equity adds value to consumers in various ways, including confidence in purchase decisions, user satisfaction and interpretation and processing of branding information (Aaker, 1996:9). Keller's (2013:68-69) customer-based brand equity is more explicit on how brand equity adds value to customers and is discussed next.

2.9.1.4.C Customer-based brand equity

The premise of customer-based brand equity is brand knowledge, as consumers decode, process and make purchase decisions based on brand knowledge, triggered in their minds during the purchase decision-making process. Brand knowledge is what consumers have experienced, learned, heard and felt about a brand over time (Keller, 2013:548). In essence, the power of a brand lies in consumers' minds and hearts, hence it is important to understand the content and structure of brand knowledge as it influences what consumers think when a brand comes to mind (Keller, 1993:2; 2013:548).

As depicted in Figure 2.5 below, it is argued that brand knowledge is a process that is constituted by two critical dimensions, namely, brand awareness and brand image. The researcher's view is that brand awareness and brand image collectively formulate the knowledge, therefore they are precursors to brand knowledge.
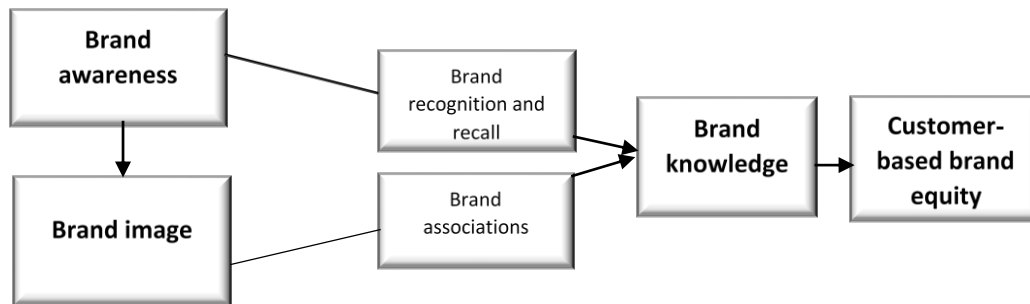
Figure 2.5: Brand knowledge process
Source: *Adapted from Keller (2013:548)*

Creating brand awareness means increasing familiarity of the brand through repeatedly exposing consumers to brand elements. The more a consumer experiences the brand by seeing it, hearing it or thinking about it, the greater the likelihood that they will remember the brand. Therefore, brand recognition, recall and 'top of mind' are key indicators of brand awareness strategies. Brand awareness strategies thus seek to signal the brand and its benefits to current and potential consumers (Keller, 2013:75; Beverland, 2018:95). Brand managers can create positive brand image through a coherent marketing programme that entails unique association. In this regard, brand attributes (features) and brand benefits (consumer gain or value) constitute brand associations (Keller, 2013:77; Johnson et al., 2018:27). Brand knowledge (brand awareness and brand image) are therefore antecedents of customer-based brand equity. In this regard, customer-based brand equity approaches brand equity from the consumers' perspective and essentially means the differential effect that brand knowledge has on consumer response to marketing activities (Keller, 1993:2, 8; 2013:68-69, 548). Therefore, effective branding leads to greater competitiveness, which in turn, results in stronger customer-based brand equity (Wong & Teoh, 2015:211).

Customer-based brand equity is complex and dynamic, drawing inferences from encounters between the brand and the customer (Chatzipanagiotou et al.*,* 2016:5485). Therefore, brand managers must monitor consumers' attitudes and purchase behaviour in order to attain positive customer-based brand equity (Liu et al.*,* 2017:199). However, firms need to prioritise a brand's functionality or performance in order to build and maintain positive, customer-

based brand equity. This is because a brand's functional attributes have the ability to induce a feeling of competence in consumers (Mohan et al., 2017:485, 487). A brand's performance is particularly important in service-oriented organisations as service quality, brand awareness and brand association directly influence brand reputation, which subsequently influences brand trust and loyalty. These dimensions are critical in services as consumers solely rely on what resides in their minds due to the intangible nature of services (Han et al., 2015:91; Lu et al., 2015:43). Brand trust, loyalty and brand-customer relationships are further deliberated on in the brand resonance pyramid which is discussed next.

2.9.1.4.D   Brand resonance pyramid

As depicted in Figure 2.6 below, the brand resonance pyramid shows the degree to which consumers relate or resonate with a brand (Keller, 2013:107). The pyramid represents consumers' (current and potential) attitudes towards a brand, whereby attitudes evolve to loyalty over time (Duman et al., 2018:368). The brand resonance pyramid is a tool used to facilitate consumers' sequential engagements with a brand and can thus predict consumer behaviour. According to Naidoo and Abratt (2018:10), favourable consumer behaviour needs to be sustained over a period of time in order to achieve brand resonance. The brand resonance pyramid thus also helps to build, measure and monitor the strength of the brand-customer relationship.

Similarly, to Aaker's (1996:9) brand equity model, the basis of the brand resonance pyramid is brand awareness, brand knowledge and brand equity, which are built over time through various sequential stages. The pyramid is underpinned by the existence of the brand in consumers' minds based on what they know and feel about the brand. (Beverland, 2018:77). Thus, the fundamental purpose of the pyramid is to outline how brand managers can create intense and active relationships with customers.

Stages of Brand Development
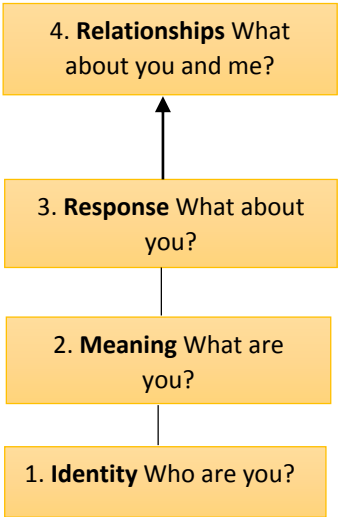
Branding Objectives at Each Stage

4. Relationships What about you and me?

3. Response What about you?

2. Meaning What are you?

1. Identity Who are you?

RESONANCE
- LOYALTY
- ATTACHMENT
- COMMUNITY
- ENGAGEMENT

JUDGMENT
- QUALITY
- CREDIBILITY
- CONSIDERATION
- SUPERIORITY

FEELINGS
- WARMTH
- FUN
- EXCITEMENT
- SECURITY
- SOCIAL APPROVAL
- SELF-RESPECT

PERFORMANCE
- PRIMARY CHARACTERISTICS & SECONDARY FEATURES
- PRODUCT RELIABILITY, DURABILITY SERVICEABILITY,
- SERVICE EFFECTIVENESS, EFFICIENCY &EMPATHY STYLE AND DESIGN
- PRICE

IMAGERY
- USER PROFILES
- PURCHASE & USAGE SITUATIONS
- PERSONALITY & VALUES
- HISTORY, HERITAGE & EXPERIENCES

SALIENCE
- CATEGORY IDENTIFICATION
- NEEDS SATISFIED

Intense active loyalty

Positive accessible reactions

Points-of-parity and-difference

Deep, broad brand awareness

Figure 2.6: Brand Resonance Pyramid

Source: *Keller (2013:108); Keller and Swaminathan (2020:108)*

As can be seen in Figure 2.6 above, the brand resonance pyramid presents a sequential brand building process that consists of brand identity clarification, brand meaning communication, brand response and brand-customer relationships. The rationale that informs this sequence is that (i) brand meaning cannot be established unless brand identity has been created, (ii) customer responses cannot be elicited unless there is a clear brand meaning and (iii) brand-customer relationships cannot be forged unless proper customer responses have been formed.

The brand resonance pyramid consists of building blocks which correspond to the stages shown in Figure 2.6 (Keller, 2013:107-120; Beverland, 2018:77-81). These are as follows:

> *Brand Salience:* Creating the right brand identity means creating brand salience with customers. Brand awareness thus lies at the base of the pyramid where the main focus is on generating brand recognition and recall. At this stage, product category structure is clarified, as a product hierarchy structure also exists in the consumers' mind. Therefore, a firm's product category hierarchy that prevails in the consumers' memory plays an important role in brand awareness and brand consideration and this influences the consumer decision-making process (Keller, 2013:108-109; Beverland, 2018:77-79).

> *Brand Performance:* The next stage after brand salience is brand performance where brand managers address the functional performance of the brand. This refers to what customers actually experience with the brand and whether it is a pure service or a tangible good. **Primary characteristics** and **supplementary features** refer to consumers' beliefs about the levels at which the primary ingredients of the product operate with essential and supplementary features. Some product attributes are essential for them to operate, while some are simply supplementary features. Product **reliability, durability** and **serviceability** refer to measures of the consistency of the product's performance over a certain period of time, expected economic life and ease of repairing the product. **Service effectiveness**, **efficiency** and **empathy** allude to measures of how the brand meets and exceeds customer expectations, the speed and responsiveness of the service and the service providers' genuine care about customers. **Style and design** reflect the functional aspect of how the product operates and how the design affects its performance. The performance may also be enhanced by sensory aspects such as product shape, colour and feel. **Price** is an important performance association because consumers may organise their product category knowledge based on price tiers of different brands (Ande et al., 2016:1492; Chokpitakkul & Anantachart, 2020:386).

Brand Imagery: At this stage, brand managers attempt to meet customers' psychological and social needs. The focus is on influencing customers as to what they think about the brand abstractly. The question 'Who are you?' is addressed through brand meaning clarification. Therefore, brand managers are the drivers of brand meaning clarification, which is achieved by stressing points-of-parity and emphasising points-of-difference. A brand entails various intangible elements such as, **user imagery association** which describes the type of consumer (person or organisation) that uses a brand. **Purchase and usage situation** refer to the condition, situation or setting under which a brand can be consumed as purchase and usage imagery. **Brand personality and values** refers to brands assuming human traits and values – brand anthropomorphism in essence (Rauschnabel et al., 2016). Furthermore, **brand history, heritage and experience** allude to associations based on the brand's history. Such associations are often based on certain memorable events or brand encounters. These may vary from personal brand experiences or experiences with friends or family. Collectively, a brand's history, heritage and experience may yield strong points-of-difference over competitors (Buil et al., 2013:63-64; Lithopoulos et al., 2018:391).

Brand Judgments: At this stage, the consumers formulate an image about a brand based on their judgment of the brand's functional and emotional claims made under salience, performance and imagery. Here, consumers formulate attitudes about the brand based on **brand perceived quality** and **brand credibility**. The former alludes to consumers' overall brand evaluations and often forms the basis of brand choice. The latter refers to the extent to which customers see a brand being credible in terms of perceived expertise, innovativeness and being a market leader. Moreover, when consumers hold strong and favourable associations towards a certain brand, the likelihood of the brand being considered during a purchase decision is high. As a brand assumes a superior status in consumers' mind, it holds a competitive advantage over competing brands (Buil et al., 2013:63-64; Chokpitakkul & Anantachart, 2020:386).

Brand Feeling: Brand managers strive to establish emotional relationships between their brands and customers. When such relationships are established, consumers develop feelings about their brands of preference. This occurs when consumers have developed emotional responses and reactions towards a marketing programme. The

aim is to evoke consumers' feelings during product usage or consumption. These feelings vary from mild to intense, positive or negative, and can affect consumer behaviour (Ande et al., 2016:1492; Lithopoulos et al., 2018:391).

Brand Resonance: The peak of the pyramid reflects brand-customer relationships and addresses the question 'What about me and you?' This stage is defined by the strength of the brand-customer relationship. This bond is characterised by **behavioural loyalty** (repeat purchase, time spent on brand), **attitudinal attachment** (sentimental attachment to brand), **sense of community** (brand communities), **active engagement** (customers investing resources in the brand beyond the expected purchase and consumption situations) (Buil et al., 2013:63-64; Wang et al., 2008:308).

Even though various brand equity definitions exist (Hazee et al., 2017:102), the universally accepted brand equity theories of Aaker (1996:9) and Keller (2013:108) are congruent in critical brand equity dimensions. These two researchers concur on brand equity basics such as brand knowledge, brand awareness, brand loyalty and perceived quality, among others. Even though Aaker acknowledges the consumer perspective in brand equity, Keller's brand resonance pyramid is more explicit on approaching brand equity from a customer's viewpoint, hence customer-based brand equity. Nonetheless, both authors agree on the importance of a firm and customer viewpoints in building brand equity. It should be noted, however, that both authors have omitted employees as an important audience in the brand equity dialogue. Employees are at the forefront of creating brand equity for firms, and further facilitate the creation of customer-based brand equity.

2.9.1.4.E Employee-based brand equity

Employees play a pivotal role in building brand equity, both in their work environment and within society at large. Beverland (2018:84) contends that the core of employee-based brand equity is the measurement of a brand's value against that of current and future employees. The basic premise of employee-based brand equity corresponds with Aaker's (1996:9) and Keller's (2013:108) brand equity stances.

Employees need to be engaged in employee-based brand equity building efforts to develop a strong affinity with their employer's brand (Morokane et al., 2016:63). The importance of employee identification with their employer's brand increases the likelihood of employees

advocating for the brand beyond the office environment. Thus, the essence of employee-based brand equity is to strike a balance between employees' personal brand and that of the employer. Positive employee-based brand equity is thus achieved when employees perceive an employer's brand as enhancing their own personal brands. Hence, a brand's success directly influences employees' perception of the employer's brand as well as their own. Because strong brands can contribute to employees' personal brand development, based on associations with the employer brand. On the other hand, strong personal brands can contribute to building employer's brand through leadership appointments such as Chief Executive Officers or Presidents. Moreover, as an added benefit, positive employee-based brand equity yields employee loyalty and retention (Beverland, 2018:84).

Bova and Yang (2017:359) suggest that firms may compensate employees with company products in order in encourage them to be loyal to the employer's brand, thus nullifying outside options. Consequently, equity-based compensation also acts as a strategic tool for employee retention. Employees who have consumed their employer's brands will have a deeper brand knowledge in comparison to those who are merely exposed to product training. Additionally, internal branding practices are important in order to align employees' attitudes and behaviours with the externally communicated brand stance. Thus, it can be argued that positive employee-based brand equity may yield low absenteeism, low staff turnover, job meaningfulness, high motivation and subsequent high brand performance. (Xiong et al., 2018:355). A question arises though with regards to how firms measure employee-based brand equity. Beverland (2018:83) suggests the following measures:

- **Best employees**: Big brands that are perceived to be superior attract competent employees, while existing employees draw a sense of pride due to the status of the employer's brand.
- **Lower acquisition costs**: Firms that possess a status of competence, superiority and market dominance invest less effort into recruiting high quality applicants as it is the applicants who seek to associate themselves with the brand due to its status.
- **Higher retention**: Strong brands that compensate their employees well attain high retention rates, as employees develop a sense of resonance with the employer brand.
- **Better performance**: Fair employee treatment in the workplace motivates employees and leads to better brand performance.
- **Lower salaries/better value perception of salary**: This measure refers to employees trading off salaries for brand associations. Work conditions are viewed to be better due to association with the employer's brand.

Even though brand equity is a complex and multifaceted phenomenon, the perspectives of various academics such as Aaker (1996), Keller (2013) and Beverland (2018) converge at crucial dimensions, namely, brand awareness, brand knowledge, brand loyalty, perceived quality and brand associations. Although Keller's (2013) brand resonance pyramid is the only model that recognises brand identity creation and clarification as the base of brand equity creation, there seems to be consensus as to how brand architecture influences brand equity. This is discussed next.

2.9.1.4.F   Building brand architecture strategies

A critical facet in brand management is the branding strategy adopted by firms to launch new products. Even though there is no universally accepted type of brand strategy, branding strategies are often described in terms of brand architecture, which refers to the number and nature of common and/or unique product elements applied to different products sold by one firm. Brand architecture is thus seen as the epitome of the art and science of marketing and is best applied through rules and conventions, discipline and consistency, flexibility and creativity (Keller, 2015:713-714; 2018:127). Therefore, an architecture strategy brands new products for optimal growth, structuring them according to how they relate to existing brands within a firm.

In essence, brand architecture outlines both boundaries and relationships across a firm's products. On the one hand, brand architecture provides a framework for future brand decisions, including line and range extensions, mergers and acquisitions (Steenkamp, 2016:31). On the other hand, brand architecture is also typified by its organisation of a firm's brand portfolio which involves product naming and positioning in the market. Furthermore, brand architecture strategy defines how a firm's brands are related in a branded house, and how they are 'unrelated' in a house of brands (Gabrielli & Baghi, 2016).

Keller (2015:703-708) contends that developing a brand architecture strategy involves three key steps, discussed below.

i.   ***Defining the potential of a brand in terms of the extent of its market footprint***: Determining a brand's potential is premised on articulating its vision. A brand vision is depicted by a firm's willingness and/or ability to forecast a brand's long-term potential. Brand managers need to define the brand boundaries based on brand vision and positioning. Strategic decisions are made on products that will be offered under a brand, its benefits and the needs it will satisfy. Finally, brand vision imperatives are simplified by crafting a brand positioning strategy, or in other words, creating a brand image.

ii. ***Identifying the types of product extensions that allow a brand to achieve its potential*:** The fundamental basis of this step is to identify new products for extension purposes and to devise a clear brand extension strategy that can be efficiently implemented. The introduction of new products under an existing brand name is executed through line or category extensions.

iii. ***Specifying the brand elements and positioning associated with the specific products associated with the brand*:** A brand architecture strategy should be clear on specific elements (logos, colours, shapes etc.) to be used in particular products associated with the existing brand. This could be implemented through one of two approaches. Firms can either employ a 'branded house' approach where an umbrella corporate brand is adopted for all products or they can establish a 'house of brands' where a brand is formulated by a collection of individual product brands (Gabrielli & Baghi, 2016).

It is apparent that a brand architecture strategy is multidimensional, as it optimises a brand's external communication and subsequently guides internal structures and behaviours (Leijerholt et al., 2018). A coherent brand architecture strategy creates brand awareness, thereby improving consumer understanding of the brand. It furthermore clarifies similarities and differences between products while simultaneously driving internal branding imperatives (Keller, 2015:703).

Due to its multidimensionality, approaching a brand architecture strategy from a singular perspective would be myopic and would underplay the efforts of the strategy. Hence, Balmer, (2012); Brexendorf and Keller (2017:1544) suggest that a comprehensive theory on corporate brand management must consider and cover all stakeholders of the brand. The authors note a dearth of literature on corporate brand management theory that includes the role and relevance of corporate brand customers. They consequently pose the following critical questions:

- How do firms believe consumers perceive their corporate and product brands?
- How do firms align internal and external concerns in developing their brand strategy?
- How do firms balance different constituent interests in developing their brand strategy?

These questions are consistent with the research questions posed in the current study. This study addresses congruence uncertainty between a brand's internal stakeholders (identity) and external perception (image). Furthermore, it can be stated that the centrality of a brand's architecture strategy is about distinguishing product brands from corporate brands. The former consists of individual brand identities which exist within a house of brands while the latter is characterised by a distinct identity. In this regard, Balmer (2012) contends that corporate brand identity needs to be aligned with all other related product brand identities. Therefore, an architecture strategy should be designed in a manner that can be accepted by employees to create brand knowledge and citizenship behaviour that yields a consistent brand identity (Burman & Kanitz, 2017:574).

Furthermore, a coherent brand architecture strategy should facilitate external acceptance by different external stakeholders. Asberg (2018:271) observes that from an external viewpoint, customers' perceptions of brand architecture are influenced by a plethora of brand messages from a firm through which a brand image is formed. Brexendorf and Keller (2017:1531) concur with this narrative as they see brand architecture as the core of a firm's marketing strategy due to the role it plays in communicating a firm's products to consumers in order for consumers to fix a firm's brand in their minds.

2.10 Chapter reflection

This chapter delineated critical constructs that constitute branding as a discipline, which provides the broader context for the present study. It emerged that branding as a practice occurs primarily in two terrains - firms and consumers. The existence of two audiences (internal and external) adds a third dimension to the brand architecture discourse, which is brand identity and brand image. Therefore, both these audiences will be included during data collection. Asberg and Uggla (2018) advocate alignment between a firm's view of the brand architecture and the perception of external stakeholders, brand identity and image alignment. Hence, brand identity and brand image alignment will be at the core of the study. However, there are various brand management schools of thought (including identity, agile and economic schools) which are discussed next in Chapter 3, which will narrow and deepen the study's brand identity-brand image congruency focus.

CHAPTER 3

SCHOOLS OF BRAND MANAGEMENT

Brand identity provides the basis for brand management (Schmitt & Rogers, 2008)

3.1 Introduction

This chapter explores how brand identity is conceptualised and positioned in extant branding literature. Subsequently, brand identity theory is examined through a dialectical review of brand identity constituent dimensions, its antecedents and consequences (Urde, 2016:26). Based on this comprehensive review of brand identity theory, it is evident that the intellectual roots of this school are broad and multidimensional, with researchers from various disciplines adding to the theory over the years (Aaker, 1996; Kotler & Pfoertsch, 2006; de Chertnatony, 2007; Balmer, 2012; Ghodeswar, 2008; Heding et al., 2009, 2016; Coleman & de Chernatony, 2011; Kapferer, 2012; Keller, 2013; Mingione, 2015; Urde, 2016; Abratt & Mingione, 2017; Burmann et al., 2017; Beverland, 2018; Schmidt & Redler, 2018).

Given its multidimensionality, there is a certain lack of consensus as to its precise definition due to subjective (and often divergent) brand building approaches. Some firms are guided by identity (brand orientation, internal stakeholders), while others are driven by image (market orientation, external stakeholders). Yet other firms merge the two approaches as a guide to building an identity (Urde & Greyser, 2016:112). Against this background, the current chapter delineates the various schools of brand management and organises a range of inputs into a coherent structure. The chapter commences by differentiating brand orientation from market orientation. Followed by a review and consolidation of the economic, personality and culture schools of brand management. Thereafter, a critical review of the identity school and its constituent models is presented. Brand image and brand co-creation are then looked at. The chapter concludes by submitting its first conceptual model and contribution, namely primary schools of brand management.

3.2 Brand orientation versus market orientation

Brand orientation is an organisational ethos where all business processes are tailored towards the creation, development and nurturing of a brand by interacting with all stakeholders. Brand orientation is thus an antecedent of brand identity and uses the brand to create a sustainable competitive advantage (Urde, 1999). On the other hand, market orientation stems from client-centric business practices, where customer needs and wants are the basis of strategy formulation (Muhonen et al., 2017). Boso et al. (2016:364) contend that brand orientation, as a strategic organisational posture, is contingent on two factors,

namely, top management's long-term vision for the firm and the intra-firm collaboration or 'buy in'. Taking a stance and committing to brand building initiatives should be driven by executives and executed by all employees in pursuit of shaping a common culture and strategy (Girod, 2005:516).

A brand is seen as a valuable asset and an essential facet of the firm's strategy (Neuvonen, 2016:209). Hence brand-oriented firms are characterised by institutionalised branding practices (Renton & Richard, 2018). It can be stated that brand orientation is a firm-based (identity viewpoint) business function; it is also a resource that guides a firm's direction (Urde et al., 2013:1; Boso et al., 2016:365). A positive correlation between a brand orientation paradigm and internal branding practices can therefore be claimed. The former alludes to a firm's cultural stance such as its values, beliefs and attitudes and mind set while the latter is concerned with behaviour that supports long-term brand building (Baumgarth et al., 2013:977).

However, in recent years, there appears to have been a shift from market orientation to branding orientation. Consequently, Laukkanen, et al. (2016:687) advocate a synergistic approach in applying these practices. The authors identify three market orientation components – customer, competitor analysis and intra-firm coordination – as strong, positive determinants of brand orientation. Hence, the narrative is that, even though market and branding orientation are sequential, they remain complementary. Conversely, Urde and Koch (2014:481) contend that the foundation of market orientation is the satisfaction of customer needs and other external stakeholders. Thus, the approach of the market orientation is outside-in, meaning the firm responds to needs as dictated by a market. This approach to brand building adopts a view led by customer value, with a focus on customer needs and wants. Therefore, product development is attuned to relevant target groups (Ind & Bjerke, 2007:24). Brand orientation, on the other hand, stems from an inside-out approach, where the needs and wants of customers and other stakeholders are determined within the confines of a brand's identity. The ideal setting in this context is to engage everyone within a firm in brand strategy formulation so that they understand a firms' identity and can effectively communicate it to stakeholders (Ind & Bjerke, 2007:51, 110). Therefore, inherently, brand orientation is brand identity-based whereas market orientation is brand imaged-based, due to the aforementioned approaches.

The inside-out and outside-in approaches are consistent positivist and interpretivist brand management paradigms, as observed by Hanby (1999:12). The former suggests that a brand is owned by the firm which communicates brand meaning to receptive consumers, thus brand equity is solely created by a firm. The inside-out brand building approach is

inherently prescriptive, because the needs and wants of consumers are determined within the confines of a firm. Therefore, brands are imposed onto receptive consumers and hence it is seen as parallel to positivistic approaches. External market factors are acknowledged but are considered secondary in brand strategy and meaning formulation (Schmidt & Redler, 2018:193). Conversely, the outside-in approach views the existence of a brand and the creation and attainment of brand equity as emanating from the interaction between the firm and active consumers – customer-based brand equity in essence (Hanby, 1999; Keller, 2013; Keller & Swaminathan, 2020). This approach adopts a consumer bias perspective, wherein brand strategy formulation is based on consumers' needs and wants. In this agile approach, brand building is seen as a cognitive construction in the minds of external consumers (Keller, 2013; Urde & Koch, 2014:481). Therefore, this approach is interpretive as brand knowledge and meaning is co-constructed by firms and consumers (Scheiner, 2019).

However, contrary to the observations of Laukkanen et al. (2016:687), who note a shift from market orientation (external/interpretivist) to brand orientation (internal/positivist), Heding et al. (2009:21-22; 2016:10-11) hold a divergent stance as they claim to have observed a paradigm shift in recent years (1985-2015) in brand management, moving from a functionalist positivist approach to a relational and constructivist interpretivist viewpoint. They argue that it is the latter approach which should guide the management of brands (Marica, 2014:573-574). It appears that there is no singular method on how to build and manage brands. Heding et al. (2009:21-22; 2016:10:11), Schmidt and Redler (2018:193-194) and Beverland (2018:39) put forward various brand management approaches, referred to as schools of thought. A branding school of thought can be seen as a global compass in understanding the nature of brand building and subsequent brand-customer relationships, and they are discussed next.

3.2.1 Economic school

The premise of the economic approach is that the firm is solely in charge of value creation through a coherent marketing mix (product, price, place, promotion). The assumption is made that a firm communicates a brand message to passive consumers, who decode the message as intended. Therefore, the economic approach is biased towards the positivist paradigm, as it acknowledges the marketing mix as the cornerstone of brand building (Beverland, 2018:39). Subsequently, consumers make rational economic decisions in their product decision-making process. This view depicts a mere transactional interaction

between the brand and customer, where consumers opt for brands that deliver value in relation to price (Heding et al., 2009:30; 2016:13).

3.2.2 Personality school and culture school

Heding et al. (2009:120-121, 2016:14) assert that brands also assume personalities and cultures. The former alludes to endowing brands with human traits. Consumers use brand personalities to construct their own individual personality and self-expression. Therefore, it is important for brand managers to establish congruence between a brand's personality and that of the target audience. Brand culture, on the other hand, sees brand management in the light of cultural influences that exist in various societies. The focus here is on analysing the influence of brands on culture and how culture can influence brand building. The cultural approach explores how brands are an inherent part of consumer culture and explains how playing an active role in mainstream culture can turn a brand into an icon (Aaker, 1996). Heding et al. (2016:15) maintain that brand personality and brand culture are consumer-based approaches. This is debatable, as both constructs are critical dimensions in the inside-out brand identity building efforts (de Chertnatony, 2007:46-47). This view is corroborated by Beverland (2018:40), who posits that the basis of the identity school is building an organisational culture in order to develop and communicate a single coherent brand identity to stakeholders. Consequently, the view held in this thesis is that the economic, personality and cultural approaches are all dimensions within the broader brand identity school discourse.

3.2.3 Identity school

Brand identity finds expression in brand orientation (inside-out approach) where the firm is solely responsible for value creation. The basis of this school of thought is the construction of an organisational culture in order to develop and communicate a coherent brand identity to stakeholders (Beverland, 2018:40). Firms utilise internal resources such as culture, people and knowledge as building blocks in attaining competitiveness. In essence, this approach places the company and its internal stakeholders at the centre of brand equity creation (Heding et al., 2009:50, 2016:14). Hence Schmidt and Redler (2018:193) posit that the identity school is prescriptive in nature. External market factors are acknowledged but are considered secondary in brand strategy formulation.

A brand identity steering wheel developed by Icon Brand Navigation Group consultancy, as alluded to by Schmitt and Rogers (2008:64-65), is seen as a useful tool that can heuristically build a brand's identity within a firm. Similarly, to the brand resonance pyramid of Keller

(2013:108) and Keller and Swaminathan's (2020:108), the brand identity steering wheel notes that building a brand identity encompasses rational and emotional elements such as features and feelings. Rationally, the brand identity steering wheel serves as a guide to clarify a brand's attributes and benefits. Emotions refer to the feelings and non-verbal impressions that can be attributed to a brand. Moreover, all major dimensions in the steering wheel (attributes, benefits, tonalities, iconography) are interrelated and useful in building and controlling a consistent brand identity. Thus, brand competence is the defining dimension, addressing the individualistic identity question: Who am I?

Aaker (1996:68) maintains that brand identity is formulated by a unique set of brand associations that brand managers aspire to create and sustain. These associations communicate what a brand is and what it stands for; they imply a firm's promise to customers. Keller (2013:167), on the other hand, states that brand identity is formed by a complete set of brand elements (colours, logo, design, names) and that the consistency of these elements determines brand identity cohesiveness. However, this view is refuted by de Chertnatony (2007:46) who contends that brand identity is not merely composed of legal instruments such as logos. The author argues that such instruments are 'checklists' necessary to create a brand, whereas brand identity is characterised by integrated thinking about various internal dimensions. Congruent with the inside-out approach, Kapferer (2012:158) contends that brand identity consists of a firm's internal brand building efforts for differentiating purposes. This observation is consistent with the strategy school, as indicated by Schmidt and Redler (2018:192). The authors argue that brand strategy should drive brand vision and culture that yields profits at lower costs. Therefore, the strategy school seeks alignment between the brand and business strategy to foster a brand-oriented culture which is necessary to build a strong brand identity. Abratt and Mingione (2017:138) hold a similar stance, as they argue that brand identity is the foundation of strategy. Hence the identity school and strategy school are considered to be inseparable in the current thesis. It is in this regard that Heding et al. (2016:10:11) note that the brand management epoch of 1985 to 1992 was typified by sole company control, where company brand activities were aimed at influencing the consumer. Subsequently, the economic and identity schools emerged. As noted earlier, the former is characterised by an investment in a marketing mix tailored for consumers. Goi (2009:3) concurs that the basis of a marketing mix is when managers configure their offerings to suit consumers' needs. Therefore, a marking mix is a firm-driven strategy based on issues such a resource allocation, market conditions and fluctuating consumer needs. Brand identity is also formulated by organisational elements which differentiate a brand and communicate its values and what it stands for (Ghodeswar, 2008:05; Kapferer, 2012:149). It appears that the economic school and the identity school

are not mutually exclusive. Heding et al. (2016:10:11) concede that the core of the economic school is a firm's marketing mix (internal element), therefore it can be concluded that the economic school is a dimension of a comprehensive brand identity. In this regard, the researcher of this study suggests that the economic school is articulated in the identity school, as it is inherently a company-based function, and hence proposes the recognition of the identity school as an emergent school. The existing brand identity school models provide a formative understanding of what constitutes brand identity theory while also providing a platform for further research. Various brand identity models are explored next in order to identify brand identity dimensions that could be incorporated into the theoretical framework of this study.

3.2.3.1 Components of the brand identity model

de Chertnatony (2007:46-47) considers brand relationships, brand positioning, brand personality, brand vision, culture and presentation as critical dimensions in building a coherent brand identity. The author states that brand managers need to master cohesion between the dimensions, as depicted in Figure 3.1 below, in order to gain internal reinforcement.
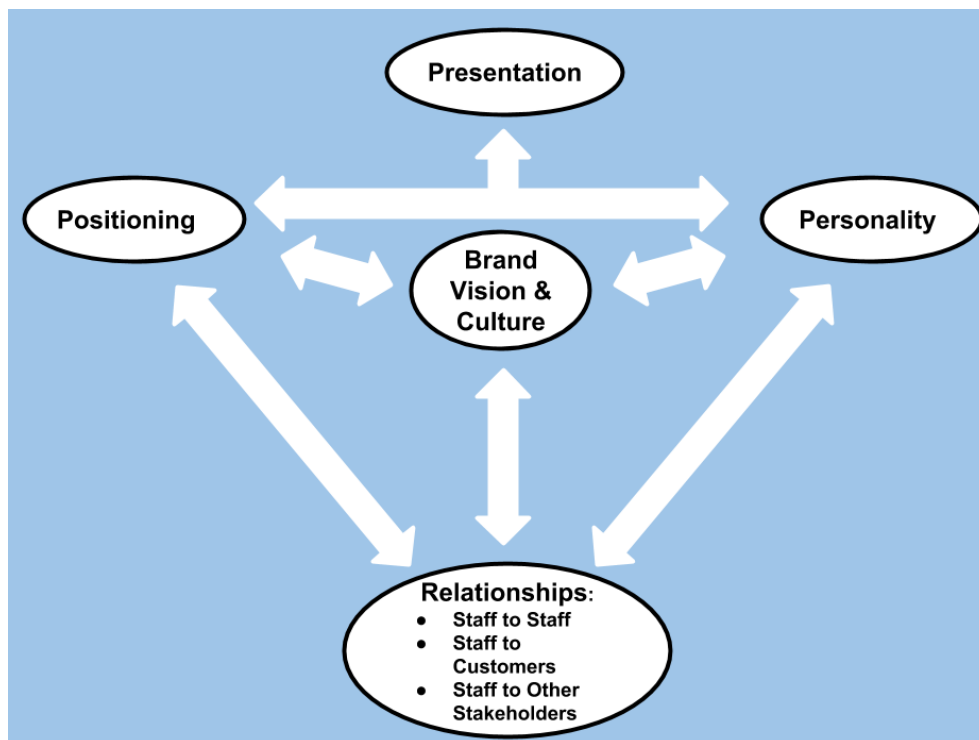
Figure 3.1: The components of brand identity

Source: *de Chernatony (2007:46)*

The foundation of brand identity components is to 'soul search' and establish what a firm is and what it stands for, and to then communicate this message to all stakeholders. The initial communication is tailored for internal stakeholders so that they can appreciate how they must behave in order to embody the brand. de Chernatony (2007:46, 88) states that brand vision is central to any brand's identity creation in order to provide a strategic direction for the brand's future. However, a brand's longevity depends on culture and value systems upheld by all those within a firm. In essence, de Chernatony's position is that brand vision is the articulation of a brand's purpose, values and culture that underpin it, in pursuit of the envisioned future. Urde (2016:29) concurs that brand vision is the projection of a brand's future, and thus can be used as a source of inspiration and challenge for internal stakeholders. Beverland (2018:269), however, contends that brands can shape culture or even encounter cultural backlash, particularly in foreign market. It appears that cultures too, shape brands, with both occurrences affecting how a brand is built and positioned.

Once a brand's vision and culture have been clearly articulated, firms are equipped to design positioning strategies. Thus, brand positioning and brand personality are the next dimensions in brand identity construction as can be seen in Figure 3.1 above. The former reflects a brand's functional values while the latter brings a brand's emotional being to life (Johnson et al., 2018). Additionally, for strategic brand positioning to develop to its fullest potential, brand strategists need to study the minds of prospects; find an open 'hole' and fill that hole with their brand name (Ries Report, 2016). This approach enables brands to communicate their identities and values (Keller, 2013:79-80). Soliciting strengths from a brand's history and heritage also builds a coherent brand identity (Pecot & de Barnier, 2018:183). Moreover, brand personality imbues brands with human traits hence it brings a brand's emotional values to life. Brand personality is therefore descriptive and focuses on a brand's 'inner self' (de Chernatony, 2007:46; Das, 2014:136). As depicted in Figure 3.1 above, at the heart of building brand identity is fostering positive working relationships among internal staff, between staff and customers and other external stakeholders. Managing relationships between internal staff activates a brand's values in a manner congruent with the brand's identity (Terglav et al., 2016:2). Unified internal brand behaviour presents a consistent and differentiated brand identity to all stakeholders.

3.2.3.2 The PCDL model
According to Ghodeswar (2008:6), a differentiated brand identity can be built through the PCDL model, namely, **P**ositioning the brand against competitors in consumers' minds, **C**ommunicating the brand message through relevant mediums, **D**elivering brand

performance that yields sustained competitive advantage, and **L**everaging accumulated brand equity.

Figure 3.2: PCDL Model

Source: Ghodeswar (2008:6)

- *Positioning the brand*: Similarly, to de Chernatony's (2007:46) brand identity model, the premise of the PCDL framework is brand positioning. As previously discussed in Chapter 2, the fundamental purpose of brand positioning is to design a product in such a way that it occupies a distinct place in the minds of current and potential customers for competitive advantage purposes (Johnson et al., 2018). Therefore, the purpose of a marketing mix is to build brand positioning that is attractive to current and potential customers (Dwivedi & McDonald, 2018:1402). Brand positioning seeks to create perceptions in customers' minds in order to differentiate a firm's products from competitors while meeting customer needs and expectations (Ghodeswar, 2008:6). Moreover, the PCDL model maintains that brand positioning should add psychological value to products in the form of intangible benefits which create associations, beliefs and feelings that resonate with customers. Firms should therefore endow products with emotional significance over and above their functional features.

Lee et al. (2018:453) concur that brand positioning has little to do with a product's functional and tangible attributes. They agree that the basis of brand positioning is formulating an integrated communication strategy that aligns consumer perceptions with the true identity of the brand. Ghodeswar (2008:6) also remarks that strategic brand positioning builds a strong brand identity. Aaker (1996) shares the sentiment that brand positioning is an important facet of a brand's identity and value

proposition, asserting that it may yield competitive advantage when effectively communicated to the target audience.

- ***Communicating the brand message:*** As stated above, brand positioning communicates a brand's identity even though the decoded brand message does not always match the intended brand message. Hence it is critical for brand managers to utilise communication mediums that clearly communicate a brand's truth (Dwivedi & McDonald, 2018:1404). Brand strategists should set communication objectives such as the type of brand message to be communicated and how differentiation will be achieved when building a brand identity (Ghodeswar, 2008:6). Therefore, it is critical for a brand communication strategy to encompass themes which drive brand messages that project what a brand is and what it stands for (Dwivedi & McDonald, 2018:1404).

  Successful brands are built through creative themes used in various media. The major communication channels utilised by brand managers range from advertising, sales promotions, sponsorships, endorsements, events or shows or the internet, among many. However, the effectiveness of communicating a brand message that projects a coherent brand identity is dependent on the degree of integration of these various communications channels. Therefore, the brand message should be consistent with brand values, brand personality, brand culture and all other dimensions that formulate a brand's identity. Furthermore, brand managers should strive to create points of parity where competitors hold an advantage as well as points of difference in order to create differential advantage (Ghodeswar, 2008:7; Keller, 2013). The challenge of brand managers is to match the communicated brand promise and the actual brand performance.

- ***Brand performance:*** Venkatraman and Ramanujam (1986:15) explain that business performance is measured through brand performance and financial performance. The former refers to a brand's performance in the market and is measured in terms of brand awareness and customer loyalty to the brand. The latter alludes to how a firm meets its financial objectives in the market. Keller (2013:111-112) observes that the fundamental prerequisite of brand performance is how the actual product or service satisfies customers' need and wants. A study conducted by Muhonen et al. (2017) suggests that brand positioning, brand values and brand vision directly and positively affect brand performance. As a result, this positive correlation affects a brand's financial performance in the market.

The elements of brand identity such as brand values and brand vision directly affect a brand's performance because customers are likely to develop long-term relationships and loyalty with brand values that reflect their own (Liu et al., 2018). However, in order to create brand loyalty, brand managers must ensure that products not only meet but surpass customers' expectations (Keller, 2013:112). Additionally, brand value congruence should first be established with employees as they are responsible for delivering the brand promise (Beverland, 2018). Furthermore, brand vision serves as a guide for companies and gives internal stakeholders a sense of direction. This may spur motivation and commitment, which directly affects brand performance. It is in this regard that the PCDL model suggests that firms need to continuously monitor their brand's performance against competitors, particularly in fiercely competitive markets. Brand performance should be tracked in order to assess the impact of brand building activities such as campaigns on brand equity (Ghodeswar, 2008:6).

- *Leveraging brand equity:* A firm's brand architecture determines whether other brands can leverage off brand equity within one firm. Thus, strategic brand architecture organises brands in a manner that maximises leverage. Product brands are handicapped in leveraging off other brands as this is only possible with corporate brands. Therefore, a firm's brand architecture outlines boundaries and relationships across a firm's products. Corporate brands are concerned with the latter (Gabrielli & Baghi, 2016; Steenkamp, 2016:31). In this regard, corporate brands have the ability to endorse and confer equity on a range of products and subsequently benefit from reciprocal equity transfer. Brexendorf and Keller (2017:1533) state that firms can utilise corporate brands to leverage brand equity in the following ways.

  - *Focus*: Marketing resources are channelled towards building a single brand.
  - *Simplicity*: It may be less daunting to manage one brand internally and externally.
  - *Efficiency*: Brand image and equity can be leveraged across multiple products.
  - *Reinforcement*: Can more easily benefit from positive feedback for any new or old products.

Ma et al. (2018:30) note that firms can leverage off brand equity accumulated in brand alliance partnerships, where two or more firms agree to launch products together. However, product fit seems to be a prerequisite for positive perceptions and acceptance in the market for alliance brands. Hence, it can be argued that firms in a brand alliance can leverage off each other's equity due to the spill over effect.

Conversely, brand equity is diluted when the status of one (or more) of the partners is dubious or disreputable (Thaler et al., 2018:430).

Nonetheless, the PCDL model maintains that firms can employ strategies such as line extension, brand extension, co-branding, social integration and ingredient branding in leveraging their brand equity in order to build strong brand identities (Ghodeswar, 2008:6).

3.2.3.3 *Brand identity planning model*

Aaker's (1996:78-79) Brand Identity Planning Model aids brand managers to ensure that their brands have texture and depth by treating their brand as (i) a product, (ii) an organisation, (iii) a person and (iv) a symbol. This is shown in Figure 3.3 below.
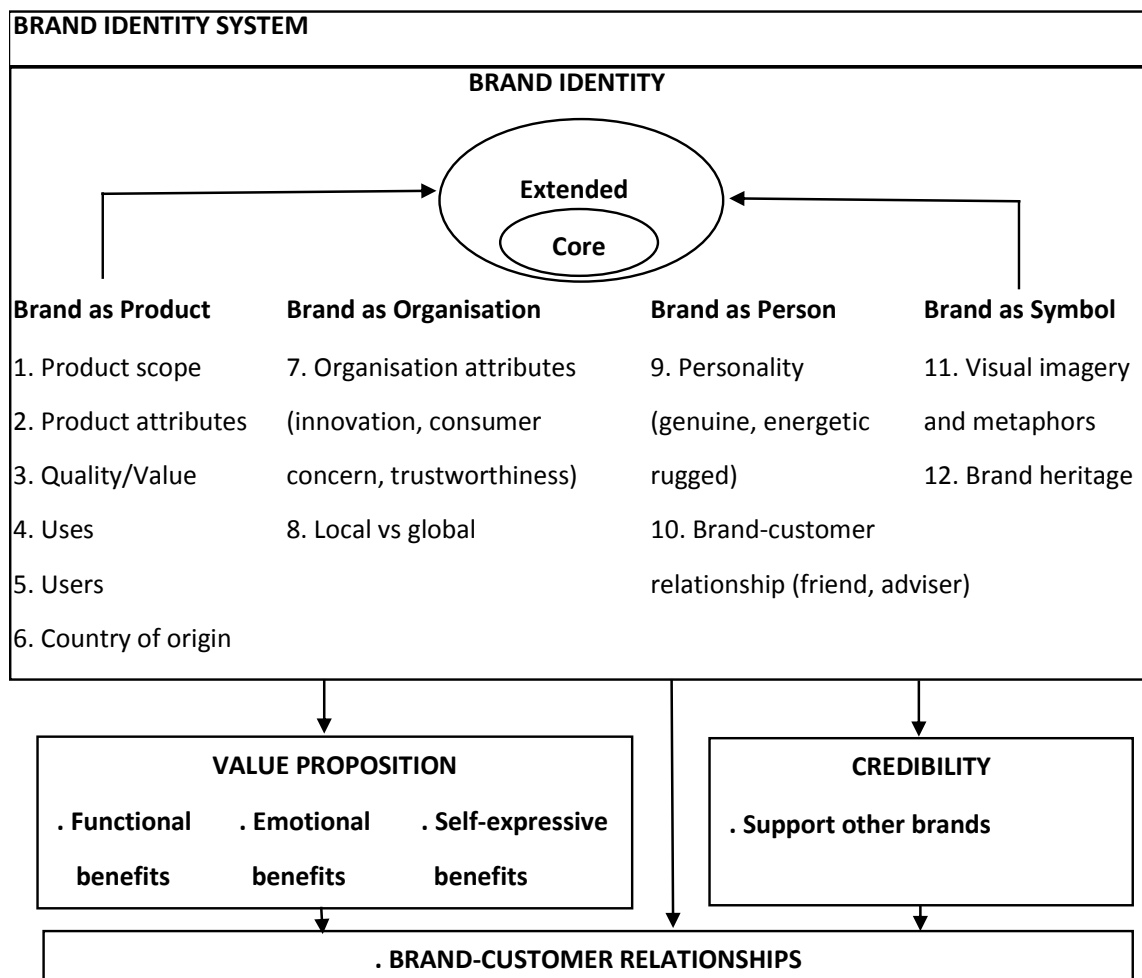
Figure 3.3: Brand Identity Planning Model

Source: Aaker (1996:79)

Aaker's (1996:78-79) four different perspectives of the brand are central to building brand identity. The author argues that these approaches help brand strategists to consider various brand elements in attempting to communicate and differentiate their brand identity.

i. ***Brand as product***

- *The brand as a product (product-related associations):* Aaker (1996:78-79) notes that product thrust is a core element of a brand's identity and affects desirable product associations. The aim is to link the brand with a product class in order to gain recall of the brand when a product class is mentioned. Chaudhiri and Holbrook (2002:34) suggest that the level of perceived risk in a product category determines brand choice and commitment. Subsequently risk factors may be mitigated by expanding the scope of the product class, and hence, brand loyalty.

- *The brand as a product (product-related attributes):* Brands compete on product attributes that are functionally or emotionally beneficial to consumers depending on the product category. Therefore, consumers evaluate products based on their attributes in order to confirm authenticity and functionality (Spielmann, 2014:198).

- *The brand as a product (quality/value):* Product performance refers to consumers' judgment of the overall operation and superiority of the product. This could be based either on perceptions or actual product experience. Therefore, there is a direct positive correlation between product attributes and product quality as well as product attributes and product price (Sultan & Wong, 2019).

- *The brand as a product (association with use occasion):* Usage occasion refers to a purchase and usage setting or situation in which a brand can be purchased and consumed (Keller, 2013:114-115). Some products go beyond their intended use or application and indirectly compete in other product categories.

- *The brand as a product (association with users):* This alludes to positioning the brand by type of consumer. Celebrity brand endorsers are useful in user-type positioning strategies. Famous brand endorsers are aspirational to consumers who seek to appropriate a desirable association from the endorsers to craft their own sense of being. This behaviour is transferred in brand-consumer interactions because endorsers imbue brands with aspirational associations and brand personality (Dwivedi et al., 2014:572).

- *The brand as a product (link to country or region):* Lastly, another strategic positioning option is to associate brands with their countries of origin. Country of origin positioning influences how consumers respond to purchases in certain product

class and dictates their expenditure. Germany is associated with cars, France with champagne while South Africa and Nelson Mandela are synonymous (Aaker, 1996:82). In this regard, Siew et al. (2018:592) caution against a dichotomous image between the country and the actual brand. The authors state that there needs to be congruence between the country image and the brand image.

ii. *Brand as organisation*

According to Aaker (1996:82-83), a brand as organisation perspective focuses on attributes of the organisational brand rather than those of individual product brands. Balmer (2013) terms this 'corporate branding', which guides the firm as to value proposition, culture, values and philosophy. Thus, unlike product brands, corporate brands are more enduring and more likely to nullify competitors. Therefore, brand as an organisation or corporate brand acts as the cornerstone of an entity. Similarly, to country-of-origin, corporate brands may be preferred due to their global or local status.

iii. *Brand as person: Brand personality*

This approach endows brands with human traits, creating a brand identity that is more humanlike and more interesting than one based purely on product attributes. Brand personality defines the verbal and non-verbal communication style of the brand (Azoulay & Kapferer, 2003; Burmann et al., 2017). Hence a brand's personality can be described as competent, a trustworthy friend, genuine, energetic and so on. Moreover, resonance between a customer's personality and that of a brand sustains brand-customer relationships.

iv. *Brand as symbol*

Aaker (1996:84-85) asserts that anything that represents a brand can be considered a symbol. This provides structure to a brand's identity in order for it to gain recognition and recall. Keller (2013:142,167) terms these 'brand representations'. Such elements can take the form of logos, symbols, slogans or signage among others. The consistency of brand elements determines the brand identity cohesiveness. Furthermore, brand elements must be memorable, meaningful and likeable (Chen et al., 2017:370).

