THE RELATIONSHIP BETWEEN INTERNAL BRAND MANAGEMENT WITH BRAND TRUST, BRAND CITIZENSHIP BEHAVIOR, AND INTENTION TO STAY: THE MEDIATING ROLE OF BRAND COMMITMENT AND JOB SATISFACTION

Nurina Putri Handayani, Universitas Multimedia Nusantara, Indonesia
Aldrin Herwani, Universitas Padjajaran, Indonesia
Dewi Wahyu Handayani, Universitas Multimedia Nusantara, Indonesia

ABSTRACT
This paper attempts to provide an understanding of employee behavior among gen Y known as millennial workers in banking industry. This study provides insights into how internal brand management, brand commitment, job satisfaction shape brand trust, brand citizenship behavior, and intention to stay. Data were collected from 635 employees of public banking in Indonesia. Structural equation modeling (SEM) was used to test the model and the hypotheses. Findings reveal that internal brand management has a significant effect on brand commitment and job satisfaction. This study also found that brand commitment has strong impact on brand trust and brand citizenship behavior. Then, job satisfaction has significant effect on brand citizenship behavior intention to stay. The distinct of this study is the integration of brand commitment and job satisfaction for its effect on brand trust, brand citizenship behavior, and intention to stay of employees as well providing empirical support for their relationship within the context of banking industry.

Keywords: internal brand management, brand citizenship behavior, intention to stay, employee engagement
Introduction
Brand is the most valuable asset of every organization that can pave the way to gain a great share of market and more profits through proper management (Ghenaatgar & Jalali, 2016). Nowadays, a brand is no longer just an efficient tool in the hands of managers, but it is a strategic necessity that helps organizations to create more value for customers and sustainable competitive advantages (Sun & Ghiselli, 2010).

There are not a few companies that are relatively inattentive of introducing the company’s brand towards internal employees, when employees are brand advocated they create brand differentiation (Jacobs, 2003). The missing process of introducing brand towards internal employees could cause misperception on how the related consumers view the company’s brand. When employees support the company’s brand, there are many of them who tend to make mistakes in explaining the company’s brand.

There are many benefits gained if a company introduces the brand in detail towards internal employees or which is known as internal branding. Few among the benefits are giving better service to customers because employees truly understand the brand of products or services they offer and improving employees’ loyalty and commitment towards the company.

According to Berry (2000), the employees of service provider could create or crush the company’s brand. On the other hand, Schultz & De Chernatony (2002) state that organizations rely on employees to deliver the brand’s promise. Morhart et al. (2009) reveal that customer perception relies on service performance and the attitude shown by front liners. Punjaisri & Wilson (2007) write that internal branding does not impact only brand performance, but also impacts the employees’ attitude.

Despite this advice from the last decade, many financial institutions continue to struggle to deliver adequate customer experience and experiences high turnover among their frontline employees (Preez & Bendixen, 2015). Academic researchers continue to explore ways in which leaders can encourage commitment among bank employees (Wallace et al., 2013). This research conveys the impacts of internal brand management towards brand commitment and job satisfaction and the implications towards brand trust, brand citizenship behavior and intention to stay. The results of this research will give guides to practitioners and academics in understanding internal brand management (IBM).

Theoretical Review and Background
Internal brand management has recently attracted attention as an effective tool for creating and maintaining strong brands (Burmann et al., 2009). Internal brand management (IBM) is a collection of strategic processes on matching employees and making them free to gain a sustainable and accurate customer experience (Ghenaatgar & Jalali, 2016). IBM is a sub-set of internal marketing that focuses on developing, strengthening, and maintaining the organization’s brand (Porricelli et al., 2014). Internal branding is simply based on employees knowing and supporting the identity of the brand. (Burmann et al., 2009)

Burmann et al. (2009) state that brand commitment is defined as the extent of psychological attachment of employees to the brand, which influences their willingness to exert extra effort towards reaching the brand’s goals, that is, to exert brand citizenship behavior and hence generate a new quality of brand strength. Commitment is not only important to understand...
employee’s relationship with the organization but also with the brand because employees, who would be the brand advocates, are created through commitment (Erkmen & Hancer, 2014).

