

## **The Positive Impact Of Internal Brand Management On Employee Job Satisfaction Through The Mediating Effect Of Brand Commitment In Service Industry; A Bank Or University**

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### **Abstract**

The success of companies or industries (especially working in service industry as a bank or university) greatly relies on the performance of its employees. Real brand ambassadors are those service industry employees who are able to leave an intact and deep impact on the stakeholders by an in-depth vision of their selling brand and its value proposition. Brand-centered HRM refers to the implementation of HR-related practices & policies, such as hiring, training & development, compensation & benefits etc. to make employees positive and productive towards their brands. Few characteristic vital pillars of the organizations to create competitive advantage as suggested by academicians and practitioners are well-trained, motivated and fairly recruited employees (Asad ur Rehman 2019). The purpose of this study is to investigate the impact of internal brand management on employee job satisfaction through the mediating effect of brand commitment. Data has been collected from 300 front-line employees of commercial banks working in MCB, SCB, Bank Al Habib and Bank Alfalah, with the help of an adopted instrument. Data analysis has been

done with the help of PLS SEM and Exploratory Factor Analysis (EFA) technique is used to analyze the dimensions of Internal Brand Management (IBM), Brand Commitment (BC) and Job Satisfaction (JS). The findings of this study suggest that internal brand management has major contribution to develop brand commitment with the organization and this commitment leads towards employees' job satisfaction. It is also empirically evidenced that brand identification plays a significant role in developing the sound of internal brand management but the brand leadership, brand communication and brand centered human resource management are not individually supported by IBM. However, these dimensions become strong due to the involvement of mediator-employee engagement and employee empowerment.

**Keywords:** Internal Brand Management (IBM), Brand Commitment (BC) and Job Satisfaction (JS), HRM, Brand Communication, Employee Engagement, Employee Empowerment

## **Introduction**

Since new enterprises are proposing comparable items through vacillating value, the most important aim for brands is to work as tool of variation with leaving less risks for consumers to assess goods before actually buying it (Balmer & Gray, 2003). The purpose of reduced risk is particularly essential in circumstances where the customer cannot thoroughly review the product before purchase - a very common condition in service industry (Grönroos, 2007). Therefore, it is very important to develop and maintain a durable and consistent brand, as in earlier period was accompanied from external branding (Burmam, Zeplin & Riley, 2009) which is rapidly becoming a standard for internal branding activities (Burmam & Zeplin, 2005).

In services industry either of banks, universities, educational institutes or any other brand promoting organization, front-line employees maintain a direct interaction with their clients so the employees become brand ambassadors and develops a brand communication platform for their organizations (Lacle, 2013). Therefore, communication of employees with clients or students or consumers is of vital importance. Therefore it is a need of the era to identify the important factors that may compel the employees for best performances, undertake an extra-role behavior and encourage their believe in the mission, vision, and core values of the organization.

Internal branding enhances loyalty of employees and retention rates which enable them to handle their consumer demands in better way because they know their brand promises. It also motivates them to go beyond their performance expectations i.e. undertaking extra-role behavior Considering the advantages of internal branding and intangible nature of industry, the present study aims to know the relationship between internal brand management and employee job satisfaction of banking industry of Pakistan. Bank employees are potential walking talking advocates but most of the financial companies do not give proper attention to this aspect and ignore internal marketing and branding activities. According to Jacobs (2003) employees are the most important brand victors so organizations should adapt the concept of internal branding to enjoy its outcomes.