Aaker's (1996:79) model also comprises what is termed in this study as 'core' and 'extended' brand identity. Core identity represents the timeless essence of a brand. It is central to the meaning and success of the brand and contains associations which remain constant across

various product classes and markets. Extended brand identity encompasses elements that provide texture and completeness to the core identity, thus complementing what a brand stands for. However, the notion that core brand identity is consistent over time in different markets is debatable, given the fluctuating market environments and changeable consumer behaviour. Keller (2013) maintains that all brand identity elements must be consistent in order to build a coherent brand identity. Therefore, differentiating core identity from extended identity may defeat brand identity creation purposes.

3.2.3.4 Brand Identity Prism

Kapferer's (2012:158) Brand Identity Prism approaches brand identity from an 'inside-out' and 'outside-in' standpoint. This framework thus addresses brand building from an identity and image point of view.
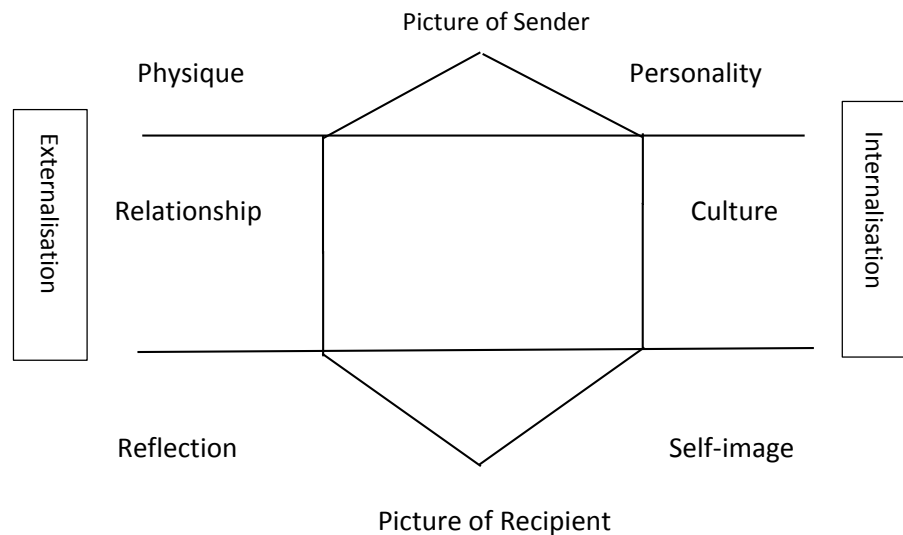
Figure 3.4: Brand Identity Prism
Source: Kapferer (2012:158)

Brand physique is the first dimension that the prism addresses. This refers to the concrete aspects that are triggered in consumers' minds when the name of the brand is mentioned. These could be sensory and objective brand characteristics such as colours, shapes or designs (Chevalier & Mazzalovo, 2008:187; Kapferer, 2012:158). Brand personality, on the other hand, attributes human characteristics to a brand so that it assumes a character and personality (Kapferer, 2001:10; 2012:159; Keller, 2013:115; Burmann et al., 2017). Brand culture emanates from the cultural values of the original brand developer/s and is often

associated with geographical origins. Brand culture may also be developed based on an organisation's guiding values and principles (Chevalier & Mazzalovo, 2008:188; Beverland, 2018:269). The brand relationship dimension refers to engagements between firms and consumers. Kapferer (2012:162) contends that relationships are crucial for bank brands, for example, as services are essentially relationships. Reflection is the company's perceived or stereotypical brand user. However, a company's description of their typical brand user may not be precise, as certain brands are purchased by consumers who are not necessarily the target market. Consequently, brand reflection also depicts how a customer would like to be perceived as a result of consuming a particular brand. This is fundamental as consumers use brands to build their own identities (Kapferer, 2012:162). Furthermore, the size of a company in a B2B context may persuade other clients to switch to the company due to its 'popularity' and high number of clients (Keller, 2013:114).

The concept of self-image stems from psychology and influences consumer behaviour. This dimension recognises that consumers purchase certain brands for much more profound desires such as building and expressing their own self-concept. The rationale is that they (consumers) consume certain brands which they believe projects their actual or ideal image (Jeong & Jang, 2018:1564). Therefore, self-image is a representation of the thoughts and feelings which consumers identify themselves with (Sung & Huddlestone, 2018:64). Essentially, brand self-image is the image that consumers have of themselves when consuming the brand; it is the target market's own internal mirror (Kapferer, 2012:162). Hence, reflection and self-image reflect a recipient's (consumer's) view. Finally, brand culture depicts an internal view (sender) while brand relationship reflects an external view (recipient). Thus, the externalised dimensions give a brand an outward expression while the internalised dimensions refer to a brand's internal mirror (Kapferer, 2012:163). The Brand Identity Prism is therefore pivotal in building brand identity.

3.2.4 Critical evaluation of brand identity models

The brand identity models discussed in the previous section are biased towards the identity school. These models provide key constructs that support brand identity theory and explicate its multidimensionality. The models are complementary due to the dominant 'inside-out' approach in brand building. However, it is difficult to determine which model is more plausible due to their purely conceptual nature. This affords researchers an opportunity to empirically interrogate the models. de Chernatony (2007:46) and Ghodeswar (2008:6) view brand positioning as an initial step in building brand identity. Brand positioning is articulated in Aaker's (1996:79) brand planning model under the 'brand as a product / country of origin' dimension. However, Kapferer (2012:158) does not consider brand positioning as a critical

brand identity dimension. Brand personality and brand culture seem to be pervasive dimensions in brand identity models.

3.2.5 Brand identity-brand image bridge

Even though brand identity precedes brand image as it represents perceptions of true or actual identity, these perceptions (or image) are influential in consumer purchasing decisions (Kapferer, 2012). Therefore, due to the nature of brand identity and the importance of communicating it, a firm may develop several identities that form a bridge between brand identity and brand image. This is depicted in Kotler and Pfoertsch's (2006:94) Five Brand Identities Model below.
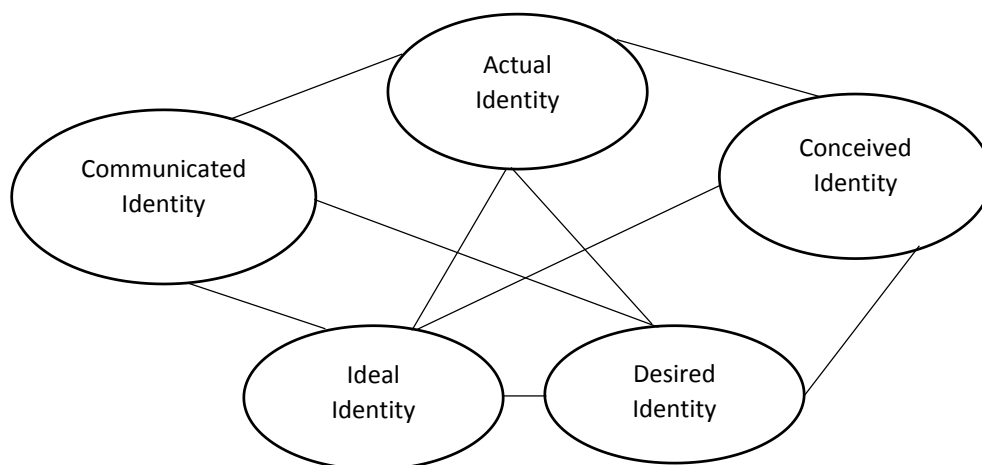
Figure 3.5: Five Brand Identities Model
Source: *Kotler and Pfoertsch (2006:94)*

Kotler and Pfoertsch (2006:94) recognise five brand identity facets while Balmer (2012:1064) recognises seven. The authors concur that actual brand identity entails attributes that differentiate one brand from another whereas communicated brand identity refers to brand identity which is communicated to stakeholders. In other words, conceived brand identity is what stakeholders decode from the communicated brand identity. Additionally, ideal brand identity is a brand's espoused identity while desired brand identity depicts a brand's vision, which relies primarily on integrated marketing communication (Konecnik & Go, 2008:179; Schmidt & Redler, 2018). Moreover, Balmer (2012:1079) recognises covenanted and

cultural brand identities. The former refers to relationships which are associated with brand identity elements such as brand names and logos, while the latter alludes to actual collective employee feelings and environment in relation to what is communicated. The inherent sequential brand identity to brand image emergence is further confirmed by Kapferer's (2008:174) Identity and Image Model discussed below.

3.2.6 Identity and image model

Brand image is understood to be an impression in consumers' minds and stems from perceptions of a differentiated brand. For that reason, to create the desired brand image, brand strategists should utilise marketing communications and other brand touchpoints, as brand image emanates from an interpretation of coherent brand elements (Keller, 2013:142; Schmidt & Redler, 2018:191). This argument is in accords with Kapferer's (2001:94) Identity and Image Model, shown in Figure 3.6 below. This model proposes that brand image is derived from consumers decoding a message, extracting meaning and interpreting signs.
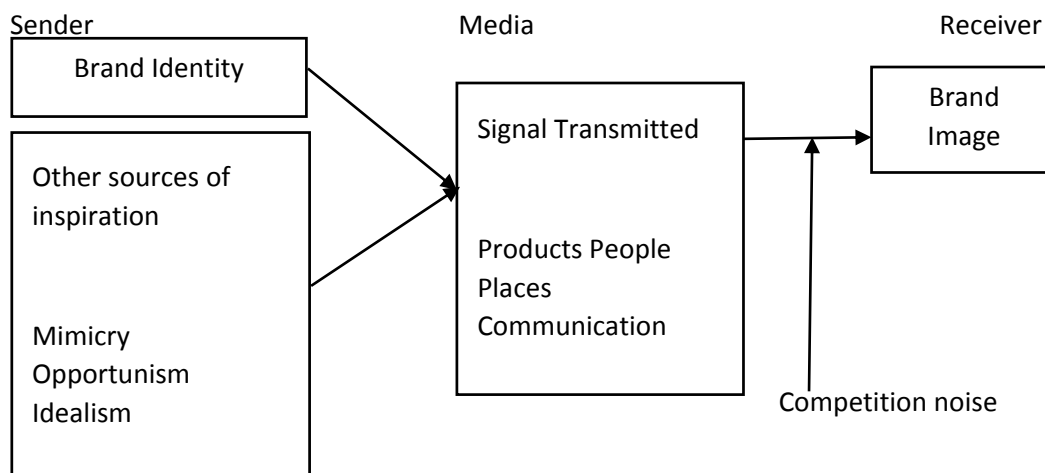
Figure 3.6: Identity and image model
Source: Kapferer (2008:174)

Kapferer (2008:175) states that the idealistic brand image stems from marketing activities communicating the brand identity. Brand image thus refers to how consumers decode branding signals emanating from brand communication, of which brand image is therefore a

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synthesis (Stach, 2015:689). As shown in Figure 3.6 above, brand image is derived from two sources, namely, brand identity and external factors such as 'noise' by competitors. Due to 'noise', there may be opportunistic competitors who threaten to dilute or share the image of the original brand. These are typically brands that are uncertain about the image that they want to project and therefore mimic the marketing communication of the original brand. Other firms seek a pervasive brand image as they want to appeal to all consumers, thus projecting opportunistic and popularity-seeking brand behaviour. However, Yu et al. (2018:446) assert that in a publicity scenario, an established brand image directly affects consumer behaviour and predicts consumer purchase intentions. Sultan and Wong (2019) concur, noting that brand image drives consumer behavioural intentions. Therefore, brand image and actual brand performance need to be congruent. The alignment between brand image dimensions is critical as it determines consumers' holistic reaction to a brand and facilitates consumer decision-making (Yang et al., 2019).

A study conducted by Rindell et al., (2015:472) found that brand heritage was an important driver of both brand image and consumer behaviour. This is because consumers seem to perceive heritage brands as lower-risk purchases. Hence, Sultan and Wong (2019) suggest that consumer satisfaction may be seen as a mediating construct between brand image and perceived quality. On the other hand, consumers may find symbolic benefits in brand image based on its perceived quality. These may range from social approval, self-esteem and exclusivity (Schnurr, 2017:616; Hoppe, 2018:459).

3.2.7 Brand image school

As noted earlier the foundation of the brand image school is market orientation, which approaches value creation from an outside-in viewpoint. The brand image school thus adopts a customer value bias approach in brand building and is characterised by client-centric business practices (Muhonen et al., 2017). Therefore, satisfying customer needs and wants as well as those of other external stakeholders forms the basis of strategy formulation (Urde & Koch, 2014:481). In this school, the brand is therefore perceived as a cognitive construction in the minds of external stakeholders as the focus shifts from senders encoding the brand message to receivers decoding it (Keller, 2013).

The behavioural school adopts a similar brand building approach. According to Schmidt and Redler (2018:193), the basis of the behavioural school is external stakeholders' construction of brand association through systematic use of brand communication channels. This approach thus uses its external audience as a source of strategic competitive advantage.

Hence, a brand's communication mix must be attuned to the audience's aspired brand associations (Keller, 1993). Similarly, to brand image, learned or aspired brand associations are concerned with the reactions in the minds of external stakeholders. Consequently, it is submitted that inherently, the behavioural school is a dimension of the broader image school.

The fundamental position of the brand image school is that the consumers' perspective is central to understanding and developing brands. Keller (2013:549) maintains that brand image refers to consumer perceptions of a brand. Brands are preferred when different types of brand associations are strongly held in consumers' memories. This notion is corroborated by Verma (2010:188) who remarks that through brand image, consumers construct brand perceptions and associations. Therefore, positive brand image is created when favourable brand associations are linked in consumers' memories. Cassia et al. (2017:728) contend that positive brand image has an effect on customer satisfaction and loyalty which subsequently yields sustained competitive advantage. Additionally, Parumasur and Roberts-Lombard (2014:81); Schiffman and Wisenblit (2015:116) state that perceptions are consumers' subjective interpretations of marketing initiatives and may vary from one consumer to the next. Generally, consumers hold perceptions about brands without actual experience or prior use. Hence brand strategists should ensure that they build brands which project an appealing and positive brand image (Kapferer, 2001:94).

The brand image school views the existence of a brand and the creation and attainment of brand equity as emanating from the interaction between the firm and active consumers. As articulated in Chapter 2, brand knowledge is an antecedent of creating customer-based brand equity as consumers decode, process and make purchase decisions based on knowledge triggered in their minds during decision-making (Hanby, 1999; Keller, 2013). It is thus submitted that brand knowledge is constituted by brand awareness and brand image.

3.2.7.1 Brand image components model

Burmann et al. (2017:57) assert than brand awareness is a precursor of building a brand image. This is because it measures external stakeholders' ability to recall brands when a product need arise, and it assigns it to a product category. The authors maintain that brand awareness in a precondition for establishing brand image, and not a part of brand image itself. In this regard, Burmann et al. (2017) put forward a Brand Image Component Model, as shown in Figure 3.7 below. The model suggests that brand image consists of subjectively perceived brand attributes in the form of functional and non-functional brand benefits for individual customers.
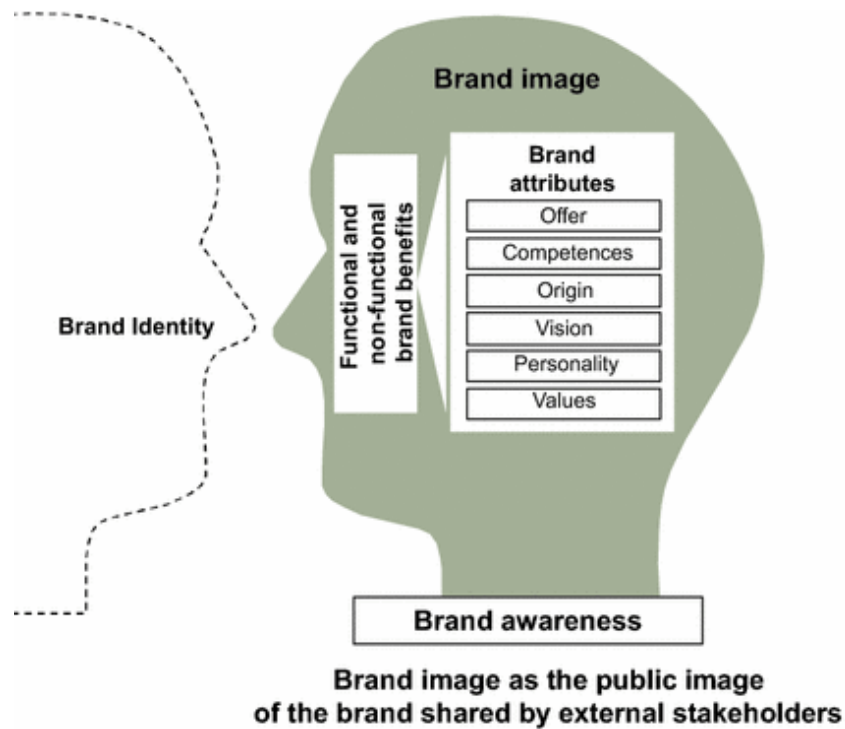
Figure 3.7: Brand image components model

Source: Burmann et al. (2017:57)

Brand attributes are elements that describe a brand; they represent consumers' individualistic knowledge of the brand. Brand image is effectively a reflection of consumers' perceptions of specific brand attributes. Therefore, the degree to which a brand satisfies consumer needs and wants depends on brand attributes and subsequent benefits. As depicted in Figure 3.7, consumers find functional brand benefits based on their knowledge of a brand's products, services and competencies. Non-functional brand benefits, on the other hand, emanate from a brand's personality, values and vision (Burmann et al., 2017:59; Yu et al., 2018).

This stance is consistent with Keller's (1993:4) view that brand attributes are descriptive features that characterise a branded product and can be intrinsic or extrinsic attributes. Intrinsic or utilitarian brand attributes refer to the core physical and technical attributes of a brand. Extrinsic attributes, on the other hand, consist of external elements surrounding a product such as price, packaging and user imagery (Watson et al., 2015). Brand awareness and subsequent brand attributes are critical dimensions of brand image creation. Consumers learn about brands and formulate their response (through brand judgement and brand associations) from brand attributes. Hence it is imperative for brand strategists to clearly define and differentiate their brand attributes (Yang et al., 2019). In this regard, Sultan and

Wong (2019) found a direct positive correlation between positive brand image and consumer brand association and brand loyalty. However, given that brand image is inherently perceptual, the intended brand image may be diluted or mimicked, as indicated by Kapferer (2008:174) (see Figure 3.6 discussed earlier).

3.2.8 Critical evaluation of brand image models

Customer-based brand building as proposed by Keller (1993, 2013); Keller and Swaminathan (2020) approaches branding from a customer perspective inclusive of current and potential customers as well as individual or organisational customers. The basis of this viewpoint is that the power of the brand resides in the hearts and minds of customers. This notion is consistent with the image school which is grounded in outside-in brand building approaches (Muhonen et al., 2017).

However, there seems to be two stances to creating brand image – either through brand positioning efforts or coincidentally, through brand identity interpretation. Kapferer (2008:175) supports the latter view, contending that brand image is a consequence of brand identity interpretation. On the other hand, creating brand image may involve designing brand offerings in a manner that occupies a distinct place in the minds of consumers (Larsen, 2018:99). Consequently, it is submitted that branding literature is ambiguous as to whether brand image is a consequential or a deliberate brand strategy. Nonetheless, the view held in this thesis is that brand image emanates from brand identity construal, as proposed by Kapferer. Burmann et al. (2017:59) also hold the view that brand image cannot be influenced internally by a firm as it depends on interactions that take place during brand communication to external stakeholders. Given the divergent approaches to brand building (inside-out/brand identity and outside-in/brand image), recent developments in branding theory suggest a paradigm shift towards co-created brands (Schmeltz & Kjeldsen, 2018).

3.2.9 Co-creative school

Contrary to firm-based, prescriptive brand building approaches, the agile school appreciates the interaction between employees and consumers, particularly in the service industry, where the consumer is seen as a co-creator of value (Saleem & Iglesias, 2016:44). The dialogue between employees and consumers determines the service experience and value creation. The co-creative school is inherent to the service industry, hence Ind and Schmidt (2019:39-40) note services marketing and service dominant logic as a key pillar of brand co-creation. This school holds that branding is becoming a societal phenomenon, co-created by

brand strategists, employees and general consumers. Hence branding can be characterised by incongruities and synergies between these internal and external stakeholders (Black & Veloutsou, 2017:417). Schmidt and Redler (2018:192) attribute this paradigm shift to major societal changes including consumer interaction on digital platforms and changing consumer expectations. This shift has also been noted by the relational school which sees brand building as emanating from dialogue-based dyadic relationships between brands and consumers (Heding et al., 2009:182-183).

Therefore, due to the co-building of brands by firms and other external stakeholders, this school of thought suggests that consumers have the power to build or destroy a brand. Ind and Schmidt (2019:34) attribute this power to the emergence of digital media such as social media platforms where consumers can comment and share their brand experiences. Furthermore, the agile school is characterised by cross-functionality between a firm's internal and external stakeholders, hence the rise of brand communities. The agile school is also consistent with the community approach, as proposed by Heding et al. (2009:182-183; 2016:15). The authors postulate that brand value is created by communities where the brand acts as the centrepoint of social interaction between consumers. The authors concur that digital communication has changed the marketplace, as consumers have assumed the power of collectively influencing a brand in a direction not intended by the firm. Social media is seen to be particularly effective in implementing on-line brand co-creation. These virtual brand communities also possess the ability to shape brand-customer relationships and subsequently influence brand perceptions (Hajli et al., 2017:136).

Brand co-creation affords external stakeholders the platform to interact with one another and to express or adjust the individual brand identity to align with that of the actual brand. This demonstrates how external audiences can influence brand identity by co-developing the brand's meaning and reputation (Black & Veloutsou, 2017:425-226). In this regard, Kaufmann et al., (2012) outline how they imagine the relationship between the external stakeholders and the brand evolves, which ultimately gives rise to the co-creation phenomenon, as described below:

- ***Initial stage***: At this stage the consumer is attracted to a brand and subsequently gathers information about the brand.
- ***Congruence stage***: Based on the gathered information, congruence is realised between the consumers' values and those of the brand. Consequently, brand values evolve, serving as a source of self-identification for consumers. A brand community is then formed, based on the brand values of consumers aligning with the same values and ideas.

- **_Brand resonance stage_**: The brand-customer relationship develops to an emotional and intimate level. The consumer becomes an active member of the brand community and feels an emotional obligation to advocate for and defend the brand (Keller, 2013).

Even though Dean et al. (2016:3042) concur with the foundations of the brand co-creation school of thought, they point to initial integrated and internal brand co-creation among employees. They argue that meaningful dialogue among employees on brand building efforts is critical as this ultimately affects brand identity co-creation with the external audience. Furthermore, internal brand dialogue is vital as employees co-create brand value by playing the role of both reader and author of brand meaning. Internal stakeholders thus create, interpret, evaluate, appropriate and communicate brand values, both internally and externally (Dean et al., 2016:3047).

The brand co-creation school consists of various dimensions, namely, the brand, individual consumers, behavioural branding, relationships, brand community, brand trust, loyalty and attachment (Kaufmann et al._,_ 2016:522). In this regard, Black and Veloutsou (2017) observe that the synergy and cross-functionality among these entities defines co-created brand identity. It can thus be argued that the brand co-creation school is characterised by constructivist and network-based brand building approaches. Thus, brands are also built by the minds of the participating audience. However, a critical concern in brand co-creation is external influence, which could be seen as loss of control and dilution of actual identity.

3.2.10 Co-creative school critique

Even though brand co-creation is seen as participative, transparent and a conversational process between internal and external audiences, brand identity is subject to negotiation and may develop beyond what brand strategists originally envisaged (Iglesias et al., 2013). Furthermore, brand co-creation holds a clear stance in terms of engaging stakeholders in building brands in dynamic markets. However, it may result in loss of control for firms, the dilution of their identity as well as overall incongruities between the stakeholders involved (Schmeltz & Kjeldsen, 2018).

Brand co-creation is a complex concept where brand building is dominated by consumer-led, subjective interactions between consumers and the brand. Brand identity building, on the other hand, is an active, creative and social process based on collaboration between a firm and external participants (Kaufmann et al., 2016:518). Consequently, the paradigm shift from

prescriptive to participative brand building practices may cause confusion regarding the demarcation of meaning and brand identity (Michel, 2017; Stach, 2018).

3.2.11 Summary of schools of brand management

Brand identity is a developing phenomenon within broader brand management sciences. Contributions by Heding et al. (2009, 2016), Schmidt and Redler (2018) and Beverland (2018) have advanced this theory through the various brand management schools. The schools of brand management proposed by these authors include the identity, image, community/co-creative, economic, personality, cultural, strategy, behavioural and experiential schools. However, there seems to be an overlap between some of these schools. Due to this overlap, a dense brand management schools' framework is proposed in this study, as depicted in Figure 3.8 below.
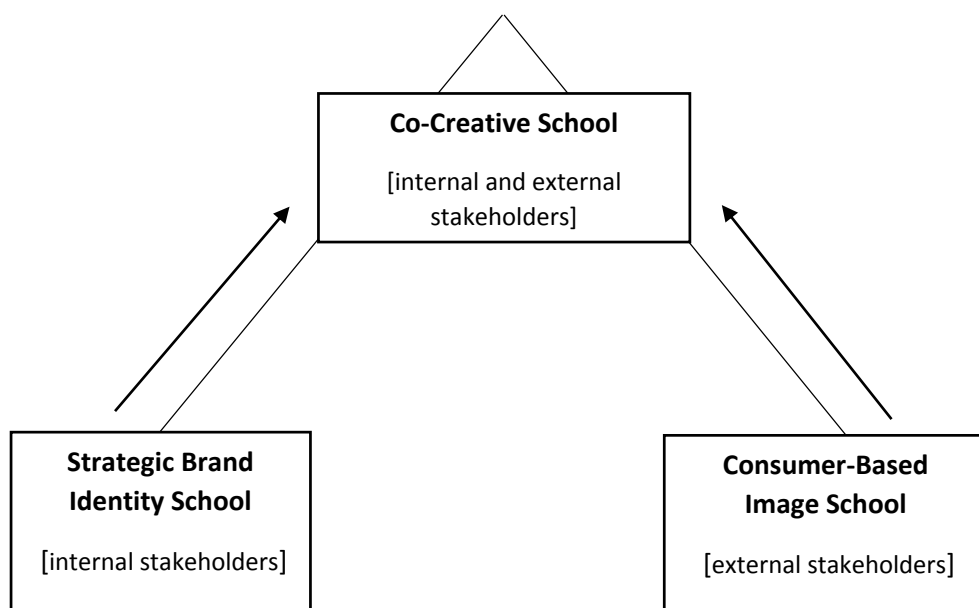
Figure 3.8: Primary schools of brand management

Source: *Researcher's own notes (2019)*

According to this framework, brand building occurs between two domains, namely, firms and consumers.

Hence brand orientation is an inside-out approach with internal stakeholders while market orientation is an outside-in approach with external stakeholders (Urde, 1999; Muhonen et al., 2017). Furthermore, due to the interaction and dialogue between the two audiences, the co-creative school surfaces (Saleem & Iglesias, 2016:44).

Brand orientation is articulated in the strategic brand identity school whereas market orientation is represented by the consumer-based brand image school. The convergence of the two approaches at the top of the pyramid leads to the emergence of the co-creative school. Therefore, the inside-out and outside-in approaches are aligned with the positivist and interpretivist brand management paradigms (Hanby, 1999:12). The positivist paradigm posits that a brand is owned by internal stakeholders (strategic brand identity school) who create brand value for receptive consumers. Brand equity creation is therefore firm-based (Aaker, 1996). According to the interpretivist paradigm, however, brand equity is achieved through the interaction between the firm and active external stakeholders (consumer-based image school, co-creation school). Brand equity is therefore customer-based (Hanby, 1999; Keller, 2013). However, alignment uncertainties between strategic brand identity and the consumer-based image schools remain a quandary in brand management literature.

3.2.12 Brand identity-brand image congruence imperatives

Given the shortcomings of brand co-creation, particularly the dilution of brand identity, it appears that aligning brand identity with brand image is a critical strategic imperative (Schmeltz & Kjeldsen, 2018). Aligning the two approaches is pivotal in building coherent and consistent brand perspectives between firms and consumers and may yield customer satisfaction and loyalty (Anisimova, 2009:493). Burmann et al. (2017:72, 100) postulate that integrating internal brand communications, actual products and actual values with external brand communication positively influences brand knowledge and subsequent performance. This means that the view held by a brand itself (identity) must at least be on an equal footing with its external view (image) (Schmidt, 2017). Such a high level of congruence between internal and external audiences emits a unified brand message to multiple stakeholders. This stance is corroborated by Piehler et al. (2018) who report that the degree to which internal and external brand communication are in sync affects brand understanding, brand commitment and brand behaviour. Therefore, identifying 'noise' or interrupters that might cause a gap or misalignment between a brand's identity and its image (reputation) is critically important in building brand equity (Urde & Greyser, 2016:102). Thus, aligning brand identity and brand image is central to building brand equity (Orazi et al., 2017:552).

Nevertheless, there is no universally accepted model to first gauge the gap and then align brand identity to brand image (Nexus, 2017; Sabinet, 2017). The absence of such a model may hinder the construction and communication of coherent brand identities across multiple stakeholders. The lack of a model integrating brand identity and brand reputation is also noted by Abratt and Kleyn (2012:18), who propose an integration framework. However, the framework of Abratt and Kleyn (2012) solely depicts the interconnectedness between brand identity and brand reputation and is silent on how the two domains can be integrated in order to build brand equity. Although Mingione's (2015:523-524) analysis of alignment models is critical of the alignment bias, he contends that alignment models are strategic assets that must conduct gap analysis to verify consistency and coherence between internal and external brand messaging. According to Coleman and de Chernatony's (2011:1069) brand identity network model, human resources, consistent communication, corporate visual identity, brand personality and employee and client focus are critical dimensions in building coherent B2B service brand identities. However, this model is not explicit on how firms can build identity-based brand equity. Hence the current study proposes a comprehensive congruence framework to build brand identity in B2B financial services.

Although the brand management schools discussed in this chapter are informed by theory and have been extensively cited, they have not been empirically tested. Therefore, their reliability and validity are debatable as they remain largely conceptual (Coleman, 2009:75; Pareek, 2015:39). Furthermore, it is also not clear whether these frameworks are applicable in B2B markets, particularly B2B services, which poses marketing theoretical and practical challenges. In this regard, the current study explored the applicability of Kapferer's (2012:158) Brand Identity Prism in South African B2B banks.

3.3 Chapter reflection

Extant branding literature presents an array of schools of brand management. This characterises the discipline as a multidimensional phenomenon. Even though constituent models of the various schools of brand management are largely divergent, certain dimensions overlap. This chapter sought to provide a synthesis of overlapping schools and their constituent dimensions from extant literature. Consequently, the current chapter demonstrated that brand identity, brand image and brand co-creation are foundational brand management schools hence their interrelatedness. Therefore, this chapter comprehensively crystallised brand identity, brand image and brand co-creation schools as distinctive yet chronologically inter-related trilogy. Brand identity is therefore, positioned as the foundational brand management school.

Furthermore, the current chapter advances brand identity theory and knowledge by conceptualising and positioning brand identity as a primary domain in extant schools of brand management. In this regard, the current study is concerned with brand identity and brand image domains. The misalignment between brand identity and brand image is largely due to the limitations of the brand identity communication process particularly in services sectors where service experiences is co-created by firms and consumers (Orazi et al., 2017:555). According to Pareek (2015) brand management constituent models are largely conceptual due to scant empirical testing, especially in services sectors, this study explored the applicability of the Brand Identity Prism in the South African B2B banking sector.

CHAPTER 4

BRANDING SERVICES

4.1 Introduction

The preceding literature review Chapters 2 and 3 laid the theoretical foundation for the current study. The chapters delineated brand management as a discipline and critically evaluated the various brand management schools of thought. Research gaps were then identified within the broader brand management literature. The current chapter situates the research in a specific literature and practice context and puts forward the study's second preliminary theoretical contribution. The study is situated in the context of business-to-business financial services, and specifically, the South African banking sector, wherein critical branding theories such as identity and image are explored for applicability in the following research design and methodology chapter.

The structure of the chapter is as follows: against the theoretical background of Shostack's (1977) intangibility spectrum, services branding and services characteristics are elucidated. The services marketing mix is then examined in relation to the services triangle, followed by a discussion of branding services, particularly business-to-business service branding. Integrated marketing communication is looked at as a critical factor in services brand identity and brand image alignment. Additionally, the South African banking sector outlook is considered. Finally, a second preliminary conceptual theoretical framework is put forward.

4.2 Services and services branding

It appears that understanding and distinguishing pure services from pure goods is a necessary exercise, as their unique characteristics significantly influence the choice of a suitable brand strategy (Shanker, 2010:35). According to Balaji (2014:1), services are intangible economic activities which are not necessarily tied to physical goods in creating customer value. Hence, the service dominant logic (S-D) classifies and characterises services. According to the S-D logic, a service is viewed as an action carried out by a firm to create value for customers, as opposed to simply viewing a service as a firm's output (Kumar et al., 2017). This means that customer value creation is interactional and experiential, whereby services are a co-created process between the firm and its customers. The service value creation process is thus two-pronged, as value is created by both the firm and the customer. This is particularly affirmed when feedback is solicited from customers,

who consequently feel valued as service co-creators (Hallebeek & Andreassen, 2018:04). It can thus be concluded that the firm-customer interaction characterises services.

The apparent contrast between pure services and pure goods is that the purchase of a service does not result in ownership of anything due to lack of physical presence. Services are thus characterised by:

- *Intangibility*: This is a critical dimension which distinguishes services from goods. Services are intangible as they cannot be experienced through human senses. Consequently, pure services are immaterial and cannot be presented in a concrete manner prior or after the actual purchase (Balaji, 2014:11). Therefore, consumers cannot predict precisely what to expect from a service provider and must purely rely on trust and past experience (Matute et al., 2018:349). However, Hoffman and Bateson (2006:31-32) suggest that creating a positive service brand image 'tangibilises' services. Ding and Keh (2017:848-849) add that in practice, services can be tangibilised through service attributes such as 'servicescape', décor and furnishings.

- *Perishability*: Perishability is a direct consequence of the intangible nature of services. Services cannot be stored for later use nor can they be produced for later consumption. Hence perishability is seen as a service marketing weakness due to standardisation shortcomings (Balaji, 2014:37). Services perish as soon as they are performed or delivered. However, scholars such as Gummesson (2007) and Moeller (2010) refute this notion, as they argue that services can be stored in systems, machines and consumer memories.

- *Inseparability*: This characteristic implies that services are produced, distributed and consumed simultaneously, hence they are inseparable (Shanker, 2010:35). Inseparability is thus a defining characteristic as the presence (either physical or online) and participation of the customer and service provider are obligatory in order for a service to occur. Complex services such as medical services are characterised by high inseparability, whereas less complex services such as online purchases require a lower degree of personal interaction (Black et al., 2014:283).

- *Heterogeneity*: The nature of services is such that what may be a pleasant service for one consumer may be a deplorable experience for another – with both services being rendered by the same service provider. Services are thus heterogeneous because they vary in quality due to their inherent inseparability from service staff (Balaji, 2014:12). The degree of heterogeneity is greater in customer-staff

interactions as it can yield inconsistent service delivery. To a certain extent, technological advancements reduce service inconsistencies through online platforms, particularly in the financial sector. However, Ding and Keh (2016:24) observe that service heterogeneity is not necessarily problematic for consumers, who prefer a customised and exclusive service experience.

Essentially, intangibility defines the nature of services, heterogeneity and inseparability allude to customer-firm interaction while perishability refers to the facilities of the provider (Moeller, 2010). Indounas and Arvaniti (2015:695) point to service uniqueness and superiority, quality and service delivery, service inattentiveness and perceived quality as characteristics that consumers use as a criterion to select one service brand over another. Although Wyckham et al. (1975:60) concur that service characteristics define services, they contend that the marketing of a service is similar to that of goods. They argue that service characteristics are neither generalisable to all services nor unique to services marketing. The service-dominant logic also increases ambiguity in terms of the distinction between goods and services. The basis of this school of thought is that service is the core of exchange; in essence, everything that is sold is a service (Vargo & Lusch 2008; Wright & Russell, 2012). It thus would seem that distinguishing goods from services is debatable, if not impossible. This supposition is supported by Shostack's (1977:77) intangibility spectrum, as presented in Figure 4.1. This spectrum presents goods and services based on their tangible and intangible dominance factor.
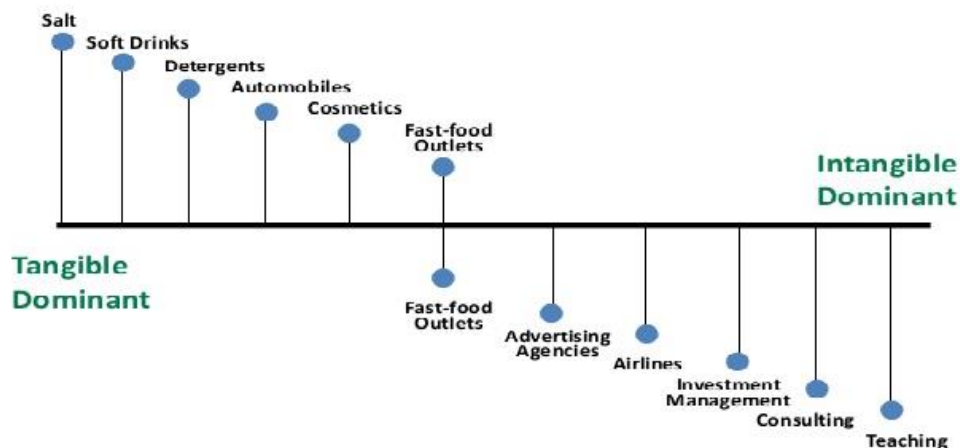
Figure 4.1: Scale of market entities (tangibility spectrum)

Source: Shostack (1977:77)

According to this spectrum, goods and services can be distinguished by their tangibility or intelligibility dominance factor. This distinction is somewhat clouded when firms operate in both sectors. On the one hand, it could be argued that attempting to distinguish goods from services is fundamentally flawed as the consumption of a 'pure good' would imply that the consumption process did not entail any service elements. On the other hand, 'pure service production and consumption' would lack goods elements (Hoffman & Bateson, 2006:5). In this regard, Elwood (2001:43) maintains that firms which operate in service industries deliver their service through several elements of physical products and vice versa. Kapferer (2012:72) makes a similar observation when he states that there are only economic distinctions between goods and services, and not legal ones. It would thus appear that the performance of the actual goods (in traditional goods sectors) can be enhanced by incorporating service strategies. This entails demonstrating to consumers how a good operates, thereby embedding a service within a conventional, goods-oriented firm. Hence it can be stated that goods and services delivery processes occur concurrently. It could therefore be argued that goods and services are not mutually exclusive, and they may, in fact, co-exist, particularly in fast-food industries, as depicted in Figure 4.1.

Although there is no conclusive standpoint on whether goods and services are mutually exclusive or co-exist, Bambauer-Sachse and Heinzle (2018:88) contend that consumers' processing and perceptions of marketing vary depending on whether or not the goods or services are marketed.

4.3 Services marketing mix

Marketing can be described as a process of planning and executing the conception, pricing, promotion and distribution of products that satisfy consumers' needs and wants (Du Toit & Erdis, 2016:3). The marketing mix thus involves four controllable elements, namely, product, price, promotion and place, which firms utilise to create demand and elicit consumer responses. However, the traditional 4 Ps model is designed for the pure goods sector and is thus inadequate and restrictive for the services sector (Gronroos, 2007:273; Ivy, 2008:289). Consequently, the traditional marketing mix was expanded to the 7Ps, adding people, physical evidence and process, which collectively creates the services marketing mix (Harrington et al., 2017:554). In this regard, the recruitment, training and motivation of employees is critical in the service sector. Employees can improve service delivery by listening to customer needs and offering clarity during the service consumption.

Therefore, well-qualified, competent and skilled employees give psychological assurance to customers, particularly when medical or legal services are being consumed. Conversely,

poorly designed processes may lead to ineffective service delivery and unpleasant client service brand experiences. Processes comprise technical and administrative procedures in rendering the service, which can result in customer satisfaction when efficiently executed.

The physical environment can enhance the tangibility of a brand's service quality. The physical environment comprises tangible service elements and infrastructure such as the apparatus used to render the services and service delivery facilities (Steenkamp, 2016:22; Kumar et al., 2018:613). It is therefore evident that the three additional Ps which formulate the services marketing mix, counter the potential challenges associated with the characteristic of intangibility (Kushwaha & Agrawal, 2015).

4.3.1 Service triangle

The marketing of services is characterised by three interlinked entities, namely, the firm, the employees and the customers (Anderson & Smith, 2017). Collectively, these service variables directly determine and create the service experience. This phenomenon refers to the overall customer experience, emanating from customer-brand interactions at various brand touchpoints over time (Kumar et al., 2017). These can be seen as activities surrounding a customer's aesthetic brand experience (Polegato & Bjerke, 2019). Therefore, service experience is a critical brand performance indicator which is derived from the coordination between a firm, its employees and its customers. The resultant service triangle presented in Figure 4.2 depicts the co-creative, interactive process between customer-employee, customer-firm and employee-firm in creating service experience.
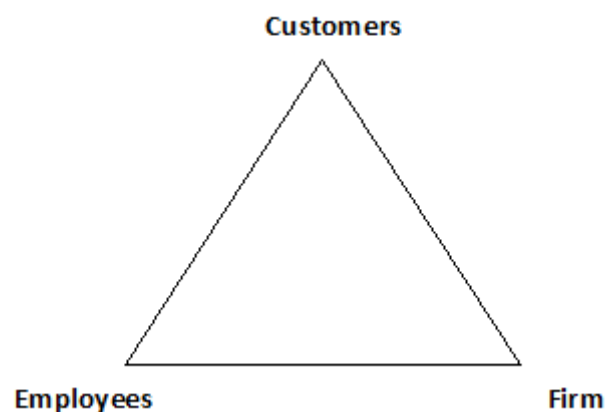
Figure 4.2: The service triangle

Source: Anderson and Smith (2017:237)

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According to Zeithaml et al. (2006:356), the premise of service marketing is based on promises made and kept by firms to customers. The service triangle visually reinforces the importance of people in service creation and relationship building. The triangle depicts three interlinked groups (customers, employees, firms) which are antecedents of creating and delivering services (Oduori, 2017:94). Anderson and Smith (2017:237) note that the service triangle is a dynamic model, characterised by interconnectedness between the three parties. The authors maintain that these groups combine to create three 'dyads' that collectively develop, promote and deliver services. Therefore, the fit or congruence between the dyads determines service experience. Furthermore, service experience is underpinned by interactive marketing, external marketing and internal marketing.

- *Customer-employee dyad*: This relationship in the service triangle alludes to the degree of congruence between the customers' own identity and that of the firm, as reflected through its employees. Front-line employees are thus regarded as the face of the firm, as the customer-firm relationship determines the fit or its absence, which directly affects the service experience. At this juncture promises are made by firms through interactive marketing activities; failure to keep these promises may lead to customer brand switch (Zeithaml et al., 2006:356; Anderson & Smith, 2017:238-239). This service triangle relationship is consistent with Kapferer's (2012:162) self-image dimension in the Brand Identity Prism. As alluded to in Chapter 3, consumers look for a fit between their own identity and that of their chosen brand to build and convey their own individual identity.

- *Customer-firm dyad*: Similarly, to the customer-employee relation, the customer-firm dyad can be conceptualised according to the level of fit between a firm's identity and that of its customers. Anderson and Smith (2017:238) posit that customers' perceptions of the service experience are dependent on whether a firm's brand identity is congruent with their own identity. Even though customers themselves co-create the service experience, their perceptions are largely influenced by firms through quality and value creation at various service rendering points. However, external marketing communication precedes this process, as firms entice prospective customers though external marketing efforts (Gronroos, 2007:63).

- *Employee-firm dyad*: As can be seen in Figure 4.2, the employee-firm dimension forms the base of the pyramid. According to Anderson and Smith (2017:238), this reflects the importance of employee-firm congruence, as this relationship coordinates the interaction of the other two dyads (customer-firm and customer-employee). Given the importance of fit in this dyad and customers' overall evaluation of a service

experience, firms need to recruit employees who will firmly uphold a company's brand philosophy, culture and values (Anselmsson et al., 2016; Chiang et al*.,* 2018:952). Morokane et al. (2016:63) contend that in order for employees to develop a strong affinity with their employer's brand, they need to be continuously engaged in brand building efforts. Internal branding should therefore be an organisational imperative as discussed in Chapter 2 (Anderson & Smith, 2017:234).

These three dyadic relationships must be managed simultaneously as coherence between all three sides of the triangle is critical in creating a pleasant customer service experience. Therefore, as stated, internal marketing is instrumental in creating a sense of obligation for employees to provide conducive service experience. Consequently, employees must be encouraged to project positive attitudes and behaviours that support the firm's objectives.

It is conceivable that relations within a firm directly influence the overall service climate (Fung, Sharma, et al., 2017; Hoang et al., 2018:477). Moreover, it can be concluded that a positive service climate is underpinned by service-oriented and client-centric principles. This is because branding in service sectors has gone from simply making a brand more attractive to becoming a catalyst for changes in behaviour, practice and culture. Therefore, effectively branded services are linked to a critical management ethos, rather than being a mere marketing exercise (Skaalsvik & Olsen, 2014:1219).

4.4 Branding services

Less attention has been paid to services branding in the literature compared to pure goods branding. This paucity can be attributed to the familiarity of brand names and goods, compared to the inseparable brand names and services as service company names are essentially their brands. For example, consumers may not necessarily know a bank's brand, however, knowing the name of the bank is obvious and sufficient due to the inseparability element (Davis, 2007:7; Kapferer, 2012:72). Therefore, branding is critical in services, which are seen as both a function and an entity.

It can thus be argued that conceptualising services branding is complex due to its multidimensionality. On the one hand, it is targeted at various audiences within the firm to ensure value creation activities and behaviour. On the other hand, services branding directly influences consumer behaviour as it may yield customer satisfaction, repeat purchase intentions and dominance in the market, particularly in services industries that are perceived as generic (Gordon et al., 2016:49). Moreover, successful services branding possesses the right value proposition with regards to perceived values and attractive practices that enhance

customer engagement (Leckie et al., 2018:79). This view is corroborated in a recent study by Endo et al. (2019) which found that services branding relies on strong value proposition, leadership involvement, credibility and reputation.

Although services branding may appear complex due to heterogeneous employee attitudes, beliefs and values, it remains a strategic imperative as it can yield customer loyalty and market dominance. Kim and Lee (2017:740) emphasise that brand loyalty is particularly important in services brands as customers rely on past experiences when deciding on their brand of choice. Therefore, exploring customer-brand engagement is essential as satisfied customers become loyal and provide critical feedback to brand managers for strategic decision-making (Gong, 2018:286).

Similarly, to the service triangle, the customer-brand, customer-employee and employee-organisation brand relationships and brand perceptions are presented in the service branding relationship triangle, as shown in Figure 4.3 below.
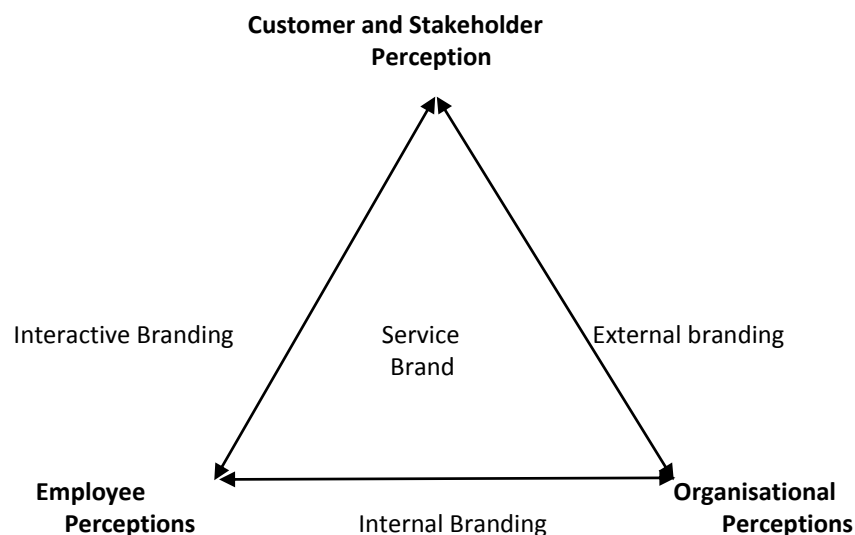
Figure 4.3: The service branding relationship triangle

Source: Adapted from Brodie et al. (2006:372); Pinar et al. (2016:534).