King and Grace (2010) conducted a study in 2010 and introduced brand-based activities of human resource and communication as the components of knowledge dissemination and important leverages of brand commitment. In the case of corporate brands, such as most financial service firms, brand commitment is seen as synonymous with organizational commitment (Preez & Bendixen, 2015). Burmann & Zeplin (2005) contend that internal brand management creates brand commitment. King & Grace (2012) specifically state that the employee must be receptive to the organization’s efforts to develop mutually beneficial relationships. This leads to the first hypothesis:

**H1: Internal brand management has a positive effect on brand commitment.**

Within the context of relationship commitment, trust has been proposed to be a strong predictor to explain commitment, and it has been defined as existing when one party has confidence in the exchange partner’s reliability and integrity (Morgan & Hunt, 1994). Like in other relationships, trust is also an important factor to increase commitment and to enhance relationships within the context of branding (Bowden, 2009). Therefore, it is reasonable to argue that brand trust of employees might also enhance their commitment to the brand. Erkmen & Hancer (2014), on their work, find that brand commitment has a direct and positive effect on employee brand trust. Based on these discussions, the following hypotheses is proposed:

**H2: Brand commitment has a positive effect on brand trust.**

Foster et al. (2010) argued that employees’ behaviors are crucial for brand success because service employees locate at the interface between the brand promise and brand delivery. In order to understand what is expected from employees to live the brand, Burmann & Zeplin (2005) developed the concept of brand citizenship behavior across the construct of organizational citizenship behavior. The construct mainly refers to employees’ behaviors that enhance the delivery of brand promise by including external behaviors as well as intra-organizational behaviors. Under the category of employee characteristics, Podsakoff et al. (2000) report that organizational commitment is the most commonly identified antecedent of organizational citizenship behavior (OCB). In the case of corporate brands, brand commitment is seen as synonymous with organizational commitment (Burmann et al., 2009). This leads to the third hypothesis:

**H3: Brand commitment has a positive effect on brand citizenship behavior.**

Job satisfaction is an emotional and positive state that originated from the evaluation of the job or job experience (Ghenaatgar & Jalali, 2016). According to Javid (2015), job satisfaction is defined as a certain degree to which employees have a positive affective orientation towards employment by the organization. This satisfaction can be seen within the positive and good mood and feelings of individuals when they are at work (Ismaili & Renani, 2007). Based on the work of Porricelli et al. (2014), internal brand management (IBM) positively affects job satisfaction. There is significant theoretical evidence that internal marketing can increase job satisfaction of service employees (Tsai et al., 2010). This leads to the fourth hypothesis:

**H4: Internal brand management has a positive effect on job satisfaction.**

The concept of citizenship behavior can be stated in accordance with the concept of organizational citizenship behavior, in this case brand citizenship behavior has a cumulative structure that expresses general behaviors of employees, leading to improvement of brand identity (Burmann et al., 2009). Both the studies by van Dyne et al. (1994) and Bettencourt et
al. (2001), which were used in the conceptualization of brand citizenship behavior, used job satisfaction as antecedents of OCB. According to the findings of conducted studies by Porricelli et al. (2014) and Ghenaatgar & Jalali (2016) job satisfaction of employees has a positive effect on brand citizenship behavior. Hence, the next hypothesis is:

**H5: Job satisfaction has a positive effect on brand citizenship behavior.**

According to Tett & Meyer (1993), intention to stay is referred to as employees’ willingness to stay with an organization. Intention to stay is defined as employees’ intention to stay in the present employment relationship with their current employer on a long term basis. This is an inverse concept of turnover intention or intention to quit (Johari et al., 2012). Individuals who are satisfied with their jobs are more likely to stay on than those who are less satisfied (Griffeth et al., 2000). Zeytinoglu et al. (2010) argue that satisfied workers will be committed to their organization, and these two factors will contribute to workers’ staying in their organizations. From their work, they found that job satisfaction and employees’ commitment mediate the effect of job security on intention to stay.