Internal branding promotion and solid foundation is the key towards buildup of a strong and hard external brand. Employees must have clarity on the mission, vision and core values of the organization and be conveyed at the 'moment of truth'(Gummesson, 1987). The core factors of unbreakable brand are to develop a complete brand positioning internally and then transform it to the clients in convenient way with the help of creative marketing strategy (Memon & Kolachi, 2012). Engaging your employees at the grass root level to make them a part of an overall business culture, developing a sense of internal identity, create a communicative environment by providing a platform for discussion and feedback are some of the key role players to create a well-established internal branding. The main function of HR in internal brand management is "... to develop a positive mindset and behavior of employees to the brand" (Chang, Chiang & Han, 2012). HR department plays a great role in proper execution and progress of the brand (Aurand, Gorchels & Bishop, 2005). A few financial sectors, like generosity, destructive incorporation among the HRM and internal brand management programs have become a model (Cheung, Kong & Song, 2014), Although a lot of emphasis has been given recently to this area but there is very little experimental work that considers the success factors of internal branding (Burmam & Zeplin, 2005) and (Memon & Kolachi, 2012) studies. In contrast, there is very limited empirical study on the direct impact of Internal Brand Management (IBM) on job satisfaction and its consequences. So, the aim of this study is to identify the impact of IBM on employees' brand commitment (BC), job satisfaction in banking industry of Pakistan. The findings of this study will justify the value of IBM and give understanding to professionals and academic seekers.

The main purpose of this study is to guide banking management on perks and benefits of internal branding activities and its effect on employee satisfaction for the betterment of entire industry. The results of this research will help the idea of base management as recommended by Bryman and Bell (2014). Moreover, it may help the managers in their decisions for the improvement of organization (Rousseau, 2006).

## **Literature Review**

### **Brand commitment**

Brand commitment is defined as "the level of mental connection of representatives to the brand which impacts the status to utilize more assurance towards the accomplishment of brands objectives, to use brand citizenship conduct and along these lines make another nature of brand control (Burmam, Zeplin & Riley, 2009). Brand Commitment is associated to the word organizational commitment, which features the association among representatives and the association. It is additionally worried as an all-around presumed term inside the interior advertising field (Burmam & Zeplin, 2005). Properly communicated brand values to employee lead towards the brand citizen behavior. Employees' full awareness and understanding on the brand value is only possible with the proper implementation of brand centered human resource, brand leadership and brand communication (Thomson et al.,1999; Burmam, Zeplin & Riley, 2009; Kimpakorn & Tocquer, 2009; King, 2010; O'Callaghan, 2013; Solinger, Olffen & Roe, 2008;

Vallaster & Lindgreen, 2013; De Chernatony, Leslie & Cottam, 2006). The literature suggests that brand commitment fully or partially mediate the relationship between job satisfaction and IBM. High attrition or turnover or the intention to quit is enhanced through job dissatisfaction and lack of commitment and many other interlinkable variables (Du Preez & Bendixen, 2015; Firth et al., 2004).

The third component of responsibility, affective duty, is found through passionate association with the organization in which an open door is established by the worker distinguishing through reality inclusion in the association (Wallace, de Chernatony & Buil, 2011). Moreover, the investigation shows the 4E's of interior marking are Employee Engagement, Employee Empowerment, Employee Education and Employee Equity. The motivation behind the investigation was to analyze and characterize event of inner marking and its impact on mark personality, mark duty, mark reliability and brand execution. This detailed examination allows to propose a model that decides key issues to be tended by inward marking conclusions (Memon & Kolachi, 2012).

Employee engagement is defined as "the passionate duty of the workers towards the association and its targets" (Saks, 2006). Deadly commitment, height of motivation, sheer loyalty for organization and deeper level of trust are the few key elements of the employment engagement. Compliance to achieve minimum of these elements may reduce the turnover and strengthen the relationship or engagement of employee. (Choudhry 2021, Albdour & Altarawneh, 2014). Representative engagement is distinct to impact the associations benefit, efficiency, client dedication and fulfillment (Coffman & Molina, 2002). These examinations demonstrate the immediate association among phenomenal representative engagement and positive authoritative execution (Andrew & Sofian, 2012). Additionally, representative engagement is improved through correspondence and training to impact the worker comprehension and sense of duty regarding legitimization of their work operation inside the association likewise their passionate engagement with the brand (De Chernatony & Segal-Horn, 2001). As of late worker strengthening has appeared in a broad scope of writing to remain as a fundamental component for association, for example, overall rivalry and present-day specialized varieties have complimented them to do essential varieties in the way they consent to deal with their representatives. Workers strengthening emerge when representatives need to unveil the material, improves their wise ability to get power however basic leadership (Karim & Rehman, 2012). Strengthening fuses the circulation of control among upper administration and lower administration (Khan et al., 2014).