According to Pinar et al. (2016:533), a major challenge in services branding is minimising the difference between consumer perceptions or image of the brand and the company's branding efforts, or brand identity, in essence. The difference between these two audiences depicts brand perception and experience gaps, which indicates inconsistency and misalignment between intended brand identity, brand image and actual customer service brand experience.

This study puts forward a Brand Identity-Brand Image Congruence framework (Chapter 7) that addresses this dilemma. Nonetheless, the services branding relationship triangle is derived from the services triangle in order to distil service brands from the viewpoints of customers, employees and management. Examining the brand perceptions of these three audiences is critical if a service brand promise is to be delivered upon. As can be seen in Figure 4.3 above, the service branding relationship triangle suggests that a service brand promise can only be carried out when the three audiences are aligned. Coherence between the audiences can be achieved through clear and consistent internal branding, interactive branding and external branding activities (Brodie et al., 2006:372; Pinar et al., 2016:533; Anderson & Smith, 2017:237). Thus, the success of services brands largely depends on the extent to which congruence is: (i) reached between values as defined by management, (ii) effectively implemented by employees and (iii) accepted and appreciated by customers and all external stakeholders (Perrey et al., 2015:261).

Building strong service brands is therefore contingent on the congruence and coherence between internal stakeholders' brand development and delivery and external stakeholders' brand experiences and subsequent brand perceptions. Whether the same inference can be drawn in business-to-business services sectors is deliberated on in the next section.

4.5 Business-to-business services branding

Marketing theory appears to be somewhat contradictory in differentiating goods from services and in determining whether the two sectors coexist or are mutually exclusive. Branding theory is, however, explicit regarding the differences between goods and services branding strategies. The theoretical standpoint views B2B purchasing as rational in nature compared to the more emotional and often impulsive business-to-consumer (B2C) purchasing (Viardot, 2017:338). Nonetheless, Kearney et al., (2017:193) contend that B2B service employee behaviour should be underpinned by emotional intelligence as this directly influences brand performance.

Furthermore, B2C services brands may share common characteristics with B2B services brands, however, there are fundamental differences in their target markets, which suggests differences in applicable brand strategies. Hence, Saarijarvi et al. (2014:530) affirm that theoretical dialogue on B2B services brands is complex, diverse and multidimensional as it is informed by varied and overlapping perspectives. Nevertheless, the authors maintain that the one constant is a shift towards client value creation.

Marquardt et al. (2011:55) maintain that B2B services brands should develop compelling and unique value propositions that focus on client experiences and relationships. Client experiences in a B2B services context involves multiple interactions across various brand touchpoints, therefore coherence is critical in an attempt to building long-term value propositions beyond point of sale (Zolkiewski et al., 2017:178-179). Thus, B2B services require more intimate relationships and a higher degree of trust among all stakeholders, due to complex business operations (Heirati & Siahtiri, 2017:7). Therefore, long-term meaningful stakeholder collaborations and relationships with clients are critical in B2B services.

Yoganathan et al. (2015:14) note a paradigm shift from transactional, services brand-client interactions to relationship-oriented business practices, which suggests that B2B service brands now prioritise relationship management. Hence, employees' attitudes in client contact situations need to be aligned with what the services brand claims to stand for. Internal stakeholder 'buy-in' is thus critical, as employees can either support or sabotage a brand (Wallace et al., 2013:165).

The essence of B2B services branding is committing sufficient resources to consistently communicate the brand to both internal and external stakeholders in order to build brand awareness and meaning. This comprehensive and impactful branding exercise should be underpinned by strong leadership that is committed to promoting the brand to both internal and external audiences (Lau & Lim, 2018:527). It can thus be postulated that B2B services brands thrive on internal and external brand building initiatives like brand communication. Therefore, B2B services firms utilise communication channels that can convey brand messages that will strongly impact a brand's overall performance (Coleman et al., 2015:1151). Even though B2B services are characterised by complex decision-making processes and customised business solutions, they also offer distinct and direct value to clients.

Through the dominance of personal selling techniques, B2B services provide trust and expertise that are earned, accumulated and nurtured through business-client interactions experienced both in the past and in the present. However, Gounaris (2005:135) and Madhavaram and Hunt (2017:44) argue that trust alone may not be sufficient in B2B services unless it is mediated by relational commitment and loyalty. Henceforth, branding in B2B services is essential insofar as it can yield long-term business prosperity (Blexendorf & Keller, 2017:1531). Viardot (2017) concurs with this view, asserting that long-term B2B service brand strategy is pivotal in achieving high-level business performance. However, due to inherent service characteristics like intangibilities, brand strategists in B2B services are 'obligated' to develop and communicate appealing brand identities. Thus, developing a

brand look and voice is imperative in order to build a brand that is approachable and engaging to clients (Keller, 2019:23).

4.5.1 B2B services brand identity

As explicated in Chapter 3, brand identity is formulated by unique brand associations that communicate what a brand is and what it stands for. These brand associations convey a brand's unique selling proposition to support its advantage over competitors (Aaker, 1996:68). Therefore, the basis of brand identity is using knowledge, people and culture to communicate a coherent brand identity to stakeholders (Beverland, 2018:40). Moorthi (2002:279) suggests that B2B services brand identity should be conceptualised through merging brand identity dimensions (such as brand values, personality and culture) and services marketing principles (such as product, price, place, promotion, physical evidence, process and people). Moorthi (2002) believes that fusing brand identity constituent components and the 7Ps of services marketing depicts a comprehensive B2B services brand identity. Buil et al. (2016:7) remark that B2B services brand identity is the strategists' vision of how a B2B services brand should be perceived by its stakeholders'. Historically, though, B2B service brand identity was underpinned by inputs from managers and experts, while ignoring an important audience in the form of employees. Employees' inputs are particularly critical in B2B services brand identity as employees embody service brands and their performance. Moreover, employee involvement is the cornerstone of relationship management between internal and external stakeholders.

As stated by Coleman et al. (2015), B2B services brand identity is multifaceted, involving brand personality, consistent communication, corporate visual identity. Human resource initiatives and employees and client focus are central dimensions in building B2B services brand identity. This is depicted in Figure 4.4 below
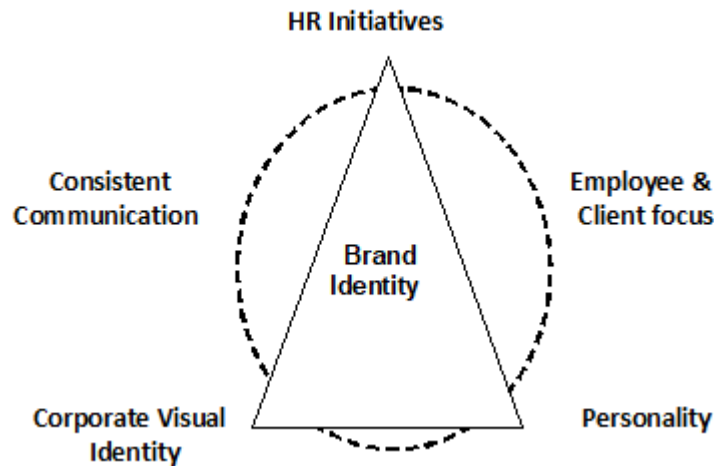
Figure 4.4: B2B service brand identity network

Source: Adapted from Coleman et al. (2011:1069)

The B2B service brand identity network dimensions are discussed next.

- *Corporate visual identity*: According to Coleman et al. (2015:1143), the corporate visual dimension alludes to a brand's logo, font and the extent to which these visual elements help make a brand recognisable and distinctive. Additionally, the authors found a positive correlation between corporate visual identity and brand awareness and loyalty. Keller (2013:167) makes a similar contention regarding the importance of colours, logos, design and names as critical dimensions that formulate brand visual identity. He further suggests that the consistency of these elements determines brand visual identity cohesiveness.

- *Brand personality:* Branding literature has described brand personality as how one would describe a human being, hence brand personality descriptions such as trustworthy, genuine, rugged are mentioned. The brand personality construct is seen as inherent in B2C sectors (Aaker, 1996; Azoulay & Kapferer, 2003; Burmann et al., 2017). However, Keller (2013) views brand personality as a brand identity dimension that is also relevant in the B2B context as it has the ability to generate strong, unique and favourable associations with business clients. Nonetheless, the literature seems ambiguous regarding whether or not customers engage feelings and emotions in B2B services. According to Coleman et al. (2015:1142), however, it is widely acknowledged that brand personality has a positive influence on the performance outcomes of B2B services brands.

- ***Consistent communication***: As argued in chapter 2, brand communication is possibly the most important element within a broader brand management discourse as brands virtually exist on communication platforms. Brand communication relays a brand's 'truth' and promise to its target audience (Chinomona, 2016:125). Therefore, a brand communication strategy is central in shaping brand meaning, what a brand is and what it stands for (Srivastava, 2016:29; Dwivedi & McDonald, 2018:1404). Similarly, to the B2C context, brand communication is pivotal in B2B services to clarify identity, build trust and reduce risk or uncertainty with business clients. Therefore, consistent communication is fundamental in building cohesive B2B service brand identity, as the B2B sector is characterised by complex interactions with multiple stakeholders (Coleman et al., 2011:1065).

- ***Employee and client focus***: Employee and client focus or relationships are essential for any for-profit organisation. Building B2B service brands commences internally, as the services are inseparable from the employees who render them. Human resource factors such as employee treatment, remuneration and working conditions directly influence how services are rendered. Client-centrism is non-negotiable, particularly in the B2B services such as banks, as it positively influences service quality, satisfaction and loyalty. It can therefore be concluded that collectively, employee- and client-centrism directly influences a brand's overall performance (Coleman et al., 2011:1065; 2015:1144).

- ***Human resource initiatives***: As mentioned above, human resource are crucial given the critical role that employees play in service brand delivery. HR fundamentals such as recruitment, induction and training have a direct impact on building service brand identities (Coleman et al., 2015:1142). Human resource practices can also influence employee perceptions about the employer. Consequently, client perceptions of the firm may be guided by how a firm treats its employees. Brand-centered HR management can thus contribute towards building an aligned B2B service brand identity (Anselmsson et al., 2016).

Extant brand identity theory is biased towards goods-dominant perspectives and sectors, consequently, the relevance and applicability of the brand identity domain in service-dominant sectors is questionable. Pareek (2015:230) purports that symbolic, organisational, communication, servicescape and process identities are key dimensions in services brand identity, however, this study investigates a B2C, consumer-biased perspective. Coleman et al. (2011; 2015) developed a B2B service brand identity scale and empirically tested it in the

United Kingdom B2B Information Technology services. The findings of that study are relevant to the present study, as presented in Figure 4.4 above. However, the authors omit critical brand identity dimensions such as brand values and brand culture, among others. Even more notable is the omission of basic constructs such as the 7Ps. As pointed out by Moorthi (2002:279), B2B services brand identity should be formed by merging (i) brand identity dimensions and (ii) services marketing principles, namely, product, price, place, promotion, process, physical evidence and people. Nonetheless, it is apparent that brand identity theory in B2B services context is limited. Therefore, the intention of the current study is to conceptualise and extend B2B services brand identity and brand image literature.

4.5.2 B2B services brand image

A brand image approach to brand building is characterised by client-centric business practices as noted in the previous chapter (Muhonen et al., 2017). In the context of B2B, the brand image of a corporation refers to outside world perceptions or impressions that reside in stakeholder's minds. Hence manufacturers, particularly in industrial markets, are adopting brand differentiation strategies such as building brand image and supplier reputation management (Alwi et al., 2016:874). In contrast, Keller (2013:37-38) maintains that B2B branding creates positive brand image and reputation in its nature. Veloutsou and Taylor (2012:899) posit that B2B services brand image is conceptualised through constructs such as brand familiarity, service delivery, brand reputation, brand associations and relationships. This view is corroborated by Tormala and Saraniemi (2018:35) who state that B2B services brand image is seen as a set of external perceptions or mental associations about a firm as a whole and is built over time through brand experiences. Sultan and Wong (2019:334) concur that service brand image is built over a period of time, however, they contend that the correlation between brand image and brand performance on the one hand and perceived quality on the other is not relative as it is sector-dependent, particularly in B2B services.

In line with these standpoints, it can be argued that creating a positive brand image with business clients yields opportunities and profitable relationships, while at the same time providing reassurance and certainty. Alwi et al. (2016:865) concur with this view, affirming that a strong B2B brand image may increase brand trust, loyalty and commitment. This opinion is also consistent with Cassia et al. (2017), who maintain that a thorough understanding of the direct and mediated effects of B2B services brand image is important for firms to design their brand activities to gain client loyalty. Hence the authors argue that B2B service brand image directly influences brand loyalty through service satisfaction. Furthermore, a study conducted by Campbell et al. (2010:714) states that a firm's brand

identity should match the image of partners and suppliers as this will reduce the likelihood of misalignment with business stakeholders. Similarly, a recent study conducted by An et al. (2018:168) on the identity signalling theory effect of B2B services' brand credibility or image found that brand identity internal interconnectedness influences how stakeholders develop a sense of affinity, alignment or oneness (brand image) with the initial brand identity.

4.5.3 B2B services brand identity-brand image congruence

As indicated in the conclusion of Chapter 3, aligning brand identity with brand image is crucial. The researcher submits that aligning these two domains is critical in building coherent and consistent brand perspectives between firms and consumers and may yield customer loyalty once the congruence stage has been reached (Anisimova, 2009:493). This view is supported by Piehler et al. (2018) who contend that the degree of harmony between brand identity and brand image directly affects brand understanding and brand commitment and relationships.

Relationship management is pivotal in B2B services, as this sector essentially consists of relationships (Kapferer, 2012). In this regard, even in the B2B sector, firms use their brands as symbolic resources with which their clients can align themselves and even construct their identities. He et al. (2018) maintain that when imbued with human values, B2B brands project humanlike attributes which clients can identify with and align themselves to. The importance of congruence between firm's brand identity and its corporate clients' brand perceptions was also noted by Blankson et al. (2014:172). Therefore, a strategic vision, organisational culture and values embodied internally should be effectively communicated to external stakeholders to align brand identity and brand image (McCoy & Venter 2016:43). This viewpoint is corroborated by Asberg and Uggla (2018) who contend that strategic brand management should consider external stakeholders' collaborations as these audiences depict a more nuanced perspective. Therefore, integration and coherence between internal and external brand communication is fundamental in building a congruent brand identity-brand image (Tan et al., 2019:54).

4.6 Integrated marketing communication (IMC)

IMC is a topical discussion among marketing researchers and practitioners as there is no consensus on its precise definition. Nonetheless, it is widely accepted that the essence of IMC concerns value-optimising management tasks, encapsulated in a company-based communication strategy to achieve superior communication in the market. (Bruhn &

Schnebelen, 2017:466; Luxton et al., 2017:422). Therefore, IMC is designed to consolidate various communication elements into credible and persuasive company-driven messages. These messages are, in turn, intended to build cohesive and co-ordinated communication activities to create a meaningful and measurable company communication framework (Luxton et al., 2017:422). Moreover, Foroudi et al. (2017:530) attribute the emergence of the integrated approach of brand communication to the realisation that firms need to utilise an array of communication channels to drive a brand's message. However, due to the use of various channels, a brand's message can be diluted or misconstrued as different communication channels have different points of contact with intended brand message recipients.

Hence, Orazi et al. (2017:555) attribute misalignment between brand identity and brand image to conflicting (and often uncontrollable) brand messages that emerge at various brand touchpoints. The authors postulate that brand message miscommunication is largely caused by the exponential increase in brand contact points enabled by digital technology, which also increases the frequency of interactions between the brand and consumers. Keller and Swaminathan (2020:330) also concur that the burgeoning number of digital platforms places greater pressure on brand strategists to maintain the consistency of the look and feel of a brand across diverse digital and traditional brand touchpoints. These brand touchpoints can take many forms, such as virtual or physical platforms or and they can be consumer-or company-initiated (Leva & Zilizni, 2018:446; Vannucci & Pantano, 2019:297).

Nonetheless, from a consumer's viewpoint, each contact point influences the perceived brand identity. Hence, maintaining a consistent brand identity to current and prospective consumers is a critical success factor for companies. This is because, consumers may perceive a degree of misalignment between brand identity and brand image particularly in B2B services (Burmann et al., 2009). In this regard, Madhavaram et al. (2005:69) suggest that effective brand identity strategy should guide the implementation of a company's IMC strategy across various brand contact points. Whereas, a multi-stakeholder brand equity strategy framework forwarded by Orazi et al. (2017:552) suggests that IMC is an underlying function that can coordinate brand identity and brand image. These perspectives suggest that brand identity is both an antecedent and a consequence of an effective IMC strategy. However, the current study holds that brand identity precedes IMC; the latter is a lens through which brand identity is communicated and interpreted. This position is in alignment with Foroudi et al. (2017:543) who argue that companies need to effectively utilise IMC components to communicate a brand's inner truth. However, what determines IMC effectiveness is the integrative and consistent application of brand marketing communications to project a unified brand identity (Dwivedi & McDonald, 2018).

The need for consistency in brand communication is also highlighted by Duncan (2008:84-85), who stresses that brands need to deliver the same message and present the same image across all brand touchpoints. Thus, consistency is key in IMC programmes, as depicted in Figure 4.5 below.
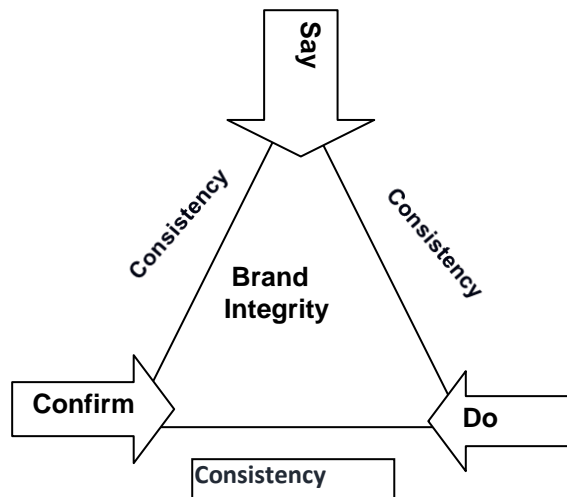
Figure 4.5: The consistency triangle

Source: Duncan (2008:335)

The consistency triangle shown in Figure 4.5 depicts how a firm's brand message should be synergistic across various communication options. Strategic consistency is achieved when a brand does what it says from a customers' perspective (brand image). When what the brand says and does is reinforced by what others say about it, brand identity and brand image become aligned (Duncan, 2008:335). This is explained by Duncan (2008:335) as follows:

- 'Say' brand messages (or brand promise) are marketing communication messages that set expectations.
- 'Do' brand messages are delivered by a firm's products and services and are conveyed by actual product performance or service delivery.
- 'Confirm' brand massages emanate externally, either from brand users or critics, and portray the brand's image.

Consequently, any gaps between the three dimensions of the consistency triangle (do, say, confirm) reflect incongruence between a brand's inner self and the perceptions of other stakeholders. IMC harnesses brand communication in order to build a cohesive, credible,

believable and meaningful brand identity that stakeholders can relate to (Luxton, et al., 2017:422). Coherence is particularly critical in B2B financial services as transactions frequently involve high perceived purchase risk and uncertainty, hence business consumers often require customised services (Guenther & Guenther, 2019:88, 90).

4.7 Branding B2B financial services

Services brands in the financial sector may be viewed as generic as they do not require significantly divergent skills or competencies in order to render services effectively (Devlin & McKechnie, 2008:664). Branding is therefore particularly important as it differentiates a brand's identity. In order to be distinctive, financial services brands need to create positive brand experience through client assurance, responsiveness and empathy (Cottam & de Chernatony, 2006:624). This aligns a bank's brand promise with service quality, which is essential as it continuously reiterates the brand's inner sense while consistently meeting and exceeding clients' needs.

Moreover, Chenet et al. (2010:341) examined the role of service differentiation in B2B services and found that service quality and trust directly impact differentiation. Differentiated services therefore gain clients' trust and commitment. A similar observation is made by Bopat (2017:644) who posits that a pleasant brand experience in B2B financial services fosters long-term relationships, loyalty and trust. Trust is particularly important in credence services such as financial services as clients may feel vulnerable when financial needs emerge. Service quality, perceived value and corporate credibility are other important brand experience dimensions in B2B financial services brands.

Hence it can be argued that clients in B2B financial services naturally look for signals such as the appearance of service staff, which reflects whether or not the service provider possesses sufficient expertise, trustworthiness, warmth and empathy (Dean, 2017:776). Moreover, financial services delivery is more personalised in B2B sectors, compared to the mass customisation in B2C settings. Mogaji et al. (2018:219) maintain that business clients do not engage their emotions during the B2B purchase decision-making process, however, it remains important to deduce the brand message from executives and elicit their perceptions of a firm's brand communication to gauge whether or not the intended brand identity was effectively transferred.

In order to be coherent, a broad branding approach which aligns internal (brand identity) and external audience (brand image) is required in financial services brands. This approach eliminates any discrepancies between employees' construal of their institutional brand

identity and top management's ideal identity. It is important to detect employee behaviour that contradicts a brand's truth, particularly with client interaction, as this equates to brand building sabotage (Wallace & de Chernatony, 2009:203, 207). Ambitious and well remunerated employees are able to enthusiastically 'live the brand', which acts as a compelling competitive advantage. Hence branding in this sector is an integral management principle (Woodger, 2008:277). However, due to the hierarchical structures of financial institutions, a bank's brand identity construal may vary in different levels and units. Such incongruity hinders the firm from projecting its actual brand identity to external stakeholders (Powell et al., 2009:451; Jahanzeb et al., 2013:137). The present study explores this dilemma in the South African B2B banking sector and proposes theoretical and practical solutions. The sector is therefore the research context of this study.

4.8 South African banking sector

Brand identity coherence is more vital in oligopolistic service sectors such as the South African banking sector. This notion is confirmed by the PricewaterhouseCooper's 2019 South African banking sector outlook, which states that major banks remain focused on strategic initiatives such as driving greater cohesion and collaborations within management teams (PwC, n.d.). This sector is characterised by a concentrated market structure due to dominance by few banks which hold 90.4 per cent of the market share. First National Bank, Absa, Standard Bank, Investec and Nedbank were respectively the most valuable bank brands in 2019 according to the global brand research group, Brand Finance (BusinessTech, n.d.; Wanke et al., 2017:362). Nevertheless, the South African banking system is well developed and effectively regulated by the South African Reserve Bank. The sector comprises total assets of R5.14 trillion with the five largest banks holding 90.4 per cent of total assets as at the end of 2018. Despite the dominance of these top five banks, the sector is diversified as there are 36 banking institutions registered with the South African Reserve Bank and 30 institutions with approved representative offices in South Africa.

A further 60 credit providers are registered with the National Credit Regulator (Brand South Africa, n.d.; Globe Newswire, n.d.). However, the South African banking landscape is evolving rapidly due to the emergence of new competitors largely serving a niche market. The entrance of Capitec, Discovery Bank, Bank Zero and Tyme Digital reflect a sector that is still contestable despite the dominance by few brands. It appears that these technology-driven new bank brands may force the bigger banks to intensify their brand strategy on technology platforms to satisfy their clients' financial needs (Globe Newswire, n.d.; Simatele, 2015:826). A challenge that bank brands face is that they are perceived to be generic, hence brand identity clarification is imperative. The present study thus explores the applicability of

Kapferer's (2012) Brand Identity Prism within selected B2B banks in the South African banking in order to infer differentiation factors.

4.9 Contextual conceptual theoretical framework

As noted earlier, the degree of congruence between brand identity and brand image directly influences client loyalty, commitment and relationships (Piehler et al., 2018). Consequently, the present study proposes a B2B services congruence guide, as shown in Figure 4.6 below. The proposed framework is based on the literature reviewed in the preceding chapters while its visual representation aims to facilitate readers' comprehension. The framework serves as the second preliminary theoretical contribution as well as a contextualisation of the study.
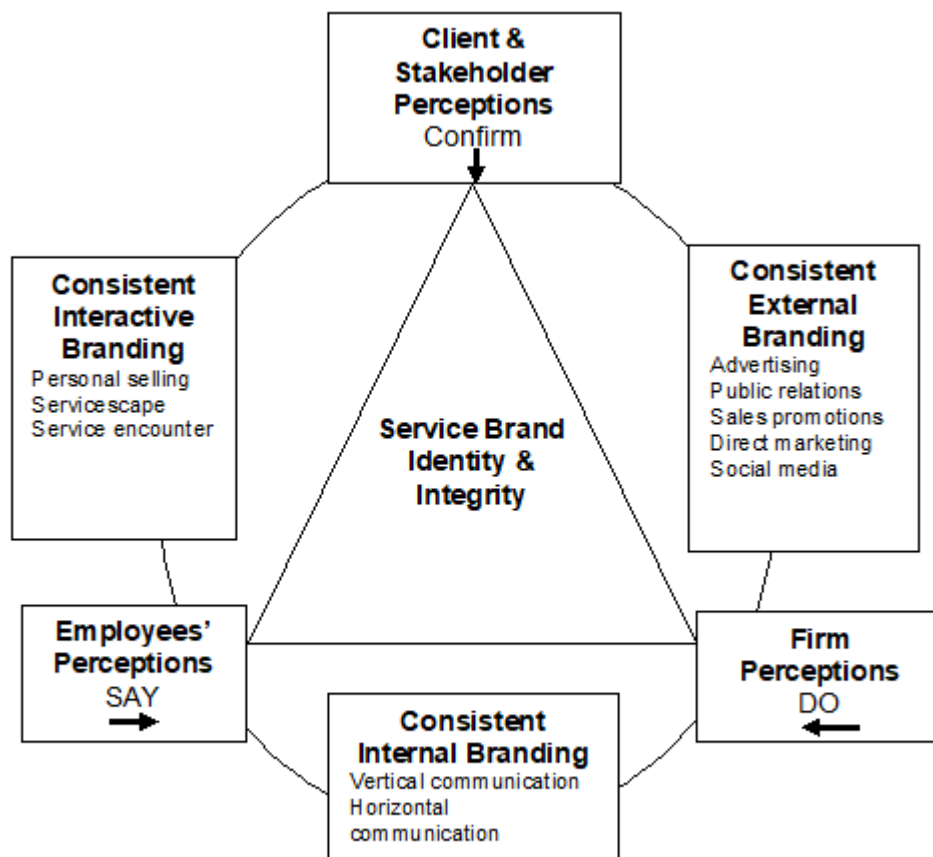
Figure 4.6: B2B services brand identity-brand image congruence guide

Source: Author's notes, adapted from Brodie et al. (2006:372); Duncan (2008:335); Pinar et al. (2016:534); Anderson and Smith (2017:237)

4.9.1 Consistent internal branding

As stated in Chapter 3, this study leans towards the brand identity school and therefore recognises that brand identity precedes the brand image and brand co-creation schools. Accordingly, brand identity emanates from internal or company-based strategy and is subsequently communicated to consumers to build a coherent identity (Keller, 2013:167; Beverland, 2018:40). This narrative is shown in Figure 4.6 above. The base of the pyramid depicts the firm's viewpoint (firm and employee perceptions) which is foundational in building a services brand identity. Thus, a firm's inner perception or identity communicates management's values and what a firm stands for.

The 'Do' dimension depicts brand message communication through actual service delivery and experience. However, the success of services brands depends on firm-employee congruence (Perrey et al., 2015:261; Anderson & Smith, 2017:238)

Therefore, consistent internal brand communication is critical in building a coherent services brand identity. Consistent brand messages across all internal brand touchpoints present the desired brand identity to employees in order to build a synergistic services brand identity (Duncan, 2008:84-85). Therefore, the basis of consistent internal brand communication is to clearly position a firm's brand in the minds of employees (Terglav et al., 2016:2).

Internal brand communication for services can be more complex compared to goods. This is because communication channels in the services industry must convey a brand promise which needs to be consistent with service experience. This requires coordinated and integrated vertical brand communication across a firm's hierarchy as well as horizontal communication across all departments. This is important because brand promise and messages ('Say') are conveyed through actual service performance ('Do'). This will ensure employee affinity with the employer's brand. It can therefore be concluded that integrated services brand communication between firms and its employees (firm-employee perceptions) is an antecedent of building a cohesive services brand identity (Zeithaml et al., 2006:488; Anderson & Smith, 2017:234).

4.9.2 Consistent interactive branding

As with internal brand communication, interactive branding (which seeks to align employees and clients and other external stakeholders) underpins service brand identity strategy. This relationship depicts the extent to which clients and other external stakeholders find congruence with the brand, as reflected by employees during service delivery. Services are

inseparable from services providers; therefore, employees are critical in delivering a brand promise through this interactive process. As can be seen in Figure 4.6, interactive brand identity communication entails conveying a brand's promise to clients through channels such as personal selling, client service interactions, service encounter interactions and the servicescape (Zeithaml et al., 2006:356, 485). A fit between employee and client brand perceptions is determined at these service delivery settings. Employees' wellbeing is therefore key in B2B services (Coleman et al., 2011:1065; 2015:1144).

4.9.3 Consistent external branding

As depicted on the right-hand side of Figure 4.6, external branding refers to service promises made by firms to clients and other external stakeholders. Clients are enticed through channels such as advertising, sales promotions, public relations, direct marketing, and in recent times, social media (Zeithaml et al., 2006:485). However, the consistency in brand communication across these various channels determines the brand's identity coherence. Thus, service brand identity coherence is achieved when brand communication is consistent at all brand touchpoints and is subsequently confirmed by external stakeholders such as clients. This view is corroborated by Anderson and Smith (2017:238), who point out that a customer's perception of a service brand depends on the actual service delivery, as experienced at various touchpoints.

In this regard, this study proposes a B2B services brand identity-brand image congruence framework (Figure 4.6). It is submitted that a congruent service brand identity can be built through consistent brand communication, initially from firms to employees and subsequently, to clients and other stakeholders. It is proposed that a cohesive brand identity can be built through coherence and consistency in communicating the primary or actual brand identity, as formulated by management, to employees. This must be done through consistent internal branding and consistent interactive and external branding. Furthermore, brand integrity may be attained and preserved when clients and other stakeholders confirm that a service brand does what it promises to do. This view is consistent with Perrey et al. (2015:261) who contend that service brand success depends on the extent to which congruence is reached between actual brand identity, as defined by top management, and its effective implementation by all internal stakeholders and subsequent acceptance by external stakeholders.

4.10 Chapter reflection

Extant brand management literature pays less attention to services branding compared to pure goods branding. Hence, growing research in the field of services branding is important in order to build strong service brands. The bases of building strong services brands is establishing and managing tripartite relationships between firms, employees, and consumers. This is an important approach as services value creation is seen as interactional, and experiential between the three stakeholders. The logic is that services are carried out by firms through their employees in order to create customer value.

The current study concerns B2B services brands, and the main aim of this chapter was to explicate the study's context where primary data was collected. This chapter delved into a broad range of services literature while maintaining a primary focus on services branding, B2B services brand identity and brand image. A B2B services brand identity-brand image congruence guide was proposed as a second preliminary theoretical contribution. The South African banking sector overview (the context of this study) lays the foundation for Chapter 5, which addresses the study's primary and secondary research objectives. The following chapter also elucidates the appropriateness of the research design and methodology used to address the research objectives.

CHAPTER 5

RESEARCH DESIGN AND METHODOLOGY

Everything that can be counted does not necessarily count; everything that counts cannot necessarily be counted (Albert Einstein).

5.1 Introduction

The previous chapter appraised extant services branding theory with an emphasis on B2B professional services – the context of the current study. The chapter then presented a preliminary B2B services Brand Identity-Image Congruence framework. The current chapter outlines the research design and methodology that was deemed appropriate to address the research problem, research objectives and research questions of the study. An exploratory research design and qualitative research methods were deemed the most appropriate strategy to address the research problem. Furthermore, Cooper and Schindler (2006:222) consider interviews as primary data collection tools for exploratory research. Hence face-to-face semi-structured individual depth interviews were conducted with industry experts in South African B2B professional services.

The structure of the current chapter first clarifies the researcher's ontological and epistemological standpoint. Malhotra's (2020:34) marketing research process is adopted and outlined. The primary data collection was guided by the chronological and interdependent steps of this process, namely, defining the problem, developing an approach to the problem, research design framework, fieldwork or data collection, data presentation and analysis, report preparation and presentation. The chapter concludes by outlining the designs of the interview guides. Whereafter, trustworthiness of data and ethical considerations are looked at.

A marketing research process is a core element of a broader marketing research practice, and according to Babin and Zikmund (2016:5) marketing research is the application of scientific methods in searching for the truth about a marketing phenomenon, which in this context is brand identity-image congruence in the South African B2B banking sector.

5.2 The science of marketing research

Marketing research links the marketer and relevant stakeholders by providing information to solve theoretical and business problems (Iacobucci & Churchill, 2010:05). Therefore, through information gathering and interpretation, marketing research aids marketing strategists to make sound decisions to identify and resolve marketing problems (Malhotra &

Birks, 2003; Cooper & Schindler, 2006:4). This view supports the notion that marketing research should be customer-centric by linking the marketer with the consumer for marketing purposes such as customer satisfaction, trust and loyalty (Hair et al., 2009:5). However, marketing research is also understood to be a systematic and scientific process of gathering and processing data to solve marketing phenomena. In such instances, marketing research is the application of scientific methods to search for the truth about a market and/or gap in literature (Wiid & Diggines, 2013; Babin & Zikmund, 2016:5). In this regard, the current thesis finds expression in the latter viewpoint (basic marketing research) as it seeks (through scientific methods) to contribute to marketing knowledge, specifically in the brand management doctrine.

Scientific research serves one of two purposes: (i) a researcher can verify an already existing or newly proposed theory or (ii) a researcher can propose or submit their own theory (Soni & Kadali, 2012:760). The current research addresses both these standpoints as it explores the applicability of an existing theory (the Brand Identity Prism) and subsequently submits a new theory (Brand Identity-Brand Image Congruence framework). However, research discourse and reasoning are initially deductive (theory testing) and as mentioned, the study also puts forward new theory hence the study is also inductive in nature (theory building) (Haydam, 2013).

Marketing research can be viewed in numerous ways; however, one constant is the scientific methods when investigating research phenomena. The essence of research is understanding the world, which is informed by how one views the world. Ontology, epistemology and methodology are research paradigms which represent what the researcher thinks about the world. These paradigms serve as lenses through which the world and its realities are interpreted (Bell, 2013:118).

The term 'paradigm' is derived from the Greek word, *paradigma*, which means model or pattern (Kricheldorf, 2016). Although Ek and Tesfahuney (2016:118) question the relevance of the paradigm phenomenon in the social sciences, 'paradigm' remains a prevalent and universally accepted term in social science studies. It describes theorists' adherence to the same paradigm or common understanding (Kuhn, 1962). Therefore, a research paradigm is a perspective or an understanding about research shared by a community of theorists and researchers that is based on common approaches, values, concepts and assumptions (Johnson & Christensen, 2014:31; Iofrida et al., 2018:469). The concept of paradigm is thus central to social and management sciences and primarily consists of theoretical, methodological and empirical components of a research phenomenon (Kornmesser, 2014:96). Consequently, a paradigm directs research ontologically (a researcher's world

view or nature of reality), epistemologically (the link between the researcher and the nature of knowledge) and methodologically (the application of research methods in inquiry) (Henning et al., 2004). The trilogy of ontology, epistemology, and methodology, which are philosophical assumptions of the social sciences, are looked at next.

Ontology — Nature of reality

Epistemology — Nature of knowledge

Methodology — Nature of practice to attain knowledge
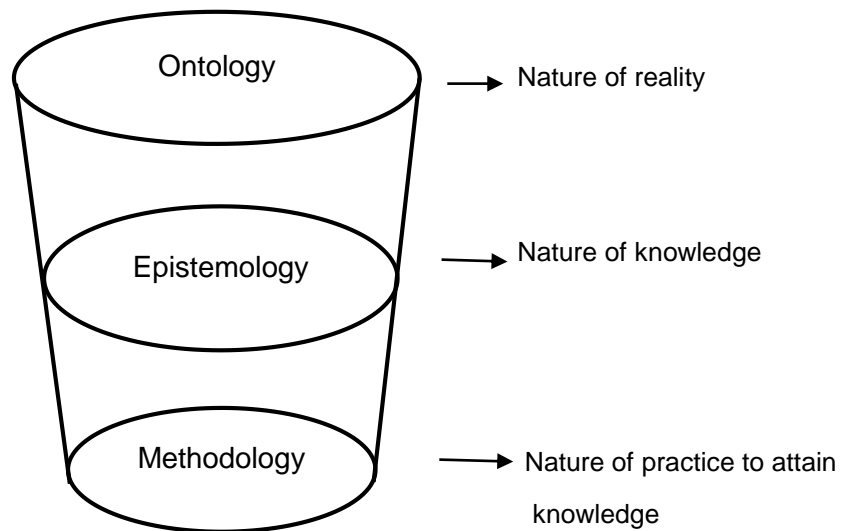
Figure 5.1: Philosophical assumptions of paradigms

Source: *Authors' notes adapted from Mazurek (2014) and Bleiker et al. (2019)*

Ontology is a philosophical starting point into a research inquiry aimed at discovering explanations that can be postulated to be the truth or reality by either cause and effect or by exploring concepts and ideas (Bleiker et al., 2019:2). Therefore, ontology addresses the critical paradigmatic question of the nature of reality, truth and basic belief systems (Scheiner, 2019:515). This philosophy exists in the realm and nature of being and existence (Hesse-Bibber, 2010:11; Iofrida et al., 2018:469).

The stance taken in the current research is that brand-building is based on propositional and procedural knowledge philosophies. The former philosophy is consistent with, and thus alludes to, the notion that brand identity is the primary representation of a brand's truth or inner being. The latter concept theoretically guides researchers who seek to extrapolate consumers' attitudes and feelings towards brands – brand image, in essence (Mazurek, 2014:571). Consequently, the researcher's world view is that identities are internally

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constructed, and through communication and/or interpretation, an image is derived (Beverland, 2018:40). A research philosophy dictates that a researcher's ontological viewpoint be consistent with their epistemological assumptions.

Epistemology refers to a researcher's belief system about the nature and grounds of knowledge. This philosophy deals with the origin and limits of human knowledge and focuses on the link between the knower and the known. As depicted in Figure 5.1, the nature of reality directly affects the nature of knowledge or the known (Klenke, 2016:15; Scheiner, 2019:515). Therefore, epistemology addresses critical paradigmatic questions such as: What is the relationship between the researcher and knowledge? How do researchers know what they know? Epistemology is thus a philosophy that encompasses a researcher's standpoint on the nature of knowledge and learning (Hesse-Bibber, 2010:11; Iofrida et al., 2018:469). When researchers attempt to explore the nature of knowledge and its sources, the connection between beliefs and evidence, they are in the realm of epistemology.

The present study accepts that human beings are actively engaged in constructing and giving meaning to knowledge and reality through interpretation and reasoning (Bell, 2013:119). Hence the researcher's posture is that brand identity construction is influenced by executives' personal identities, backgrounds and beliefs. This study therefore maintains that consumers' interpretations (interpretivism), perceptions and attitudes about brands combine to formulate brand image (Keller, 2013:117). Therefore, epistemology is the structural link between ontology and methodology, as shown in Figure 5.1.

Methodology refers to the nature of tools and methods utilised by researchers to attain knowledge in research projects. Methodology specifies how researchers practically organise research methods to gather data to gain insight into phenomena (Bell, 2013:120). Methodology therefore indicates which methods should be used to collect, process and interpret data to draw inferences (Bleiker et al., 2019:3). This practice equips the researcher with methods to obtain knowledge. Hence, it reflects beliefs about knowledge and values embraced by a particular paradigm within which a study is conducted (Klenke, 2016:15; Scheiner, 2019:515).

The current research finds expression in interpretivist (constructivist) epistemology; consequently, the suitable data collection methods are personal, interactive and analytical. Therefore, exploratory qualitative methods are deemed suitable for an in-depth inquiry into brand identity and brand image domains (Babin & Zikmund, 2016:113). The appropriateness of qualitative methods is discussed further in research design formulation.

5.3 Research philosophies

A researcher's epistemological position depends on their views regarding the attainment, processing and judgment of scientific knowledge. There are four universally accepted epistemological stances guiding scientific research, namely, positivism, critical realism, constructivism and interpretivism (Haydam, 2012:131; Bleiker et al., 2019:2).

Positivism: Positivist researchers believe that reality is objectively extrapolated; this is because measured constructs are seen as independent of the researcher and their research instruments. The researcher is thus independent of the research objectives as they advance a theoretical perspective (Tronvoll et al., 2011:57). According to this perspective, the world is seen as external and independent of human experiences. Reality is therefore objective, based on causal explanations of phenomena using quantitative methods (Scheiner, 2019:516).

Critical realism: This stance holds that truth is seen through the lens of the human senses and that reality is independent of the human mind. This philosophy is built on objective mechanisms and acknowledges that there is a 'truth out there' which is filtered through the mind of the researcher (Beidenbach & Muller, 2010:87; Bleiker et al., 2019:2).

Constructivism: The constructivist researcher maintains that truth is socially 'constructed' through interactions between human beings; consequently, reality is subjective. This philosophy views the world as a phenomenon constructed by people and hence people's constructed realities influence their behaviour to an extent. Hence, 'external reality' is rejected (Sobh & Perry, 2006:1198; Bleiker et al., 2019:2).

Interpretivism: The interpretivist stance is a philosophy which characterises the epistemological position of the current study. This school of thought suggests that research is a consequence of theories and values upheld by researchers, hence research cannot be independent of these theories and values. Research is seen as inherently interpretive as all knowledge and meaning is constructed by those who participate in the research process (Scheiner, 2019:518-519).

The nature of all inquiry reflects the researcher's epistemological stance within specific disciplines and paradigms. In line with this standpoint, Mazurek (2014:573) submits that the emergence of paradigms in brand management has been influenced by shifts from post-positivist to interpretive perspectives. This paradigm shift is accepted by the current study due to its consistency with the brand management school of thought upheld by the researcher. In Chapter 3, it is argued that brand-building occurs in two terrains, namely, internally within firms (brand identity) and externally with consumers (brand image) (Urde,

1999; Muhonen et al., 2017). Therefore, this study leans towards the constructivist/interpretivist epistemology because the researcher is aligned with the position that the world should be understood through the eyes of those who live in it (Scheiner, 2019:519). Essentially, constructivist/interpretivists adopt a contrasting position to positivism, as they seek an in-depth understanding of phenomena and primarily use qualitative research methods (Babin & Zikmund, 2016:113). Thus, the interpretivist qualitative perspective is suitable for extrapolating brand identity and brand image for comparison purposes as these domains are critical theoretical underpinnings of the current study.

5.4 Fundamentals of marketing research

There is a plethora of marketing research definitions, however, marketing research is first and foremost a critical element in the broader marketing dialogue through which information identifies and defines marketing problems and subsequently generates solutions to those problems (Churchill, Brown & Suiter 2010:5). As mentioned earlier, this practice is a systematic inquiry that provides information to guide marketing decisions (Cooper & Schindler, 2006:4). Hence its primary purpose is to translate data into useable information for decision-making purposes (Iacobucci & Churchill, 2010:3). Babin and Zikmund's (2016:5) account of marketing research appears to be more comprehensive and relevant to the methodological approach of the current study. The authors posit that marketing research is:

> The application of the scientific method in searching for the truth about marketing phenomena. These activities included defining marketing opportunities and problems, generating and evaluating marketing ideas, monitoring performance, and understanding the marketing process.

5.4.1 Marketing research process

The marketing research process consists of distinct yet interrelated and sequential phases in conducting an inquiry. These steps guide empirical research projects and are often tailored to suit specific research projects. In this regard, the current study adopted a six-step marketing research process as proposed by Malhotra (2020:34-35).
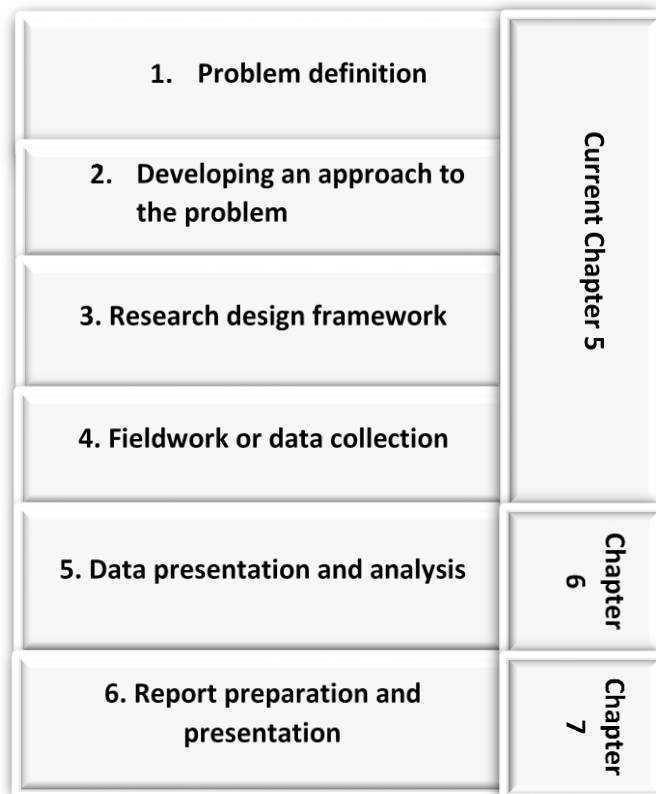
Figure 5.2: Steps in the marketing research process

Source: *Adapted from Malhotra (2020:34-35).*

5.4.1.1 Problem definition

Malhotra (2020:34) states that the preliminary step in any marketing research project is to define the research problem. The process of explicating the research problem or gap should be guided by the main purpose of the study, the relevant background and context, the information needed and how the information will be used. Thus, clearly defining the nature and extent of the research problem allows the researcher to identify the symptoms and causes of a research gap and accordingly submit solutions to address the gap and advance

theory (Feinberg et al., 2013:29). Hence clear problem definition is understood to be a solution definition (Aaker et al., 2011:49; Wiid & Diggines, 2015:33). As stated in Chapter 1, the research problem addressed in this study is two-pronged:

(a) The primary research gap identified in this study (through a review of extant branding literature) is the absence of a universally accepted framework to align brand identity and brand image in B2B banks in South Africa. The lack of such a framework may hinder in brand identity formulation strategies in B2B banks. Van Heerden and Puth (1995:16), Russell and Mafokeng (2001:384-385) and Coetzee et al. (2013:18) highlight the importance of brand identity clarification due to fiercely competitive South African B2B services.

The primary research problem is therefore situated in the domains of brand identity and brand image. These schools are often used interchangeably even though a dichotomy exists between the two. As elucidated in Chapter 3, brand identity is internally (company-based) constructed and seeks to clarify what a brand stands for while brand image is an external view (consumer perceptions) of the brand identity (Kapferer, 2001:94,99; Muhonen et al., 2017:708). Extant theory correctly distinguishes between the two domains, however, their alignment remains a critical factor in B2B services sectors because (i) services are intangible and in B2B service sectors relationships are more intimate hence the importance of clarifying a company's values system and culture for differentiation purposes, and (ii) brand image is a synthesis of brand identity interpretation and thus directly influences consumer behaviour and purchase intensions (Yu et al., 2018:446; Sultan & Wong, 2019). A gap between brand identity and brand image may cause major complications, such as misinformation and false impressions of the overall brand. As a consequence, companies need to ensure, through consumer brand experience, that what consumers see and think of a brand is, in fact, what the company wants them to (Laforet, 2010:123). Thus, brand identity and brand image congruence are critical, particularly in professional services, as this determines clients' holistic brand experience and reaction (Yang et al., 2019).

(b) Moreover, brand identity models in extant branding theory remain largely conceptual due to scant empirical interrogation. The current study therefore explored the applicability of Kapferer's (2012:158) Brand Identity Prism in South African B2B professional services. Current brand identity and brand image frameworks are not cognisant of B2B services; hence their applicability, validity and plausibility are questioned in this context (Coleman 2009:74, 76). In this regard, the discoveries that emanated from the aforementioned empirical exploration of the Brand Identity Prism resulted in an amendment of the Prism – the Brand Identity-Image Congruence framework for B2B banks – a new submission by the current study discussed in Chapter 7.