**H6: Job satisfaction has a positive effect on the intention to stay.**

**Method**

**Participants**

Gen Y who work in a public bank, are the research objects. Gen Y known as millennial workers are the people born around 1977-2002 (Dessler, 2013). Seven hundred fifty questionnaires are distributed in some cities in Java Island, Indonesia, such as Jakarta, Tangerang, Bandung, Semarang, Yogyakarta, and Surabaya. There were 680 returned questionnaires, but 45 of them did not fulfill the respondents’ criteria, and there were some unanswered questions. Hence, the respondents in this research are 635 respondents. Table 1 describes the majority respondent profile between 23 - 27 years old. Meanwhile, the majority of them have been working in their company for 1 - 3 years. In addition, respondents are dominated by bachelor's degrees.

| Table 1: Demographic Profile of Respondents | Amount | Percentage |
|-------------------------------------------|--------|------------|
| **Gender**                                |        |            |
| Male                                      | 366    | 57.64%     |
| Female                                    | 269    | 42.36%     |
| Age                                       |        |            |
| < 23                                      | 29     | 4.41%      |
| 23 - 27                                   | 259    | 40.78%     |
| 28 - 32                                   | 252    | 39.69%     |
| 33 - 37                                   | 95     | 14.96%     |
| > 37                                      | 0      | 0.00%      |
| Length of work                            |        |            |
| 1 – 3                                     | 203    | 31.97%     |
| 3 – 5                                     | 177    | 27.87%     |
| 5 – 7                                     | 136    | 21.41%     |
| 7 – 9                                     | 73     | 11.50%     |
| > 9                                       | 46     | 7.24%      |
| Educational level                         |        |            |
| Diploma                                   | 30     | 4.73%      |
| Bachelor degree                           | 549    | 86.46%     |
| Master degree                             | 53     | 8.35%      |
| Doctoral degree                           | 2      | 0.46%      |

**Measurement**
The dimension of internal brand management is adapted from instruments of Burmann et al. (2009) and Porricelli et al. (2014). Brand commitment, brand trust, and brand citizenship behavior modified adapted from measurement used by Erkman & Hancer (2014). Job satisfaction is reform from instrument owned by Firth et al. (2004). Measurement of intention to stay uses measurement which was popularized by Kim et al. (1996). Respondents were asked to rate all questions using a six-point Likert scale, ranging from strongly disagree to strongly agree.

Procedures
Participants were provided with a plain language statement outlining the objectives of the study, the questionnaire, and the souvenir. These packages were distributed to staff through their managers/supervisors. Each package included a reply-paid envelope to enable participants to return the questionnaire closely to the researchers. The response rate from the 750 questionnaires distributed was 90.67 percent.

Result and Discussion
Validity and Reliability Test Result
According to Hair et al. (2010), an indicator is valid when factor loading estimates higher than 0.5. As we can see in Table 2, all indicators have standard factor loading more than 0.5, means that all the indicators are valid. Based on recommended level of 0.70 for CR and 0.50 for AVE (Hair et al., 2010), indicates all constructs of internal brand management, brand commitment, job satisfaction, brand trust, brand citizenship behavior, and intention to stay met the criteria for composite reliability and average variance extracted. Table 2 presents the summary statistics of means, standard factor loading, CR, and AVE values of all the variables and indicators.

| Variabel Laten | Dimension          | Measurement | Mean  | Standard Factor Loading | CR   | AVE   |
|----------------|--------------------|-------------|-------|-------------------------|------|-------|
|                | Brand Identity     | BI 1        | 5.324 | 0.800                   | 0.799| 0.571 |
|                |                    | BI 2        | 5.380 | 0.756                   |      |       |
|                |                    | BI 3        | 5.420 | 0.708                   |      |       |
| Internal Brand Management | Brand Communication | Bcomm 1     | 5.244 | 0.649                   |      |       |
|                |                    | Bcomm 2     | 5.211 | 0.841                   |      |       |
|                |                    | Bcomm 3     | 4.874 | 0.718                   |      |       |
|                |                    | Bcomm 4     | 5.263 | 0.610                   |      |       |
|                | Brand Commitment   | BC 1        | 5.175 | 0.721                   | 0.883| 0.527 |
|                |                    | BC 2        | 5.225 | 0.679                   |      |       |
|                |                    | BC 3        | 5.252 | 0.746                   |      |       |
|                |                    | BC 4        | 5.129 | 0.787                   |      |       |
|                |                    | BC 5        | 4.997 | 0.690                   |      |       |
|                | Job Satisfaction   | JS 1        | 4.611 | 0.783                   | 0.883| 0.558 |
|                |                    | JS 2        | 4.811 | 0.834                   |      |       |
|                |                    | JS 3        | 4.931 | 0.717                   |      |       |