Strengthening is an agent approach wherever an association make rehearse to build up the skills and obligations of its representatives since it is perceived that if a worker is enabled, they will be more capable to execute their occupations (Saifullah et al., 2015). The fundamental reason to receive the representative strengthening is to limit a space among upper and lower-level administration through the specialist (Handy, 2007). In numerous associations strengthening is utilized at every level to increase the inspiration of workers and offer specialist to take legitimate choice when it is essential and use their abilities as well as learning to react to moving business sector (Khan et al., 2014).

### **IBM and Employee Job Satisfaction**

Researchers have investigated the effects of internal brand management on employees' job satisfaction, the results indicate that internal brand management positively and significantly affect employees' job satisfaction (Du Preez & Bendixen, 2015). Empirically examined the theoretical connection between internal brand management and employee job satisfaction concludes that internal brand management may cover a number of liabilities as brand identification, brand leadership, brand communication, brand centered human resource management (Burmam & Zeplin, 2005; Du Preez & Bendixen, 2015).

The terminology job satisfaction is defined as employees' feelings and assertiveness to their jobs (Tsai, Cheng & Chang, 2010). Furthermore, study results recommend regularity, worth and correctness that downward communication regulates the employee part uncertainty and enhance the job satisfaction (Zeithaml, Berry & Parasuraman, 1988). Internal brand actors through their routine direct and indirect practices deliver the brand promise to the general market (Mona et al., 2021). The researchers also suggest that the mutual job satisfaction and self –importance in the organization are very vital predecessor of positive employee behavior (Arnett, Laverie & McLane, 2002). A prerequisite to keeping people beyond the shorter term attractions of schemes and programmes is a positive, “emotionally healthy” work environment, one in which employees feel part of a team with shared values and goals.(Agarwal et al 2014) It has also been observed that internal marketing and internal branding may affects the job satisfaction in service sector. When the effective internal brand management is applied, employees have high job satisfaction and brand commitment and a lower tendency to leave jobs (Tsai, Cheng & Chang, 2010) although the term job satisfaction may vary from person to person a lot. Factors scored under job satisfaction may comprise of work–life balance, money, security, training, foreign assignment, stress or the whole experience of the organization

### **Problem Statement**

A lot of research has been conducted on the factors concerned with the impact and outcomes of internal brand management as job satisfaction, intention to stay, customer retention etc. Empirical relations have also been established in this area except the study conducted by Du Preez and Bendixen in 2015 which has important value creation in the literature of IBM. Based on this study, the present research aims to identify the impact of internal brand management on employee job satisfaction through the mediating effect of brand commitment. IBM is an important part for banking industry of Pakistan but very few studies have been conducted in Pakistan regarding IBM and employee job satisfaction in banking industry. Therefore, this study is addressing this area with the development of hypothesis and analysis.

### **Research Question**

This study aims to answer the following questions.

1. How brand identification, brand communication, brand leadership and brand centered human resource management dimensions of IBM affect employee job satisfaction (internal job satisfaction, external job satisfaction)?

2. Does brand commitment mediate the relationship between internal brand management dimensions and employee job satisfaction (internal, external)? To examine the relationship between internal brand management and job satisfaction?

### **Hypothesis Development**

The hypothesis of the study are as follows.