The research discourse is basic and applied research, because the study advances marketing theory (theory building) as it proposes a new theoretical framework. The study also explored a specific marketing phenomenon, namely, the applicability (theory testing) of an existing framework (Clow & James, 2014:5-6).

The initial data needed was the distillation of brand identities of B2B bank brands in the South African banking sector. This sector comprises total assets of R5.14 trillion, with the five largest banks (Absa, First National Bank, Investec, Nedbank and Standard Bank) holding 90per cent of total assets as at the end of 2017 (Wanke et al., 2017; BusinessTech, 2019). These 'Big 5' were also the most valuable bank brands in 2019, according to the global brand research group, Brand Finance (BusinessTech, n.d.). Due to the competitive nature of this sector brand identity coherence and clarification are particularly important (Simatele, 2015). Against this background, the sector was found to be an ideal context for a branding inquiry, and, thus selected for this study.

In the first phase of data collection, banks' brand identities were distilled through qualitative methods, namely, face-to-face individual depth interviews with marketing executives. The sample inclusion criteria were marketing executives who were directly responsible for the development and management of each bank's brand identity. These individuals could be considered experts in the sector as they directly influenced brand identity formulation in their organisations (Sevel et al., 2018:21). As can be seen in Table 5.1, in some instances one marketing executive met the above-mentioned criteria while in others two marketing executive were entrusted with brand identity strategy.

Due to scant research in B2B services sectors compared to product sectors, it is argued that special attention should be paid to branding in B2B services sectors because unlike B2C sectors, B2B services largely involve relationships between corporate organisations (Davis, 2007; Koku, 2009:165). In this regard, to the best of the researchers' knowledge, no other study has investigated B2B banks' brand perceptions in the South African law firm sector. The current study sought to address this lacuna through theoretical postulations and practical suggestions (Nexus, (b)2020; Sabinet, (b)2020). The dearth of branding research in the South African law firm sector was also a major inclusion criterion.

In the second phase of data collection, B2B banks' brand image were extrapolated from their business clients in the South African law firm sector. Consequently, the sample comprised five law firms which are clients of the 'Big 5' banks. Four of these firms were ranked as the top five law firms in South Africa (leadersleague, n.d.). This was another motivation for the inclusion criteria for this sector. Moreover, to deduce the banks' brand image, eight depth interviews were subsequently conducted with the law firms' financial managers. The

inclusion criteria were managers who directly handled the law firms' banking matters and had an instrumental influence on the law firms' bank brand preference.

5.4.1.2 Developing an approach to the problem

According to Malhotra (2020:60, 73) once the research problem has been comprehensively defined, the researcher is able to develop an appropriate research approach. A research approach is a general orientation to conduct research (Bryman et al., 2014:30). It can therefore be viewed as the 'blueprint' for addressing the research objectives and research questions of the study (Cooper & Schindler, 2006:192-193). Its main components are research objectives, research questions and a theoretical framework that specifies the relationships between variables.

Wiid and Diggines (2015:33, 48) state that research objectives reflect the intention of a project. The purpose of an inquiry can be to identify, describe or explore a phenomenon, hence objectives can be primary and secondary. As stated in Chapter 1, this study put forward one primary objective and three secondary objectives to address the research problem.

- **Primary research objective**

The primary purpose of this study was to constitute a comprehensive Brand Identity-Image Congruence framework for selected B2B banks in South Africa.

- **Secondary research objectives**

The secondary research objectives were to:

- Explore the applicability of the Brand Identity Prism in selected B2B banks in South Africa;
- Identify additional dimensions to develop a comprehensive Brand Identity-Image Congruence framework for selected B2B banks in South Africa; and
- Establish whether South African B2B banks' brand identities are congruent with business clients' perspectives in the South African law firm sector.

- **Primary research question**

Research questions make explicit the type of information required in order to successfully fulfil the main purpose on an inquiry.

The research question must therefore be as specific as possible (Clow & James, 2014). This study posed one primary research question and three secondary research questions. The primary research question was formulated as follows:

- Which dimensions constitute a comprehensive Brand Identity-Image Congruence framework for selected B2B bank brands in South Africa?

- **Secondary research questions**

The secondary research questions were formulated as follows:

- How applicable is the Brand Identity Prism to selected B2B banks in South Africa?
- What are the additional dimensions that may contribute to the development and description of a comprehensive Brand Identity-Image Congruence framework for selected B2B bank brands in South Africa?
- Are South African B2B banks' brand identities congruent to business clients' perspectives in the South African law firm sector?

5.4.1.2 A Theoretical framework

Malhotra (2020:73-74) holds that research should be based on objective evidence which is supported by theory. The former alludes to unbiased evidence supported by empirical findings while the latter refers to a systematic review of literature which is conceptual in nature. The current study applied both approaches in order to achieve and support its approach, objectives and findings. At the outset, the study adopted a guiding theory by reviewing relevant academic literature. Consequently, the Brand Identity Prism was deemed appropriate for a brand identity-image inquiry. Primary data was then collected in order to derive empirical findings (objective evidence) as reported in Chapter 6.

Malhotra (2020:74) indicates that researchers should rely on theory to determine which variables should be investigated within a phenomenon. The current study therefore investigated brand identity and brand image variables, as shown in Figure 5.3 below.
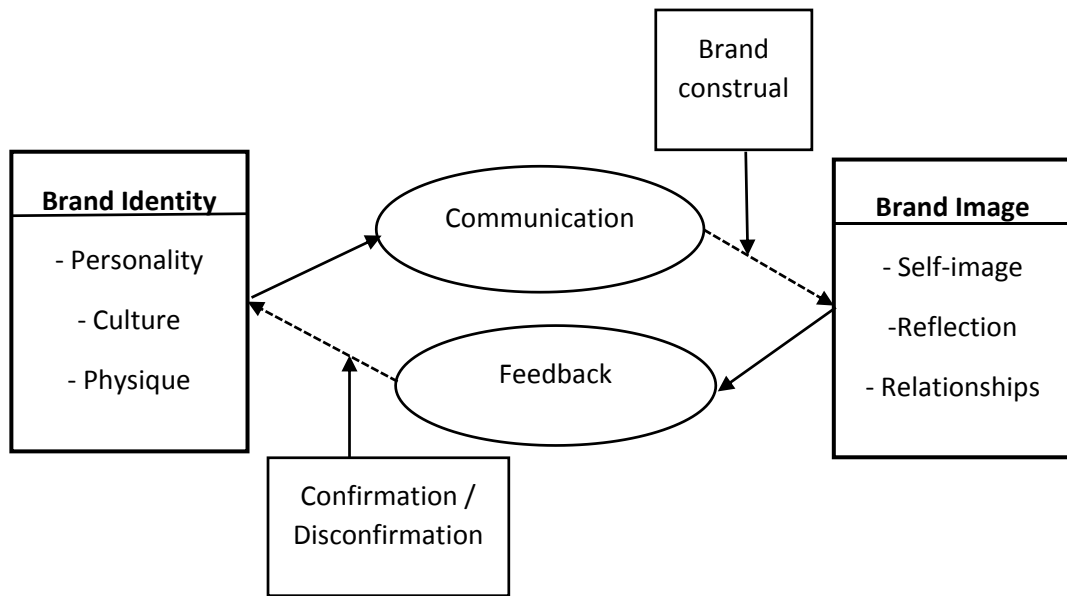
Figure 5.3: Theoretical framework

Source: *Adapted from Kapferer (2012:158) and Roy and Banerjee (2014:210)*

Figure 5.3 presents a graphic representation of the constituent dimensions of brand identity and brand image. The figure isolates the dimensions of the two domains (identity and image) based on their inherent locations, while at the same time depicting the sequential relationships between brand identity and brand image. In Chapter 3, it was elucidated that brand image emanates from a consumer's construal of actual brand identity through communication channels (Kapferer, 2001:94; Keller, 2013:142; Schmidt & Redler, 2018:191).

Brand communication has become an instrumental brand strategy element that requires extensive development - initially within a firm prior any external brand communication effort (Madhavaram et al., 2005:69). The internal development is fundamental in order to ensure that brand communication receivers/consumers recognise, and construe one brand message as intended by the sender (Finne & Gronroos, 2017:445). Therefore, brand communication is a two-pronged phenomenon insofar as it is initially created by a firm and then generated by the consumer (Schivinski & Dabrowski, 2015:46-47).

Figure 5.3 shows brand communication as an integral antecedent in relaying brand identity. Moreover, when a communication strategy is intact, brand image should reflect or be

congruent with the brand's planned brand identity. External feedback will either confirm or contradict this. This stance concurs with the views of Foroudi et al. (2017:530-531), who contend that brand elements (logos, names, signs, colour) are critical communication antecedents. These elements are the channels through which a brand's planned identity is communicated. The authors explicate planned brand identity as brand identity that firms seek to achieve through designing and implementing comprehensive communication strategies. Hence, a misalignment between brand identity and brand image can be attributed to limitations and imperfections of a communication strategy and process (Orazi et al., 2017:554-555).

Chapter 3 also postulated that personality, culture and physique were critical brand identity dimensions while self-image, reflection and relationship constituted brand image (Kapferer, 2012:158). The study therefore interrogated brand identity communication, construal and feedback (image) in South African B2B banks and law firms. Malhotra (2020:74) posits that theoretical foundations should also guide how the research design and research sample are selected, as discussed next.

5.4.1.3 Research design formulation

A broad research approach lays the foundation for a research design which must explicitly define how the research problem and objectives are to be addressed. An appropriate research design ensures that marketing research is conducted in an effective and efficient manner in order to achieve the study objectives. It therefore constitutes the outline for collection, measurement and analysis of data in order to draw conclusions (Cooper & Schindler, 2006:192; Malhotra, 2020:92). According to Malhotra et al. (2017:69), a research design can be classified as either exploratory or conclusive. Table 5.1 below outlines the fundamental difference between the two designs.

Table 5.1: Differences between exploratory and conclusive research

Source: Malhotra et al. *(2017:70)*

	Exploratory	Conclusive
Objectives	• To provide insight and understanding of the nature of marketing phenomena • To understand	• To test specific hypotheses and examine relationships • To measure
Characteristics	• Information needed may be loosely defined • Research process is flexible, unstructured and may evolve • Samples are small • Data analysis can be qualitative or quantitative	• Information needed is clearly defined • Research process is formal and structured • Sample is large and aims to be representative • Data analysis is quantitative
Findings/results	• Can be used in their own right • May feed into conclusive research • May illuminate specific conclusive findings	• Can be used in their own right • May feed into exploratory research • May set a context to exploratory findings
Methods	• Expert surveys • Pilot surveys • Secondary data • Qualitative interviews • Unstructured observations • Quantitative exploratory multivariate methods	• Surveys • Secondary data • Databases • Panels • Structured observations • Experiments

5.4.1.3 A Conclusive research

Conclusive designs describe specific research phenomena by testing hypotheses. The required information must be clearly specified as data collection methods are typically formal and structured. This type of research design seeks to measure marketing phenomena through quantitative data collection and analysis (Malhotra et al., 2017:72-73). The current study sought an in-depth understanding of the nature of brand identity and brand image from executives in the banking sector and law firms respectively. Consequently, a conclusive

research design was deemed unsuitable for this exploration. Nonetheless, conclusive research designs may be either descriptive or causal.

As the name suggests, descriptive research is concerned with describing and demonstrates a group of variables and their associations as well as the characteristics of research phenomena. Thus, it proposes answers to questions such as *who, what, where, when* and *how* (Cooper & Schindler, 2006:192; Brown et al., 2018:113). In answering these questions, this design gathers and statistically analyses data through probability sampling (Haydam, 2012:168). As quantitative surveys typify descriptive studies, hence accuracy and reliability are critical.

Descriptive research uses numbers, hence statistical and mathematical correlations can be examined (Feinberg et al., 2013:57-57; Babin & Zikmund, 2016:55-56). A descriptive research design is based on large, representative samples drawn using probability techniques. Data collection tools include person, telephone or self-administered tactics (Malhotra, 2020:97). Similarly, to other research designs such as exploratory and causal research, time dimensions in descriptive studies can be either cross-sectional (carried out once to represent a particular point in time) or longitudinal (repeated over an extended period) (Cooper & Schindler, 2006:195).

Causal research is characterised by experiments and logic as it is concerned with determining cause-and-effect relationships (Brown et al., 2018:113). Thus, repeated experiments create causal inferences and demonstrate regularity, whereas human logic infers causation even from one instance (Bannet & McWhorter, 2016:694). However, Cooper and Schindler (2006:205) refute the human logic stance as they argue that causation inferences and conclusions can only be based on inductive empirical experiments, measures and observations. Causal studies address both the *how* and *why* variables about a research phenomenon in order to better understand, explain and predict (Bryman et al., 2014:39).

5.4.1.3 B Exploratory research

Relevant to the current study, the primary purpose of an exploratory research design is to provide in-depth insight and understanding of a phenomenon. This type of design is suitable when researchers seek in-depth information on a research problem (Churchill at al., 2010:79). Malhotra et al. (2017:72) posit that:

> …exploratory research is characterised by flexibility and versatility with respect to methods, because formal research protocols and procedures are not employed and rarely involves structured questionnaires, large samples and probability sampling plans.

As its name suggests, exploratory research explores a problem to provide insights. Once new ideas emerge during the research, the research can be redirected in accordance with the new discoveries (Malhotra, 2020:94). Nevertheless, the suitability of a research design is determined by the nature of the research problem (Hair et al*., 2006:221). Chapter 3 provided insights into brand identity and brand image and the importance of aligning the two schools. Chapter 7 will provide detailed ideas and dimensions that may constitute a Brand Identity-Image Congruence framework (Churchill at al., 2010:79). The study also explored the applicability of Kapferer's (2012:158) Brand Identity Prism in South African B2B banks. Based on the discoveries stemming from this exploratory process, the researcher amended the Brand Identity Prism, giving rise to the Brand Identity-Image Congruence framework (Malhotra, 2020:94).

Figure 5.4 below depicts the research approach applied in the current study.
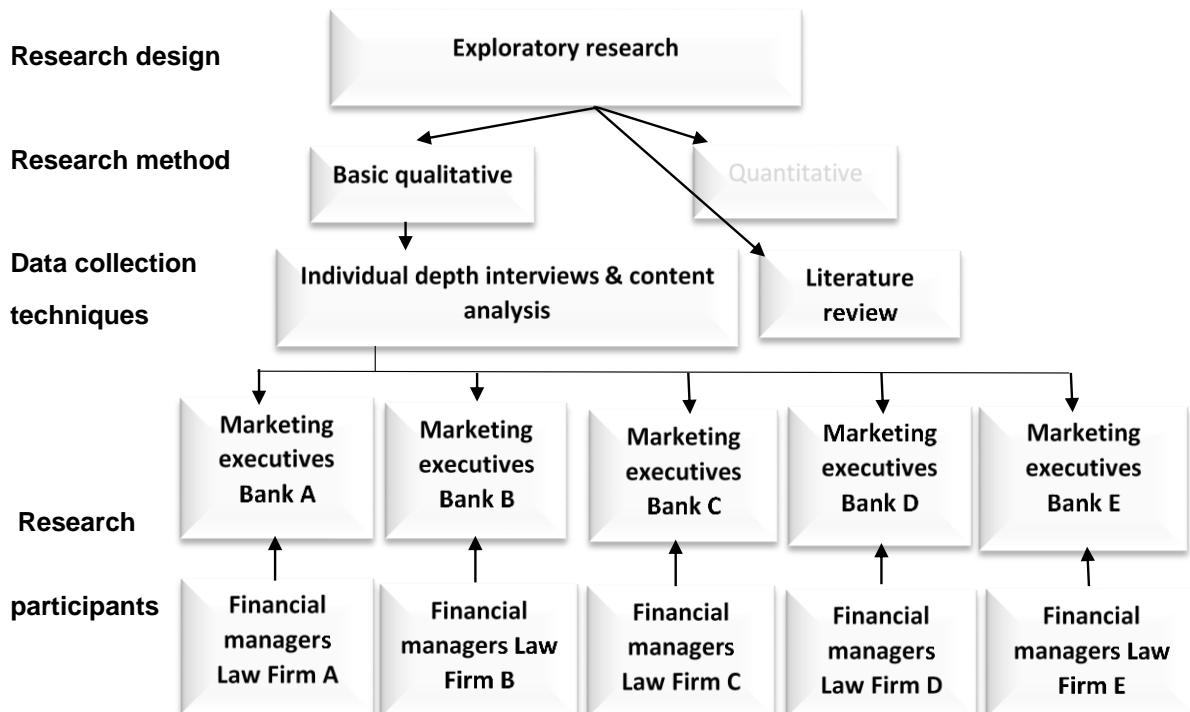
Figure 5.4: Research approach

Source: Author's notes (2018)

Cooper and Schindler (2006:198) state that although exploration may be accomplished with quantitative and qualitative methods, it relies more heavily on qualitative techniques. This view is corroborated by Babin and Zikmund (2016:113), who state that exploratory research designs produce qualitative data. Qualitative research is less structured and more intense compared to standardised, structured quantitative surveys. The engagements with respondents are longer and more flexible, resulting in greater depth and richness of data (Aaker et al., 2011:162; Boddy, 2016:430). Qualitative research methods were therefore deemed appropriate for this study which sought to obtain participants' beliefs, attitudes, feelings and perceptions on brand identity in South African B2B banks and brand image in South African law firms. Consequently, a qualitative research method was triangulated with a qualitative data analysis technique, namely, face-to-face semi-structured individual depth interviews and content analysis respectively. Therefore, to further extrapolate the banks' brand identities, branding information contained on the banks' websites, annual reports and media releases was analysed (Wilson, 2006:105).

Furthermore, Bryman et al. (2014:31) posit that qualitative research adopts a deductive approach to the relationship between theory and research. This notion confirms the suitability of qualitative methods for the current study which explores the applicability of an existing theory. Therefore, quantitative methods were deemed unsuitable for the current research due to their approach of imposing structure. Quantitative methods are subjected to statistical tests and procedures; hence they are more suitable for conclusive research designs (Clow & James, 2014).

Qualitative research is relatively unstructured as no rigid format is followed in data collection, which is characterised by human insight and richness. Data collection is therefore open-ended, allowing participants to express themselves in their own words at a length they deem appropriate (Feinberg et al., 2013:219). Qualitative research relies on detailed feedback from participants in order to gain insight into a research problem (Wiid & Diggines, 2013:87). Qualitative research was therefore deemed most appropriate for this study due to the evident gap in brand identity and brand image congruence. Moreover, brand identity and brand image are complex and multidimensional in nature and the importance of their congruence is a new research domain, hence the appropriateness of explorative qualitative approach (Cooper & Schindler, 2006:198).

The various qualitative data collection techniques are outlined in Table 5.2 below. As can be seen, depth interviews were the preferred data collection technique. In order to derive rich insights, the interview findings were triangulated with content analysis findings.

Table 5.2: Common qualitative research tools

Source: (Babin & Zikmund, 2016:121)

Tool	Description	Type of Approach	Advantages	Disadvantages
Focus group interviews	Small group discussions led by a trained researcher	Ethnography, case studies	- Can be done quickly - Gain multiple perspectives - Flexibility	- Results do not generalise to larger population - Difficult to use for sensitive topics - Expensive
Depth interview	One-on-one probing interview between a trained researcher and a respondent	Ethnography, grounded theory, case studies	- Gain considerable insight from each individual - Good for understanding unusual behaviours	- Results not meant to generalise - Very expensive per each interview
Conversations	Unstructured dialogue recorded by a researcher	Phenomenology, grounded theory	- Gain unique insights from enthusiasts - Can cover sensitive topics - Less expensive depth interviews or focus groups	- Easy to get off course - Interpretations are very researcher-dependent
Semi-structured interviews	Open-ended questions, often in writing, that ask for short essay-type answers from respondents	Grounded theory, ethnography	- Can address more specific issues - Results can be easily interpreted - Cost advantage over focus groups and depth interviews	Lacks the flexibility that is likely to produce truly creative or novel explanation
Word association / sentence completion	Records the first thoughts that come to consumer in response to some stimulus	Grounded theory, case studies	- Economical - Can be done quickly	Lacks the flexibility that is likely to produce truly creative or novel explanations
Observation	Recorded notes describing observed events	Ethnography, grounded theory, case studies	- Can be inobtrusive - Can yield actual behaviour patterns	Can be very expensive with participant observer series
Collages	Respondents assemble pictures that represent their thoughts/feelings	Phenomenology, grounded theory	Flexible enough to allow novel insights	Highly dependent on the researcher's interpretation of the collage
Thematic appreciation / cartoon tests	Researcher provides an ambiguous picture and respondent tells about the story	Phenomenology, grounded theory	- Projective, allows to get at sensitive issues - Flexible	Highly dependent on the researcher's interpretation

According to Cooper and Schindler (2006:222), interviews are a primary data collection technique in qualitative studies. Individual depth interviews are interactions between an interviewer and a single participant. This data collection technique is unstructured and probes extensively to encourage participants to engage freely in order to express detailed beliefs and feelings on a topic (Feinberg et al., 2013:219; Wiid & Diggines, 2013:95). This technique was therefore deemed best suited to this study. Research participants were asked specific questions in relation to brand identity and brand image. These interactions required the researcher to establish a level of trust with the participants to encourage uninfluenced, elaborative responses. This was achieved by posing insightful, clear and direct questions which suspended social judgment (Grover & Vriens, 2006:58; Zikmund & Babin, 2007:149; Hair et al., 2009:15).

Cooper and Schindler (2006:98,226) suggest that interviewees should be provided with interview material in advance so that participants can be prepared. This aids in extracting rich insights and meaning from the engagement. The interview guides were e-mailed to the bank executives and financial managers at the law firms prior to the interviews. Meeting appointments were requested and accepted by research participants in the various professional B2B serves. The interviews were conducted from November 2019 to March 2020. An audio recorder was used whereafter the recordings were transcribed.

As stated earlier, to further extract bank's actual brand identities, branding information contained on websites, annual reports and media releases was analysed. This qualitative data analysis method is consistent with the suggestion of Malhotra et al. (2017:254) who contend that in qualitative research content analysis is a method of analysing textual material, forms of communication and images rather than physical objects. Babin and Zikmund (2016:219) concur that content analysis involves obtaining data by analysing the contents of advertisements, newspapers, articles, web pages among many others. Malhotra (2015:119) and Brown et al. (2018:158) posit that exploratory qualitative research is unstructured and is based on small samples that provide insights and understanding of the research problem. Sampling is discussed next.

5.4.1.3 C Research sample

An important objective of marketing research projects is to obtain information and draw inferences about the characteristics of a study population. However, due to time and cost constraints, studying an entire population (census) is often not feasible, hence a population is sampled (Malhotra, 2015:270; Malhotra et al., 2017:414). A population is any complete group of people or objects which share a common set of characteristics.

A sample, on the other hand, is a sub-set of a larger population which is investigated in order to infer what the entire population is like (Babin & Zikmund, 2016:337).

As elucidated in section 5.4.1.1 of the current chapter, this study sought to extrapolate brand identities from the South African B2B bank sector to explore congruity with brand image with the banks' B2B clients in the South African law firm sector. The South African banking sector comprises 19 banks, 14 of which are local banks and 5 are foreign-controlled banks. This sector is characterised by an oligopolistic market structure as it is dominated by 5 banks (Big 5), namely, Standard Bank, FirstRand Bank, Absa, Nedbank and Investec, which collectively hold 90 per cent of the market share (BusinessTech, 2019).

The brand image of the banking sector was deduced from South African law firms. Bowmans, Cliffe Dekker Hofmeyr, Edward Nathan Sonnebergs Africa, Norton Rose Fulbright and Webber Wentzel are the biggest law firms in South Africa and are also collectively known as the 'Big 5' (leadersleague, n.d.). Therefore, the sample of the current study consists of the Big 5 banks and 4 of the Big 5 law firms, with head offices in Johannesburg where the data was collected. Even though one of the selected law firms (Baker McKenzie) is not rated in the top 5 firms, it is a client of one of the top 5 bank brands, hence its selection.

There are two types of sampling methods, namely, probability and non-probability sampling. The former is characterised by random selection of the population where each element has an equal chance of selection. This method is often used in quantitative research where findings are generalisable (Cooper & Schindler, 2006:440). The latter relies on the personal judgement of the researcher, therefore not all population elements have an equal chance of being selected (Malhotra et al., 2017:419). Non-probability sampling is suitable when researchers seek to find out more about an organisation. In such cases, a human resource or senior manager is surveyed (Bryman et al., 2014:178). The current study applied the non-probability judgmental sampling technique. The selection of population elements was pre-determined in accordance with brand ranking and market share dominance, and hence the top 5 bank brands and 4 of the top 5 law firms were selected.

The participants were purposefully selected by a senior researcher based on the positions they occupied, namely, the banks' marketing executives and the law firms' financial managers. The marketing executives met the selection criteria because they were instrumental in the banks' brand identity creation. The financial managers were selected because they had a substantial influence on the law firms' bank brand preference based on their perceptions of the bank brands (Leedy & Ormrod, 2010:147; Babin & Zikmund, 2016:348). This sampling approach is in accordance with Malhotra et al. (2017:71) who

suggest that, in a "flexible, loosely structured and evolutionary approach … personal interviews with industry experts should be considered". The authors further note that suitable samples for evolutionary qualitative studies seek maximum insights and tend to be small and non-representative. The emphasis of this sampling procedure is on quality, which may emerge from individuals based on their position and level of expertise. As mentioned earlier, the banks' marketing executives and law firms' financial managers were chosen because of the positions they occupied (Cooper & Schindler, 2006:226).

- *Sample size*

A recurring question that arises in qualitative research is what constitutes an adequate sample? In qualitative research, determining the sample size is contextual and partially dependent upon the scientific approach under which the investigation is taking place. Typically, quantitative research, which is oriented towards positivism, requires larger samples than in-depth, interpretivist qualitative studies such as the current research (Boddy, 2016:430). Nonetheless, the research problem and research approach of any investigation are central in determining sample size. Interpretive qualitative studies are concerned with the in-depth understanding of a phenomenon – often an inquiry into relationships between variables.

Qualitative research appreciates that some participants' feedback will be richer than others as they provide deeper insights into a phenomenon, marketing executives, financial managers in the context of the current study (Marshall, 1996:522; Bradley, 2013:175; Malhotra, 2015:119). Boddy (2016:429) posits that saturation may occur after six in-depth interviews and apparent at twelve interviews in a single market/country of homogeneous population. Consistency of findings on the applicability (or lack thereof) of the Brand Identity Prism elements was evident after six bank marketing executives were interviewed. This saturation became apparent at eight interviews, and thus, eight face-to-face individual depth interviews were conducted with marketing executives who were instrumental in formulating banks' brand identities in the South African banking sector. Consequently, a further eight face-to-face individual depth interviews were conducted with the financial managers of the law firms in order to distil the banks' brand image. This sample size is in accordance with recommendations in the literature and completed qualitative doctoral thesis' across various disciplines.

A study conducted by Marshall (1996:523) on the relationship between general practitioners (GPs) and specialists deemed a sample of 10-24 leaders and practitioners in the medical sector an adequate qualitative sample. Bell's (2013:134-135) qualitative doctoral dissertation

on teaching and learning experiences of students with hearing impairments in South African universities deemed a sample of 13 participants adequate. Similarly, Steenkamp's (2016:98) qualitative doctoral study on the applicability of the Brand Resonance Pyramid in short-term business insurance in South Africa found 17 participants to be a sufficient sample size. Leedy and Ormrod (2010:141) suggest that a maximum of 25 participants is adequate for a qualitative study seeking to elicit people's perceptions and perspectives of a phenomenon.

- *Study participants*

Table 5.3 below depicts this study's sample participant from the various professional services. The table also presents the primary data collection timeline.

Table 5.3: Study sample

Source*: Author's notes (2020)*

Brand Identity	Date					
	Banks	Standard Bank	FirstRand Bank	Absa	Nedbank	Investec
	Position	Marketing executives (Chief Marketing Officer, Brand Manager)	Marketing executives (Brand Manager, Corporate Brand Identity Manager)	Marketing executives (Chief Marketing Officer, Executive Head of Marketing	Marketing executive: Brand Manager	Marketing executive: Brand Manager
	# of participants	2	2	2	1	1
Brand Image						
	B2B clients (Law firms)	Bowmans	Norton Rose Fulbright	Cliffe Dekker Hofmeyr	Webber Wentzel	Baker McKenzie
	Position	Financial managers	Financial managers	Financial managers	Financial manager	Financial Manager
	# of participants	2	2	2	1	1

5.4.1.4 Data collection

Research problems or gaps emanate from the collection and analysis of secondary data. Through secondary data analysis, researchers can situate research projects in broader extant literature in various disciplines. Consequently, secondary data collection precedes primary data collection (Malhotra et al., 2017:91). This study commenced by interrogating

extant branding theory (Chapters 2 to 4), with the primary focus on brand identity and brand image.

To elicit rich descriptions of the participants' beliefs, attitudes, perceptions and feelings on brand identity and brand image, face-to-face, semi-structured, individual, depth interviews were conducted (Babin & Zikmund, 2016:176; Keller, 2013; Muhonen et al., 2017: 62). To distil brand identity, appointments were made with senior marketing executives from South Africa's top 5 banks. The interviews were conducted by the researcher who used an interview guide. The same data collection tool was utilised to deduce banks' brand image from financial managers in South Africa's leading law firms. A sequence was followed during the data collection process. These sequential phases are outlined below.

- Phase 1: This was a theoretical investigation into the brand identity-image congruence inquiry through the Brand Identity Prism lens to address the first secondary research objective;
- Phase 2: This phase was an empirical brand identity inquiry which consisted of, (i) depth interviews with a specific sample from B2B banks in South African, and (ii) content analysis of the selected B2B banks' branding information to address the second secondary research objective.
- Phase 3: This was the empirical image inquiry phase, which consisted of (i) depth interviews with a specific sample (clients of the B2B banks which operate in the SA Law firm sector) to address the third secondary research objective.

5.4.1.4 A *Interview guide design*

The aim of the interview guide for the banks was to extrapolate meaningful data from the study participants. As discussed earlier, interviews are typically one-on-one conversations regarding an inquiry between the researcher and study participants. Through interviews, researchers can extract participant's rich and in-depth perceptions and feelings on a topic under discussion (Curry et al., 2009; Brown et al., 2018:43). The most suitable data collection technique for this study was face-to-face, semi-structured individual depth interviews with industry experts. The main purpose of the interviews was to explore the applicability of an existing theory (Brand Identity Prism) in B2B bank brands in South Africa. This process simultaneously extrapolated brand identities from South African banks. Banks' brand identity empirical data was then transcribed and analysed to distil banks' actual brand identities. Thereafter, this information was utilised to formulate the brand image interview guide for law firms. Thus, the brand image interview guide deduced banks' brand image in order to assess congruence between brand identity and image. The data collected through

interview guides equipped the researcher to derive dimensions that contributed towards the development of a B2B Brand Identity-Image Congruence framework which is presented in Chapter 7.

The design of the two interview guides adhered to an interview guide framework suggested by Leedy and Ormrod (2010:149-152), also cited by Steenkamp (2016:107) and van Loggerenberg (2017:180).

The authors advise researchers to prepare the engagement questions in advance in order to guide the conversation. Participants' cultural differences must be considered as researchers need to make sure that participants are representative of the population from which the study makes inferences. The interviews must be conducted in a suitable location with no interruptions. Participant consent must be obtained beforehand, and the researcher must establish rapport with the interviewees. The responses must be recorded verbatim. The researcher must not display any surprise, agreement or disapproval as to participants' feedback and must remain aware that responses are only perceptions, which may or may not be facts.

The brand identity interview guide (see Appendix A) facilitated the engagement with marketing executives in the banking sector, thereby exploring the applicability of the Brand Identity Prism dimensions, namely, brand physique, personality, culture, self-image, reflection and relationships. Accordingly, the brand identity interview guide addressed the secondary research objective which was to derive dimensions that could be used to construct a Brand Identity-Image Congruence framework, the primary objective of the study. The brand identity interview guide concurrently extrapolated the banks' brand identities, whereafter the findings derived from the brand image interview guide (see Appendix B) were used to confirm the level of congruence between brand identity and brand image.

- *Brand identity interview guide explicated*

In **Section A** of the brand identity interview guide, the researcher introduced himself to the interviewees and gave a brief background of the study and the importance of engaging with the interviewees. Thereafter ethical issues were clarified by the researcher and consent forms were signed by the interviewees. **Section B** recorded the interviewees' details which were kept confidential. These included names and surnames, contact information, job titles and employer company names.

The actual interview questions in **Section C** explored the applicability of Kapferer's (2012:158) Brand Identity Prism in South African banks, thus aiming to derive additional dimensions that could be used to construct a Brand Identity-Image Congruence framework.

This section therefore focused on the six dimensions of the Brand Identity Prism, namely, brand physique, personality, self-image, reflection, culture and relationships. Moreover, the interview guide also addressed brand identity defining questions as posed by Kapferer (2004:96). The theoretical underpinning of each question is explained below. Figure 5.5 links the questions to the Brand Identity Prism dimensions which were explored.
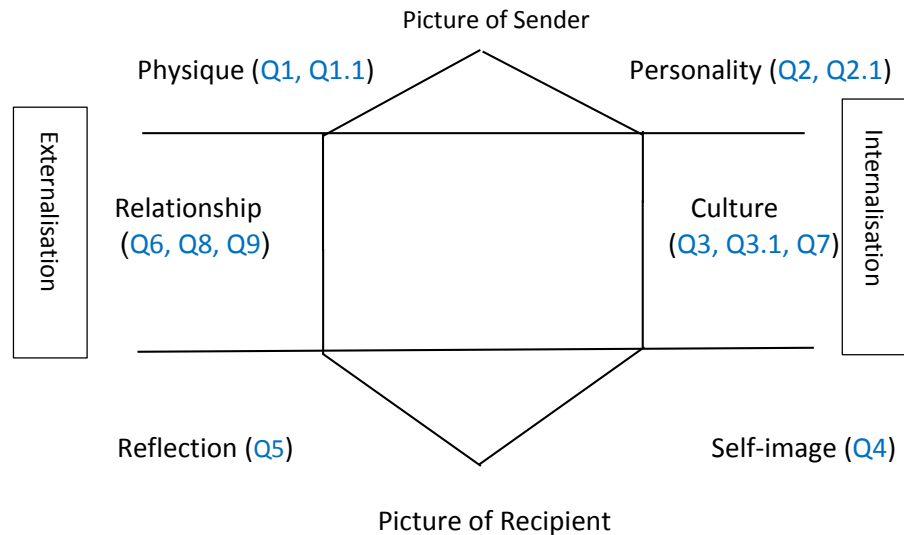
Figure 5.5: Brand identity interview guide questions linked to Brand Identity Prism
Source: Adapted from Kapferer (2012:158)

Question 1: *What are the signs and physical aspects or elements (colours, logos, names) that make your brand recognisable?*

This question explored the applicability of the **brand physique** dimension in South African banks. Various researchers such as Aaker (1996:8), Chevalier and Mazzalovo (2008:187) and Kapferer (2012:158) posit that brand physique refers to the concrete aspects that are triggered in client's minds when a brand is mentioned. Collectively, these triggers or brand elements (names, colours, logos, designs) formulate brand identity. Their consistency determines brand identity cohesiveness (Keller, 2013:167).

Question 1.1: *What is your brand slogan and what does it mean?*

Brand slogans are short phrases that communicate persuasive information about brand (*Keller& Swaminathan (2020:158).*

Question 2: *As a persona or character, how would you describe your brand? What are the traits or characteristics that define it? Is your brand a he or a she, or both, please elaborate?*

These questions explored the ***brand personality*** dimension. Extant branding theory suggests that brands can be imbued with human traits. Derived from the theory of anthropomorphism, brands can assume human traits and personalities such as being loving, down to earth or aggressive among other human descriptions (Kapferer, 2001:10; 2012:159; Keller, 2013:115; Burmann et al., 2017).

Question 3: *Please describe the culture and values that your institution upholds? What informs or influences those values? Are your guiding brand values a requirement in your recruitment and selection of new personnel?*

These questions addressed the ***brand culture*** dimension. Brand culture describes a company's guiding values and principles which may emanate from the cultural values of the brand developers, often influenced by the country of origin (Chevalier & Mazzalovo, 2008:188; Beverland, 2018:269). Hence companies may recruit employees who share values consistent with those of the brand in order to a build a coherent brand identity (McCoy & Venter, 2016:42). Kapferer (2004:109) adds that brand culture links the brand with the company, especially when the two bear the same name, as is the case with bank brands.

Question 4: *What inner feeling, perception or image would you like your clients to have of themselves based on being associated with your brand?*

This question explored the applicability of the ***self-image*** dimension. According to Kapferer (2012:162), consumers formulate an 'internal mirror' or inward view of themselves based on the brands they consume. This theory argues that brands can influence how consumers feel about themselves based on brand usage.

Question 5: *Customers often purchase certain brands to build and portray their own identities. What image does your brand project about its users?*

This question explored the ***reflection*** dimension because brands can build aspirational brand identities. Consequently, consumers purchase brands in order to build their own identities in their quest to be associated with a particular brand identity. Therefore, a brand becomes a reflection of its users (Kapferer, 2012:162).

Question 6: *Describe the relationship between your brand and your clients?*

This question addressed the ***relationship*** element. This alludes to long-term interactions between a brand and its customers – in essence, how a brand delivers its services and how it relates to its customers (Schivinski & Dabrowski, 2015:46-47). Kapferer (2012:162) contends that relationships are particularly crucial for banks as the services are

characterised by relationships. de Chertnatony (2007:46-47) also considers brand relationships as paramount to building coherent brand identity.

Question 7: *What is your brand's particular vision and aim?*

This question addressed **brand vision** dimension. Brand vision is seen as an articulation of a brand's purpose, values and culture in pursuit of an envisioned future. Brand vision is thus a projection of a brand's future (de Chertnatony, 2007:46-47; Urde, 2016:29).

Question 8: *What customer needs does your brand fulfil or satisfy?*

This question explored the applicability of **needs satisfaction,** a critical brand identity dimension for banks. Keller (2013:108) states that brand awareness helps customers to understand the service category in which their preferred brands compete in, and to understand the specific services offered under the brand name. Thus, brand awareness helps customers understand which of their needs a brand seeks to satisfy (Mogaji & Danbury, 2017:540).

Question 9: *Brand identity is seen as a critical source of brand positioning. What differentiates your brand from your direct competitors?*

This question addressed **brand positioning**, an important element that influences the brand-customer relationship and how a brand is perceived. According to Ghodeswar (2008:6), a differentiated brand identity can be built through positioning the brand against competitors in consumers' minds, which may yield sustained competitive advantage.

Question 10: *Do you have any other inputs that may assist this study to better understand what your brand identity is and what it stands for?*

This question did not address any specific dimension as it aimed to extract additional feedback to better understand the various banks' brand identities. Chinomona (2016:125) and Srivastava (2016:29) posit that communicating a brand's truth and promise is critical in brand building efforts.

- *Brand image interview guide explicated*

As alluded to earlier, the brand image interview guide (Appendix B) deduced the bank's brand image in order to assess congruence between brand identity and image. The brand image interview guide questions were directly derived from the initial brand identity interview guide. As brand identity exploration preceded brand image, the banks' brand slogans (and other identity dimensions) were initially extrapolated from the marketing executives who

formulated the banks' brand identities. Whereafter, B2B clients (law firms) were probed what their bank's brand slogans is in order to determine alignment or lack thereof.

Similarly, to the brand identity interview guide, in **Section A** of the current interview guide, the researcher introduced himself and gave a background of the research and the importance of engaging with the specific interviewees. Section A also clarified ethical issues and consent forms were signed by interviewees prior the commencement of the interview. **Section B** captured interviewees' details such as names and surnames, contact information, job titles and employer company names. **Section C** entails the actual interview question.

Question A: This was a qualifying question which ascertained which banking brand the law firm banked with.

A – Absa   B – FNB   C – Investec   D – Nedbank   E – Standard Bank

When more than one bank was mentioned, the first bank brand mentioned was investigated. Therefore, the bank brand mentioned was eliminated from the interview guide for subsequent interviews with other law firms.

Question 1: *How do you recognise ……………bank? Which brand elements make it recognisable?*

This question explored whether bank's' **brand physique** is congruent to what is decoded by B2B law firm clients.

Question 1.1: *What is……….….bank's brand slogan, and what does it mean to you?* This question explored **brand slogan** dimensions and whether the communicated brand slogans by banks are congruent to what is understood by B2B law firm clients.

Question 2: *As a persona or person, how would you describe……………bank, what are the traits or characteristics that describe this 'person'?* The question explored **brand personality** dimensions and whether bank's brand personalities were congruent to what B2B law firms construe.

Question 3: *What is your understanding of……………….bank's culture and values? In your understanding what informs or influence this culture and values?*

This question addressed **brand culture and values** brand identity dimension. The question seeks to establish whether bank's brand culture and values dimension is aligned to what resides with B2B law firms.

Question 3.1*: Are the values and culture mentioned in **Q3** reflected by or upheld by employees at …….. bank?*

This question investigated theory versus practice regarding bank's brand culture and values dimensions.

Question 4: *Describe the kind of feeling, internal perception or atmosphere within your firm based on your association with ……………bank?*

This question addressed **self-image** brand identity dimension. The question probed whether the bank's envisioned self-image is the realised self-image by B2B law firms.

Question 5: *How would you say ……………..bank describes you as their client*? This question explored **reflection** as an important brand identity dimension. Consumers may consume certain brands in order to project their certain identities. Therefore, this question established the congruence between how banks view their B2B client's brand identity and how the clients' think banks view them.

Question 6: *Describe the kind of relationship you have with …………………..bank*? This question addressed **relationship** dimension in order to determine whether how banks describe their B2B client relationship is consistent with how clients describe the relationship.

Question 7: *What would you say is ……………. bank's brand vision*?

This question explored whether **brand vision** is construed by B2B law firm clients.

Question 8: *As clients of…………………..bank, what are your business needs that …………….bank fulfils/satisfy?*

This question addressed **needs satisfied** brand identity dimension. Therefore, the question established law firms' primary business with the banks.

Question 9: *In your view, what differentiates ……………bank from its direct competitors?*

The current question addressed a foundational brand identity dimension, **brand differentiation and brand positioning**. Bank's brand differentiation claims were explored for corroboration with B2B clients.

5.4.1.5 Data analysis

Following data collection (interviews), the audio recorded interviews were transcribed to textual format for coding and analysis purposes. Codes were generated in order to develop themes with the aid of a computer-assisted qualitative data analysis software programme Atlas.ti8 (Steenkamp, 2016). Figures 5.6 below presents the relevant codes and themes extracted from one of the transcribed interview guides using Atlas.ti8.
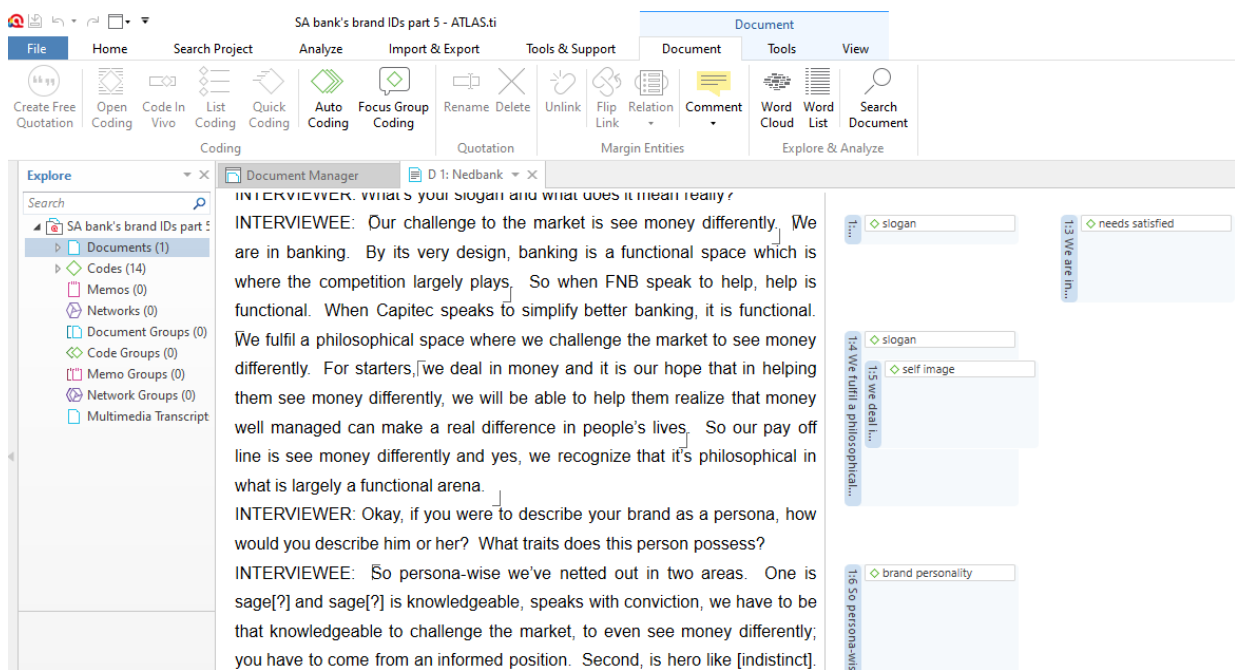
Figure 5.6: Findings identified by means of coding

Source: Authors' notes on ATLAS.TI

This process resulted in the identification of a total of nine themes - six were derived from the theoretical framework (Brand Identity Prism), and the other three were generated through literature review. Therefore, the coding and themes development; and data analysis was conducted by the researcher through the theoretical lens of the Brand Identity Prism. Secondary research objectives of the study sought to explore the applicability of the Brand Identity Prism dimensions in the South African B2B banking sector, and to establish whether banks' brand identities were congruent to brand image as perceived by law firms.

To explore the BIP dimensions' applicability or lack thereof, direct quotations from the study's participants were compared with the theoretical underpinning of the BIP. Thereafter, sub- conclusions were derived on the dimensions' applicability. This process simultaneously, distilled bank's brand identities, coupled with content analysis of banks brand documents. Moreover, in order to gauge brand identity-image alignment, comparison for consistency were made between the banks' executives' direct quotations and brand documents against direct quotations from executives in the law firm sector. Whereafter, conclusions were arrived at regarding banks' brand identity-image congruence. A full discussion of the data analysis is provided in Chapter 6.

5.5 Trustworthiness of data

To safeguard the credibility and quality of the study and its findings, trustworthiness issues needed to be addressed. Trustworthiness of a study refers to the degree of confidence in the data collected, the methods used to collect the data, the interpretation and the analysis tools. Trustworthiness procedures and criteria may vary in different fields, nonetheless, the following were relevant in the context of this qualitative study: data credibility, dependability, confirmability and transferability. These are widely accepted as trustworthiness criteria in qualitative inquiry (Connelly, 2016:435).

Credibility: Credibility of a study and its findings is seen as the most important trustworthiness criterion. Credibility is determined by researchers' paradigm assumptions and the lens through which they choose to prove it (Creswell & Miller, 2000:125). In this regard, the current study accepts that human beings create knowledge; therefore, knowledge and meaning are constructed by those who participate in the research. Thus, reality is socially constructed (Scheiner, 2019:518-519). According to Connelly (2016:435), the methods used to ascertain credibility include prolonged engagement with participants. Therefore, a qualitative data collection method, namely, face-to-face individual depth interviews and an analysis technique, content analysis, were deemed suitable for this study which sought to extrapolate participants' beliefs, attitudes, feelings and perceptions on brand identity in South African B2B banks and brand image in South African law firms (Babin & Zikmund, 2016:113).

Creswell and Miller (2000:126) maintain that the credibility of a study is established by having it audited by external researchers. The authors must provide clear documentation of all research decisions and activities. Both the audio recordings and transcripts are available for audit purposes.

Dependability: This criterion alludes to the stability of research data over a given time period in different contexts. Maintaining the audit trail is one of the procedures that defines dependability (Anney, 2014:278; Elo et al., 2014:4). As mentioned above, primary data in the form of audio recordings and word format transcripts was archived for audit purposes.

Confirmability: This criterion refers to the degree to which the research findings would be consistent if the study were to be replicated under different conditions. Confirmability refers to when results are corroborated by other researchers (Connelly, 2016). The current study is yet to be replicated in different contexts, however, the sample (which consisted of 90 per

cent of the South African banking sector based on market share) suggests that the study is transferable and may be confirmed in other banking sectors.

Transferability: This measure assesses the extent to which research findings can be useful and applicable in other contexts. A researcher can support their study's transferability with a rich and detailed description of the context, location, people studied and data collection methods and findings (Anney, 2014; Connelly, 2016). The researcher holds that the findings of the current research can be transferable to other banking sectors.

The current chapter explicated the study context, location and participants, data collection methods and results are presented in the following chapter.