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According to Hair et al. (2010) one of each criterion in Goodness of Fit must be acceptable, i.e. absolute fit, incremental fit, and parsimony fit. Based on the result shows the RMSEA score must be < 0.07, then the result is 0.063. Normal-chi square is acceptable when $\chi^2$/DF < 5, from the data processing the value of $\chi^2$/DF is 3.487. The value of CFI requires ≥ 0.90 which the result’s score is 0.902. Then, PNFI requisite 0 ≤ NFI ≤ 1, the score of PNFI is 0.792. Thus, it can be concluded that the overall model’s compatibility is good and can be continued.

Hypothesis Test
Structural equation modeling (SEM) was used to test the model and the hypotheses. The analysis of the hypothesis test was done by using software AMOS 22.0 version. The hypothesis test was done after the validity of the structural model was proven to test the structural theory of the research. The purpose is to analyze the effects of structural connections, which are the hypothesis proposed in this research. The authors attached Table 4 of the overall result of hypothesis test concluded in this research.

### Table 3: Hypothesis Conclusion Table

| Hypothesis | Hypothesis Value | Estimation | P-Value | Conclusion          |
|------------|------------------|------------|---------|---------------------|
| Internal Brand Management → Brand Commitment | + | 8.926 | 0.019 | Hypothesis 1 supported |
| Internal Brand Management → Job Satisfaction | + | 8.650 | 0.016 | Hypothesis 2 supported |
| Brand Commitment → Brand Trust | + | 0.873 | 0.000 | Hypothesis 3 supported |
| Brand Commitment → Brand Citizenship Behavior | + | 0.430 | 0.000 | Hypothesis 4 supported |
| Job Satisfaction → Brand Citizenship Behavior | + | 0.088 | 0.007 | Hypothesis 5 supported |
| Job Satisfaction → Intention to Stay | + | 0.587 | 0.000 | Hypothesis 6 supported |
Based on Table 4, it shows that $H_1$ has a coefficient standard that has positive value with the score 8.926. Hence this shows that if there is a positive connection between 2 tested variables. In addition, the $p$-value from this hypothesis is 0.019 which indicates that there is a significant connection because the value is less than 0.05. The results are in accordance with the research done by Porricelli et al. (2014), Preez & Bendixen (2014), Javid et al. (2015), Ghenaatgar & Jalali (2016) that internal brand management is a predictor from brand commitment on employees working on service provider.

Data processing result demonstrates that $H_2$ has a coefficient standard that has positive value with the score 8.650. This shows that if there is a positive connection between 2 tested variables. In addition, the $p$-value from this hypothesis is 0.016 which indicates that there is a significant connection because the value is less than 0.05. This supports the researches of Porricelli et al. (2014), Preez & Bendixen (2014), Javid et al. (2015), Ghenaatgar & Jalali (2016) which found that internal brand management has positive and significant values towards job satisfaction.

From Table 4, we can conclude that $H_3$ has a coefficient standard that has positive value with the score 0.873. Hence, this shows that if there is a positive connection between 2 tested variables. In addition, the $p$-value from this hypothesis is 0,000 which indicates that there is a significant connection because the value is less than 0,05. The hypothesis test goes along with the research of Erkmen & Hancer (2014) that employee brand commitment will have a direct and positive effect on employee brand trust.

The table above shows that $H_4$ has a coefficient standard, which has positive value with the score 0.430. Hence, this shows that if there is a positive connection between 2 tested variables. In addition, the $p$-value from this hypothesis is 0,000 which indicates that there is a significant connection because the value is less than 0,05. Based on the previous research, Porricelli et al. (2014), Ghenaatgar & Jalali (2016), it shows that brand commitment could impact brand citizenship behavior and this research is in accordance with them.