- H1a: Is there a significant relation between brand identification and employee engagement?
- H1b: Is there a significant relation between brand identification and employee empowerment?
- H1c: Is there a significant relation between brand leadership and employee engagement?
- H1d: is there a significant relation between brand leadership and employee empowerment?
- H1e: Is there a significant relation between brand communication and employee engagement?
- H1f: Is there a significant relation between brand communication and employee empowerment?
- H1g: Is there a significant relation between brand centered human resource management and employee engagement?
- H1h: Is there a significant relation between brand centered human resource management and employee empowerment?
- H2a: Is there a significant relation between brand identification and external job satisfaction?
- H2b: Is there a significant relation between brand identification and internal job satisfaction?
- H2c: Is there a significant relation between brand leadership and external job satisfaction?
- H2d: Is there a significant relation between brand leadership and internal job satisfaction?
- H2e: Is there a significant relation between brand communication and external job satisfaction?
- H2f: Is there a significant relation between brand communication and internal job satisfaction?
- H2g: Is there a significant relation between brands centered human resource management and external job satisfaction?
- H2h: Is there a significant relation between brands centered human resource management and internal job satisfaction?
- H3a: Is there a significant relation between employee engagement and external job satisfaction?
- H3b: Is there a significant relation between employee engagement and internal job satisfaction?
- H3c: Is there a significant relation between employee empowerment and external job satisfaction?
- H3d: Is there a significant relation between employee empowerment and internal job satisfaction?

H4a: Is there a mediation of employee engagement between brand identification and external job satisfaction?

H4b: Is there a mediation of employee engagement between brand identification and internal job satisfaction?

H4c: Is there a mediation of employee engagement between brand leadership and external job satisfaction?

H4d: Is there a mediation of employee engagement between brand leadership and internal job satisfaction?

H4e: Is there a mediation of employee engagement between brand communication and external job satisfaction?

H4f: Is there a mediation of employee engagement between brand communication and internal job satisfaction?

H4g: Is there a mediation of employee engagement between brands centered human resource management and external job satisfaction?

H4h: Is there a mediation of employee engagement between brands centered human resource management and internal job satisfaction?

H4i: Is there a mediation of employee empowerment between brand identification and external job satisfaction?

H4j: Is there a mediation of employee empowerment between brand identification and internal job satisfaction?

H4k: Is there a mediation of employee empowerment between brand leadership and external job satisfaction?

H4l: Is there a mediation of employee empowerment between brand leadership and internal job satisfaction?

H4m: Is there a mediation of employee empowerment between brand communication and external job satisfaction?

H4n: Is there a mediation of employee empowerment between brand communication and internal job satisfaction?

H4o: Is there a mediation of employee empowerment between brands centered human resource management and external job satisfaction?

H4p: Is there a mediation of employee empowerment between brands centered human resource management and internal job satisfaction?