The current thesis makes no claims of generalisability of its findings to broader B2B services brand identity; however, naturalistic generalisability was found more applicable for its qualitative research findings. In qualitative research, naturalistic generalisability depends on the reader's opinion, which may be based on awareness and interest in a subject matter (Bailey, 2007: 180-183; Steenkamp, 2016:111-112). Moreover, the findings of the current study could be extended to similar contexts.

5.6 Ethical considerations

Babin and Zikmund (2016:201) note with emphasis the importance of researchers' adherence to marketing research codes of ethics, and researchers' obligation to protect the public from misrepresentation and exploitation under the guise of marketing research. Malhotra (2015:198) concurs that the rights of research participants should be respected. The participants should be informed that they may withdraw from the study at any point during the interaction.

Participants' confidentiality and consent was prioritised as required by CPUT's Faculty of Business and Management Sciences Ethics Committee (See appendix C: ethics informed consent form). Initially ethical clearance was obtained from the Faculty of Business and Management Science Research Ethics Committee prior data collection (See Appendix D: ethics clearance certificate). The faculty requires researchers to adhere to the following procedures.

- Describe the main research procedures to you in advance, so that you are informed about what to expect;

- Treat all interviewees with respect by arriving on time for all the interview schedules and well prepared;

- Conduct an introduction with the interviewee in order to break ice;

- All the interviewees will be asked for permission to record the interviews and also take some note where applicable;

- In a case where there is no clarity, the interviewees will be allowed to ask for confirmation or clarity of words/sentences/phrases to ensure accuracy of the data collected;

- Participants will be told that their data will be treated with full confidentiality and that, if published, it will not be identifiable as theirs;

- Participants will be given the option of omitting questions they do not want to answer or feel uncomfortable with;

Participants will be told that questions do not pose any realistic risk of distress or discomfort, either physically or psychologically, to them;

- At the end of each interview all the interviewees will be thanked for their time and information provided for this study;

- Participants will be debriefed at the end of their participation (i.e. give them a brief explanation of the study).

The current research also abides by the code of ethic of the South African Marketing Research Association as outlined in their website www.samra.co.za. Prior to conducting interviews with study participants, the participants were contacted to request their permission to be interviewed. Issues of confidentiality, the right to terminate the interview at any given point, and the right to refuse to answer any question/s, were clearly outlined.

5.7 Chapter reflection

Research definitions are nuanced, however, the systematic and scientific processes in gathering and processing data in pursuit of uncovering inquiry are consistent. The core of research is understanding the world, and this is directly informed by how researchers view the world, and the purpose of a worldview inquiry. Ontology, epistemology and methodology paradigms are lens through which researchers interpret the world in order to formulate their worldview. In this regard, the researchers' ontology (worldview) is that brand identities are constructed internally within firms and communicated to external stakeholders, who in turn derive brand image. Epistemologically (nature of knowledge) this chapter and the thesis at large posits that brand identity construction is largely influenced by personal identities,

beliefs, and backgrounds of individuals assigned to formulate it. Methodologically (methods/tools to gather data), this study employed the methodological precepts of interpretive exploratory qualitative research as explicated in this chapter.

Therefore, the current chapter outlined the research methodology that was deemed suitable to address the research problem, research objectives and research questions of the study. The adopted marketing research process was also described. This gave structure to the study's appraisal of marketing research theory in order to determine the appropriate research methods and processes. Furthermore, the marketing research process served as a guide for the empirical data collection processes. Thus, the research design, strategy, data collection methods and interpretation were explicated. The chapter concluded by discussing the interview guides that were used to collect the data. The following chapter presents the study's empirical data which is also linked to branding theory. Interpretations are presented in sub-conclusion and conclusion throughout the chapter.

CHAPTER 6

DATA PRESENTATION AND ANALYSIS

6.1 Introduction

The previous chapter outlined the methodology and data collection techniques that were used to address the research objectives and research questions of this study. As stated in Chapters 1 and 5, this study primarily aimed to submit a comprehensive Brand Identity-Image Congruence framework for selected B2B bank brands in South Africa, (the framework is delineated in Chapter 7). This framework could be used as a strategic guide or instrument to build coherent brand identities in the banking sector. Therefore, the research discourse and reasoning are inductive as the study puts forward a new theory (Soni & Kadali, 2012:760).

The suggested Brand Identity-Image Congruence framework is premised on an exploration of the applicability and relevance of an existing theory (the Brand Identity Prism) in the South African banking sector, where dimensions that contributed to its construction were identified. Hence, the secondary research objectives are deductive as an existing theory was verified for applicability (Haydam, 2013). To fully address the secondary research objectives, the following research questions (stated in Chapter 1 and 5) were posed:

- How applicable is the Brand Identity Prism to selected B2B banks in South Africa?
- What are the additional dimensions that may contribute to the development and description of a comprehensive Brand Identity-Image Congruence framework for selected B2B bank brands in South Africa?
- Is brand identity and brand image congruent in the South African banking sector?

Accordingly, during the first phase of primary data collection, the study explored the applicability of Kapferer's (2012:158) Brand Identity Prism and all its dimensions in the South African banking sector. This addressed the first secondary research objective. Consequently, the brand identities of the selected bank brands were extrapolated. This was done through face-to-face, individual, depth interviews with marketing executives who are instrumental in developing and communicating each bank's brand identity strategy. The banks' branding information – sourced from websites, annual reports and media releases – was then analysed. This triangulation allowed the researcher to draw conclusive deductions on the banks' brand identities.

As the research title suggests, this study primarily investigated the relationship between two schools of brand management, namely, brand identity and brand image. To establish whether the brand identities of the banks were congruent with their business clients' image in the South African law firm sector (third secondary research objective). Therefore, the brand image of the bank brands was deduced from their clients who operate in the South African law firm sector. The gaps identified between the banks' brand identities and their image aided the researcher to derive dimensions that were used to formulate the Brand Identity-Image Congruence framework for B2B service as discussed in the following chapter (second secondary research objective).

This study recognises Kapferer's (2012:158) Brand Identity Prism as a prominent brand identity model insofar as it conceptualises brand identity dimensionality. It was thus adopted as a theoretical guide. As mentioned earlier, in order to address the primary research objectives, the Brand Identity Prism was initially empirically interrogated for applicability in the South African B2B banking sector to derive dimensions to construct the new framework (a primary objective). Furthermore, as discussed in Chapter 3, the Brand Identity Prism consists of six dimensions, namely, physique, personality, culture, relationships, reflection and self-image. Figure 6.1 below depicts the questions in the interview guide that addressed the specific Brand Identity Prism dimensions.
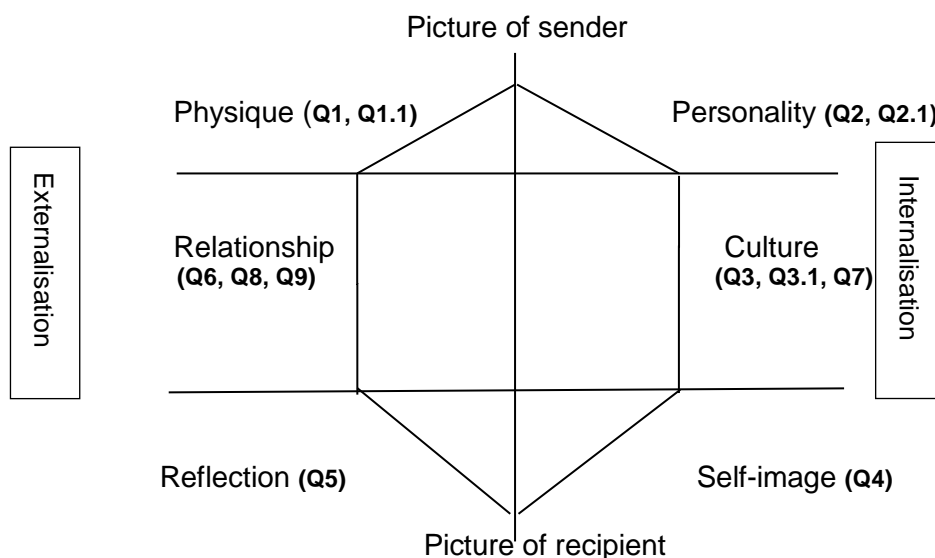
Figure 6.1: Interview guide questions linked to the Brand Identity Prism
Source: Adapted from Kapferer (2012:158)

The findings are therefore reported for each dimension to either confirm or disconfirm its applicability per bank brand.

6.2 Reporting structure

The findings reporting structure is as follows:

- The theoretical underpinning of each Brand Identity Prism dimension is reviewed, as discussed in Chapters 2 and 3. Then, direct quotations from the banks' marketing executives are included to either confirm or disconfirm the applicability of each dimension per bank brand. This is followed by direct quotations from the banks' documentation which also either confirm or disconfirm the dimension's applicability in that sector. Sub-conclusions are then made based on the findings from the marketing executives' quotations and document analysis. The findings serve two purposes, namely, (i) to establish each dimension's applicability and (ii) to construe the banks' brand identity.

- The brand image findings for each bank are then reported, in accordance with the Brand Identity Prism dimensions. Direct quotations from law firm financial managers reflect the brand image of each bank brand for each dimension. The findings (direct quotations) from bank documents and the marketing executives are then compared to the law firms' (clients) financial managers' responses in order to establish the dimensions' congruence or incongruence.

- Citations from coded interview transcripts are referenced as follows: *2.3 We are the biggest bank brand in Africa (408:765).* This indicates that the quotation comes from the second participant in a particular ATLAS.ti project, and the quotation is the third to be coded from the interview transcript. The quotation starts at character 408 and ends at 765 in the specific transcript within the same project.

Figure 6.2 below presents the relevant codes derived from the tested theory.
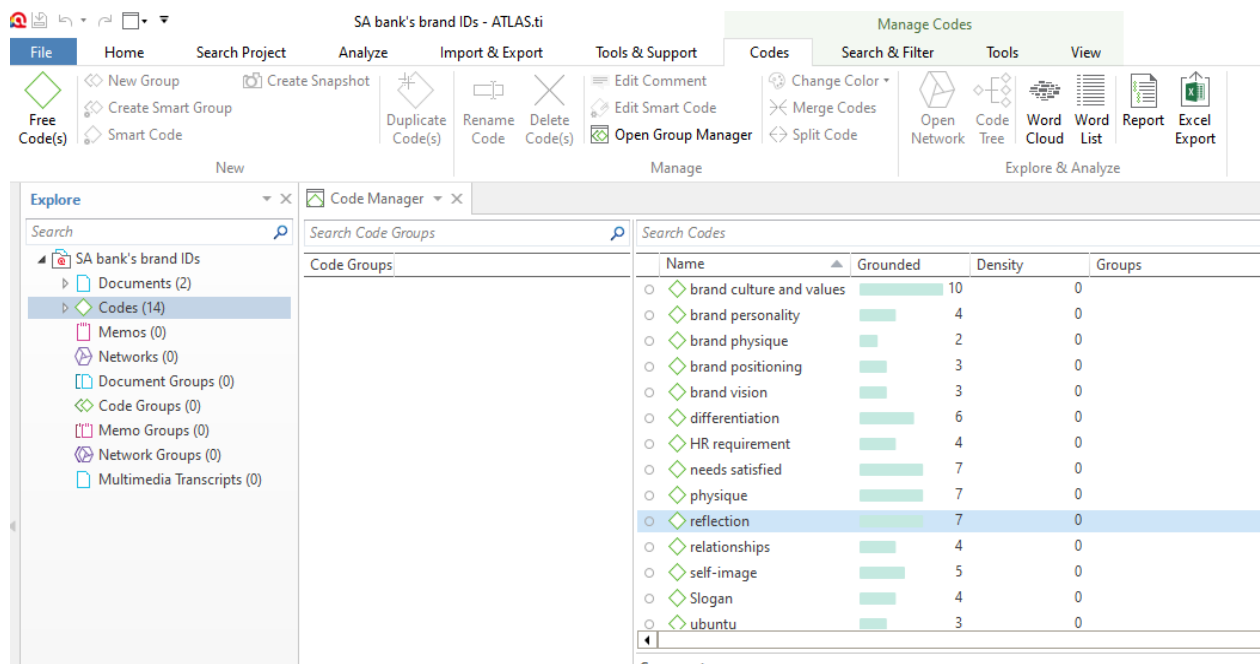
Figure 6.2: Relevant codes

Source: *Authors' notes on ATLAS.TI (2019)*

Therefore, the first secondary research objective (applicability of Brand Identity Prism dimensions) is addressed throughout the finding's presentation and discussion in the current chapter. The second secondary research objective (identification of dimensions to construct the congruence framework) is addressed in Chapters 2, 3, 4 and, 6 and presented in Chapter 7. Thus, the identified dimensions formulate the new congruence framework (a primary objective of this study), as presented in Chapter 7. The banks' brand identity-image congruence or incongruence (the third secondary research objective) is addressed in the Brand Identity Prism dimensions' sub-conclusion for each bank. The final conclusion is presented at the end of the chapter.

The Brand Identity Prism framework is presented in this chapter; the purpose is to link the empirical findings to extant theory, and to present a visual framework and location of the dimension under discussion. Where dimensions are highlighted in red, they indicate that the section of the chapter presents empirical findings on the dimension concerned. Therefore, the Brand Identity Prism, as discussed in Chapter 3, is revisited.

Fundamentally, Kapferer (2012:150) suggests that a brand has an identity when it is different from others – brand differentiation, in essence. Brands need to be positioned against competitors as consumers inherently make comparative choices in their purchase decisions.

Consequently, brands need to precisely locate their product category and clearly state the need their product or service satisfies. This equips the consumer with a key decision-making factor or salience (the extent to which a brand is top-of-mind in purchase decisions) (Keller, 2013:107-108). Against this background, brand differentiation, brand positioning and needs satisfied dimensions' exploration premised that of the actual Brand Identity Prism framework.

6.3 Brand differentiation

As explicated in Chapter 2, branding endows products and services with unique associations that differentiate them from competing brands. Thus, differentiation is when a firm communicates what it is and what it stands for in order to create and maintain a favourable association and relationship with its stakeholders (Keller, 2013:35). Brands differentiate between ostensibly identical products − this is critical in consumer decision-making (Kastberg, 2010). The researcher is of the view that brand differentiation is particularly important in services industries, as the brand may be the only differentiator. This supposition was explored in the top five bank brands in South Africa.

6.3.1 Absa brand differentiation

As can be seen from the quotations below, Absa's marketing executives refute the notion that banks are generic. The first marketing executive stated that physical evidence or servicescape in their branches acted as a differentiator.

> *1:31 I think a lot of our brand of distinctiveness comes through in how we show up quite physically and that can be in digital channels or physical channels. The way in which you walk into our branches and it just fundamentally feels not like a traditional banking branch. So I think those are the things that adds to the distinctiveness that people are playing back (14769:15135).*

Another marketing executive argued that their logo (an important brand identity element) distinguished them from competitors.

> *2:4 So then the actual Absa logo, it's slightly different to most banking logos because it's round not rectangular. So, landscape rectangular, it's round. The reason its round is because well - several things with that logo is that we set out to design it in the context of our brand proposition, which we can talk about later but - and it's round because we see symbolism in a sense of community. So like people come together, we're stronger together, it's community. It's very, a sense of*

community and a sense of collection [indistinct] is an African thing, very much so.
So hence it's round, since we run … an African organisation, that's why it's round
(1799:2467).

Absa brand differentiation is also alluded to in company documents.

We will differentiate ourselves by: Creating an entrepreneurial culture that is
diverse and inclusive. Empowering our employees to become outwardly focused
and customer-obsessed (Absa Group Integrated Report, 2018).

Various differentiating factors are thus mentioned, both by marketing executives and in
company documents. This confirms that (i) brand differentiation is a strategic imperative at
Absa as the findings from marketing executives and documents highlight the importance of
differentiation and (ii) brand differentiation as a critical brand identity dimension is confirmed
to be applicable for Absa. This is in accordance with the fundamental basis of brand
differentiation, which is to create strong, favourable and unique association with clients
(Keller, 2013:88).

6.3.1.1 Business client: Cliffe Dekker Hofmeyr (CDH)

Absa's purported brand differentiation, as reported by the marketing executives, is not
conceived in the same way by a leading law firm, Cliffe Dekker Hofmeyr, which is a business
client of Absa. This claim is reflected in a quotation from a financial manager at CDH.

1:14 I can't say that Absa, in my view of who the top bank is, and it's not Absa at
the moment. I can't say they've got a distinguishing factor.

I think they've got ground to make up against one or two of their competitors. So,
no, I can't say there is something that distinguishes them (6781:7087).

The incongruence between Absa's claimed brand differentiation and what was decoded by
their business client depicts a gap between the communication of an important brand identity
dimension and what B2B clients conceive. Therefore, it can be concluded that brand
differentiation is not aligned with what the client decodes.

6.3.2 First National Bank brand differentiation

The marketing executives at First National Bank (FNB) seemed uncertain and ambiguous regarding what distinguished their brand from direct competitors. Even though one participant mentioned digital enablement as a differentiator, the participant also conceded that their ecosystem was not necessarily unique in the market, as can be seen from the quotation below.

> *1:20 I think one is the scale of our ecosystem which is not necessarily unique but it's - it competes well with some of our direct competitors because we have a very diverse offering. As I said, all of your financial needs can take place in one space. So that is a differentiator not against all our competitors but against some and then the digital enablement (11956:12313).*

The quotation below from another marketing executive corroborates the view (with outside people) that innovative products are what set FNB apart from competitors. Once again, however, this reflects uncertainty as brand differentiation is inherently an internal or company-based function.

> *2:17 I obviously, outside of my working world I often engage with people and the conversations that they have and everyone who I speak with, the first thing that they always say is that FNB has such innovative products and we do. And we have very, very cool products. But FNB just – and coming from other people, who have banked with all the banks, and us, they say, you know what, it's just so much easier and the reward system is just so much easier and the rewards system is just so cool. People love that and it's easy; it's understandable. It's not complicated (6385:6949).*

However, FNB's differentiation is well-documented. In an article published on 23 May 2018 in a media update, FNB's Chief Marketing Officer stated that:

> *The enablement of a cohesive banking strategy, underpinned by digitisation across our business, has helped in distinguishing our brand in the marketplace. This investment has helped us move beyond just banking, to a brand that fully disrupts with the customer in mind* (Media Update, n.d.).

Furthermore, FirstRand (FNB's holding company) stated in a recent annual report that:

> *FirstRand can provide its customers with differentiated and competitive value propositions due to its unique and highly flexible model of leveraging the most appropriate brand, distribution channel licence and operating platform available within the portfolio (Frist Rand Annual Integrated Report, 2019).*

Although the documents are very explicit on FNB's brand differentiation, the findings from the interviews with the marketing executives seem ambiguous. Consequently, this depicts misalignment between the marketing executives' views and what is documented.

6.3.2.1 Business client: Norton Rose Fulbright

The quotations below from a Norton Rose Fulbright financial manager, a business client of FNB, provides insights into the bank's brand differentiation. The first quotation depicts an undifferentiated FNB brand, while the second quotation notes innovation as the banks brand differentiator

> *1:8 I'm not sure, ever since I started here, we have been banking with them. We have good relationships with other banks too but I'm not sure how they are different because they mostly deal with then as they are our main bank (2574:2793).*

> *2:4 It's the bank most known for innovation (3410:3449).*

Initially, FNB's brand differentiation was not clearly articulated by its senior marketing executives. This seemingly flows on to their law firm B2B client, as can be seen in quotation 1.8 above. Even though the second quotation mentions innovation, it cannot be conclusively stated that FNB's brand differentiation is congruent with its clients' interpretation.

6.3.3 Investec brand differentiation

The quotations below indicate how the Investec brand is differentiated from its competitors. The marketing executive mentions brand differentiators like 'out of the ordinary' and 'iconic'. These remarks shift the conversation beyond mere differentiation to distinctiveness.

> *1:4 …when we view clients and we view businesses, we do it in a very different way, a very human view that makes us out of the ordinary (1866:1996).*

> *1:19 What are the things and what are the characteristics that make an iconic brand, it's being distinctive, it's being ambitious. It's being … single-minded. It's*

being out of the ordinary …. we're constantly striving towards making our brand iconic and everything must feed towards that (8794:9100).

Investec's distinctiveness aspirations are reiterated in their annual report:

Our strategic goals and objectives are based on the aspiration to be recognised as a distinctive specialist bank and asset manager. Investec distinction: client focused approach; specialised strategy; sustainable business; and strong culture (Investec Annual Report, 2019).

In the same report, Investec's chairman affirms the bank's brand differentiators as:

The careful selection of people, their ongoing development and uncompromising commitment to our stated values will continue to be a distinctive characteristic of Investec's culture and drive.

The findings above imply that being differentiated and distinctive is an organisational imperative for Investec. Hence it can be reported that the differentiation dimension was found to be applicable in this context. Furthermore, the marketing executive, chairman and the documentation were consistent on differentiation being a priority at Investec.

6.3.3.1 Business client: Baker McKenzie

The quotation below reflects a financial manager's view from Baker McKenzie that Investec's brand differentiator is how they project a corporate image.

1:21 They might come up with different offerings but the image of Investec, that for me – it's a corporate image that I have in my head. It sets them a little bit apart from the other banks and they are into – so I mean that's built in with the events they have, not necessarily our client events but … you see Investec golf days and you see Investec functions and stuff. So, it always seems corporate in nature (5945:6359).

The business client views the Investec brand as one that is differentiated insofar as it claims to be a corporate brand. Even though the business client believes Investec differentiates itself through its corporate image, this is inconsistent with the factors mentioned by marketing executives and the documentation. Thus, Investec's brand differentiation is found to be incongruent with client perceptions.

6.3.4 Nedbank brand differentiation

Nedbank's marketing executive highlights their colour green (an important brand identity element) as what sets them apart in the banking sector. The participant further claims that their philosophical challenge to clients to see money differently is a critical differentiator.

> *1:25 … our green, it stands out, it means so many things. Green is nurturing, it's earthy, it's speaks to life … but on the other side it speaks to affluence and aristocracy. It's inaccessible almost. It's for the well-off. (12406:12677).*

> *1:26 I think another brand element that sets us apart is this challenge to the market, to see money differently. As I said it's philosophical, whereas the other guys are helping you get your driver's licence renewed here (12818:13034).*

Consistent with the inputs from the marketing executive, Nedbank's documents note brand positioning as their primary differentiator from other banks.

> *Our brand positioning is seen as differentiating us from traditional banks: 2020 is aimed at entrenching Nedbank's new brand positioning of 'see money differently'. Since its relaunch in March 2017, the new positioning has helped to differentiate the Nedbank brand through a marketing focus on brand value drivers. The repositioning further assisted in entrenching our brand essence of 'money experts who do good', driving up the bank's being considered as a bank of choice* (Nedbank Integrated Report, 2018).

The same report further notes and categorises the units or divisions that differentiate the brand in practical and operational terms.

> *Areas of strength and differentiation:*
> - *Strong franchise providing good returns.*
> - *Market leader with strong expertise and relationships in commercial property, corporate advances and renewable-energy financing.*
> - *Leading industry expertise in mining and resources, infrastructure, oil and gas and telecoms.*
> - *Solid advances pipeline (growth opportunities when business confidence improves).*
> - *Integrated model delivering improved client service and better coverage/deeper client penetration and attracting and retaining high-quality intellectual capital.*
> - *Efficient franchise (best efficiency ratio among peers) and high-quality portfolio (low CLR).*

The marketing executive mentioned the Nedbank brand as being aristocratic and inaccessible. These findings suggest that Nedbank is a somewhat exclusive and elite brand. Nonetheless, as can be seen in the quotations above, the brand differentiation findings from the marketing executive and those from documentation are congruent. It is evident that brand differentiation as a brand identity dimension is applicable at Nedbank.

6.3.4.1 Business client: Webber Wentzel

In the quotation below, a financial manager from Webber Wentzel, a client of Nedbank, notes efficient communication as what differentiates Nedbank.

> *1:23 … with Nedbank we're able to contact the person that we deal with directly on their cellphone. Whereas with the other banks, … you have to schedule a meeting, put it in the diary … book a boardroom (11607:11877).*

The business client notes Nedbank's efficient communication channel with clients as an important differentiator. The convenience with which the client is able to contact Nedbank affects brand experience and overall client service. This is in line with one of Nedbank's differentiation claims "*integrated model delivering improved client service*". The bank's brand differentiation dimension is found to be congruent with the client's perspectives.

6.3.5 Standard Bank brand differentiation

Crucial brand identity elements (colour, logo, font, shapes, design) are what differentiate Standard Bank from its competitors, according to one marketing executive.

> *1:5 It is our colour palette, it is our logos, it is our font, it is our visual assets in terms of shapes or in terms of designs or in terms of images. It's all of those things that … make up … our DNA … in terms of how we express ourselves as a brand consistently (2154:2453).*

Another marketing executive posits that the emotional connection with Standard Bank's target audience is what differentiates their brand in the market.

> *2:29 For us, the core central brand is more about the emotional connection that you make with your client or … with your market audience. And I think that's [our] differentiator between brands (18067:18258).*

Standard Bank's annual report also notes a 'people-centred' business approach as an organisational priority that sets the bank apart.

Focusing on our clients and creating a great place to work for our people enables us to compete, grow, innovate and achieve scale in our chosen markets (Standard Bank Group Integrated Report, 2018).

The brand differentiation findings from Standard Bank appear to be theoretically grounded. This finding is a rarity considering the apparent gap between marketing theory and practice. Moreover, prioritising a conducive working environment for employees may yield internal 'buy-in' or coherent brand identity and employee brand advocacy. Therefore, brand differentiation can be confirmed applicable at Standard Bank.

6.3.5.1 Business client: Bowmans

Financial managers from Bowmans reflected on how Standard Bank differentiated itself. They note growth ambitions and a certain type of business approach as what differentiates Standard Bank

> *1:14 I think obviously one differentiates them, it's obviously their willingness to grow (7302:7385).*

> *2:18 The quick acknowledgement of when things go wrong. So they've been quite "Sorry this is wrong, let's fix it" and putting us back into the position we would have been in and the responsiveness of their team, I think is what sets them apart (15506:15745).*

Standard Bank claims that brand elements, client-centrism and creating a great place to work for employees is what differentiates them in the market. On the other hand, their client believes that growth ambitions and acknowledging and rectifying service errors are what set the bank apart from competitors. These views are not aligned; therefore, the bank's brand differentiation claims are inconsistent with what the business clients decode.

6.4 Brand positioning

The fundamental premise of brand positioning is designing a firm's offering in such a manner that it occupies a distinct place in the minds of current and potential customers. Brand positioning is thus a differentiating tool utilised to communicate a firm's products and how the brand should be perceived (Alsem, 2007:232). Positioning should therefore be conceived broadly enough so as to encompass the organisation-wide processes required to develop and communicate a firm's identity to its customers. As a consequence, when a brand has been strategically positioned, the brand identity and value proposition can be fully developed

and communicated (Keller, 2013:79-80, Rosenbaum-Elliott et al., 2011:177; 2015:195). The findings discussed below present evidence of the relevance and applicability of brand positioning in the South African banking sector.

6.4.1 Absa brand positioning

The quotations below are from Absa's marketing executive who was instrumental in Absa's recent brand repositioning in 2018. The participant confirmed that the bank's new brand positioning was informed by what the participant termed Africa's optimistic and hopeful attitude.

> *1:3 We recognised when we went through the development of new Absa, it had to be positioned as a brand that would have relevance across this continent. So we're dealing with 54 countries, more than 300 people groups to language groups etc and so it had to really talk to universal human tree [indistinct], which was founded in the ridiculously optimistic hopefulness that you find on this continent (948:1347).*

The marketing executive further conveyed that their new brand positioning is very distinctive from that of competitors.

> *1:30 Again referring to the research that we have done, we have a very distinctive positioning that sits in a very different space to any of the other competitors. So the qualitative research tells us that where Africanacity, where our purpose is taking us and our creative execution around that has pulled us out quite distinctively from a more traditional competitor set visually, positioning, purpose, attitude are all quite distinctive (13410:13845).*

In a media update on 12 July 2018, Absa's Chief Marketing Officer corroborated the brand positioning findings quoted above by referring to 'Africanacity'.

> *Africanacity was created as a bespoke word that embodies the distinctly African ability to always find a way to get things done. We're a continent with immense challenges, but also one with tremendous tenacity, soul and sense of togetherness* (Media Update, n.d.).

Absa's new brand positioning is obviously relevant, particularly in the African context. However, their recent appreciation of 'Africanness' or 'Africanacity' may appear consequential as the repositioning was a consequence of a separation with their former holding bank, Barclays. Nevertheless, the marketing executives were adamant as to their African brand positioning. This is also consistently articulated in documents and media

releases. Thus, brand positioning is confirmed to be applicable and an important brand building dimension at Absa.

6.4.1.1 Business client: Cliff Dekker Hofmeyr

As can be seen in the quotation below, a financial manager from Cliff Dekker Hofmeyr does not see Absa bank as differentiated from other bank brands

> *1:15 So no, I can't say there is something that distinguishes them (7024:7087).*

The primary data presented above implies that Absa's brand repositioning was not fully absorbed by the business client in the South African law firm sector. The participant found the bank to be a generic brand and hence it can be confirmed that Absa's brand positioning is not congruent with this business client's perspective.

6.4.2 First National Bank brand positioning

First National Bank's marketing executive is not explicit on what the bank's brand positioning is, as can be seen in quotations below.

> *1:22 They are tools that we use … the assets that we have that – that help us to portray our brand in a way that people can recognize it easily, etcetera and those are all designed around our strategic positioning, etcetera (13952:14177).*

> *1:23 So those are important but I think the most important part of it all, is that a brand is really I mean this has been said so many times, a brand is about a – is kind of reputation in a way. It's like that's probably the simplest description of what it is if you take away all the physical stuff, what's left, the promise that we make to our consumers as a brand. That builds our reputation and we do it as consistently as we can so that it's reassuring and it's clearly understood and you know, I think we've stuck to our guns quite effectively (14181:14727).*

Conversely, another marketing executive explicated First National Bank's brand positioning in a media update on 23 May 2018. Commenting on FNB being voted the coolest banking brand for the eighth consecutive year in the *Sunday Times'* Generation Next 2019 survey, the Chief Marketing Officer remarked on FNB's brand positioning:

> *We have worked hard on building a brand that stands for much more than winning over the youth but one that defines help as being relevant in whatever context our customers find themselves* (Media Update, n.d.).

The findings above are thus misaligned. On the one hand, a marketing executive is ambiguous as to what FNB's brand positioning is. On the other hand, another marketing executive suggests the concept of 'help' as FNB's brand positioning. The incongruent findings present FNB as an incoherent brand internally. Consequently, brand positioning applicability in this context is inconclusive and thus not confirmed.

6.4.2.1 Business client: Norton Rose Fulbright

Commenting on FNB's brand differentiation, a financial manager from Norton Rose Fulbright noted innovation as the banks brand differentiator.

> *2:4 It's the bank most known for innovation (3410:3449).*

> *2:11 That's easy, it's just the innovation (7529:7565).*

Based on comments from FNB marketing executives and their business client, it appears that FNB's brand positioning claims are not congruent with the above quoted client's perceptions in the South African law firm sector.

6.4.3 Investec brand positioning

In terms of brand positioning, the marketing executive quoted below commented that humanity is what sets Investec apart from competitors.

> *1:21 …when we view clients and we view businesses we do it in a very different way, a very human view that makes us out of the ordinary (1866:1998).*

Investec's brand positioning is also articulated in their annual report which states that the banks seeks to be a specialist in the sector.

> *Our strategic goals and objectives are based on the aspiration to be recognised as a distinctive specialist bank and asset manager. Investing in our distinctive brand and providing a high level of service by being nimble, flexible and innovative (Investec Annual Report, 2019).*

In the same report, Investec's chairman re-emphasised their exclusivity as their brand positioning.

> *We are not all things to all people: we serve select niches where we can compete effectively.*

The findings above present a bank brand that is exclusive yet humble. This supposition is supported by the participants' input who view Investec as a bank that approaches business practices from a 'human' perspective yet serves a specialist niche market. Therefore, brand positioning is confirmed applicable at Investec bank.

6.4.3.1 Business client: Baker McKenzie

A financial manager from Baker McKenzie stated efficiency and technology as factors distinguish Investec from its competitors.

> *1:23 …I started off by saying they're efficient, then I mentioned the technology that they offer the platform and yes, I mean the two or our main overall impression, they're doing well on both fronts (6955:7151).*

The client alluded to what he believed were Investec's perceptual distinguishing features, however, the factors mentioned appear to be service efficiency elements. Nonetheless, the brand positioning communicated by Investec documents and the marketing executives is contrary to the business client's perception. Thus, the bank's brand positioning is incongruent with what is understood by business client in the South African law firm sector.

6.4.4 Nedbank brand positioning

A marketing executive from Nedbank conceded that their brand positioning was to 'see money differently', which is more of a philosophical call to their target audience to look at money differently.

> *1:26 … another brand element that sets us apart is this challenge to the market, to see money differently. As I said it's philosophical, whereas the other guys are helping you get your driver's license renewed here (12818:13034).*

Seeing money differently is the banks brand positioning and is also clearly stated in Nedbank's annual reports.

> *2020 is aimed at entrenching Nedbank's new brand positioning of 'see money differently'. Since its relaunch in March 2017, the new positioning has helped to differentiate the Nedbank brand through a marketing focus on brand value drivers. The repositioning further assisted in entrenching our brand essence of 'money experts who do good', driving up the bank's being considered as a bank of choice* (Nedbank Integrated Report, 2018).

We base our approach on a universal insight that money, when well-managed, can make a real difference in people's lives, as well as the lives of their family, their business, their communities and society as a whole. Through 'Sbu, the cab driver' campaign, we have created a better memory structure and recall for our brand (Nedbank Interim Results, 2019).

Nedbank's brand positioning is philosophical as the marketing executive conceded, and to some extent theoretical. The challenge to see money differently is a call to their client base and all its segments. However, seeing money differently may not be relative to clients across the board. A client with a million rand in their bank account may see money as an enabler, whereas a client with a hundred rand in their bank account may feel deprived and impoverished. Nevertheless, Nedbank's documents and the comments from the marketing executive are congruent, thus the brand positioning dimensions are confirmed as being applicable.

6.4.4.1 Business client: Webber Wentzel

A financial manager at Webber Wentzel is of the view that Nedbank is an exclusive and an environmentally conscious bank brand as quoted below.

1:6 … my perception of it is that it's a green bank, … they like the environment (1614:1707).

1:24 …what I perceive of Nedbank from just a man on the street is that it's exclusive but not exclusive because I've got less customers than like your Absa, your FNB (13892:14050).

As can be seen, the purported claim of being money experts who aim to teach clients to see money differently has not filtered through to business clients. Even though Nedbank's 'green' elements were understood by the client, the bank's current brand positioning was not. Consequently, this reflects a misalignment between the bank's brand positioning and what business clients understand.

6.4.5 Standard Bank brand positioning

According to a marketing executive, Standard Bank's brand positioning is articulated in their pay-off line or slogan which refers to making progress.

1:7 …our slogan or as we call it, our pay-off line. Our pay-off line is an expression of our brand positioning, which is making progress real (3522:3653).

Another marketing executive added that the pay-off line referred to 'progressing forward'.

> *2:5 Moving forward, what it means or what we mean by it is it's about progress …*
> *there's a level of energy and proactivity in that statement and it's about always*
> *trying to achieve more (2568:2819).*

Furthermore, Standard Bank's brand positioning and employee value proposition serve the bank's purpose as the employee value proposition is informed by the same brand positioning.

> *1:22 …With again, the north star being our purpose, so both our employee value*
> *proposition and our brand positioning serve our purpose and our employee value*
> *proposition is also informed by our brand positioning, understanding that we are*
> *one brand (10726:11202).*

Standard Bank's executive head of brand remarked that the bank's brand purpose is to grow Africa. This was published in an article entitled 'Standard Bank remains South Africa's most valuable brand' published on 5 September 2019 on the bank's news page.

> *Standard Bank's purpose is clear - to drive Africa's growth. We will do this by*
> *building on our position as Africa's leading financial services organisation, while*
> *being socially and digitally relevant* (Standard Bank, n.d.).

Standard Bank's brand positioning is intertwined with its employee value proposition as can be seen in the findings presented above. This is important as employees play a pivotal role in communicating what a brand stands for. Similarly, to Nedbank, Standard Bank's brand positioning is a call to action, proactivity, progress and moving forward. Moreover, the brand positioning articulates the bank's overall purpose.

It is apparent that Standard Bank's positioning is clearly explicated and the findings from the interviews and documents are both congruent and coherent. Brand positioning is therefore confirmed applicable in this context.

6.4.5.1 Business client: Bowmans

A financial manager from Standard Bank's business client, Bowmans, attributed the bank's brand positioning to their South African heritage, as can be seen in the quotation below.

> *2:19 They're a very proudly South African brand and I think that there is much*
> *opportunity to be able to say that at the moment (18401:18526).*

As can be seen in the quotation above, Standard Bank's brand positioning is misunderstood by their business client. This depicts brand position incongruity with clients. Brand positioning is a critical dimension in building brand identity, and when miscommunicated incongruities may emerge between a brand's holistic identity and image.

6.5 Needs satisfied

Keller (2013:107-108) states that creating the right brand identity means creating brand salience with customers. As mentioned in Chapter 2, this refers to the extent to which a brand is top-of-mind in the purchase decision process. Kapferer (2012:154) adds that in order for firms to build strong brand identities, their field of competition needs to be defined and the category in which a brand belongs also needs to be clarified. Brands need to clearly communicate their offering to the market if consumers are to be aware of the brand and what needs it satisfies.

6.5.1 Absa – needs satisfied

The quotations below are from interviews conducted with two Absa marketing executives. The first participant asserted that Absa was primarily a financial services provider. However, the participant elaborated that the bank goes beyond satisfying financial needs as it is also engaged in other business practices such as sponsorships.

> *1:24 … financial services is our core but we are a universal bank. In other words, we offer products across the entire formal financial sector. But we're aren't just about selling products and giving you channels to use those products in. We have a very large-scale corporate citizenship platform. We have large sponsorship platforms and I think that that allows us to create opportunities where we can deliver to you know, the passion points of people by ensuring that some of these properties happen if it you know, for example the Absa Premiership is another great example of Absa brings a passion point to life for many people, not just in South Africa. It's a passion point for multiple people (10708:11429).*

The second participant corroborated that Absa was primarily a financial services institution that went beyond satisfying financial needs.

> *2:33 … outside of financial services no - because it's not all we do. We've got to have a license to do that but we obviously do banking. We do investment services. We do insurance, short term and long term. We have all of that, we do - we*

obviously, we trade financial instruments. We do that but no, we don't have a license to, we have a license to do financial services (23009:23421).

Absa's interim results report also alluded to the services offered by their Retail and Business Banking services as can be seen below.

> *RBB offers a comprehensive suite of banking and insurance products and services to individual, enterprise and commercial customers. It caters for the full spectrum of customers, from those needing basic banking services to those requiring sophisticated financial solutions. The focus is on providing a consistently superior experience across each of the channels, matched closely to the needs and expectations of each customer segment. Customers are served through an extensive branch and self-service terminal network, digital channels, financial advisors, relationship bankers as well as dealerships, originators, alliances and joint ventures* (Absa Group Limited Interim Financial Results, 30 June 2019).

Absa marketing executives were explicit about the bank primarily providing financial services to clients. Therefore, it can be assumed that any needs the bank satisfies beyond those that are financial are secondary needs, for instance sponsorships. Absa documents are also aligned with the executives' comments as they further emphasise client brand experience and service. Brand experience is a critical antecedent of building the identity of service brands. The needs satisfied dimension is thus confirmed applicable in Absa's case.

6.5.1.1 Business client: Cliffe Dekker Hofmeyr

Absa's claim of being primarily a financial services provider was confirmed by its business client, Cliffe Dekker Hofmeyr, as can be seen in the quotations below.

> *2:13 …they are our main investment bank at the moment for trust purposes (6392:6459).*

> *2:10 … we have current accounts with them for business as well as trust accounts with them and then trust investment accounts … the trust investment accounts is investment-based as guarantees-based (4784:4992).*

Absa's documentation and marketing clearly articulate the bank's main purpose of existence, namely, being a financial services provider. These claims are corroborated by their business client; hence it can be suggested that the bank's needs satisfied dimension is congruent with what the law firm business client perceives.

6.5.2 First National Bank – needs satisfied

FNB's marketing executive identified their category as banking and financial services in general. The participant added that the FNB brand acted as an enabler beyond the basic financial needs that it satisfied.

> *1:17 That's … one of the things that we've said in the past in these discussions is that if we weren't in the category of financial services but we had this brand called FNB, what - what space would it be most applicable to and if we think about it that way banking and financial services are a perfect fit because FNB being a helpful brand and enabler, financial services is one of the parts of your life where you can use a bit of support to achieve more with whatever, whatever resources you have - a good financial institution can help you to get more out of that (9421:10005).*

Another marketing executive elaborated on one of their products in order to clearly locate FNB within the financial services category and determine the needs that the bank satisfied.

> *2:16 …we've got an offering call NAV. I don't know if you've heard about NAV. So NAV is we've got NAV money where we help customers through their financial well-being. So basically, it's on the app and it basically breaks down how much you're spending, how much you're receiving, what you need to be saving, how you – or your financial goals and how it's set [indistinct]. They give tips on where to reduce and they know, obviously, we know, what you're spending your money on and we can help customers to reduce those things that they don't necessarily need so that they can save towards goals; their financial goals. So we've NAV money and we've got NAV wellness. We've got NAV car where you can go get your vehicle license renewed through FNB (5132:5884).*

In an article published on *IOL Business Report* on 7 February 2019, FNB's Chief Marketing Officer argued that brand success is reliant on meeting client needs.

> *The success of any brand is dependent on its ability to meet customer needs. Over the years, customers' needs and expectations towards banking have shifted significantly and this continues to shape the distribution of our financial solutions through an enabling platform (IOL, n.d.).*

A First Rand Report (FNB's holding company) stated various product packages that FNB offered to satisfy the financial needs of its clients as can be seen below.

> *Transactional, Deposit taking Mortgage and personal loans, Credit and debit cards, Investment products, Insurance products (funeral, risk, credit life) Card acquiring,*

> *Credit facilities, Connect (MVNO**) Wealth and investment management* (Frist
> Rand Annual Integrated Report, 2019).

FNB's product category and the market it competes in were clearly articulated by the marketing executives and in the bank's documents. Consequently, the needs the bank seeks to satisfy are explicated. The needs satisfied element is therefore applicable in the case of FNB.

6.5.2.1 Business client: Norton Rose Fulbright

The quotations below are from financial managers at Norton Rose Fulbright who are responsible for the law firm's banking matters. Both financial managers state that FNB is the firm's primary bank.

> *1:7 They are our main bank, we bank largely with them, with a few investment accounts with other banks (2376:2475).*

> *2:10 They are our main bank from a transactional perspective (7058:7113).*

As noted earlier, banks provide an array of financial services to B2B clients, and as can be seen in the clients' remarks, FNB is their primary banking brand. This confirms that FNB's needs satisfied dimension is congruent with its clients' perspectives.

6.5.3 Investec – needs satisfied

Investec's marketing executive identified financial services as their category. The participant was precise as to the need the bank satisfied, namely, investment banking, private banking and corporate investment banking (CIB).

> *1:14 … at end of the day, we're a financial institution (5919:5977).*

> *1:17 We're rooted in South Africa …our founders have worked endlessly with government, endlessly with the president to – you know, so government and corporate working together to make South Africa a better place. So yes, our core business is financial and our core business is the investment banking and the private banking and the CIB banking but we're also rooted in South Africa and we also have to make it a better place (7882:8331).*

Investec's annual report states that the bank specialises in asset management, wealth and investment banking.

Our diversified and balanced business model supporting long-term strategy: broadly defined, we operate across the areas of specialisation focused on well-defined target clients: asset management, specialist banking, and wealth and investment (Investec Annual Report, 2019).

In the same report, Investec's chairman remarked that the bank's portfolio is diversified.

The group has built a diversified portfolio of businesses over many years creating a solid platform, and is well positioned in its core markets.

Even though Investec competes in the financial services category, they serve a very niche market, namely, asset management, wealth management and corporate investment banking. They satisfy specific financial needs for a precise segment of the market. It is evident that the needs satisfied brand identity dimension is confirmed applicable for Investec.

6.5.3.1 Business client: Baker McKenzie

A financial manager from Baker McKenzie remarked on their dealings with Investec, which are limited to trust accounts.

1:19 So, we, being a law firm, we have trusts – trusts, accounting needs and that's – it's very important, that's the main views like I indicated to you over the phone, we don't do a lot of transactional banking with them because we use JP Morgan. So Investec - but JP Morgan doesn't offer us trust accounting, so we had to go with trust accounting with a local firm which is Investec (4997:5378).

The business client states the type of account the law firm has with Investec bank which confirms Investec's niche product portfolio. Therefore, it can be argued that an alignment is apparent between Investec's needs satisfied claims and what clients report.

6.5.4 Nedbank – needs satisfied

Similarly, to Investec, Nedbank finds expression in the banking sector. A marketing executive mentioned that Nedbank offers numerous products, from entry level banking to wealth management.

1:3 We are in banking. By its very design, banking is a functional space which is where the competition largely plays (1145:1258).

1:17 We - because we are such a vast business with service offerings all the way through youth banking to entry level banking, right through to wealth, we

appreciate our clients for their varying degrees of expertise where money's concerned (7605:7840).

Nedbank's interim result report specifies the various product packages that the bank offers its clients to satisfy their financial needs, as can be seen in the quotation below.

Nedbank retail and business banking: Full range of services on 'banking and beyond', including transactional banking, card solutions, lending solutions, deposit-taking, risk management, investment products, card-acquiring services for businesses, ecosystems and platforms-based solutions (Nedbank Interim Results, 2019).

The needs satisfied dimension is found applicable in the context of Nedbank. The marketing executive's findings are consistent with documented findings regarding the needs this brand seeks to satisfy. However, it appears that the marketing executive, together with the documents, confine Nedbank to the banking sector, unlike other bank brands, which purport to offer a wide spectrum of financial services products beyond traditional banking.

6.5.4.1 Business client: Webber Wentzel

Nedbank needs satisfied claims are confirmed by their business client, Webber Wentzel. As can be seen in the quotation below the client confirms that they hold loan accounts with Nedbank.

1:22 … they provide us with loans for our partners, so they satisfy a need for a guess funding for our working capital. … so we use those loans for emergency funds, for working capital or for like long term funding (10479:10703).

The congruence between Nedbank's communicated needs satisfied and business clients' perception is evident. This claim is substantiated by the consistency between inputs form the marketing executive, company documents and client perspectives.

6.5.5 Standard Bank – needs satisfied

Standard Bank's marketing executives elucidated that their bank competes in the financial services category.

1:39 I think the fact that we are such a diverse and such a broad financial services brand, unlike a niche brand (18984:19091).

The broad range of products offered by the Standard Bank noted by another marketing executive depicts how the bank satisfies the financial needs of its clients.

> *2:28 … first of all, our financial services we offer are very broad. So we have transactional banking. We have lending. We have investment. We have wealth growth and wealth. We have insurance. We have life insurance. So it's extremely broad (17162:17405).*

The comments of the marketing executives are confirmed by Standard Bank's annual report which states that Standard Bank offers integrated financial services products.

> *We are an African-focused, client-centric, digitally enabled and integrated financial services organisation. Seamlessly and efficiently deliver an integrated financial services group, so our clients have access to and experience all our propositions relevant to their needs* (Standard Bank Group Integrated Report, 2018).

Both the marketing executives and the documents are explicit on Standard Bank's product category. As can be seen in the quotations, the second participant mentioned some of the products the bank offers to satisfy its client's needs. It is evident that the findings from the executives and documents are aligned and hence the needs satisfied dimension is applicable for Standard Bank.

6.5.5.1 Business client: Bowmans

Financial managers from Bowmans clearly stated the need that Standard Bank satisfies is financial advice and transactional banking.

> *1:13 I think it's mostly the financial advice and I think that's the most peace that they give us in terms of the financial advice (7082:7219). 2:15 So our transactional banking. So day-to-day banking in terms of all our transactions across most our offices, other than Tanzania (13143:13272).*

The evidence above confirms that Standard Bank's need satisfied claims are congruent with business clients' experiences.

6.6 Brand Identity Prism

Even though it is not made explicit in the model, it is evident that Kapferer's (2012:158) Brand Identity Prism approaches brand identity building from an 'inside-out' (identity) and 'outside-in' (image) standpoint. The externalisation and internalisation, picture of sender and

picture of receiver building blocks qualify this supposition. The applicability of the physique dimensions is reported for each bank brand.