According to Table 4, the author confirmed that data supports $H_5$, because $H_5$ has a coefficient standard that has positive value with the score 0.088. Hence, this shows that if there is a positive connection between 2 tested variables. In addition, the $p$-value from this hypothesis is 0.007 which indicates that there is a significant connection because the value is less than 0.05. This finding supports the previous researches of Porricelli et al. (2014), Ghenaatgar & Jalali (2016) that job satisfaction influences brand citizenship behavior.

Based on the calculation, as we can see in Table 4, $H_6$ has a coefficient standard that has positive value with the score 0.587. Hence, this shows that if there is a positive connection between 2 tested variables. In addition, the $p$-value from this hypothesis is 0.000 which indicates that there is a significant connection because the value is less than 0.05. The sixth hypothesis test goes along with the researches of Meyer et al. (2002) and Vidal et al. (2007) that job satisfaction is a predictor to determine turnover intention. Turnover intention is the opposite of intention to stay.

**Discussion**

Based on the findings of this research, it is important for managers in banking industry to pay attention to internal brand management in company. According to Kotler (2002) internal marketing must precede external marketing – it makes no sense to promote excellent service before the company’s staff is ready to provide it. Kapferer (2012) declares that employees
should be given the freedom to identify misalignment between the internal and external branding messages and take remedial action; thus participating in the evolution of the brand.

Considering the importance of the loyalty and commitment of employees and customers to a brand, creating a sense of commitment among employees and customers is one of the primary foundations in building a successful brand (Javid et al., 2015). Career perspective also becomes essential for them, as the better their perception towards the company, which includes career probability, career development, increased salary or more chances to study, those things could make the employees be more loyal and give their best for the company. It’s also necessary for leaders to be attentive so that employees could improve their hard skills and soft skill continuously because one of the ways for company to succeed is on human resources.

Brand trust is more than a commitment, to explain how employees could develop company’s brand they have to put their trust in the brand first so that their behavior reflects brand promise. Related to it, if employees have strong belief in company’s brand, customers would easily believe in the brand as well. Occasionally moving from one company to another, does not like something monotonous and is fond of new things are general characteristics of employees from gen Y. Employees’ satisfaction degrees towards company could determine whether the employees intend to stay in the company or not.

**Conclusion**

IBM could be improved by advancing internal communication, giving educational support and development, holding recognition and reward programs and also leadership activities program. The good collaboration among human capital and marketing is very important for internal brand building.

According to the result of this paper, the higher of brand commitment, the better IBM in the company, thus better service provided by the employees to the customers is expected. If the service is excellent, it is expected that it would also improve customer’s satisfaction and loyalty towards company.

Managers in banking companies pay more attention to the employees by making sure their skills are aligned with the goals of the organization. Given the opportunity of employees to influence perceived quality and brand image for the customers (Chen & Chang, 2008), enhancing employee trust and commitment regarding the brand may affect brand preference and purchase intentions of the customers.

Gen Y would feel satisfied if their given efforts are appreciated by their superiors or company. The expected forms of appreciation are not only financial, but also nonfinancial appreciation.

The willingness to help each other is part of brand citizenship behavior. It could be improved by providing employees’ performance feedback, correcting self-assessment towards their own ability also supporting to develop employees’ creativity and potentials.

A company needs to build company’s brand image through developing brand connections among employees and company’s brand. If employees believe in the company’s brand and implement it, they could give brand values and create the desired brand image in customers’ minds.
Turn over intention could be minimized by giving transparency towards them related to work achievement and reward, dynamic and challenging working environment and also supportive and open-minded superiors and colleagues. An employee is company’s most important asset so that retaining the right employee is not a choice to choose, but something that the company has to do.

**Implication for Future Research**

This research was conducted in public banking in Indonesia, moreover the geographic location of this research only in Java Island. In order to generalize the findings, further studies are required in private banking or in different industries. Expanding geographic areas is also needed to get more accurate results. Furthermore, it would be useful to test a framework of best practices for effective IBM, such as those proposed by Preez and Bendixen (2015).

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