6.6.1 Physique

Highlighted in red in Figure 6.3, physique refers to the concrete aspects that are triggered in consumers' minds when the name of the brand is mentioned. These could be sensory and objective brand characteristics such as colours, shapes or designs (Chevalier & Mazzalovo, 2008:187; Kapferer, 2001:99; 2012:158).
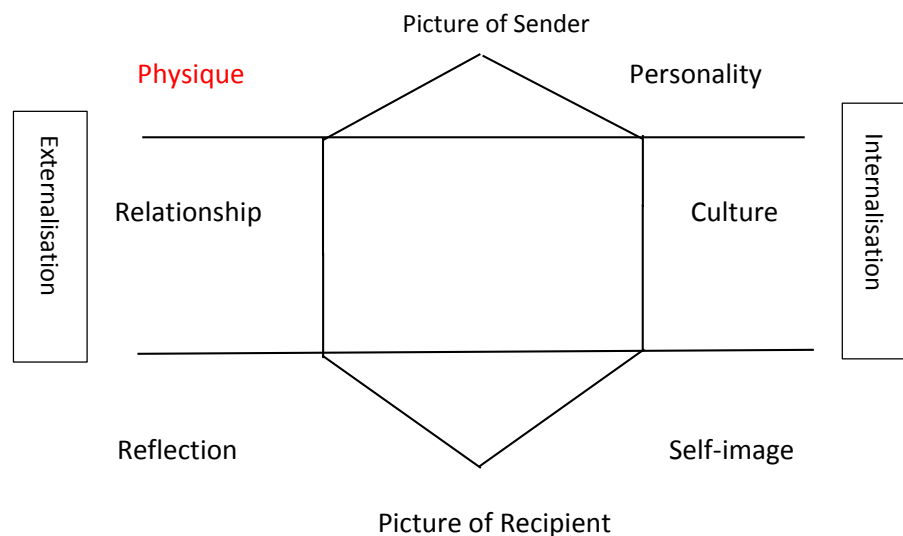
Figure 6.3: Physique dimension explored for applicability
***Source:** Kapferer (2012:158).*

6.6.1.1 Absa brand physique

The quotation below from a marketing executive suggests that Absa's visual identity and pay-off line, 'Africanacity' may be triggered in clients' minds when the name Absa is mentioned.

> *1:2 That purpose is then manifested in our brand, both visually, creatively and experientially. And we have created an external expression of that in the word Africanacity. Africanacity is defined as the innately African ability to always find a way to get something done (677:944).*

The participant further elaborates on the importance of Absa's visual identity, represented through numerous colours, in order to create a certain atmosphere and brand experience.

> *1:33 I think that's a key touchpoint because if you, if you walk - you're in our corporate Head Office right now. I am not sure how many corporates Head Offices*

> *have five different colours in their atrium, and use it to create an atmosphere and*
> *an experience for people that feel fundamentally different. So I think a lot of our*
> *brand of distinctiveness comes through in how we show up quite physically and*
> *that can be in digital channels or physical channels (14462:14922).*

In an article published on *BizCommunity* on 7 August 2018, Absa's Chief Marketing Officer explained the background of Absa's brand physique with reference to colour, which is inspired by Africa's earth and skies.

> *When the time came to re-imagine Absa, we looked to people and the African*
> *continent for inspiration. Our new colour palette is inspired by the rich and varied*
> *colours of this continent's earth and skies. Our new logo is inspired by our sense of*
> *community, and our infinite possibilities. Driving it all, is the way we get things*
> *done. We call this Africanacity. The new Absa brand design is an expression of the*
> *group's new purpose, which is: 'bringing your possibility to life'. "This continent and*
> *its people have an amazing way of getting things done. They have a way of turning*
> *any adversity into an opportunity. There wasn't a word out there that described this*
> *age-old attitude, and that is how we came up with the word 'Africanacity'.*
> *'Africanacity': it's Africa's ingenuity, tenacity, creativity, audacity and positivity all*
> *rolled into one. And it's how Absa will get things done too* (*BizCommunity,* n.d.).

Absa's brand physique findings, based on comments from marketing executives and documentation, are congruent. Although the use of colours to create an atmosphere and brand experience is compelling and unorthodox in the financial services sector, physique as a brand identity dimension is found relevant and applicable in this context.

6.6.1.1.A   Business client: Cliffe Dekker Hofmeyr

Absa's business client, Cliffe Dekker Hofmeyr, correctly identified red as Absa's primary colour that distinguishes it from other banks.

> *1:2 I think the colours are quite a big indicator when it comes to the top banks and*
> *obviously red being Absa (1007:1116).*

Absa's colour palette is a variance of many reds, as corroborated by their business client, documentation and marketing executives. Absa's brand physique element is thus congruent with clients' views.

6.6.1.2 First National Bank brand physique

In the quotation below, a marketing executive from First National Bank noted visual language, logo, colour and slogan as elements that may come to clients' minds when the FNB brand name is mentioned.

> *1:1 …it's name, logo. Then it becomes a little bit less clear in terms of order of priority but colour, is important in our category, brand promise, which is our slogan. And then there're kind of secondary elements that contribute but wouldn't necessarily be spontaneously recognized and those basically form our visual language, our tonality, etcetera (461:844).*

Another First National Bank marketing executive conveyed that FNB's brand symbol was the most important and iconic visual identity element.

> *2:1 … what makes our brand stand out is our symbol. It's very iconic and recognisable. In the recent years, we've actually done away with FNB. So when we go out with advertising we only use our symbol because our symbol has strong enough brand value that we've actually done away with FNB completely. So that – I think our symbol is definitely our strongest visual (506:891).*

The quotation below was extracted from FNB's description of their brand on their website and corroborated the marketing executives' feedback regarding the bank's logo.

> *The Acacia tree in our brand logo is a suitable representation of our history. Our roots run deep in South Africa, and we have grown thanks to our commitment to serving the needs of our clients and communities* (FNB, n.d.).

Commentary by FNB's former Chief Marketing Officer in an article published on June 2011 was found to be relevant and aligned to findings from the marketing executives with regards to the bank's visual identity elements.

> *Since it was launched over a decade ago, the FNB 'How can we help you?' brand promise has served as an effective brand differentiator for the bank, while the sun and tree logo have been the bedrock of that brand for generations of banking customers* (*Media Update*, n.d.).

Based on the quotation above, it is apparent that the physique dimension is found applicable in the case of FNB. Data extracted from interviews with the marketing executives is consistent with the documented brand. Furthermore, it is noteworthy that the FNB brand elements have remained relevant for many years, considering the brand building activities by other banks in the same sector.

6.6.1.2.A Business client: Norton Rose Fulbright

Comments from business client representatives at Norton Rose Fulbright recalled First National Bank's slogan and logo, this presents FNB's brand physique.

> *1:1 Their pay-off line, 'How can we help you?', they are always available we can contact them anytime (659:752).*

> *2:1 From their logo …it's the logo, the first thing that a person would see, then you know it's FNB, the branding (2281:2402).*

The business client representatives recall critical brand physique elements, namely, the pay-off line or slogan as well at the bank's logo. These quotations confirm the FNB brand physique is congruent with clients' understanding.

6.6.1.3 Investec brand physique

According to the quotations below, Investec's marketing executives reported that the image of a zebra was their primary brand physique element. The brand is therefore identified by the image of an animal and the colours black and white.

> *1:1 Well that's easy to say. The zebra is the first one that is recalled by most of our clients when we do research. Clients and non-clients will recognise the zebra. It makes us stand apart. We'd obviously say logo is zebra and what we stand for you know, which we've just repositioned ourselves. But those are the things that make us stand out, it is the black and white (366:739).*

> *1:2 …actually was something that was presented by our advertising agency through a - quite an interesting story. They recommended a zebra just as a campaign element and that campaign element just stuck and stayed and then moved to South Africa and it's become our icon (1253:1518).*

The adverting agency (The Partners) that was tasked with developing Investec's identity, gave an account of the strategy that informs Investec's brand physique and also alluded to the zebra and the colours black and white as Investec's physique elements.

> *We developed the Investec brand identity to express their leadership status by leveraging the Out of the Ordinary brand idea and the bold black and white spirit of the zebra. A strong palette of black and white is injected with a shot of colour to focus on the subject of each communication. Together with the bold use of*

typography, Investec's communications have a single-minded confidence rare in
this sector (The Partners, n.d.).

Investec's brand physique is unique and compelling because of the use of a zebra as its primary logo. This particular brand identity element may resonate with various clients, especially in the South African market, as the zebra is an iconic animal. It appears that the brand physique strategy is well conceived and communicated by the agency and Investec because their inputs are aligned. Brand physique is thus confirmed applicable and relevant in this context.

6.6.1.3.A Business client: Baker McKenzie

Investec's iconic brand physique element was correctly recalled by the business client representative from Baker McKenzie as the colors black and white and the zebra, as shown in the quotation below.

> *1:1 So visually … everyone knows the zebra image (581:650).*

> *1:22 …besides the fact, the colour scheme is black and white, I don't know about*
> *the mix of… (6548:6673).*

Investec's use of a zebra is unique and an unconventional visual identity element. Its uniqueness was confirmed by the law firm financial manager who also identified the zebra as Investec's distinguishing brand element. Investec's brand physique is therefore found congruent with clients' interpretations.

6.6.1.4 Nedbank brand physique

As can be seen below, a Nedbank marketing executive gives a theoretical account of the importance of brand elements and how they collectively formulate a brand's visual identity. The participant then situates Nedbank' brand elements within the broader brand physique dialogue.

> *1:1 So, brands are, when you say recognisable, brands are seen and experienced*
> *so on the one half is the visual elements. You have your brand mark which is the*
> *logo. You have the company name that's sometimes part of the logo or not. You*
> *have the brand colour. So collectively all those formulate a look and feel for the*
> *brand; so the visual identity (424:773).*

> *1:25 Our green is, it stands out, it means, means so many things. Green is nurturing, it's earthy, it's speaks to life and what-not but on the other side it speaks to affluence and aristocracy. It's inaccessible almost. It's for the well-off. (12406:12677).*

Nedbank's brand physique is also articulated in the bank's brand asset guideline, with emphasis put on the N symbol.

> *Our identity is made up of two components – our wordmark with the N-symbol. These two elements work together linked or de-linked on layouts. The stacked version of our identity is preferred, however when necessary the horizontal logo can be applied on certain layouts. The construction of our Identity is done is such a way that we give prominence to our N symbol as it carries a lot of the Nedbank heritage and is recognised as Nedbank in the market place. Our identity can be used in 4 different variations, in the Nedbank green, reversed out of the Nedbank green and as black and white as well as reversed out of black* (Nedbank Brand Asset Guideline, 2017).

It is apparent that the brand physique dimension is applicable to Nedbank. This statement is confirmed by the marketing executive and documentation, both of which allude to the colour green as the bank's primary colour. The colours black and white are also mentioned, while the N symbol appears to be their primary brand identification element.

6.6.1.4.A Business client: Webber Wentzel

The quotation below presents, Webber Wentzel, a business clients' view of Nedbank's brand physique element.

> *1:1 The green, I guess, the green bank, the colours and the N of Nedbank (683:751).*

The law firm financial manager correctly recalls Nedbank's primary colour and logo. Based on this evidence, it can be concluded that Nedbank's brand physique is congruent with clients' perceptions.

6.6.1.5 Standard Bank brand physique

The quotation below from Standard Bank's marketing executive reveals that the brand name and logo are what represent Standard Bank's brand physique.

1:1 …we have what we call our visual language and in our visual language [there] are really two very strong elements. The first one is our corporate identity which is our core corporate identity which is our corporate colours. It is our logo in all different versions and different variations of our logo it is our brand name, Standard Bank. It is our brand name Stand Big Bank, it's all our brand names that we have, which is our physical expression to the world, I guess in terms of telling them who we are and what we do (1265:1805).

This statement was corroborated by another marketing executive who remarked that the bank's brand colours are what make their brand distinguishable.

2:2 … well, our colour palettes and our primary colour, which is blue. It's the electric blue we use largely but … there is a range of blues that we use and then complimentary colours like, there's white and then there's a cream colour or champagne. And then we have a range of colours in our colour palette, although those are less like to be identified. It's more the blue that's the key identifier (1095:1527).

This description of Standard Bank's brand physique elements was validated by the bank's brand blueprint which states:

How we look: We are bright and vibrant. We use African people, cues and scenes.

"How we look: we look professional and dignified. We are proud of our heritage and symbols. Our symbol is a badge of progress and leadership.

It appears that Standard Bank's logo has many variations and versions, as mentioned by the first participant.

A logo is an important brand identity element and the use or communication of more than one brand logo may cause confusion and lead to an incoherent brand identity. Nevertheless, the bank's documents are consistent with the marketing executives' comments regarding the importance of the bank's colours and symbols. This confirms the relevance and applicability of the brand physique dimension for Standard Bank.

6.6.1.5.A Business client: Bowmans

Standard Bank's primary colour blue is correctly identified by their business client, Bowmans, as quoted below.

2:1 As the client, I think [it's] their touchpoints (530:570).

2:2 Standard Bank, blue. I think they've taken enough abuse about their tag line and I do think moving forward is a nice piece but initially, when it rolled out that moving forward sign (1556:1739).

A brand's colours, name and slogan are critical brand identity elements. Standard Bank's brand name and colour are accurately recalled by their business client. This evidence indicates brand physique congruence between what the bank communicates and what clients interpret.

6.6.2 Brand personality

Brand personality is a pervasive and important dimension in brand identity models, as discussed in Chapters 2 and 3. Brand personality endows brands with human traits (Aaker, 1996:84). The brand thus assumes a character and personality (Kapferer, 2001:10; 2012:159; Keller, 2013:115). Brand personality is descriptive and focuses on a brand's 'inner self' (de Chernatony, 2007:46; Das, 2014:136). Building solid brand personalities is particularly important in the services sector as consumers rely on these brand personalities to construct their own individual personality and self-expression. It is important for brand managers to establish congruence between a brand's personality and the target audience (Heding et al. 2009:120-121, 2016:14). Indicated in red in Figure 6.4, brand personality was empirically explored in the South African banking services, as reported below.
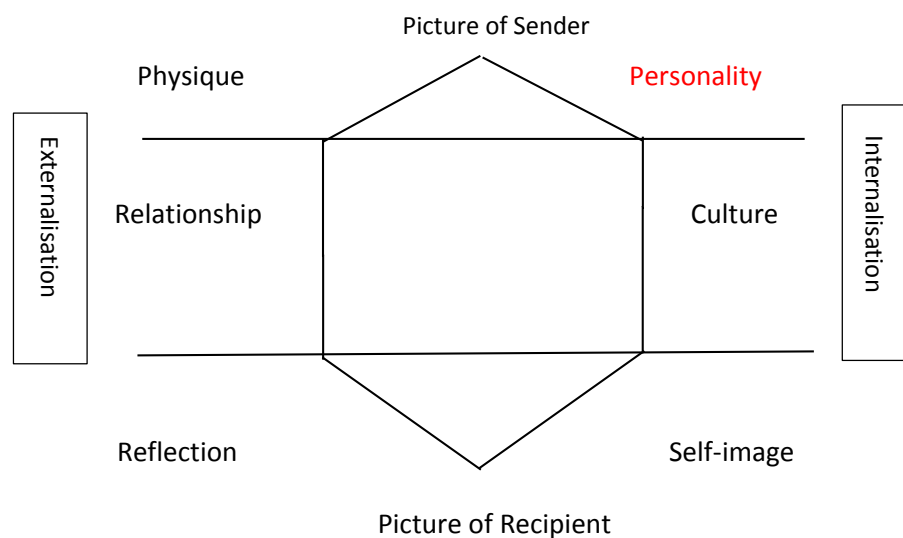
Figure 6.4: Personality dimension explored for applicability
Source: *Kapferer (2012:158)*

6.6.2.1 Absa brand personality

A marketing executive from Absa described the bank as an optimistic person, as can be seen in the quotation below.

> *1:6 I think it is an innately optimistic individual who believes in the potential and possibility of this continent and its people. And fiercely protects and wants to play a role in bringing that to life (2386:2585).*

However, even though the quotation below mentions one brand personality trait, another Absa marketing executive refutes the notion of assigning brand personality to the brand.

> *2:11 I don't know how - if you have to personify it, … that's where I will go back to brave. It's somebody that's passionate. It's somebody that's ready for the next challenge but I wouldn't draw on a person to describe it or a - because I think, I think that's quite one-dimensional and I think we need to be a lot more dynamic and brands importantly, need to be a lot more agile and dynamic in how they pitch up for people. I think they can have certain attributes and behaviours but I worry when we start personifying things too much that we restrict ourselves and that's why one of the things when we designed our new identity and our new brand is that we made it flexible (6329:7029).*

Absa's Chief Marketing Officer articulated the bank's strategic imperatives in an article published on 11 July 2018 in The Media Online, where Absa's brand personality was described using various personality characteristics.

> *Be bold; be a brand with heart; Be a brand with purpose; Put people back at the centre of everything we do (both employees and customers); Provide accountability and autonomy; Be agile; The strength of the stuff that we have* (*The Media Online*, n.d.).

Based on the evidence presented above, it can be concluded that developing a brand personality is a strategic imperative at Absa. This position is informed by comments from one marketing executive and the documentation. Therefore, brand personality is found applicable. However, it is odd that another marketing executive viewed assigning personalities to brands as myopic, considering the predominant view that brand personality is a crucial element of a brand's identity.

6.6.2.1.A Business client: Cliffe Dekker Hofmeyr

The financial manager from Cliffe Dekker Hofmeyr was unaware of the bank's brand personality, as can be seen in the quotation below.

> *1:5 I don't think any. I can't think of how I would describe them, no, nothing comes*
> *to mind (1851:1941).*

The evidence above proves that Absa's brand personality is not understood by business clients as the financial manager could not describe the brand's persona. Therefore, Absa's brand personality cannot be deemed congruent with its business client's interpretation.

6.6.2.2 First National Bank brand personality

A First National Bank marketing executive reports that the FNB brand is a caring person who could be associated with a mother's care.

> *1:4 The gender question is interesting, we've had this debate many times and if we*
> *were to give brand persona a gender, we feel like at this time, it's probably more*
> *maternalistic than authoritarian or paternalistic because it definitely is a consumer-*
> *centric brand as I've said. And the concept of help at the heart of it and we do*
> *engage in supportive conversations with our customers (2266:2649).*

The caring brand persona mentioned above was also corroborated by another marketing executive who claims that the FNB brand is a friend who is there to help.

> *2:5 As a friend. Someone who is, who would help you in everyday life (1889:1956).*

FNB's Chief Marketing Officer explicated their helpful brand personality in an article that was published 21 June 2017 on *Mark Lives.*

> *FNB is defining what 'help' means, in today's culture and in the society we live in.*
> *We are focusing on people, because we understand that 21st-century brands fit in*
> *with their customers' lifestyles, connecting with them in two-way conversations. We*
> *empower our customers to own their interactions with FNB and we want them to*
> *get the best out of the relationship. We have built solid platforms using innovative*
> *technologies to facilitate meaningful interactions* (Mark Lives, n.d.).

The feedback from the marketing executives and document analysis is congruent regarding FNB's brand personality. These findings depict an aligned brand identity and hence it can be concluded that brand personality dimension is applicable in this context.

6.6.2.2.A   Business client: Norton Rose Fulbright

The quotation below in an input from a financial manager at Norton Rose Fulbright regarding FNB's brand personality type.

> *1:3 Oh, that a difficult one, I'm not sure, I wouldn't assign a personality to them (1100:1179).*

Based on the quotation above, it is apparent that the client is unaware of FNB's brand personality. Consequently, the bank's brand personality claim is found to be incongruent with its client's views.

6.6.2.3 Investec brand personality

A range of personality traits that describe Investec's brand personality were mentioned by a marketing executive.

> *1:6 Innovative, ambitious, distinctive, fast-moving, warm, human, friendly, engaging, people matter. I mean there's words – I can carry on, tailored, business-minded, active, all of those (2916:3100).*

The creative agency which developed the bank's brand personality described Investec as a curious person.

> *….at the heart of the business is an insatiable curiosity and desire to see what is possible, combined with a desire to succeed…We defined the personality as 'applied curiosity' and this became the driver of the brand identity (The Partners, n.d.).*

A marketing executive mentioned numerous personality traits which describe Investec's brand personality. Documents, on the other hand, describe Investec as an inquisitive person. As can been seen from the quotation, the marketing executive is elaborative in describing Investec's brand personality versus the brief account in documents. Even though both sources confirm brand personality as an applicable dimension, they are not conclusively congruent.

6.6.2.3.A   Business client: Baker McKenzie

A financial manager from Baker McKenzie described Investec as an efficient person.

> *1:9 Efficiency…. There's no frills and fuss, it's what you see is what you get (1554:1649).*

An array of personality traits was mentioned by the marketing executive whereas documents only mention curiosity as a trait that describes Investec's brand personality. None of these descriptors mentioned was consistent with the business client's account of Investec's brand persona. Hence it can be concluded that the bank's brand personality is not congruent with what business clients decode.

6.6.2.4 Nedbank brand personality

A Nedbank marketing executive portrayed Nedbank's brand personality as someone who is knowledgeable and confident.

> *1:6 So persona-wise we've netted out in two areas. One is sage and sage is knowledgeable, speaks with conviction, we have to be that knowledgeable to challenge the market, to even see money differently; you have to come from an informed position. Second, is hero like.*

> *I think there's a nice marriage between being knowledgeable and helping people do the right thing. So I would describe the Nedbank brand as both knowledgeable and clear in how it helps people to see, to treat money differently, to have a different relationship with money, ultimately leading to the right decisions and the right outcomes for customers… (1954:2592).*

> *1:7 We speak with conviction, we know what we speak about, there's an element of expertise in how we show up and how we speak (2698:2819).*

The Executive Head of Marketing for Retail and Business Banking commented on a Nedbank advertisement crafted by a creative agency, Joe Public United. The advertisement highlights characteristics of South African people in terms of how the bank views itself.

> *Love, movement, freedom, empowerment, growth and tomorrow. It's a truly powerful, authentic and lively way of telling the stories of South Africans, irrespective of their age, gender, race, sexual orientation or disability, highlighting that people can manage their money better so that they can achieve their goals.*

> *The commercial embraces people that are youthful, real, edgy, colourful and from all walks of life – from the children that are our future to senior citizens, transgendered people and people born with albinism. It's based on a human truth* (Joe Public United, n.d.)

The evidence provided by the marketing executive in the first two quotations paints a precise and succinct Nedbank brand personality. The document commentary by the second marketing executive suggests that Nedbank seeks to appeal to various South African consumer personalities. The documents are unclear as to whether Nedbank's brand personality is co-created or entirely based on the various South African personalities. Brand personality as an integral dimension of brand identity is confirmed applicable despite the inputs from the marketing executives not being aligned.

6.6.2.4.A Business client: Webber Wentzel

The quotations below describe Nedbank's brand personality as perceived by their business client Webber Wentzel.

> *1:5 If it were a person, I'd say I'd say, I'd classify them as a tree hugger kind of person, environmentally conscious, conscious of their clients, ja (1981:2128).*

> *1:8 If I had to put a gender, I'd definitely say male, white male, white Afrikaans male but friendly not like those like Afrikaans males, friendly Afrikaans, white male, old, that's how I describe it as a person (2211:2416).*

Nedbank' brand personality description by the marketing executives is inconsistent with the brand personality articulated in documents by another marketing executive. However, business client's understanding of Nedbank's brand personality is consistent with the bank's purported green aspiration. Nonetheless, the client further likens the bank's brand personality to a specific gender, race and language. The evidence above confirms that Nedbank's claimed brand personality is not congruent with clients' understanding.

6.6.2.5 Standard Bank brand personality

The quotation below from a marketing executive reveals Standard Bank's ideal brand personality. The participant concedes, however, that the bank's brand personality may not necessarily be what consumers decode.

1:11 … that's an interesting and important question. … how we describe it and how clients describe it are not always the same. And I suppose that is the job of, that is the job of marketing and branding, is that you don't always get it right, you don't always achieve your intentions but our intention and our ideal persona for Standard Bank is a young twenty five to forty year old African. They are male or female. They are incredibly ambitious. They're not necessarily successful today, they haven't necessarily achieved all of their ambition. But their mindset is one of growth, their mindset is one of prosperity, the mindset is one of achievement and the future. They are, we are, we are smart, we're astute, we're ambitious, we're courageous, we're in touch with what's going on in the world around us. We are inspired by people, by other Africans who have achieved enormous success, be it in the you know, in the cultural space, artists, be it in business, be it in community and CSI and so on. We have a thirst for knowledge, so we like to know what's going on in the world around us… (5260:6385).

Even though the marketing executive quoted below does not refer to specific brand personality, the participant purports Standard Bank to be a competent, progressive and caring African.

2:9 … what we mean by we're African, we were born and bred in Africa. We really know Africa. Our core strength and competency is our expertise in Africa. Progress is about – we're always looking forward.

We're always helping our clients to move forward. We don't just sit back and let it happen. We make it happen. Real and human are quite closely related but it's about – we're real people. We understand real situations. We understand real environments. We – if we come up with solutions, they're not just pie in the sky theoretical solutions; they're solutions that are going to work for the client. We're real people, we're empathetic. So we are South Africans; we're Africans (3971:4668).

Standard Bank's brand personality characteristics are explicitly described in their brand blueprint as:

- *We are African: Bright, energetic, entrepreneurial*
- *We are progressive: Pioneering, unlocking potential, enabling growth*
- *We are real: Authentic, true, committed, pragmatic, results-oriented*
- *We are human: Passionate, considerate, truly trusted, community-minded*
- *We are stature: Passionate, considerate, truly trusted, community-minded.*

The first participant's inputs validated the relevance of the current study's primary contribution, a Brand Identity-Image Congruence framework. As illustrated in the first quotation, the marketing executive concedes that their communicated brand personality may not necessarily be what their clients or general consumers decode. Consequently, this participant alluded to an ideal bank brand personality versus actual brand personality. Another marketing executive viewed Standard Bank as a caring, progressive and competent African. Moreover, the bank's brand blueprint reveals the various personality traits that the brand possesses. It is apparent that brand personality (ideal or actual) is applicable to the Standard Bank brand. However, due to the various brand personality characteristics stipulated in the brand documents and as mentioned by marketing executives, it is inconclusive whether brand documents and marketing participants' inputs are congruent.

6.6.2.5.A   Business client: Bowmans

In the quotation below, financial managers from Standard Bank's business client, Bowmans, also mentioned various personality characteristics in their description of the bank's brand personality.

> *1:5 I would say someone very responsive, agile as well as obviously someone who believes in giving feedback as we go and advice, giving the best advice (2409:2556).*

> *2:5 Solid, reliable, sufficient breadth, so they've got breadth knowledge of the continent. Engaging, willing to partner with you in terms of your initiatives across the region, yes (3269:3458).*

Numerous personality characteristics are used by marketing executives and in the documentation to describe Standard Bank's brand personality. The business clients also mentioned various personality traits to describe the bank's persona. Based on the evidence provided above, it can be concluded that Standard Bank possesses various personality types. Hence, in this context, it can be argued that the bank's purported brand personality is congruent with client perspectives.

6.6.3 Brand culture

The brand culture school of thought looks at the influence of brands on culture, and how culture can influence brand building efforts. The cultural approach explores how brands are an inherent part of consumer culture and explains how playing an active role in mainstream

culture can turn a brand into an icon (Aaker, 1996). Therefore, brand culture sees brand management in the light of cultural influences that exist in various societies or markets.

Beverland (2018:40, 269) posits that the basis of brand identity is building an organisational culture in order to develop and communicate a single coherent identity to all stakeholders. The author further contends that brands can shape culture or even encounter cultural backlash, particularly in foreign markets. Brand culture emanates from the cultural values of the original brand developers and is often associated with geographical origins. Brand culture may also be developed based on an organisation's guiding values and principles (Chevalier & Mazzalovo, 2008:188; Beverland, 2018:269). This theory was explored for applicability in the South African banking sector as depicted in Figure 6.5 below.
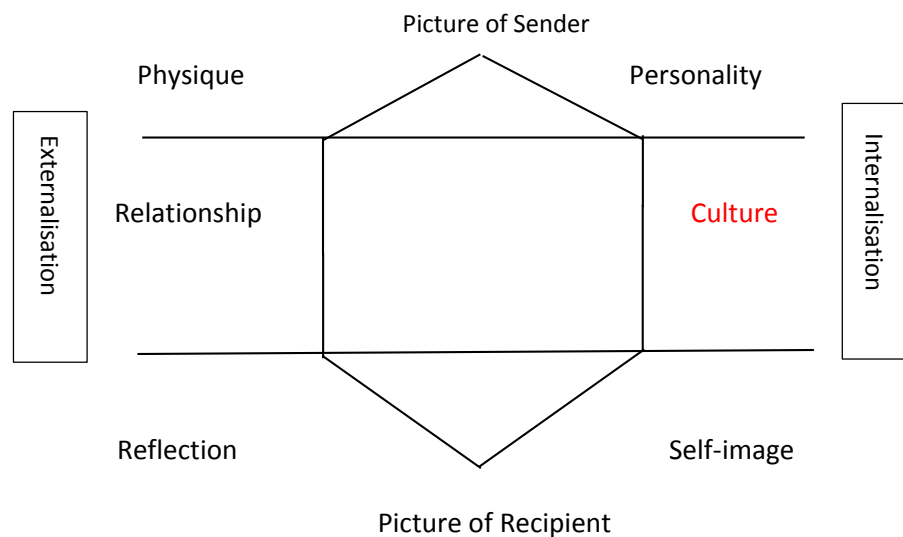
Figure 6.5: Culture dimension explored for applicability
Source: *Kapferer (2012:158)*

6.6.3.1 Absa brand culture

A marketing executive from Absa asserted that due to the recent brand repositioning and separation from its holding company, Absa's brand culture and values are at an infancy stage.

> *1:11 Until not too long ago we still had the Barclays group shared values and so we're in the process of redefining ours. They are in support of our purpose. They talk to elements such as an African heartbeat, which talks to celebrating our identity and the things that make us African at heart. It talks to aspects such as a passion for performance and which is a big shift from where we have been in the past under a Barclays mantel which was a lot more conformance and compliance*

driven. We're now seeing, we don't leave conformance and compliance behind but we take it with us and we add to that a layer of absolute performance and excellence, putting customer back at the heart of everything we do rather than a more sort of century-driven strategy (3149:3901).

However, another Absa bank marketing executive noted bravery, passion and 'bringing possibilities to life' as Absa's brand culture.

2:15 But I think apart from that, Absa's value system is definitely - I think we - our value and cultural and behavioural, behavioural system, there's what's codified, in other words the stuff I've just been talking about, there's - we bring possibilities to life through bravery, passion and readiness and those three attitudes are I suppose, we should always be brave, we should always be passionate, we should always be ready are things we try and live up to… (9326:9781).

Documents corroborate the inputs of the marketing executive who maintained that the bank's culture is in a developmental phase. As can be seen in the quotation below, the bank defines the culture it wants to embed in order to be differentiated.

For our people, we will create a culture that appreciates, unifies and differentiates us from our competitors. We are driven by our purpose and guided by our promises, we live by our values. We also began the work of embedding a new culture in our organisation, developing an understanding of engagement levels and putting strategies in place to make the experience of working for Absa enriching for each of our colleagues (Absa Group Limited Interim Financial Results, 2019).

The inputs from the marketing executives and documents largely present what appears to be brand culture promise, particularly to internal stakeholders. This statement is supported by the quotation of the fist marketing executive who concedes that due to the separation from their former holding company, the bank is in the process of developing its own culture. In this regard, the brand culture dimension is not confirmed applicable for Absa. Furthermore, inputs from marketing executives and documentation regarding the bank's culture are misaligned.

6.6.3.1.A   Business client: Cliffe Dekker Hofmeyr

The marketing executives' account of Absa's culture was not consistent; however, the documentation and the executives' inputs were aligned insofar as the bank was in the building phase of its culture following the Barclays separation. Cliffe Dekker Hofmeyr held the same view, as can be seen in quotations below.

1:6 So I think they're very much in a space where they're still re-discovering it, following the Barclays split. I think they're still figuring that out themselves (2250:2415).

2:4 … their values are building, especially now that Barclays left. They have to build now from scratch basically (2068:2542).

Absa's culture appears to be only envisioned at this stage due to the separation from its former holding company.

Even though the marketing executives, documents and the business client were in agreement that Absa's culture was at an infancy phase, it cannot be concluded that Absa's culture dimension is congruent with client perceptions.

6.6.3.2 First National Bank brand culture

The quotation below presents what appears to be a business practice brand culture. First National Bank's marketing executive mentions accountability, leadership and communication channels as elements that inform FNB's culture and values.

1:5 … our organisational culture is built around an owner/manager model, which is really intended to be a model but it sort of encourages empowerment and initiative and accountability. We also sort of encourage quite sort of flat structures in a way, where your leadership is very much open to engage with almost anyone at any level and you know individuals are expected to (2936:3314).

Another First National Bank marketing executive highlighted collaborative innovation as what defines the bank's brand culture.

2:6 … it's very collaborative. We have a very easy culture within FNB. It's very – it's not so corporate. We're moving away from the corporate kind of side of life where we're moving into collaborating with teams and innovating together and all sorts of cool and exciting things that we do internally (2229:2528).

Documents confirmed the collaborative innovative culture mentioned by the second marketing executive. The first quotation referred to an owner/manager business model as defining the organisational culture. This is also confirmed by documents.

The group has a deeply embedded business philosophy which underpins its track record of innovation. This philosophy was re-launched in 2019. The principles of the philosophy were created by the group's founders, entrepreneurs who understood the value of treating their employees like owners so that every

employee, regardless of their position, is fully empowered to make a real contribution to the group's success. This was the underpin to the group's owner-manager culture, which required commitment and accountability and has been the cornerstone to FirstRand's sustained outperformance (Frist Rand Annual Integrated Report, 2019).

The feedback from the marketing executives as to FNB's brand culture is congruent with the documentation.

Therefore, it can be concluded that the brand culture dimension is applicable. However, collaboration and accountability may appear to be generic business practices and prescriptive in nature.

6.6.3.2.A *Business client: Norton Rose Fulbright*

The quotation below reflects Norton Rose Fulbright's views regarding FNB's brand culture.

> *1:4 I am not sure, it must be difficult to for bank to have one culture across, remember they may have branches across, but I would say their pay-off line is their culture (1351:1516).*

> *2:3 No, I don't know (3306:3328).*

None of the law firm clients could suggest a certain type of culture to the FNB brand and thus FNB's brand culture was found to be incongruent with clients' perceptions.

6.6.3.3 *Investec brand culture*

The quotation below from a marketing executive at Investec reveals what seems to be an employee-centred organisational culture. The participant conveyed that culture was what defined the Investec brand.

> *1:5 Culture is what defines our brand. Culture is what has made our business. It is something that we do not separate at all. There are key elements to it. We are non-hierarchical. We have a flat structure. We have what we call processing where everything is processed whether you are the CEO or a junior intern, everyone has a voice and are able to express their opinion. So every individual matters and we process everything and everything is a flat structure, open and honest dialogue is what controls and – or not controls, what feeds our culture. And we hold it in all of our hands. It's very important to us (2169:2788).*

Investec documents corroborate the executive's account of Investec brand culture. Furthermore, the documents largely attribute the brand's culture development to the bank's founders.

> *Our culture is a reflection of who we are and what we care about and it guides how we conduct ourselves as a responsible corporate. Investec's founders instilled a strongly embedded culture of uncompromising integrity, moral strength and behaviour which promotes trust. At the heart of our values, is the belief that our sustainability as an organisation is dependent on our ability to have a positive impact on the success and wellbeing of communities, the environment and on overall macro-economic stability.*

> *A strong culture provides a competitive advantage in a business environment where products, technology and communications are increasingly replicable* (Investec Annual Report, 2019).

Given the consistent feedback from the marketing executive and what was stipulated in the documents, it can be concluded that the brand culture dimension is applicable to Investec. Moreover, as the documentation attributes the brand culture development to business founders, it is congruent with brand culture theory mentioned earlier.

6.6.3.3.A Business client: Baker McKenzie

A Baker McKenzie financial manager gave a contradicting reflection of what they perceived to be Investec's culture, as shown below.

> *1:10 So corporate-driven. I mean the way you're being treated as a corporate bank. So businesses-orientated (1883:1994).*

The evidence above reflects incongruity between Investec's purported brand culture and values and the perceptions of their business client in the law firm sector.

6.6.3.4 Nedbank brand culture

Nedbank's marketing executive also relayed an employee-centred brand culture, characterised by humility and collegiality.

> *1:9 …there's a humility in being sage and a hero and it plays out internally where the values are focussed on respect among people or between people. So it's in the way we interact with each other. It's in the way we communicate with each other and of course, there's honesty and integrity but the key thing is that humility as colleagues and respect at a human level (3147:3518).*

The Nedbank report reveals what the bank's culture is and what it stands for.

> *Culture: Our culture and our people, investing in their development and our collective knowledge, skills and experience to enable innovative and competitive solutions for our clients* (Nedbank Integrated Report, 2018).

As can be seen from the quotations from the marketing executive and from the documentation, it is apparent that brand culture is an integral element of Nedbank's brand identity. The quotation from the marketing executive is somewhat aligned to the documents even though it is brief. Therefore, the culture dimension is confirmed applicable for Nedbank.

6.6.3.4.A   Business client: Webber Wentzel

Nedbank's business client Webber Wentzel perceives the bank's culture as centred on client-friendliness and environmental consciousness.

> *1:9 Well they purport themselves to be friendly, I think they do quite a lot around the environment and the people that I interact with at Nedbank, there's a lady that we interact with, she's very friendly, she goes out the depths to help us. So I think that's what their culture is and also what I like about Nedbank is, they're contactable on their cell phones (2540:2899).*

The client's account of Nedbank culture is somewhat congruent with the culture and values claimed by the marketing executive and in documents. Most notably, the client perceives Nedbank as a friendly bank; this is consistent with the claims made by the marketing executive and in documents, namely, humility, people-centred and people-driven.

6.6.3.5 Standard Bank brand culture

In the quotation below, the Standard Bank marketing executive differentiates between what they term corporate culture (which appears to be compliance-based) and culture based on 'Africanness'.

> *1:18 So we have some brand values that sort of allow us and ensure that we will capture the Africanness I guess that, that underpins our business. We also have corporate values. Corporate values are I suppose I could say are less about being African and more about being - doing business in the right way, doing the right business in the right way and then we have culture and our culture again as an organization, is informed by what we are, which is an African company and hence, it is informed by a number of different values (8078:8601).*

Another Standard Bank marketing executive mentioned a range of the bank's cultural elements.

> *2:12 It's about being proactive, raising the bar, delivering to shareholders, serving our customers, growing our people, working in teams, respecting each other. Upholding the highest level of integrity. So those are the values and those largely, I almost want to say they sit above brand because it applies to the group not just Standard Bank brand as such. But it's certainly something we live by (6590:6986). 2:13 So there is definitely a culture. Integrity, trustworthiness – those kinds of things do play a huge role (7465:7567).*

Standard Bank's report also alludes to the culture adopted by its internal stakeholders.

> *Our high-performance culture is supported by an environment in which our people are empowered and motivated to deliver exceptional client experiences and are rewarded for their contribution towards realising our purpose and vision* (Standard Bank Group Integrated Report, 2018).

The reference and differentiation between corporate compliance culture and the culture of 'Africanness' may cause confusion as to the actual brand culture. Even though the marketing executives' comments are not consistent with the documented brand culture, the culture dimension is applicable as both sources mention this dimension.

6.6.3.5.A   Business client: Bowmans

The quotation below from a financial manager representing Bowmans law firm comments on Standard Bank's culture.

> *1:6 I think their culture is quite relaxed and I'm talking from an outsider but I believe their culture is inclusive and I say that because it's not for business continuity perspective, it's not just one person that they send us (2663:2888). 2:7 I think the culture seems to be aware of what they don't do well, wanting to do it better (4368:4456).*

The evidence from the client views Standard Bank as an inclusive and accountable bank. However, this viewpoint is incongruent with the banks' stated culture.

6.6.4 Self-image

Similarly, to brand anthropomorphism which focuses on the 'inner self' (de Chernatony, 2007:46; Das, 2014:136), the concept of self-image stems from human psychology and influences consumer behaviour. This dimension recognises that consumers purchase certain brands for much more profound reasons, such as expressing their own self-image. The rationale is that consumers buy certain brands which they believe project their actual or ideal image (Jeong & Jang, 2018:1564). Therefore, self-image is a representation of the thoughts and feelings according to which consumers identify themselves (Sung & Huddleston, 2018:64). Brand self-image is thus the view that consumers have of themselves when consuming the brand; it is the target market's own internal mirror (Kapferer, 2012:162). Empirical findings of what the South African banking sector imagines to be their clients' self-image are presented next as shown in Figure 6.6 below.
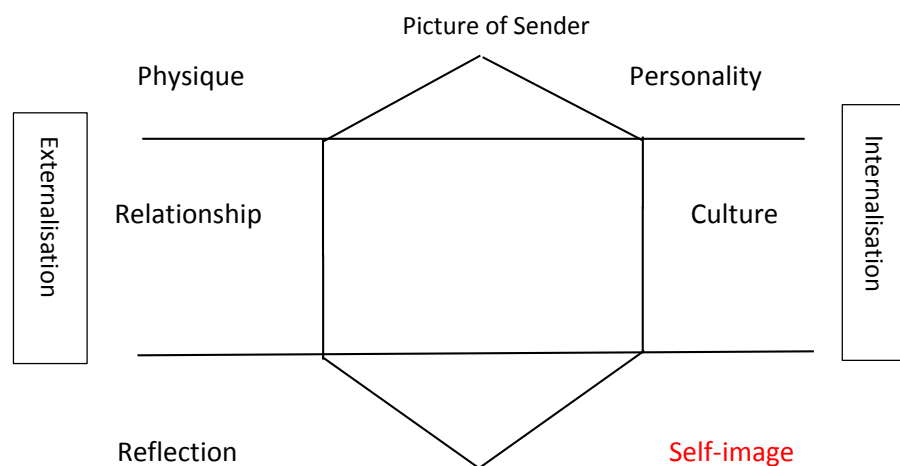
Figure 6.6: Self-image dimension explored for applicability
Source: Kapferer (2012:158).

6.6.4.1 Absa client self-image

The Absa marketing executive contended that Absa seeks to invoke a feeling of enablement and possibility in clients.

> *1:17 I think that lies in our purpose. So if as an organisation our purpose is to bring impossibility to life, the end result of that for a customer would be that a customer feels that by working with or partnering with Absa no matter what kind of product or service they're looking for, that they're being enabled to take a step closer to what they believe in, what they believe is possible (6417:6804).*

Another Absa marketing executive conveyed that Absa clients should be able to defend their association with the Absa brand, particularly in social settings.

> *2:23 I think that it's important that people feel that they can vindicate their choice. So if somebody says like who are you - like where you pull out your card and they go like, "Oh, jeez, you bank with Absa." Like what's wrong with that? If you can't vindicate that choice, there's not, like socially that's not, that's not a good thing you know and we get taught more and more every day to be more conscious of how we appear socially (15071:15711).*

Even though the marketing executives remarked on their imagined client self-image based on the association with the Absa brand, there was no evidence found of brand self-image from the document analysis. Consequently, the brand self-image dimension applicability is inconclusive.

6.6.4.1.A   Business client: Cliffe Dekker Hofmeyr

In the quotation below, Cliffe Dekker Hofmeyr describe their inner feeling based on their association with Absa.

> *2:5 I think they understand our business, what we are doing, why we are doing it …*
> *(3782:3866).*

Absa's envisaged client self-image is incongruent with the client's description of how the company feels based on its association with Absa. It is important to note that when the client was probed about their inner feeling or self-image, the response was Absa-based rather the client's own internal expression.

6.6.4.2 First National Bank client self-image
A First National Bank marketing executive reported that FNB seeks to imbue a sense of control into clients. Through the various brand touchpoints, the clients can dictate terms of engagement with the FNB brand.

> *1:7 What we have tried to build around the brand story is that it's really about offering help to people so that they can help themselves, that they're truly empowered. And we demonstrate this through our digital platforms that are very empowering and basically put the, put the customer in the driving seat where they can actually decide how they going to engage with us on – which platform they'll engage with us, at what time of the day and to build the offering around their needs (4062:4543).*

Another First National Bank marketing executive stated that FNB imagined that clients would find FNB helpful and giving them individual attention.

> *2:8 That you are happy with the service received. That you are – you feel like we are helping you. You feel, not as like a number but more as an individual. So that we are helping you according to your specific needs and not necessarily towards the mass. So we are catering towards – so we would want people to feel personal… (3044:3367).*

No evidence of brand self-image was found in the document analysis. This may be attributed to the fact that self-image is how a firm abstractly imagines the consumer feels based on an association with a brand. Although the marketing executives expressed the FNB clients' self-image as they imagined it, the brand self-image dimension is not applicable due to its speculative nature.

6.6.4.2.A Business client: Norton Rose Fulbright

As stated above, client self-image from an internal viewpoint and in the B2B sector is debatable, as shown below.

> *1:5 That's a difficult one, I can't answer that, I'm not sure (1852:1906).*

As can be seen in the quotation, self-image based on brand consumption in a B2B context appears to be complex. Based on the feedback, it can be concluded that FNB's self-image dimension is not congruent with the client's own image.

6.6.4.3 Investec client self-image

Investec's marketing executive contends that Investec's clients connect at a human level with the bank. Clients are given individual attention, as can be seen from the quotation below.

> *1:9 You're not just a number (3946:3970).*

> *1:10 That they have a connection at a human level that our brand understands them as an individual and therefore understands their business and their requirements depending whether they are a young professional coming in or an ultra-high network individual. I mean that's in in a nutshell. They have to be connected. They have to feel that … we understand them and [have] their best interests at heart (4142:4562).*

The self-image brand identity dimension is not articulated in Investec' brand documents. As mentioned earlier, this gap may be attributed to the fact that self-image from the firm's perspective is inherently abstract. The marketing executive mentioned how she imagined Investec's clients would feel internally based on their association with the brand. Thus, the self-image brand identity dimension is found not applicable in this context.

6.6.4.3.A   Business client: Baker McKenzie

The quotation below from a client Baker McKenzie attempted to describe the firm's inner feelings based on their association with Investec.

> *1:13 We appreciate what they offer us and likewise (3349:3393).*

Once more, when probed about an internal perception from an association with Investec, the client response was external. The bank's self-image concept is therefore not congruent with the client's actual self-image. Moreover, the client's description of self-image is debatable as it appears to be externally-based.

6.6.4.4   Nedbank client self-image

Nedbank's client self-image is articulated to a certain extent in its slogan, 'See money differently', according to a marketing executive.

> *1:5 …we deal in money and it is our hope that in helping them see money*
> *differently, we will be able to help them realize that money well managed can make*
> *a real difference in people's lives (1478:1663).*

Even though the bank's slogan is a call to its clients to look at money differently, the marketing executive did not mention how the brand would like clients to feel about themselves based on an association with the bank. Furthermore, the company documents were silent on the self-image dimension. Consequently, self-image dimension was confirmed inapplicable.

6.6.4.4.A   Business client: Webber Wentzel

The quotation below represents Webber Wentzel's expression of their inner feeling based on their association with Nedbank.

> *1:14 I think we were proud to be associated with Nedbank and also, I think*
> *Nedbank also is a client of the firm (6012:6117).*

The client mentioned a Nedbank-Webber Wentzel dual relationship. The law firm is a client of Nedbank for financial services while Nedbank is a client of the law firm for legal services. The client's self-image based on its association with Nedbank was pride, however, this is not congruent with Nedbank's envisioned client self-image of change through money which is well-managed.

6.6.4.5 Standard Bank client self-image

A Standard Bank marketing executive argued that Standard Bank's clients feel a sense of pride based on their association with the bank.

> *1:29 But I guess the association that one gets, the intended association that one gets as a client with the Standard Bank brand, is - should be and can be one of pride, an association of what's the word? It's not premium-less but it's something similar to that in terms of an association of achievement I guess, is that they you know, when you - you bank with Standard Bank or you use Standard Bank, you have achieved a level of personal or business success to be able to I suppose qualify for the association of a heritage brand, which is what we are, of a premium brand (13465:14031).*

Another Standard Bank marketing executive stated that the bank would like to invoke a sense of success and progress within their clients, as can be seen from the quotation below.

> *2:18 Successful. Always progressive, moving forward, they're achieving their goals. That's how we want them to feel about themselves (11050:11179).*

Standard Bank's brand blueprint explicitly addresses the self-image brand identity dimension in what it calls 'what clients believe'.

> – *They understand me and what I am looking for. They treat me as a person, even when I am representing my business.*
>
> – *They understand Africa and are well connected so they will be best suited to address my financial service needs in, for and across Africa.*
>
> – *They give me financial expertise and solutions that are ahead of competitor offerings and which help me to progress my life/business* (Brand Blueprint).

The feedback from the marketing executives and the brand documentation is not necessarily aligned. Nonetheless, all sources consider client self-image in the bank's brand identity building activities. Therefore, client self-image is confirmed applicable to Standard Bank

brand. The bank's envisioned client self-image is compared with the actual client self-image as presented below.

6.6.4.5.A Business client: Bowmans

The quotation below presents Bowman's self-image based on their association with Standard Bank.

> *1:2 …I think for us as a business it's a place where we feel we are more valued (1400:1478).*

Standard Bank's view of their clients' self-image is congruent with the clients' actual self-image. As can be seen in the quotation, the client states that the firm feels valued by the bank. This is consistent with the self-image dimension articulated in Standard Bank's brand document which reads as follows:

> − *They understand me and what I am looking for. They treat me as a person, even when I am representing my business.*

6.6.6 Reflection

Brand reflection (also referred to as user imagery) refers to the type of person or organisation who consumes the brand. The imagery may be the customer's mental image or the actual or aspirational/idealised users (Keller, 2013:113-114). Reflection is the company's perceived or stereotypical brand user. However, a company's description of their typical brand user may not be precise, as certain brands are purchased by consumers who are not necessarily the target market. Consequently, brand reflection also depicts how a customer would like to be perceived as a result of consuming a particular brand. Highlighted in red in Figure 6.7, reflection is critical as consumers use brands to build their own identities (Kapferer, 2012:162). Furthermore, the size of a company in a B2B context may persuade other clients to switch to the company due to its 'popularity', market dominance or high number of clients (Keller, 2013:114).
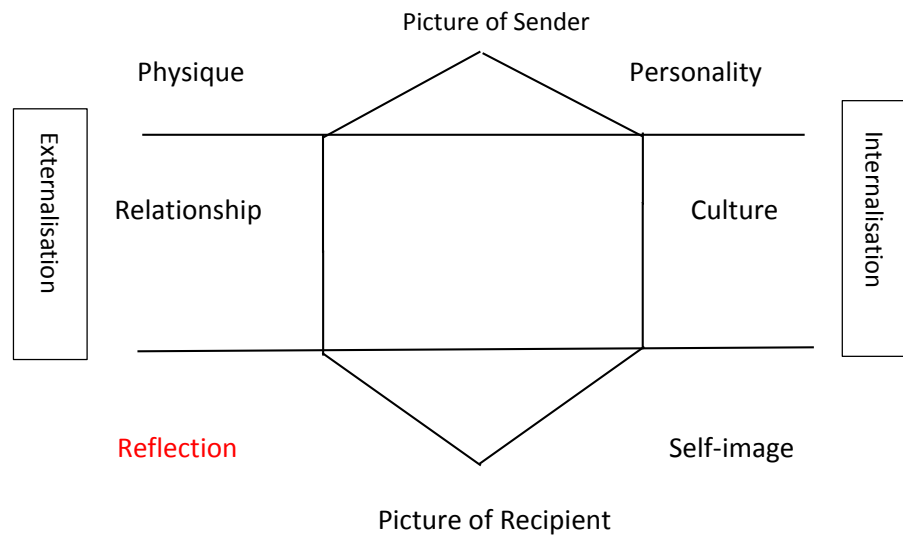
Figure 6.7: Reflection dimension explored for applicability

Source: Kapferer (2012:158)

6.6.6.1 Absa client reflection

The quotation below conveys an Absa marketing executive's account of the type of client that Absa represents.

> *1:18 It is a customer who is perhaps a little braver, a little more youthful-minded, not youthful in age. Someone who is also connected to the potential and possibility around them and wants to see that brought to life (8486:8700).*

Another Absa marketing executive concedes that describing Absa's idealised client is problematic as the bank services various segments of clients.

> *2:27 … that's always the difficulty when you're a universal bank in a market like this. So ourselves and Standard even now to an extent FNB, it's always difficult to because you have to identify with so many different segments. It's like if you're Investec it's really easy because it's just rich people, like whatever, whip out your black Investec Card. Even Discovery now, it's quite a simple identity thing for them because they already, they really only have the top end of the market and they have quite a unique proposition just what's been built from their health business and their Vitality Rewards business, so it's a little bit more simple (18244:18906).*

Absa is explicit on the various target market groupings that the banks services, both in the B2C and B2B sectors. However, documents that describe the bank's aspirational brand user do not exist. Thus, the reflection dimension is not applicable to the Absa brand.

6.6.6.1.A   Business client: Cliffe Dekker Hofmeyr

The quotation below reflects how Absa's actual client Cliffe Dekker Hofmeyr assumes the bank would describe them.

> *1:10 I think they would describe us as difficult because we are quite demanding because that's what our clients expect of us. So it would be, probably the first thing that comes to mind and then secondly, I think we're always open, they would describe us as always being open to engagement whether it's adding additional services or new products that they would like to explore with us, we're always willing to participate (4106:4524).*

Based on the evidence from Absa and their client, it can be concluded that Absa's client reflection is not congruent with the client's own narrative of how Absa would describe them.

6.6.6.2 First National Bank client reflection

A First National Bank marketing executive described FNB's brand reflection as someone who is ambitious, a self-starter and driven.

> *1:13 … I think what we would like to believe and encourage is that the kind of person that is drawn to FNB is, is more of a kind of self-starter, potentially someone who's not satisfied with good enough. You know they're looking for more, they're looking for things to be better, more efficient, more capable and hopefully that's true that, you know that customers who have switched to us from other banks, were looking for more. We provide that in various forms in rewards, etcetera, lots of attractive propositions and you know, so it's typically people who are looking to achieve more with their, in their financial, the financial part of their life and to be more capable and more enabled because of it (7138:7842).*

Another First National Bank marketing executive refuted the notion of one stereotypical brand user.

> *2:10 We have a whole spectrum of customer personality types. It's not drilled down to one at all (4075:4168).*

No documents were found that describe FNB's brand reflection. Inputs from marketing executives were also incongruent and hence the brand reflection dimension is not applicable to the FNB brand.

6.6.6.2.A   Business client: Norton Rose Fulbright

The next quotation presents feedback from Norton Rose Fulbright regarding FNB's reflection.

> *2:7 Oh wow, I wouldn't know … what they would say. … I would assume that they see all law firms in the same light that it's not always easy to work with a law firm… (4948:5141).*

Based on the client evidence presented above, it appears that there is no unique assumed brand reflection based on an association with the FNB brand. Therefore, FNB's brand reflection clams are not congruent with client perspectives.

6.6.6.3   Investec client reflection

As can be seen from the quotation below, a marketing executive at Investec describes the image Investec has of a typical client. This comment depicts the brand's reflection and not the target market as the participant refers to the image they hold of their typical client.

> *1:12 …the image that we have of our clients is that they're successful, innovative, invigorated, wanting to connect on a human level and create great businesses and also, create great businesses for South Africa (6057:6261).*

No documents were found confirming the marketing executive's assertion. Therefore, the applicability of the reflection dimension is inconclusive.

6.6.6.3.A   Business client: Baker McKenzie

In the quotation below, Baker McKenzie suggest that Investec does not hold a specific image about them as it appears that they are just another client.

> *1:16 So it's a trick question, can't speak on behalf of Investec but judging by how we've been treated, I mean, we're just another customer to them (3693:3847).*

Investec's reflection of their clients is contradictory to the client's viewpoint. This depicts incongruence between the bank and the client regarding the reflection dimension.

6.6.6.4 Nedbank client reflection

The quotation below presents Nedbank's reflection of their clients according to a marketing executive. The marketing executive views their clients as money experts.

> *1:19 We appreciate our clients for their varying degrees of expertise where money's concerned (7753:7840).*

No evidence of brand reflection was found from the document analysis. Moreover, the marketing executive did not give a clear account of the brand user reflection. Therefore, the reflection dimension was found to be inapplicable in the case of Nedbank.

6.6.6.4.A   Business client: Webber Wentzel

Nedbank's client Webber Wentzel believes that the bank would describe them as difficult, as can be seen from the following quotation.

> *1:17 So I think Tracy would describe us, Tracy being Nedbank in my case, Tracy would describe us a difficult client. We take long to come back to her (7240:7386).*

As per the evidence from participants, the bank's reflection of their clients is incongruent with the client's perspective.

6.6.6.5 Standard Bank client reflection

The quotation below is from a marketing executive of Standard Bank who referred to imagining a client's journey.

> *1:38 We sometimes have to completely re-imagine our client journeys (18085:18147)*

Another Standard Bank marketing executive conceded that describing the bank's brand reflection is a difficult task due to its broad client base.

> *2:19 That's very difficult. Our client base is so broad okay, so we have entry level people that have never had a bank account before. We have school-leavers; we have domestic workers that have never had a bank account before but now are needing one and open with us. We have politicians. We have CEO's of large corporates, our client base is extremely broad (11577:11943).*

Brand reflection was not found in any Standard Bank brand documents. Furthermore, the marketing executives were ambiguous as to the bank's brand reflection. Therefore, the reflection dimension is not applicable to Standard Bank.

The client, Bowmans, was more elaborative on how they thought Standard Bank would describe them as a client.

> *2:11 Remember we're probably from their perspective are a risky client (8307:8371).*

> *2:12 I think they would describe us as considerate, deliberate; we don't shoot from the hip. We are governed by doing the right thing with the right clients at the right time, we've walked away from jobs but we have to be very deliberate about making sure that they are aware of that in this space (9877:10171).*

Standard Bank could not give a precise reflection of their business clients. Conversely, the client suggested that the bank would describe them as risky, considerate and deliberate. The incongruence between the bank's reflection of their client and the client viewpoint is apparent.

6.6.7 Relationship

Coherent brand identities are built by fostering positive working relationships between staff and customers and other external stakeholders. Managing relationships between internal staff activates a brand's values in a manner congruent with the brand's true identity (Terglav et al*., 2016:2). Moreover, relationships are seen as the cornerstone of brand-customer encounters and interactions (Zhao et al*., 2018:759).

According to Keller's (2013:53) customer-based brand equity pyramid (discussed in Chapter 2), the ideal stage is for brands to reach a state of resonance with their target customers. This stage involves intense and loyal relationships with customers. The peak of the pyramid reflects brand-customer relationships and addresses the question 'What about me and you?' Therefore, this stage defines the strength of the brand-customer relationship. This bond is characterised by **behavioural loyalty** (repeat purchase, time spent on brand), **attitudinal attachment** (sentimental attachment to brand), **sense of community** (brand communities) and **active engagement** (customers investing resources in the brand beyond the expected purchase and consumption situations).

This resonance is more critical in B2B sectors, particularly in services, as a higher degree of trust among all stakeholders is required due to often complex business operations (Heirati & Siahtiri, 2017:7). In this regard, Kapferer (2012:162) contends that relationships are crucial for bank brands as services are essentially relationships. This brand identity dimension was

explored in the South African banking sector, and relationship dimension is highlighted in red in Figure 6.8 below.

Picture of Sender

Physique   Personality

Externalisation

Relationship   Culture

Internalisation

Reflection   Self-image

Picture of Recipient
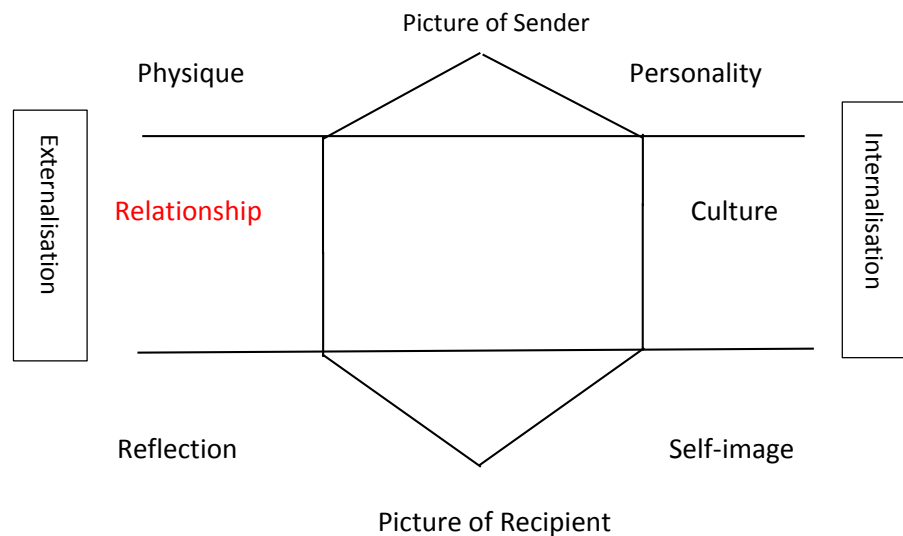
Figure 6.8: Relationship dimension explored for applicability

Source: *Kapferer (2012:158)*

6.6.7.1 Absa client relationship

In the quotation below Absa's marketing executive asserts that Absa is looking for long-term, mutually beneficial relationships with their clients.

> *1:21… We're looking for people who want to be on a journey with us, to help us co-create that future (8150:8443). 1:22 So we try to encourage feedback, conversation and participation at different levels. I think in a broad-based sense we are very active in communities through a number of partnerships and platforms that we run. I mean you hope that they have the same quality relationship across the board, where we don't make mistakes, we look after them and we consistently innovate and bring out products and services that they actually - as the world moves, that they want (8839:9047).*

However, another Absa marketing executive contended that relationships with clients vary depending on the client segment or category.

> *2:30 …what our wealth client gets versus what our client at the bottom end who has just a red Absa Transact Plus Account is not going to be the same thing (20986:21133).*

Absa's relationship with its clients is also outlined in an annual report as depicted in the quotation below.

> *A safe and trustworthy financial services provider. Personify resilience and build trust-based relationships. Caring, we genuinely care about the communities we serve. We will form a strong bond with our customers. To deliver secure, convenient access and a great customer experience, we take the following into account: Strong customer relationships are essential for growth* (Absa Group Integrated Report, 2018).

The documentation confirms the comments of the first marketing executive. However, the second marketing executive suggested that Absa-client relationships may vary. This assertion creates the impression that client interaction and treatment may vary depending on the grouping or segment that a client belongs to. Nevertheless, both sources highlight the relationship dimension as an important element of building brand identity. The relationship dimension is thus applicable to Absa.

6.6.7.1.A Business client: Cliffe Dekker Hofmeyr

Absa's client relationship imperatives were corroborated by their client Cliffe Dekker Hofmeyr, as can be seen in the quotations below.

> *1:9 … we're at a point where we have a very good bond with specific individuals that have been with, banking with us or working with us for quite some time (3821:3980).*

> *2:11 I have a good relationship with everyone that we're working with at Absa and some of those people are there for the 20 years that I've been dealing with Absa (5738:5896).*

The evidence provided by Absa suggests that establishing and maintaining long-term relationships with clients is a priority.

These claims are confirmed by the bank's client; hence it can be stated that the bank's purported relationship imperatives are congruent with their client's experience.

6.6.7.2 First National Bank client relationship

As can be seen from the quotation below, a First National Bank's marketing executive stated that long-term partnerships were how FNB envisioned its relationship with clients.

1:14 For various reasons, we would like to see it as a more long term relationship and I think we do have very loyal customers as well because the - you know because of our history and our track record and our capabilities, we've built a very, we've built an offering that has a lot of depth and a lot of scope. So you can stay with FNB for the long haul, you know whether it's business or you know you're starting a business or you are a corporate or you are just an individual in your own capacity (8058:8552).

Another First National Bank marketing executive described intimate relationships with clients as ideal.

2:9 …so we would want people to feel personal (3328:3367).

2:11 I would like to think we're best friends (4362:4403).

2:12 …knowing … if you are in trouble or if you're needing help that we're there (4450:4528).

The First Rand Group 2019 annual report also highlighted First National Bank's relationship aspirations.

Establishment of deep customer relationships and the utilisation of data to deliver appropriate propositions to those customers. The board values long-term and ethical client relationships and has well-established governance processes for ensuring a balance between achieving business growth and meeting the reasonable expectations of its stakeholders (First Rand Group Integrated Report, 2019).

The marketing executives' input and the documents were consistent regarding the relevance of relationship brand identity dimension to the FNB brand. Even though it may seem that FNB is positioned as an innovative brand, establishing and managing relationships with clients is a banking sector imperative. Thus, the relationship dimension is confirmed as applicable.

6.6.7.2.A   Business client: Norton Rose Fulbright

In the quotations below, Norton Rose Fulbright financial managers gave an account of their relationship with FNB.

> *1:6 Our relationship is very good, I would say it's a solid relationship (2201:2271).*

> *2:8 I think holistically we've got a very good relationship. I mean we've been with FNB for quite a long time. FNB, for me, from a finance perspective or the service managers have been really good (5709:5902).*

It is apparent that relationship management as an important brand identity dimension is also a banking sector generic. Based on the quotation presented above, it can be concluded that FNB's relationship claims are congruent with client perspectives.

6.6.7.3 Investec client relationship

The quotations below reveal that Investec as a brand manages client relationship on an individual and human level, this is according to a marketing executive.

> *1:8 So we look at the individual, the human. That's the human connection, the individual is very important to us. You're not just a number (3835:3973). 1:15 Human. It has to be human and we're living in a world right now where it's all about data. You know, it's all about algorithms. It's all about spitting out you know, all this data about individuals, etcetera and what we say as a brand yes, we need that. We need that and it's important but actually it's the human connection that far surpasses any of that because you need both. You can't have one without the other you know so you're absolutely need the both (6479:6943)*

Client relationship management is also alluded to in Investec's 2019 annual report.

> *We will continue to encourage an energetic, relationship-focused environment that attracts driven individuals who consistently seek to go the extra mile for the client. Client relationship managers in each business. Building deep durable relationships with our clients and creating new client relationships (Investec Annual Report, 2019).*

Investec's joint CEO also emphasised the importance of prioritising client relationships at a brand campaign launch in February 2019.

> *At Investec, our client relationships are at the heart of our business and we believe that a human understanding of our clients and their goals is what will drive us to success (Investec, 2019).*

Building and sustaining client relationships is evidently a brand identity imperative at Investec. This statement is corroborated by documents and executives. Therefore, the relationship dimension in building brand identity is confirmed applicable for Investec.

6.6.7.3.A   Business client: Baker McKenzie

Conversely, Baker McKenzie hold that their relationship is impersonal, as quoted below.

> *1:17 So very impersonal, very impersonal. Soo it's not that I would be speaking to Investec on a daily or weekly basis. I would only speak to them when there's something that's not working or something that's wrong so, so it's literally a service provider that does what we're paying them to do and we're getting the service that we're expecting (4043:4395).*

The evidence from the bank's business client refutes Investec's 'human' relationship management. This reflects an apparent incongruity between the bank's relationship claims and the client's experience.

6.6.7.4 Nedbank client relationship

According to a Nedbank marketing executive, the bank has established long-term partnerships with its clients which are typified by mutual respect and loyalty.

> *1:8 Tonally, we don't speak down to people we speak with people (2622:2694).*

> *1:18 We see them as partners in this journey and we are desperate to do good for our partners. So it's a partnership with mutual goals and mutual aspirations (7843:7996). 1:20 It's interesting because if you go on the numbers, we are married, we are definitely married. We have one of the highest loyalty scores in the industry. So our clients are not looking to leave us. And I think it's through this continued demonstration of expertise that they see the benefit (8329:8619).*

Nedbank documents reported on the bank's client relationship initiatives as can be seen in the quotation below.

> *…established a programme called Clientricity to drive significant improvements in our operations by increasing levels of client-centredness across the business. With our artificial intelligence and machine learning capabilities we have a deeper understanding of our clients, which helps us to personalise and customise offerings to meet their needs and service them better* (Nedbank Interim Results, 2019).

Documentation corroborates the marketing executives' feedback regarding how the bank prioritises client relationships. As can be seen in the quotations, clients are at the centre of brand strategy formulation. This yields long-term commitment and loyalty as purported by the marketing executive. Therefore, the relationship brand identity dimension is confirmed.

6.6.7.4.A   Business client: Webber Wentzel

The quotations below are from a client Webber Wentzel describing their relationship with Nedbank.

> *1:13 … I think we have a good relationship and we're happy to be associated (6634:6705).*

> *1:15 … I think everyone enjoys the relationship that we have (6158:6217).*

It appears that Nedbank's client relationship initiatives and activities are translated to their clients' actual experience and thus it can be concluded that the bank's client relationship claims are consistent with client perceptions.

6.6.7.5 Standard Bank client relationship

The quotation below is from a Standard Bank marketing executive who claims the bank's brand-client relationship captures its brand promise so that clients can:

> *1:9...understand that we are the brand that will progress them in life, wherever they are and wherever they're going. So that ultimately the functional and emotional benefit for them is that they will move forward, whether that moving forward is very functional in terms of moving forward from one house to another house because of our products and services that we've done to get them into that house or whether it's about encouraging them and inspiring them to move forward in their business or whether it is moving cricket forward for example as a sponsorship property that we have (3656:4528).*

Similarly, to the notion alluded to above, another Standard Bank marketing executive described the kind of relationship the bank would like to establish and sustain with its clients.

> *2:17 We would like them to think that we're progressive – that we enable them to be progressive. That we don't just sit back and wait for things to happen. We're out there looking for new opportunities, looking for ways of, new ways of doing things and we want them to see us as an enabler rather than an inhibitor. An enabler of their life, their business, their education of their country, you know (10178:10576).*

Standard Bank's brand blueprint describes their brand-client relationship as follows:

> *We partner with our clients. We treat people with dignity and respect, listening to and understanding each client as an individual. We are considerate of our clients' needs and passionate about what we do. We are part of the community* (Brand Blueprint).

Based on the evidence presented above, it can be confirmed that relationship, a pivotal brand identity dimension, is applicable to Standard Bank. The documentation and comments from the marketing executives are aligned, particularly in terms of the focus on clients in brand-client relationship building initiatives.

6.6.7.5.A   Business client: Bowmans

Standard Bank's client relationship prioritisation was confirmed by Bowmans, as can be seen from the quotations below.

> *1:10 I think it's quite professional. It's a strong relationship in the sense that both parties benefit, if I may put it that way because we benefit from the advice that they give us and I think they give us best advice, in terms of obviously the accounts that we hold with them and how we manage our money, etcetera and the options on the different interest (5200:5554).*

> *2:13 Solid, it's a good relationship. It's been entrenched for a long time and I think in the survey someone asked would you move your primary banking and the answer's no (10325:10491).*

The bank's relationship claims are congruent with the client's account of their relationship with Standard Bank.

6.7 Discussion and chapter reflection

This chapter presented the data collected which was analysed to reach sub-conclusions. The main objective of this study was to create a Brand Identity-Image Congruence framework for B2B banks in South Africa. To achieve this primary research objective, three secondary research objectives had to be initially addressed. As stated in the introduction of this chapter, the first secondary research objective was to explore the applicability of an adopted theoretical guide (the Brand Identity Prism) in selected B2B banks in South Africa. This objective was achieved, with direct quotations from participants and bank sources used

throughout the chapter as evidence. Thereafter, sub-conclusions either confirmed or disconfirmed the applicability of the dimensions.

Earlier in the chapter, it was argued that brand differentiation, brand positioning and needs satisfied are elements of brand identity. All these dimensions were found to be applicable in the South African B2B banking sector. Figure 6.9 below represents an amended Brand Identity Prism, in accordance with its applicability in B2B banks in South Africa.
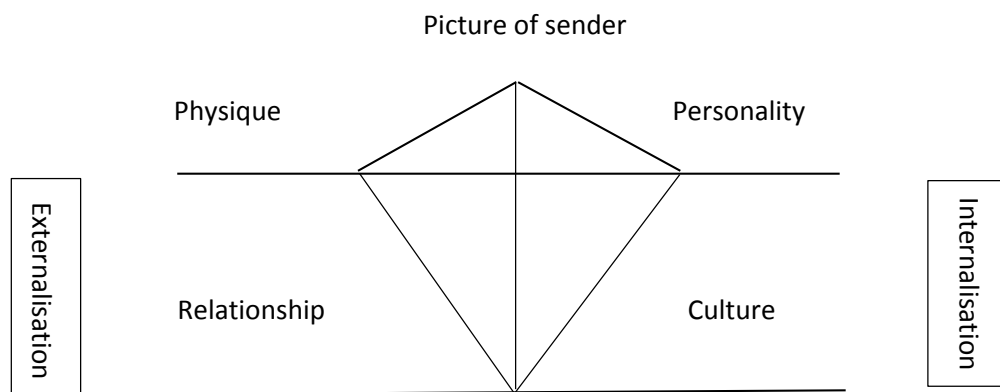
Figure 6.9: Brand Identity Prism dimensions applicable in B2B banks
Source: Authors' notes adapted from Kapferer (2012:158)

When comparing Figure 6.1 to Figure 6.9, two Brand Identity Prism dimensions, namely, self-image and reflection, were found to be inapplicable in B2B banks. Possible reasons are looked at next.

6.7.1 Self-image

According to Kapferer (2012:162), self-image is the image consumers have of themselves based on their consumption of specific brands, hence consumers are seen as the target market's own internal mirror. Therefore, self-image is a representation of the thoughts and feelings of consumers derived from brand association (Sung & Huddleston, 2018:64). Consumers purchase certain brands for much more profound reasons, such as a means of self-expression. As a result, they consume certain brands which they believe project their actual or ideal image (Jeong & Jang, 2018:1564).

It is therefore not possible to define self-image as an identity dimension. This dimension is client or customer-based, which inherently links it to brand image and not brand identity.

Therefore, from an internal or identity viewpoint, (the posture taken by the first secondary objective) marketing executives can only depict an abstract client self-image according to how they imagine their clients view themselves after consuming their brands. Thus, in the context of the current study, it is plausible for self-image to be inapplicable.

6.7.2 Reflection

The reflection dimension refers to how customers would like to be perceived as a result of consuming certain brands. Consumers purchase certain brands in order to build their own identity (Kapferer, 2012:162). Reflection is the customer's actual or aspirational image that they would like to portray. Similarly, to self-image, reflection is customer-based as consumers purchase brands as a means of self-expression. Kapferer concurs that self-image and reflection are external or customer-based as the author views the two dimensions as the picture of a brand receiver. As reflection is external it is therefore inherently a brand image dimension. Hence it is impractical for a firm to have an accurate view on how external customers would like to be perceived based on brand consumption. This background corroborates the empirical findings which revealed reflection as not being applicable to bank brands in South Africa.

The second secondary research objective sought to identify additional dimensions to construct the Brand Identity-Image Congruence framework for B2B banks. This objective was achieved as the additional dimensions were identified in Chapters 2, 4 and 6.

The third secondary research objective explored whether banks' brand identities were congruent with their brand image in the South African law firm sector. In this regard, banks' identities were extrapolated and compared to the perceptions of law firms which are clients of the banks. This objective was achieved, with the evidence presented in the brand identity and brand image sub-conclusions throughout the chapter.

The findings revealed that the needs satisfied, physique and relationship dimensions were congruent with B2B clients' perceptions in the law firm sector. However, brand differentiation, brand positioning, brand personality, brand culture, self-image and reflection were found to be incongruent with B2B law firm clients' understanding. Consequently, it can be concluded that South African banks' brand identities are not congruent with South African B2B law firms' brand image. Henceforth, this thesis suggests a Brand Identity-Image Congruence framework for B2B banks which is presented in the next chapter.

CHAPTER 7

BRAND IDENTITY-IMAGE CONGRUENCE FRAMEWORK FOR B2B BANKS

One significant reason for the failure of many brands in the market is the existence of a gap between brand identity and resultant brand image (Roy & Banerjee, 2014)

7.1 Introduction

The previous chapter contained empirical data analysis and conclusions, thereby addressing the first and third secondary research objectives. The initial research discourse and reasoning were deductive as an existing theory was explored for applicability. Consequently, the secondary research objectives were addressed first. It was important to explore the applicability of the Brand Identity Prism first in order to identify gaps and derive the dimensions to construct the amended Brand Identity Prism, namely, the Brand Identity-Image Congruence framework. Therefore, gaps identified during this exploration, coupled with the extensive literature review, informed the dimensions used to formulate the Brand Identity-Image Congruence framework for B2B banks in South Africa.

Therefore, the current chapter addresses the following primary and secondary research objectives:

- **Primary research objective**

To constitute a comprehensive Brand Identity-Image Congruence framework for selected B2B banks in South African.

- **Second secondary research objective**

To identify additional dimensions that contribute to the development of a comprehensive Brand Identity-Image Congruence framework for selected B2B banks in South Africa.

The chapter thus presents the primary theoretical contribution of the thesis, the conclusions and the recommendations of the study. The brand alignment theory is reviewed in terms of its relevance to brand identity and brand image alignment. Thereafter, the study's primary conceptual framework and its constituent dimensions are elucidated. This is followed by the theoretical and practical contribution of the study. Finally, chapter conclusions are presented, along with the limitations and suggestions for future research.

7.2 Alignment theory

The concept of alignment, or congruence, stems from strategic management theory and is widely applied in human resource management theory and practice.

The concept essentially illustrates the consistency between a firm's internal and external elements (Srivastava & Thomas, 2010; L'Ecuyer & Raymond, 2017:142). Although congruence can be either purposeful or causal, the ultimate consequence is organisational coherence and efficiency (Chorn, 1991; Quiros, 2009). Therefore, it is important to continuously conduct a diagnostic scrutiny of coherence between a company's internal and external elements (Mingione, 2015:523). Hence it was critical for the current study to initially investigate brand identity-image congruence (or lack thereof) in the relevant sector prior to suggesting a congruence tool. The proposed congruence framework is therefore purposeful as it delineates modalities to attain synergistic brand identity and brand image in the banking sector (Harrison & Bazzy, 2017).

Brand identity and brand image integration are crucial in building brand prosperity within a broader brand building strategy (Bjur & Christo-Dionne, 2016). This coherence is particularly critical in the services sector as client brand experience may be the only means of demonstrating what a brand stands for. Therefore, brand image and actual brand performance must to be congruent (Anisimova, 2009:489; Laforet, 2010:123; Yang et al., 2019). According to Nartech and Braimah (2019), brand identity and image congruence strengthens the client relationship with a bank brand and positively influences their selection and social and ethical engagement with the bank.

To achieve its primary research objective, the current study borrowed and applied the theory of alignment of angles in mechatronics (Layne, 2002; Noble et al., 2016) as well as the brand identity steering wheel theory (Schmitt & Rogers, 2008:65). In mechatronics, alignment theory describes how a car steering wheel angle affects its wheel alignment. The most important steering wheel angle is the steering axis inclination (SAI) as it affects the vehicle's stability. Essentially, SAI is the tilt of the steering opposite or toward a vehicle's virtual centerline. An opposite tilt formulates a thrust line and consequently, a thrust angle, which represents misalignment or gap. On the other hand, a steering tilt towards the centreline results in the thrust line coinciding with the centreline, and hence equilibrium, alignment or fit are reached (Bailey et al., 1986; Noble et al., 2016). These two scenarios are depicted in Figures 7.1 and 7.2 below.
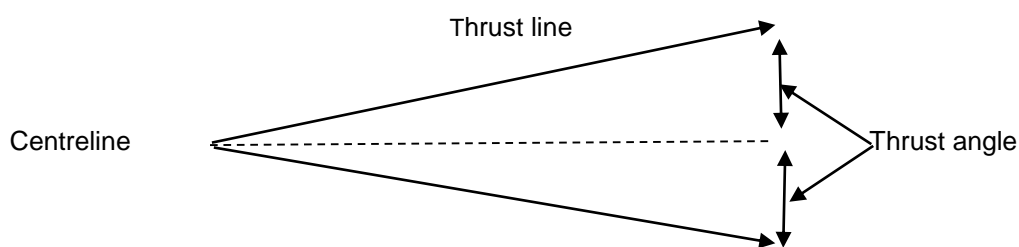
Figure 7.1: Alignment angles

Source: Author's notes adapted from Layne (2002) and Noble et al. (2016)

Chapter 6 reported on bank brand identity and brand image misalignment as banks' brand differentiation, brand positioning, brand personality, brand culture, self-image and reflection dimensions were found to be incongruent with the selected B2B law firms' viewpoints. In the context of alignment theory, a thrust angle was found between the banks' brand identities (centreline) and clients' image (thrust line) with regards to the aforementioned brand identities. Figure 7.2 below depicts the misalignment or thrust angle of the brand personality dimension.
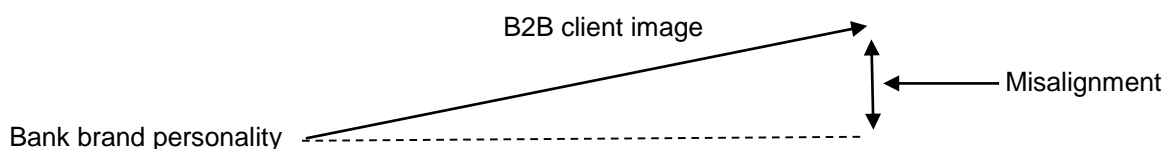
Figure 7.2: Misaligned brand personality

Source: Author's notes adapted from Layne (2002) and Noble et al. (2016)

As stated earlier, brand personality was one of the brand identity dimensions that was found to be incongruent in the South African banking sector (depicted in Figure 7.2 above). The alignment theory suggests that alignment, and subsequently, coherence and control, can only be achieved once the thrust line (B2B client image) coincides with the centreline (bank brand personality). The current study found this equilibrium between banks and their B2B clients specifically with needs satisfied, physique and relationships dimensions. This alignment is depicted in Figure 7.3 below.

B2B client image
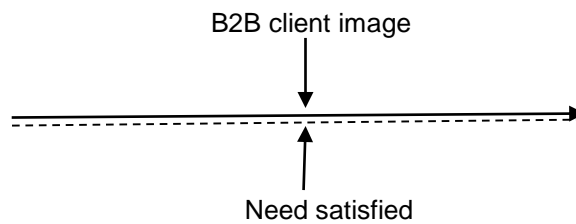
Need satisfied

Figure 7.3: Aligned needs satisfied

Source: Author's notes (2020)

Figure 7.3 illustrates congruence between a firm's brand identity dimension and its external expression or image. However, a question arises regarding how firms practically reduce and eliminate the thrust angle or misalignment between their actual brand identities and image. This is a major shortcoming in extant brand management theory; hence the current study proposes a congruence model. As mentioned earlier, the brand identity steering wheel was adopted and amended as a tool to facilitate centreline and thrust line alignment – specific to brand identity dimension alignment and client image in the context of brand management. The brand identity steering wheel is constituted of four interrelated quadrants, namely, brand attributes, benefits, tonalities and iconography. Collectively, these internally control brand identity and its consistency. The centre of the steering wheel depicts brand competence, which is the essence of brand identity (Schmitt & Rogers, 2008:64-65).

7.3 Brand Identity-Image Congruence framework for B2B banks

As reported in Chapter 6, the banks' brand identities were found to be incongruent with their law firm clients' construal. Consequently, a congruence framework for B2B banks is proposed, named the Brand Identity-Image Congruence framework (BI-IC) for B2B banks (Figure 7.4). This framework serves two purposes: (i) the framework is the main conceptual contribution of the study and thus makes a contribution to branding theory; (ii) the framework may serve as a strategic tool for practitioners in B2B banking sectors to build coherent brand identities for sustained differentiation and competitive advantage purposes. Therefore, the congruence framework addresses the study's primary research objective. Its constituent dimensions, which are discussed next, address the second secondary research objective. To construct the congruence framework, Kapferer's (2012:158) Brand Identity Prism was amended, with the dimensions informed by a dialectical literature review (Chapters 2 to 4).

Therefore, the BI-IC framework is based on both branding theory and empirical findings and is elaborated on next the page.
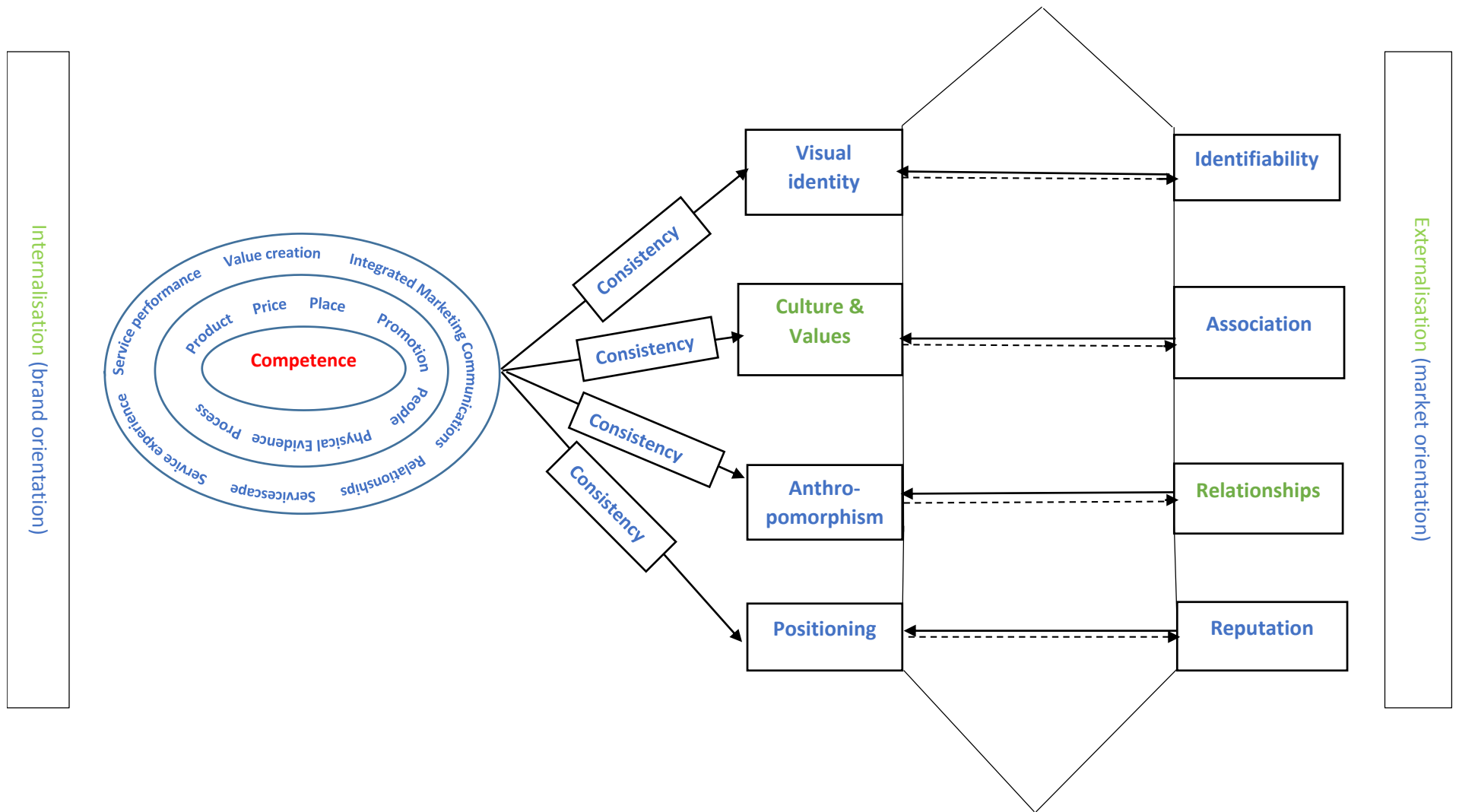
Figure 7.4: Brand identity-image congruence for B2B bank brands
Source: Researchers own construction, adapted from Schmitt and Rogers (2008:65) and Kapferer (2012:158). ■ Author ■ Kapferer ■ Schmitt & Rogers

7.3.1 Internalisation and externalisation

As discussed in Chapter 3 section 3.2, the current study posits that branding occurs between two realms − brand orientation and market orientation (internal and external audience). The former depicts an organisational ethos where all business practices tailored towards developing a brand identity. The latter stems from client-centric business practices as customer needs and wants inform strategy formulation (Urde & Koch, 2014:481, Boso et al., 2016:365; Muhonen et., 2017). Consequently, the internalisation and externalisation building blocks of Kapferer's Brand Identity Prism are retained in the BI-IC framework. It is posited that internalisation (identity) precedes externalisation (image) (Urde, 1999; Kapferer, 2012).

7.3.2 Brand identity steering wheel

The purpose of the brand identity steering wheel is to build and structure a brand's identity heuristically. It is submitted that an application of the amended brand identity steering wheel can build cohesive brand identities as it directly controls how a brand is communicated and received, both emotionally and rationally by all stakeholders. It is therefore adopted in this study as a primary tool to heuristically manage brand identity and brand image alignment in B2B banks (Schmitt & Rogers, 2008:64). As can be seen in Figure 7.4, the brand identity building blocks and dimensions have been amended in order to construct a comprehensive B2B services BI-IC framework. Competence is the only dimension that is retained in the BI-IC framework and is situated in the centre of the steering wheel as it depicts a brand's truth or actual identity (Kotler & Pfoertsch, 2006:94; Schmitt & Rogers, 2008:65). Moreover, competence is depicted at the centre of the steering wheel to demonstrate the importance of competent employees particularly in B2B services. When employees are competent, firms too assume a status of competence, superiority and ultimately market dominance (Keller, 2013).

7.3.3 Service marketing mix

This study recognises that the implementation of a comprehensive marketing mix is the fundamental basis of building coherent brand identities. As mentioned in Chapter 4 section 4.2, the expansion of the traditional marketing mix (product, price, place, promotion) to 7P's (including people, physical evidence and process) illustrates a wide-ranging marketing strategy that is applicable to the services context (Ivy, 2008:289). The services marketing mix is thus central to firms' strategies as it creates demand and solicits consumer responses

(Gronroos, 2007:273; Harrington et al., 2017:554). Hence it is seen as an integral element to the BI-IC framework.

7.3.4 Product – service performance

A fundamental source and a prerequisite of building brand identity is how the actual product or service satisfies consumers' needs and wants (Keller, 2013:111-112). In the context of this study, service performance is a critical dimension as it may be an antecedent of consumer brand perception or image formulation (Krystallis & Chrysochou, 2014:144). Therefore, service performance directly influences brand performance, which is measured by consumer brand awareness and loyalty (Venkatraman & Ramanujam, 1986:15). Brand performance should be monitored in order to assess the impact of aligning brand identity to brand image (Ghodeswar, 2008:6).

7.3.5 Price – value

Price is an important element in building brands and their identities for both the firms and consumers. Price indicates a firm's performance in the market and subsequently determines brand equity. On the other hand, price may be a value indicator to consumers and consequently facilitates their decision-making process (Keller, 2015). The value creation process is thus two-pronged: value is created for both firms and the consumers. Therefore, it is important to solicit consumers' feedback regarding value from their perspectives in pursuit of building coherent brand identities.

7.3.6 Place – service distribution

Unlike traditional goods sectors, distribution in the services sector is characterised by inseparability as the services are produced, distributed and consumed simultaneously (Shanker, 2010:35). For instance, service distribution in the banking sector may take the form of face-to-face interaction with a salesperson, an online platform interaction or even through automated teller machines. Therefore, service distribution is defined by the availability of the service at the right and convenient time. Overall, service distribution convenience plays a critical role in client brand perception or image (Black et al., 2014:283).

7.3.7 Promotion – integrated marketing communication

Developing a promotional mix (advertising, sales promotion, public relations, direct marketing and personal selling) and matching a complimentary combination of its elements is fundamental in brand building (Keller, 2013:247-248). Using various communication elements to relay what a brand is, and what it stands for is critical, particularly in B2B services, due to intangibility characteristics, and the need to create credibility and reassurance with all stakeholders (Kaura, 2013:55). Therefore, an aggressive and attractive promotional mix is pivotal in differentiating and conveying B2B services brand identity (Chinomona, 2016:125). However, B2B services should embrace an integrative broad-based brand communication approach to build coherent brand identities.

As argued in Chapter 4 section 4.6, IMC is designed to consolidate various communication elements into credible and persuasive company-driven messages. These should be used to build cohesive and co-ordinated communication activities to create a meaningful and measurable company communication framework (Luxton et al., 2017:422). Therefore, what determines IMC effectiveness is the integrative and consistent application of brand marketing communications to project a unified brand identity (Dwivedi & McDonald, 2018). Consequently, it is argued that IMC can establish congruence between brand identity and image through the consistent integration and application of a promotional mix at various brand touchpoints (Nandan, 2005:275). In this regard, it is posited that an effective implementation of IMC antecedents such as brand physique or brand elements may align a brand's identity to its image, whereafter brand recall and recognition serve as indicators of congruence or IMC consequence (Foroudi et al., 2017).

7.3.8 People – relationships

The production and consumption of a service often requires the participation of both the service provider and the customer, even though the level of participation will vary from sector to sector. In the banking sector, the level of consumer participation is high and therefor, consumers are seen as co-creators of the service (Black et al., 2014:283). Hence employee behaviour should be underpinned by emotional intelligence during the service co-creation as this directly influences how a brand is perceived (Kearney et al., 2017:193). Moreover, employees' input is particularly critical in B2B services brand identity as employees embody the service brand and its performance (Coleman et al., 2011:1065; 2015:1144; Buil et al., 2016:7). Front-line employees are thus regarded as the face of the firm since customer-firm interaction determines the brand identity-image fit (Anderson & Smith, 2017:238-239).

7.3.9 Process – service experience

The term 'process' refers to how companies render their service. Due to the inseparability service element, customers are part of this process (Black et al., 2014:283). Process comprises technical and administrative procedures in rendering the service, and this directly influences customer experience. Poorly designed processes may lead to ineffective service delivery and unpleasant client-brand experience. Therefore, service experience is a critical brand performance indicator, derived from the coordination between a firm, its employees and its customers. Moreover, unique and client experience-based value propositions are more critical in B2B financial services (Marquardt et al., 2011:55). Transparent processes are thus seen as an important component that can yield client satisfaction, trust and positive perceptions in the banking sector (Ylilehto, 2018:717).

7.3.10 Physical evidence – servicescape

Physical evidence comprises tangible service elements and infrastructure such as the facilities, apparatus and people used to render the services (Steenkamp, 2016:22; Kumar et al., 2018:613). The physical environment therefore 'tangibilises' the service process. In practice, services can be tangibilised through service attributes such as 'servicescape', décor and furnishings (Ding & Keh, 2017:848-849). Essentially, the servicescape is the ambiance or the physical environment where the service occurs (Steenkamp, 2016:228). Therefore, the physical or virtual environment where banks render services is important as clients make assumptions about brands and their performance based on the physical environment or virtual experience (Kaura, 2013).

7.3.11 Consistency

This study argues that the application of the amended brand identity steering wheel may serve as a useful framework in building coherent B2B brand identity when consistently applied. The brand identity steering is thus seen as an apparatus that consistently communicates brand identity constituent dimensions to external stakeholders (see Figure 7.4). Consistency is achieved through the application of an integrative communication strategy to project a unified and cohesive brand identity (Foroudi et al., 2017:543; Dwived & McDonald, 2018). Therefore, brands need to project and deliver the same brand message in their visual presentation, cultural practices, portrayed personality and positioning against competitors in consumers' minds (Duncan, 2008:84-85).

7.3.12 Visual identity – identifiability

As stated in Chapters 1 and 5, the second secondary research objective was to derive dimensions to construct the BI-IC framework for B2B banks in South Africa. Chapter 6 reported on the brand identity dimensions which were found applicable and congruent in the South African B2B banking sector. In this regard brand physique, which refers to brand aspects (such as colours, shapes and designs) that are triggered in the consumer's mind when the brand name is mentioned (Kapferer, 2012:158) was confirmed as an important brand identity dimension in the South African B2B banking sector. It was therefore retained in the BI-IC framework. However, brand physique was renamed as a more encompassing dimension, namely, visual identity. Similarly, to brand physique, visual identity refers to a brand's elements such as logo, font, slogan, colours, names, design (Coleman & de Chernatony, 2011:1069; Keller, 2013:167; Keller & Swaminathan, 2020:141). The empirical findings reveal that brand visual identity was found to be congruent in the South African B2B banking sector as business clients could recall and identify their bank's visual elements. Consequently, brand identifiability is seen as a congruence indicator in the BI-IC framework (see Figure 7.4). This position is consistent with that of Coleman et al. (2015:1143) insofar as a brand's visual identity makes a brand identifiable and unique.

7.3.13 Culture and values – association

Culture and values were also confirmed as an important dimension in building brand identity in the South African banking sector, as reported in Chapter 6. It was also noted in Chapter 3 that brand culture is a critical brand identity dimension, often emanating from the cultural values of the original brand developers (Beverland, 2018:269). Therefore, culture is a defining brand identity element and needs to be initially distilled within an organisation (Terglav et al., 2016:2). The fundamental basis of constructing an organisational culture is to develop and communicate a single coherent brand identity to all stakeholders (Beverland, 2018:40). Therefore, a brand's culture and values embodied internally should be effectively communicated to external stakeholders to ensure alignment (McCoy & Venter 2016:43). As can be seen in Figure 7.4, association is theorised as a culture and values dimension congruence indicator. Brand associations are constructs that engage consumers emotionally, functionally and attitudinally (Keller, 1993:4; Michel & Donthu, 2014:2617). Consequently, brand associations provide consumers with a platform to express their actual and espoused culture and values (Dwivedi et al., 2016:47).

Hence it is important for brands to build cultures that consumers can associate with. In this way, brand identities will align with what resides in consumers' minds (Beverland, 2018:269),

7.3.14 Anthropomorphism – relationships

As reported in Chapter 6, brand personality was found to be applicable in the South African banking sector and was thus retained in the BI-IC framework. However, the findings suggest that banks' brand personalities are not accurately construed by business clients. This is an apparent managerial shortcoming as services such as banks need to possess and project traits such as trust. It was stated in Chapter 3 that brand personality is the attribution of human characteristics to a brand so that the brand assumes a character and personality (Kapferer, 2001:10; 2012:159; Keller, 2013:115; Burmann et al., 2017). Establishing and communicating personality traits such as trustworthiness, competency, reliability and transparency is an imperative in the banking sector due to the nature of the business of keeping clients' money (Azoulay & Kapferer, 2003; Burmann et al., 2017). This is particularly critical with business clients as they hold bigger accounts in comparison to individual clients.

As can been seen in Figure 7.4, anthropomorphism is preferred over personality; the latter emanates from the theory of anthropomorphism which imbues non-human objects with humanlike traits (Epley et al., 2007; Tapar et al., 2018). Figure 7.4 also shows relationships to be an indicator and measure of congruent brand anthropomorphism. The relationship dimension was found applicable and aligned in the South African banking sector, as reported in Chapter 6. Therefore, the BI-IC framework argues that banks' clients will relate to bank brands and establish relationships when banks possess appropriate human characteristic such as trust. Thus, anthropomorphising bank brands could improve the quality of client-brand relationships as a brand's anthropomorphism influences clients' judgement and behaviour (Delgado-Ballester et al., 2019). Therefore, bank brands have the responsibility of building anthropomorphised brands in order to establish identity-based relationships with their clients. This supposition is consistent with Tuskej and Podnar (2018:11-12) who found that consumers' identification and relations with corporate brands were stronger when consumers perceived the corporate brand to be more humanlike. As a consequence, it is argued that brand anthropomorphism is an antecedent of brand-client integration and congruence.

7.3.15 Positioning – reputation

The study results revealed brand positioning to be an applicable brand identity dimension in the South African banking sector. The findings as reported in Chapter 6 suggest that brand positioning is a priority in the sector for comparative and competitive advantage purposes. The literature review chapters argued that the basis of brand positioning is designing a firm's offering in such a manner that it occupies a distinct place in consumers' minds (Alsem,

2007:232). Consequently, it is posited that brand positioning has a substantial influence on a bank's brand identity clarification efforts (Sihvonen, 2019). Hence, a bank's brand positioning should be conceived broadly so that it encompasses a bank's actual and true identity. Strategically positioned brands lead to the full development and effective communication of a bank brand's identity (Keller, 2013:79-80).

Lee et al. (2018:453) posit that the basis of brand positioning is aligning consumer perceptions with the true identity of a brand. In this regard, the BI-IC framework posits that a brand's reputation is a gauge of the effectiveness of its positioning strategy. The banks' brand positioning was found to be incongruent with the business clients' interpretations in the South African banking sector. This gap may be attributed to the lack of a measurement tool for managers to align the brand positioning to clients' perceptions. Thus, the BI-IC framework contends that reputation is the relevant dimension to measure the effectiveness of a brand's positioning efforts. Although there is no consensus in branding literature regarding brand reputation definition, Abratt and Kleyn (2012:1057) suggest that reputation is a stakeholder's overall evaluation of an organisation over time. Chen et al. (2016:369-370) noted a similar literature gap, maintaining that value creation, strategic resources and corporate communications as imported brand reputation dimensions in managing brand image. As stated earlier, it is submitted that brand reputation is a gauge for brand positioning, therefore this study finds expression in the latter brand reputation conceptualisation. Endo et al. (2019) make a similar argument, claiming that service brands rely on a strong values proposition, credibility and reputation.

7.4 Framework development (BI-IC)

To guide and rationalise the plausibility, validity and relevance of the BI-IC conceptual framework (see Figure 7.4), ten criteria were adopted to develop a robust corporate identity model, as suggest by Suvatjis and de Chernatony (2005).

i.   *Visual clarity*: Visually, frameworks should be stimulating and communicate important points with a brief explanation.

ii. The pictorial appearance should make a model easy to understand (Suvatjis & de Chernatony, 2005:5). The BI-IC framework clearly stipulates its constituent dimensions and their sequence. The subsequent explanation should make it understandable for brand theorists and practitioners.

iii. *Ease of interpretation*: According to Suvatjis and de Chernatony (2005:5-6), branding models should be easy and simple to interpret. Their design should create an appealing impression to enhance its usefulness for theorists and managers who

can then apply them in various contexts. The use of ordinary brand marketing terminology makes the BI-IC framework simple to understand. The sequential presentation of its dimensions makes it easy to interpret. In its current form, the BI-IC framework represents a conceptual contribution to branding theory, however, its practical relevance to practitioners is yet to be explored.

iv.   **Logical sequence:** This criterion refers to the logical sequence and presentation of a model's parameters where progress from one dimension to the next is rational and justified (Suvatjis & de Chernatony, 2005:6). Pictorially, the BI-IC framework clearly depicts its internal and external dimensions. The sequence in which the dimensions develop, from the B2B brand identity steering wheel to the brand identity constituent dimensions, is clearly illustrated.

v.   **Adjustment and adaptability:** A robust framework should be flexible enough to accommodate adjustments to unexpected factors in different business contexts (Suvatjis & de Chernatony, 2005:6-7). The BI-IC framework is flexible and adaptable for application, particularly in B2B professional services. The brand identity constituent dimensions may be adjusted and updated as required in various B2B service contexts, for instance, certain services may incorporate human resource elements in their brand identity building efforts instead of anthropomorphism.

vi.   **Production of synergies:** Suvatjis and de Chernatony (2005:811) emphasise the necessity of synergies between a model's internal and external elements. The authors specifically allude to corporate brand identity and image theories, positing that "in the production of synergies a corporate identity model must take into account parameters internal and external to the firm". As can be seen in Figure 7.4, the BI-IC framework approaches brand building from an 'inside-out' perspective, however, it also incorporates external or image dimensions such as brand reputation and association.

vii.   **Employee operationalisation:** Branding models are useful when they can be implemented by all business employees (Suvatjis & de Chernatony, 2005:11). Although the implementation of any strategy relies on company leadership and employees' buy-in, the BI-IC framework dimensions such as service performance, relationships, and value creation can be fully operationalised by all employees.

viii.   **Ease of memorising:** A useful framework should be easy to memorise for operational purposes. A memorable model should stimulate productive and positive dialogue among employees and serve as a strategic planning framework (Suvatjis & de Chernatony, 2005:812). The BI-IC framework is presented in a simple graphical format and thus should be easy to memorise. However, it is submitted that building a

congruent brand identity is dependent on employee behaviour and attitude, with the BI-IC framework as a guide.

ix. ***Effectiveness:*** According to Suvatjis and de Chernatony (2005:813), model effectiveness refers to the extent to which the model facilitates strategy formation. The BI-IC framework is conceptual as it has not yet been tested in strategy facilitation. Therefore, its practical effectiveness is not known.

x. ***Modularity:*** This term refers to models being dissectible and integrated; therefore, their form should be flexible to allow the integration of their dimensions. The BI-IC framework was constructed from an amendment of two separate branding models, namely, the Brand Identity Steering Wheel and Brand Identity Prism. Therefore, the form of the BI-IC framework is modular.

xi. ***Proactivity:*** Suvatjis and de Chernatony (2005:815) state that proactivity refers to the levels of commitment and focus in setting and achieving goals. Therefore, branding models should take into consideration aspects of problem identification and then devise solutions accordingly. To the best of the researcher's knowledge, the BI-IC framework is the first framework of its kind. Hence it is proactive as it makes a theoretical contribution while concurrently serving as a managerial guiding framework to build brand identities in B2B services.

7.5 Managerial contribution

As reported in Chapter 6, brand identity in the South African banking sector is not congruent with image, and specifically, the brand image as held by B2B clients in the law firm sector. The findings illustrate the importance of investigating a brand's image for B2B services in order to ascertain whether brand identity claims are accurately perceived by external stakeholders. The findings therefore reveal the discrepancies in brand identity formulation and communication strategies in the South African banking sector. Consequently, the BI-IC framework serves as a robust managerial guide to build cohesive brand identities in B2B bank services.

Therefore, the BI-IC framework serves as an analytical tool to measure brand identity-image through soliciting feedback from external stakeholders for internal congruence purposes. The BI-IC framework is an internally controlled, managerial instrument that incorporates external dimensions to build coherent brand identities in B2B services for sustained differentiation and competitive advantage purposes. By applying the BI-IC framework, brand managers will be guided by a theoretically informed and reliable framework. Lastly, even though the BI-IC framework contributes to brand management literature and practice, it is adaptable and hence its applicability can be explored in other B2B professional services.

7.6 Limitations of the study

The limitations of the study are typical of qualitative research. The participants were sampled from the relevant population as a census was not feasible due to time and cost constraints. Qualitative research is perceived to be subjective and its sample size is perceived to be small. An existing theory (Brand Identity Prism) was explored for applicability and hence the initial study reasoning was deductive. Consequently, the interview guide used to extrapolate the bank's brand identities was informed by the theory's dimensions. Subjectivity was monitored from the commencement of data collection. Interviews with study participants were audio-recorded, transcribed and analysed using Atlas.ti. Moreover, the bank documents which were analysed are available for public consumption. This process moderated bias as all findings are auditable.

Sample size determination in qualitative research is contextual as it appreciates that some participants' feedback may be richer than others (Marshall, 1996; Bradley, 2013; Malhotra, 2015). This was the case in the current study, as to extrapolate the banks' brand identities, interviews were conducted with eight marketing executives from South Africa's top five banks who were instrumental in brand strategy formulation were interviewed. To extrapolate the banks' brand image in order to gauge congruence, interviews were conducted with eight financial managers from five South African law firms, which are clients of the banks. Therefore, another limitation is that the study was conducted only in two sectors, the South African banking sector and South African law firm sector. The study's empirical findings on B2B banks' brand identities and law firms' brand image incongruency cannot be generalised to other B2B clients, however, the findings can be extended to similar contexts.

Another limitation is that the applicability of the Brand Identity Prism was only explored in one market, the South African banking sector. Lastly, the study's primary contribution to branding literature (Brand Identity-Image Congruence framework) is conceptual as it has not been explored in any sector for applicability and plausibility.

7.7 Suggestions for further research

The recommended future research emanates from the limitations of the study. The relevance and applicability of the Brand Identity Prism could be further tested utilising quantitative methodological techniques. This would address the quantitative need for bigger samples to affirm credibility. The Brand Identity Prism's plausibility could also be explored in other B2B professional services beyond banks and law firms. As the BI-IC framework is conceptual in nature, its applicability could be tested in the B2B bank sector or it could be further extended to other B2B services. The BI-IC framework could also be used to gauge brand identity and brand image congruence prior its full application.

7.8 Chapter reflection

This chapter addressed the thesis' primary objective, which is the study's primary literature contribution – the Brand Identity-Image Congruence Framework for B2B banks. Consequently, the primary research objective reason was inductive (Soni & Kadali, 2012:760). However, the submission of the BI-IC framework was premised on the exploration of an existing theory where gaps were identified, informing the construction of the new congruence framework. Therefore, the current chapter also explicated the constituent dimensions of the BI-IC framework, thereby addressing the second secondary research objective.

The BI-IC framework is relevant from both an academic and a managerial point of view. Academically, the BI-IC framework expands branding theory by illustrating that brand identities can be built and controlled internally within firms while considering external audiences such as consumers. Therefore, it is submitted that the proposed BI-IC framework is theoretically informed and its objectives were achieved through rigorous methodological procedures.

Lastly, the study has demonstrated the need for brand identity building strategies in B2B services. In its application, the BI-IC framework will harness brand identity and brand image to build coherent and credible B2B brand identities that will yield sustained competitive advantage (Luxton et al., 2017:422).

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APPENDICES

Appendix A: Brand Identity Interview Guide

Section A: Interviewer introduction, background of the study and interviewee consent.

Thank you for agreeing to meet with me. My name is Kuhle Zwakala and I am PhD student from the Cape Peninsula University of Technology in Cape Town. The aim of my study is to explore the applicability of an existing brand identity theory (Brand Identity Prism) in services specifically banks. So my study seeks to understand your specific brand identity as a bank brand considering the oligopolistic nature of the sector which is dominated by 5 banks only. You were chosen as a participant because of your insight and expertise about your brand. The duration of this interview will be approximately 30minutes, and for analysis purposes, the interview will be audio recorder and transcribed. This information will be classified. (Consent form to be handed to participant to read and sign).

Sections B: Participants details (interviewer to record and ensure confidentiality)

• Name and
Surname……….

• Employer and job title
……

• Contact Details: E-mail and landline
…….

Section C: Interview questions

Q1. What are the signs and physical aspects or elements (colours, logos, names) that make your brand recognisable?

……
……
……

Q1.1 What is your slogan, and what does it mean?

………

………

Q2. As a persona or character, how would you describe your brand, what are the traits or characteristics that define it?

……
……
……

Q2.1 Is your brand a he or she, or both? Please elaborate.

……………………………………………………………………………………………

……………………………………………………………………………………………

Q3. Please describe the culture and values that your institution upholds. What informs or influences those values?

……

……

……

Q3.1 Are your guiding brand values a requirement in your recruitment and selection on new personnel?

……

……

Q4. What inner feeling, perception or image would you like your client's to have of themselves based on being associated with your brand?

……

……

……

Q5. Customers often purchase certain brands to build and portray their own identities, what image does your brand project about its users?

……

……

……

Q6. Describe the relationship between your brand and your clients?

……

……

……

Q7. What is your brand's particular vision and aim?

……

……

Q8. What customer needs does your brand fulfil/satisfy?

……

……

……

Q9. Brand identity is seen as a critical source of brand positioning. What differentiations your brand from your direct competitors?

……

……

……

Q.10 Do you have any other inputs that may assist this study to better understand what your brand identity is and what it stands for?

……

……

……

Appendix B: Brand Image Interview Guide

Section A: Interviewer introduction, background of the study and interviewee consent.

My name is Kuhle Zwakala and I am PhD student from the Cape Peninsula University of Technology in Cape Town. The aim of my study is to explore the applicability of an existing brand identity theory (Brand Identity Prism) in services specifically South African top 5 banks and top 5 law firms. My study seeks measure brand identity and brand image congruence or lack thereof in the aforementioned sectors. You were chosen as a participant because of your insight of bank's brands from a B2B client point of view. (Consent form to be handed to participant to read and sign).

Sections B: Participants details (interviewer to record and ensure confidentiality)

• Name and Surname

……………………………………………………………………………………………………

• Employer and job title

……………………………………………………………………………………………………

• Contact Details: E-mail and landline

 ……………………………………………………………………………………………………

Section C: Interview questions

Q A. Which bank does your firm bank with?   (Qualifying question)

A - Absa   B - FNB   C - Investec   D - Nedbank   E - Standard Bank
[If more than one, chose the first one mentioned]

Q1. How do you recognise ………………bank? Which brand elements make it recognisable *[probe for logos designs/types, and colours].*

………
………

Q1.1 What is……………bank's brand slogan, and what does it mean to you?

………………………………………………………………………………………………………
………………………………………………………………………………………………………

Q2. As a persona or person, how would you describe…………..………bank, what are the traits or characteristics that describe this 'person'? *[probe for human traits and gender].*

………………………………………………………………………………………………………
………………………………………………………………………………………………………

Q2.1 Is ……………….bank a he or she, or both? Please elaborate.

………………………………………………………………………………………………
………………………………………………………………………………………………

Q3. What is your understanding of……………………bank's culture and values? In your understanding what informs or influence this culture and values?

………………………………………………………………………………………………………
………………………………………………………………………………………………………

Q3.1 Are the values and culture mentioned in Q3 reflected by or upheld by employees at ……………..bank?

………………………………………………………………………………………………………
……………………………………………………………………………………………

Q4. Described the kind of feeling, internal perception or atmosphere within your firm based on your association with ………………bank?

………………………………………………………………………………………………………
………………………………………………………………………………………………………

Q5. How would you say ……………...bank describes you as their client?

………………………………………………………………………………………………………
………………………………………………………………………………………………………

Q6. Describe the kind of relationship you have with ……………….……bank?

………………………………………………………………………………………………………
………………………………………………………………………………………………………

Q7. What would you say is ……………….bank's brand vision?

………………………………………………………………………………………………………
………………………………………………………………………………………………………

Q8. As clients of…………………...bank, what are your business needs that …………….bank fulfil/satisfy? [**probing needs satisfied**]

………………………………………………………………………………………………………
………………………………………………………………………………………………………

Q9. In your view, what differentiates ……………..bank from its direct competitors? [**probing brand differentiation**]

………………………………………………………………………………………………………
………………………………………………………………………………………………………

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Q.10 Do you have any additional inputs on your overall perception and image of ………………..bank? [**probing brand positioning**]

……

……

25 November 2019

Cape Peninsula
University of Technology

Interview Consent form

A brand identity and brand image congruence framework for business-to-business banks within South African

I extend an invitation to you to participate in a research study by Kuhle Zwakala, a Doctor of Commerce in Marketing candidate at the Cape Peninsula University of Technology (CPUT). You were approached because you have insights into aspects relating to your institution's brand identity-image. Participation is entirely voluntary and if you volunteer to participate you may refuse to answer any questions you do not want to answer and withdraw at any time without consequences of any kind. There are no risks or discomfort involved in participating. You need to sign this form to indicate your willingness to participate.

Purpose of study

To understand the top five bank's brand identities in the South African banking sector. A comprehensive face-to-face interview will be conducted to gather data for the study.

Statement of Ethics

The researcher and interviewer abide by the code of marketing and social research of the Southern African Marketing Research Association (SAMRA). The code is available from www.samra.co.za. Confidentiality will be maintained by means of non-identification of any participants and the institutions they represent.

Contact Information

Researcher: Mr Kuhle Zwakala, Zwakalak@cput.ac.za, 082 604 9445
Supervisor: Dr Pieter Steenkamp, SteenkampPi@cput.ac.za, 072 566 8319

Consent

I hereby consent voluntarily to participate in this study and am aware that the interview will be manually and digitally recorded.

Signature of participant…………………………………….   Date

Signature of interviewer…………………………………..   Date

Appendix D: Research Ethics Certificate

Cape Peninsula
University of Technology

P.O. Box 1906 • Bellville 7535 South Africa •Tel: +27 21 4603291 • Email: fbmsethics@cput.ac.za
Symphony Road Bellville 7535

Office of the Chairperson Research Ethics Committee	Faculty:	BUSINESS AND MANAGEMENT SCIENCES

At a meeting of the Faculty's Research Ethics Committee on **16 October 2018**, Ethics Approval was granted to **Kuhle Mkanyiseli Zwakala** for research activities of Doctor of Commerce **(Marketing)** at Cape Peninsula University of Technology.

Title of dissertation/thesis/project:	BRAND IDENTITY-IMAGE CONGRUENCE FRAMEWORK FOR BUSINESS-TO-BUSINESS BANKS WITHIN SOUTH AFRICAN Lead Researcher/Supervisor: Dr P Steenkamp

Comments:

Decision: Approved

 Signed: Chairperson: Research Ethics Committee	**17 October 2018** Date

Clearance Certificate No | 2018FBREC587

Project: SA banks' brand IDs

Report created by zwaka on 1/2/2020

Code Report

Selected codes (14)

○ **brand culture and values**

Created by zwaka on 1/2/2020

10 Quotations:

**1:8 Our value to be customer obsessed means that we adapt and flex those b……
(3904:4166) - D 1:Absa exec2**

   Created by zwaka on 1/2/2020

   Our value to be customer obsessed means that we adapt and flex those business solutions, depending
   on where we find ourselves, which customers we're dealing with, which markets we're dealing with.
   So those are the territories that we're working on at the moment.

**1:9 So our corporate values are something that is in transition (2963:3021) - D 1:Absa
exec2**

   Created by zwaka on 1/2/2020

   So our corporate values are something that is in transition

**1:10 So our corporate values are something that is in transition. As you m…… (2963:3264)
- D 1:Absa exec2**

   Created by zwaka on 1/2/2020

   So our corporate values are something that is in transition. As you may be aware, Absa has recently
   separated from Barclays. We're on a separate, we're still on a separation journey. Until not too long
   ago we still had the Barclays group shared values and so we're in the process of redefining ours.

**1:11 Until not too long ago we still had the Barclays group shared values a…… (3149:3901)
- D 1:Absa exec2**

   Created by zwaka on 1/2/2020

   Until not too long ago we still had the Barclays group shared values and so we're in the process of
   redefining ours. They are in support of our purpose. They talk to elements such as an African
   heartbeat, which talks to celebrating our identity and the things that make us African at heart. It talks
   to aspects such as a passion for performance and which is a big shift from where we have been in the
   past under a Barclays mantel which was a lot more conformance and compliance driven. We're now
   seeing, we don't leave conformance and compliance behind but we take it with us and we add to that a
   layer of absolute performance and excellence, putting customer back at the heart of everything we do
   rather than a more sort of century-driven strategy.

**1:12 So the values are intended to drive the behaviour and results into org…… (4264:4353)
- D 1:Absa exec2**

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Created by zwaka on 1/2/2020

So the values are intended to drive the behaviour and results into organisational culture.

2:14 Ja, I suppose, you've always got to be a little bit careful with value…… (8407:8905) - D 2:absa exec1

Created by zwaka on 1/2/2020

Ja, I suppose, you've always got to be a little bit careful with values in a banking context because banks are - because we are so heavily regulated, inherently a code of conduct is part and parcel of what we have. Added to that we look after people's money and their identity. So again that's a little bit of a recipe for - the outcome must be that you have a certain code of ethics and a way of working and a set of behaviours that are, that are obviously highly ethical and honest and truthful.

2:15 But I think apart from that, Absa's value system is definitely - I thi…… (9326:9781) - D 2:absa exec1

Created by zwaka on 1/2/2020

But I think apart from that, Absa's value system is definitely - I think we - our value and cultural and behavioural, behavioural system, there's what's codified, in other words the stuff I've just been talking about, there's - we bring possibilities to life through bravery, passion and readiness and those three attitudes are I suppose, we should always be brave, we should always be passionate, we should always be ready are things we try and live up to

2:16 But I think you also need to be clear that in any kind of culture is,…… (9785:10254) - D 2:absa exec1

Created by zwaka on 1/2/2020

But I think you also need to be clear that in any kind of culture is, culture is not fine art. It evolves and it changes and I think when we re-launched Absa and we tried to find out what we are and what we'd like to be, I think we all acknowledge we have, we have some work to do from where we were and have come from around being more entrepreneurial, being more agile, being more brave with the decisions we take, being more obsessed with customers and not ourselves

2:17 So culturally we have, we are and again, when you have forty thousand…… (10293:10476) - D 2:absa exec1

Created by zwaka on 1/2/2020

So culturally we have, we are and again, when you have forty thousand people who work here, culturally you are hierarchical, decisions take a long time, that's- it's a cultural thing.

2:18 Finding ways to solve stuff faster, which is again, when you go back t…… (10677:11350) - D 2:absa exec1

Created by zwaka on 1/2/2020

Finding ways to solve stuff faster, which is again, when you go back to how we built our brand and our identity, building in agility, building in flexibility, building in community a sense of Africanness, building in words like Africanacity which is about the unique way - we find a way to get it done. And we build in words like bravery, passion and readiness. It's when you start doing that, hopefully by having a conversation over and over again and asking people what bringing possibility to life means to them and to customers and bravery means to them – is that you start to shift culture towards being more flexible, more agile, being able to make quicker decisions.

0 Codes

○ **brand personality**

Created by zwaka on 1/2/2020

4 Quotations:

1:6 I think it is an innately optimistic individual who believes in the po…… (2386:2585) - D 1:Absa exec2

Created by zwaka on 1/2/2020

I think it is an innately optimistic individual who believes in the potential and possibility of this continent and its people. And fiercely protects and wants to play a role in bringing that to life.

1:7 I think if this person lives our attitudes of being brave, passionate…… (2700:2812) - D 1:Absa exec2

Created by zwaka on 1/2/2020

I think if this person lives our attitudes of being brave, passionate and ready then it's equally male or female.

2:11 I don't know how -if you have to personify it, it would be well, ja yo…… (6329:7029) - D 2:absa exec1

Created by zwaka on 1/2/2020

I don't know how -if you have to personify it, it would be well, ja you see that's where I will go back to brave. It's somebody that's passionate. It's somebody that's ready for the next challenge but I wouldn't draw on a person to describe it or a - because I think, I think that's quite one-dimensional and I think we need to be a lot more dynamic and brands importantly, need to be a lot more agile and dynamic in how they pitch up for people. I think they can have certain attributes and behaviours but I worry when we start personifying things too much that we restrict ourselves and that's why one of the things when we designed our new identity and our new brand is that we made it flexible.

2:13 brands need to be way more flexible. You can't have the same, you can…… (7618:8189) - D 2:absa exec1

Created by zwaka on 1/2/2020

brands need to be way more flexible. You can't have the same, you cannot be having the same conversation with the same personality and make it relevant to a 65 year old or a 70 old, traditional Afrikaans male who's been with us for 60 years and an 18 year old kid from a village in the Eastern Cape, like it's not relevant. You have to find flexibility in that. So I wouldn't personify our brand any more specifically than you know ja, Absa is here to bring possibility to life through bravery, passion and readiness and we will find a way to solve that problem for you

0 Codes

○ **brand physique**

Created by zwaka on 1/2/2020

2 Quotations:

1:2 That purpose is then manifested in our brand both visually, creatively…… (677:944) - D 1:Absa exec2

Created by zwaka on 1/2/2020

That purpose is then manifested in our brand both visually, creatively and experientially. And we have created an external expression of that in the word Africanacity. Africanacity is defined as the innately African ability to always find a way to get something done

1:33 And I think that's a key touchpoint because if you, if you walk - you…… (14462:14922) - D 1:Absa exec2

Created by zwaka on 1/2/2020

And I think that's a key touchpoint because if you, if you walk - you're in our corporate Head Office right now. I am not sure how many corporates Head Offices have five different colours in their atrium, and use it to create an atmosphere and an experience for people that feel fundamentally different. So I think a lot of our brand of distinctiveness comes through in how we show up quite physically and that can be in digital channels or physical channels

0 Codes

○ **brand positioning**

Created by zwaka on 1/2/2020

3 Quotations:

1:3 We recognised when we went through the development of new Absa, it had…… (948:1347) - D 1:Absa exec2

Created by zwaka on 1/2/2020

We recognised when we went through the development of new Absa, it had to be positioned as a brand that would have relevance across this continent. So we're dealing with 54 countries ,more than 300 people groups to language groups etcetera and so it had to really talk to universal human tree [indistinct], which was founded in the ridiculously optimistic hopefulness that you find on this continent

1:29 So we've launched just over a year ago in South Africa. Qualitative r…… (13056:13296) - D 1:Absa exec2

Created by zwaka on 1/2/2020

So we've launched just over a year ago in South Africa. Qualitative research has shown us that the positioning is well understood. The purpose as well articulated and there's interest and engagement with it. So the research tells us, yes.

1:30 Again referring to the research that we have done, we have a very dist…… (13410:13845) - D 1:Absa exec2

Created by zwaka on 1/2/2020

Again referring to the research that we have done, we have a very distinctive positioning that sits in a very different space to any of the other competitors. So the qualitative research tells us that where Africanacity, where our purpose is taking us and our creative execution around that has pulled us out quite distinctively from a more traditional competitor set visually, positioning, purpose, attitude are all quite distinctive.

0 Codes

○ **brand vision**

Created by zwaka on 1/2/2020

3 Quotations:

1:1 We are a purpose-led organisation. So I believe the starting point of…… (408:765) - D 1:Absa exec2

Created by zwaka on 1/2/2020

We are a purpose-led organisation. So I believe the starting point of our differentiation and distinctiveness sits with the purpose which is very closely aligned to our group strategy of growth and our purposes articulated as our desire to bring possibility to life. That purpose is then manifested in our brand both visually, creatively and experientially

1:16 The underlining human insight behind our purpose is that, no matter wh…… (6807:6981) - D 1:Absa exec2

Created by zwaka on 1/2/2020

The underlining human insight behind our purpose is that, no matter who you are and where you find yourself everybody believes in what they can become and who they can become.

1:23 So we're not using the conventional classifications of a vision, a mis…… (10226:10494) - D 1:Absa exec2

Created by zwaka on 1/2/2020

So we're not using the conventional classifications of a vision, a mission and a – you know, etcetera. We talk about purpose and our purpose is very well established now, bringing impossibility to life. That is our - if you want to use the classical term vision, yes.

0 Codes

○ **differentiation**

Created by zwaka on 1/2/2020

6 Quotations:

1:31 So I think a lot of our brand of distinctiveness comes through in how…… (14769:15135) - D 1:Absa exec2

Created by zwaka on 1/2/2020

So I think a lot of our brand of distinctiveness comes through in how we show up quite physically and that can be in digital channels or physical channels. The way in which you walk into our branches and it just fundamentally feels not like a traditional banking branch. So I think those are the things that adds to the distinctiveness that people are playing back.

1:32 So I think the key components of our brand identity is the visualisati…… (14040:14277) - D 1:Absa exec2

Created by zwaka on 1/2/2020

So I think the key components of our brand identity is the visualisation of it. We do not have a traditional corporate identity and visual language. They are fundamentally different to what you'll find in the financial services category

2:4 Okay so then the actual Absa logo, it's slightly different to most ban…… (1799:2467) - D 2:absa exec1

Created by zwaka on 1/2/2020

Okay so then the actual Absa logo, it's slightly different to most banking logos because it's round not rectangular. So landscape rectangular, it's round. The reason it's round is because well - several things with that logo is that we set out to design it in the context of our brand proposition, which we can talk about later but - and it's round because we see symbolism in a sense of community. So like people come together, we're stronger together, it's community. It's very, a sense of community and a sense of collection [indistinct] is an African thing, very much so. So hence it's round, since we run African, an African organization that's why it's round

2:18 Finding ways to solve stuff faster, which is again, when you go back t…… (10677:11350) - D 2:absa exec1

Created by zwaka on 1/2/2020

Finding ways to solve stuff faster, which is again, when you go back to how we built our brand and our identity, building in agility, building in flexibility, building in community a sense of Africanness, building in words like Africanacity which is about the unique way - we find a way to get it done. And we build in words like bravery, passion and readiness. It's when you start doing that, hopefully by having a conversation over and over again and asking people what bringing possibility to life means to them and to customers and bravery means to them – is that you start to shift culture towards being more flexible, more agile, being able to make quicker decisions.

2:31 And I think it's important again it's a little bit if you were in cars…… (21254:21586) - D 2:absa exec1

Created by zwaka on 1/2/2020

And I think it's important again it's a little bit if you were in cars, we are Toyota. We can have a Prada at the one end or a Land Cruiser but actually mostly, we're just Corolla, okay. But if you really want to drive a BMW - people who want to drive those or a Mercedes [indistinct] and you have to be okay with that in branding

2:34 if you actually look at some of the research and inside work we've don…… (24208:24504) - D 2:absa exec1

Created by zwaka on 1/2/2020, **modified** by zwaka on 1/2/2020

if you actually look at some of the research and inside work we've done since launch, we've done it this year, is that we have, we have found ourselves some white space relative to the competitors. What we haven't done enough yet though is actually entrenched that differentiation with customers.

0 Codes

○ HR requirement

Created by zwaka on 1/2/2020

4 Quotations:

1:13 The intent is to certainly, to align. We are absolutely - in how we a…… (4707:5352) - D 1:Absa exec2

Created by zwaka on 1/2/2020

The intent is to certainly, to align. We are absolutely - in how we approach recruitment this year is quite different to previous years, much more focus on customer understanding. So does the candidate demonstrate how they understand the customer and can demonstrate examples of where they've taken a customer problem and found a solution? A much stronger focus on performance, performance outcome so again through examples of where they've really solved problems and moved an organisation forward. Even at the lowest levels being able to understand how what I do at a perhaps a very simple task can support a bigger organisational objective.

1:14 And then people with deep humanity and empathy. You can't be customer…… (5355:5574) - D 1:Absa exec2

Created by zwaka on 1/2/2020

And then people with deep humanity and empathy. You can't be customer obsessed if you're not empathetic. And you can't have a African heartbeat if you don't have humanity at the centre of who you are as an individual.

2:19 of course, the kind of like people who demonstrate high levels of inte…… (12447:12565) - D 2:absa exec1

Created by zwaka on 1/2/2020

of course, the kind of like people who demonstrate high levels of integrity, honesty, ethics is important to the bank.

2:20 Ja, it is built into our recruitment process but again it's a little b…… (11633:12149) - D 2:absa exec1

Created by zwaka on 1/2/2020

Ja, it is built into our recruitment process but again it's a little bit of a – again when you're an organization you see, when you're organization as big as us, if you're hiring somebody for the compliance function or you're hiring somebody for the social media function, to apply exactly the same standard is a little bit in an odd way closed-minded because people are different and I think one of the strengths we have as an organization, as a country, as continent, is diversity of thought, of all sorts of things

0 Codes

○ **needs satisfied**

Created by zwaka on 1/2/2020

7 Quotations:

1:24 So obviously as you say, financial services is our core but we are a u…… (10708:11429) - D 1:Absa exec2

Created by zwaka on 1/2/2020

So obviously as you say, financial services is our core but we are a universal bank. In other words, we offer products across the entire formal financial sector. But we're aren't just about selling products and giving you channels to use those products in. We have a very large-scale corporate citizenship platform. We have large sponsorship platforms and I think that that allows us to create opportunities where we can deliver to you know, the passion points of people by ensuring that some of these properties happen if it you know, for example the Absa Premiership is another great example of Absa brings a passion point to life for many people, not just in South Africa. It's a passion point for multiple people.

1:25 We create experiences around that. So we're meeting an entertainment…… (11432:11898) - D 1:Absa exec2

Created by zwaka on 1/2/2020

We create experiences around that. So we're meeting an entertainment and passion point need. We have an extensive financial need inclusion and access programme. Yes, it's regulated and it's a requirement of our license but I think that we go beyond that and how we've extended into a broader-based educational enablement platform where we pave - we believe we need to play a pivotal role in the dialogue and development of the educational system on the continents.

1:26 So things like our ready to work programme provides bridging skills be…… (11901:12266) - D 1:Absa exec2

Created by zwaka on 1/2/2020

So things like our ready to work programme provides bridging skills between coming out of school and going in to a work place. Our partnership with the African Leadership University in Rwanda and Mauritius again raising up leaders, African leaders for Africa and we partner with other thought leadership properties like Singularity University, World Economic Forum.

1:27 So we're playing in multi-faceted areas, not just the products and ser…… (12819:12910) - D 1:Absa exec2

Created by zwaka on 1/2/2020

So we're playing in multi-faceted areas, not just the products and services that we deliver.

1:28 Our partnership with the African Leadership University in Rwanda and M…… (12029:12640) - D 1:Absa exec2

Created by zwaka on 1/2/2020

Our partnership with the African Leadership University in Rwanda and Mauritius again raising up leaders, African leaders for Africa and we partner with other thought leadership properties like Singularity University, World Economic Forum. So it really spans a big spectrum and I think through all of those kind of platforms we are creating opportunities to fulfil non-financial needs for customers. And that can be at a very social level or it can be at very cerebral [indistinct] or industry level, we're one of the first signatories of the principles of responsible banking on the 23 September in Washington.

2:25 They might make, there might be some - a whole lot of - they will make…… (16455:17080) - D 2:absa exec1

Created by zwaka on 1/2/2020

They might make, there might be some - a whole lot of - they will make a decision on who's in their set that they will want to select from based on an emotional decision, whether they like it or not. They will make - probably make quite a large part of the end of that decision in banking on a whole lot of rational features, like price and how easy is it to open this account, to get a loan, whatever that may be. And obviously, it depends whether it's a lending product or it's a transactional or savings or otherwise product. So is it an asset or is it a liability, which side does it sit and then you'll make a decision

2:33 Well obviously outside of financial services no - because it's not all…… (23009:23421) - D 2:absa exec1

Created by zwaka on 1/2/2020

Well obviously outside of financial services no - because it's not all we do [indistinct]. We've got to have a license to do that but we obviously do banking. We do investment services. We do insurance, short term and long term. We have all of that, we do - we obviously, we trade financial instruments. We do that but no, we don't have a license to, we have a license to do financial services [indistinct].

0 Codes

○ physique

Created by zwaka on 1/2/2020

7 Quotations:

2:1 Okay so the simple ones as pertains to us relative to some of, most on…… (631:916) - D 2:absa exec1

Created by zwaka on 1/2/2020

Okay so the simple ones as pertains to us relative to some of, most on depending of which market you talk about, because obviously the core - just the core branding or identity elements, obviously we have colour. In a South African context we are really the only, purely red bank, okay

2:2 But of course if you went to another market you might find - although…… (920:1133) - D 2:absa exec1

Created by zwaka on 1/2/2020

But of course if you went to another market you might find - although so in Zambia, we're no longer, we're not Absa yet but we will be early next year and [indistinct] code is red but on average it's red, so colour

2:3 The third one is that our, the font that we use, the Absa font is our…… (1200:1640) - D 2:absa exec1

Created by zwaka on 1/2/2020

The third one is that our, the font that we use, the Absa font is our own. It's called Brave Stance, so we own that actual font. In fact our colour as well, is our own colour, our base red of our logo, our base logo red is called Passion Red. It's our own colour, so there's the name, the colour, the font we use and then obviously the way it locks itself up, okay so it is our, so its identity as a logo will make it uniquely different.

2:4 Okay so then the actual Absa logo, it's slightly different to most ban…… (1799:2467) - D 2:absa exec1

Created by zwaka on 1/2/2020

Okay so then the actual Absa logo, it's slightly different to most banking logos because it's round not rectangular. So landscape rectangular, it's round. The reason it's round is because well - several things with that logo is that we set out to design it in the context of our brand proposition, which we can talk about later but - and it's round because we see symbolism in a sense of community. So like people come together, we're stronger together, it's community. It's very, a sense of community and a sense of collection [indistinct] is an African thing, very much so. So hence it's round, since we run African, an African organization that's why it's round

2:5 Then we have the two, we have to two pieces on the side which are the…… (2471:2792) - D 2:absa exec1

Created by zwaka on 1/2/2020

Then we have the two, we have to two pieces on the side which are the spaces, you'll see because it's not a perfect circle it's broken on two sides and there's these two pieces, we call them gestures. They look a bit like brackets but we call them gestures and you can actually use them to speak about certain situations.

2:6 So that's the, the other really unique piece to it, obviously the othe…… (3347:3797) - D 2:absa exec1

Created by zwaka on 1/2/2020

So that's the, the other really unique piece to it, obviously the other interesting thing is that all of the letters are lower case not upper case. The reason is that Absa used to stand for something but by making, - it doesn't anymore but by making everything lower case, it doesn't make people ask the question what does it stand for? Whereas if you make them all upper case, people go what does it stand for? So that's the loosely, easy element.

2:12 we've embraced the entire spectrum of red, not just one red because ag…… **(7090:7437) - D 2:absa exec1**

Created by zwaka on 1/2/2020

we've embraced the entire spectrum of red, not just one red because again, red fades, you know, some people are, some people like red this way some people like it that way it's alright. We don't have to be so singular in as long as we consistently pitch up with the same message that we are here to bring people possibilities [indistinct] to life

0 Codes

○ **reflection**

Created by zwaka on 1/2/2020

7 Quotations:

1:18 It is a customer who is perhaps a little braver, a little more youthfu…… **(8486:8700) - D 1:Absa exec2**

Created by zwaka on 1/2/2020

It is a customer who is perhaps a little braver, a little more youthful-minded, not youthful in age. Someone who is also connected to the potential and possibility around them and wants to see that brought to life.

1:19 We're looking for people who want to be on a journey with us, to help…… **(8349:8443) - D 1:Absa exec2**

Created by zwaka on 1/2/2020

We're looking for people who want to be on a journey with us, to help us co-create that future.

1:20 So I think the epicentre client is someone who isn't looking for somet…… **(8044:8147) - D 1:Absa exec2**

Created by zwaka on 1/2/2020

So I think the epicentre client is someone who isn't looking for something conventional and traditional.

2:26 it depends on what is your client looking for, it's not a it's not a j…… **(17654:17994) - D 2:absa exec1**

Created by zwaka on 1/2/2020

it depends on what is your client looking for, it's not a it's not a ja, I mean Absa was the quintessentially South African Bank at a point in time. That mantle got usurped by FNB and as subsequently been taken by Capitec actually. But we're also an African Bank, we're not just a South African Bank, so you know it's not as [phone call].

2:27 I mean I suppose that's always the difficulty when you're a universal…… **(18244:18906) - D 2:absa exec1**

Created by zwaka on 1/2/2020

I mean I suppose that's always the difficulty when you're a universal bank in a market like this. So ourselves and Standard even now to an extent FNB, it's always difficult to because you have to identify with so many different segments. It's like if you're Investec it's really easy because it's just rich people, like whatever, whip out your black Investec Card. Even Discovery now, it's quite a

simple identity thing for them because they already, they really only have the top end of the market and they have quite a unique proposition just what's been built from their health business and their Vitality Rewards business, so it's a little bit more simple.

2:28 whereas when you you're a big, ubiquitous bank, you have to appeal to…… (19072:19464) - D 2:absa exec1

Created by zwaka on 1/2/2020

whereas when you you're a big, ubiquitous bank, you have to appeal to so many people. So it's a little bit - if you use the beer analogy, we're a little bit Castle Lager, if you want, if you absolutely insist on being seen drinking green bottles Stella Artois, we're not for you. We actually can be because our range can extend that far because actually we have a brilliant wealth offering.

2:32 "I still identify with you because of who you are, your authenticity." (21706:21775) - D 2:absa exec1

Created by zwaka on 1/2/2020

"I still identify with you because of who you are, your authenticity."

0 Codes

○ **relationships**

Created by zwaka on 1/2/2020

4 Quotations:

1:21 But are willing to see new possibilities or willing to journey with an…… (8150:8443) - D 1:Absa exec2

Created by zwaka on 1/2/2020

But are willing to see new possibilities or willing to journey with an organisation. We have always said that this is not something we can deliver everything on day one. That we are on a journey. We're looking for people who want to be on a journey with us, to help us co-create that future.

1:22 So we try to encourage feedback, conversation and participation at dif…… (8839:9047) - D 1:Absa exec2

Created by zwaka on 1/2/2020

So we try to encourage feedback, conversation and participation at different levels. I think in a broad based sense we are very active in communities through a number of partnerships and platforms that we run

2:29 I mean you hope that they have the same quality relationship across th…… (20458:20705) - D 2:absa exec1

Created by zwaka on 1/2/2020

I mean you hope that they have the same quality relationship across the board, where we don't make mistakes, we look after them and we consistently innovate and bring out products and services that they actually - as the world moves, that they want

2:30 what our wealth client gets versus what our client at the bottom end w…… (20986:21133) - D 2:absa exec1

Created by zwaka on 1/2/2020

what our wealth client gets versus what our client at the bottom end who has just a red Absa Transact Plus Account is not going to be the same thing

0 Codes

○ **self-image**

Created by zwaka on 1/2/2020

5 Quotations:

1:17 I think that lies in our purpose. So if as an organisation our purpos…… (6417:6804) - D 1:Absa exec2

Created by zwaka on 1/2/2020

I think that lies in our purpose. So if as an organisation our purpose is to bring impossibility to life, the end result of that for a customer would be that a customer feels that by working with or partnering with Absa no matter what kind of product or service they're looking for, that they're being enabled to take a step closer to what they believe in, what they believe is possible.

2:21 So there's a whole lot of things that come from that, I mean fundament…… (14295:14433) - D 2:absa exec1

Created by zwaka on 1/2/2020

So there's a whole lot of things that come from that, I mean fundamentally with banking, people should always feel a sense of innate trust.

2:22 It has to, I mean like we're got their money and we've got their ident…… (14468:14791) - D 2:absa exec1

Created by zwaka on 1/2/2020

It has to, I mean like we're got their money and we've got their identity so trust is number one. It's the beginning and the end, in many, many markets around the world including these ones, I can assure you when socio politically things start rattling, money moves to bigger more regional /international banks, it's a fact

2:23 I think that it's important that people feel that they can vindicate t…… (15071:15711) - D 2:absa exec1

Created by zwaka on 1/2/2020

I think that it's important that people feel that they can vindicate their choice. So if somebody says like who are you - like where you pull out your card and they go like, "Oh, jeez, you bank with Absa." Like what's wrong with that? If you can't vindicate that choice, there's not, like socially that's not, that's not a good thing you know and we get taught more and more every day to be more conscious of how we appear socially. So you know there's no shame in pulling out a, funnily enough there's no shame these days in pulling out a Capitec card. There's no shame in pulling out an Investec Card on the other end of the spectrum.

2:24 Either because, because it's a cool place to do business with or they…… (15947:16329) - D 2:absa exec1

Created by zwaka on 1/2/2020

Either because, because it's a cool place to do business with or they do really, they play a really important role in society or actually they're really cool and funky to be associated with, which is not really a banking thing. But that's why people do it and I don't, I think but it starts with trust and it's a feeling that I feel I can justify my decision as to why I'm with them

0 Codes

○ **Slogan**

Created by zwaka on 1/2/2020

4 Quotations:

1:4 But we recognise that as Africans, as people born on the African conti…… (1457:1873) - D 1:Absa exec2

Created by zwaka on 1/2/2020

But we recognise that as Africans, as people born on the African continent regardless of where we come from or our ethnicities or our cultural differences, we have this stubborn believe that there isn't an obstacle that we can't overcome and so seek out ways to do that. And that's what we call, you know that's described as bringing impossibility to [indistinct] and recreated the word Africanacity to reflect that.

1:5 So we don't have a traditional payoff line. Africanacity is our creat…… (1958:2155) - D 1:Absa exec2

Created by zwaka on 1/2/2020

So we don't have a traditional payoff line. Africanacity is our creative expression. It is a word that you will find used in different ways sometimes it's used explicitly and sometimes implicitly.

2:7 We don't actually have one per se but we try wherever possible to inco…… (4114:4669) - D 2:absa exec1

Created by zwaka on 1/2/2020

We don't actually have one per se but we try wherever possible to incorporate the idea of what we call Africanacity okay which is the, it's an invented word. It's derived from, we say that it's a noun and it means the unique ability that Africans have to always find a way to get things done [indistinct]. And it's based on African tenacity, creativity, audacity, it's like we find a way, like no-one, like no-one in a slum here, is doing nothing, people are working, they'll be like finding a way to solve stuff and that's where the word is borne out of

2:8 So the idea of Africanacity for us is this notion that - we're inspire…… (4673:5121) - D 2:absa exec1

Created by zwaka on 1/2/2020

So the idea of Africanacity for us is this notion that - we're inspired by the way, this continent - ja gets things done and that inspires us to find ways to get things done for you the consumer or the community or whatever. So it's like how do we find ways to do that in quite a special way and we shouldn't let any obstacles or barriers stand in our way we must find out how we can solve those. So that's what it means, that what it comes from.

0 Codes

○ **ubuntu**

Created by zwaka on 1/2/2020

3 Quotations:

1:15 That's one sort of articulation, that's sort of a South African view o…… (5718:6166) - D 1:Absa exec2

Created by zwaka on 1/2/2020

That's one sort of articulation, that's sort of a South African view of it but yes, it does come to play in it and there's different expressions of what we would call Ubuntu in South Africa. It manifests in different ways across the cultural groups that we serve. So there is an element of that and I suppose we call that an African heartbeat so as not to make it sound like a South African thing because we are a multi-market, global organisation

2:9 Well, I mean by nature that our logo is made out of a circle of collec…… (5570:5886) - D 2:absa exec1

Created by zwaka on 1/2/2020

Well, I mean by nature that our logo is made out of a circle of collective community, inherently means it's a notion of Ubuntu. Our corporate purpose is to help people or to find, we will bring people's possibilities to life and we do that through this idea of we have three attitudes, bravery, passion and readiness

2:10 And but by nature of our logo, it's round. It's a sense of community,…… (6085:6180) - D 2:absa exec1

Created by zwaka on 1/2/2020

And but by nature of our logo, it's round. It's a sense of community, we are stronger together,

0 Codes

Appendix F: Grammarian Certificate

25 May 2020

TO WHOM IT MAY CONCERN

I would like to confirm that I edited the PhD of Mr Kuhle Zwakala entitled **Brand Identity-Image Congruence Framework for Business-to-Business Bank Brands in South Africa.**

Camilla Smolicz

Member, Professional Editors' Guild

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