## Research Model

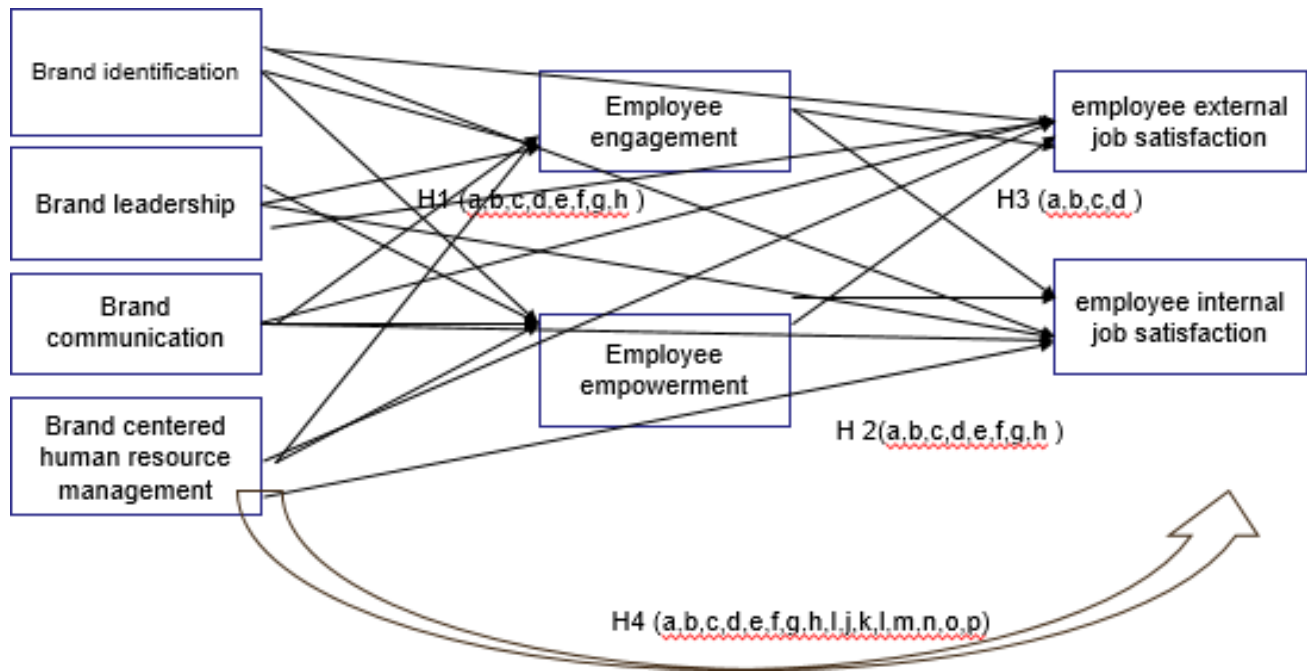


Figure 1: Research Model

## Operational Definitions of Variables

Operational definitions of variables along with instrumentation to measure dimensions are given below.

Variable	Operational Definition	Instrument Adapted form
Brand Identification	Brand Identification mean a perception of a connection with the brand	(Semnani, Maymand & Frozandeh, 2015)
Brand Leadership	It is very crucial element and leader is responsible to compel the brand promise by providing knowledge and network	(Chapleo, 2015)
Brand Communication	The flow of internal messages regarding brand from upper level to lower level	(Falkheimer, 2003)
Brand Centered Human Resource Management	A set of activities or functions focus to develop and maintain the Employee structure	(Allui & Sahni, 2016)
Employee Engagement	The emotional commitment of the employees towards the organization and its objectives.	(Albdour & Altarawneh, 2014)



Employee Empowerment	Empowerment incorporates the distribution of control among upper management and lower management.	(Khan et al., 2014)
External / Internal Job Satisfaction	External job satisfaction refers to the fringe benefits and internal job satisfaction refers to the working environment	(Nabi, Syduzzaman & Munir, 2016)

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## Research Design

Cross-sectional research design has been adapted by the researcher to gather information from the targeted audience with an aim to test the relationship between independent and dependent variables. In this study, close-ended questionnaire is used to collect data from the front-line employees of banking industry of Pakistan and numerical data is used for assessing association between variables with the help of non-probability sampling technique. An optimistic sample size is set at 300 under Minimum R-squared method which is described as under (Kock & Hadaya, 2018).

1. The first element of the minimum R-squared method is the maximum number of arrows pointing at a latent variable in a model.
2. The second is the significance level used.
3. The third is the minimum R<sup>2</sup> in the model. This reduced version focuses on the significance level of .05, which is the most used for this study and the maximum number of arrows pointing at a construct is 5, as can be seen in figure 1. Minimum R-square is 0.63 see table 1, so according to this method minimum sample size should be 45, therefore for optimistic and generalization of findings we set it as 300.

## Data Analysis

### Assessment of Measurement Outer Model

In the present study, the assessment and measurement of model is examined in two ways i.e., outer model and inner model measurement with the help of PLS because it can measure composites and factors of model (Henseler & Fassott, 2010). In outer model, reliability and validity of the model is measured with the help of composite reliability check (Werts, Linn & Jöreskog, 1974) because in composite reliability, the indicators have diverse loadings. The results of composite reliability are above 0.7 so it shows that the reliability of data is satisfactory.

### Construct Reliability and Validity

Convergent validity shows that there is correspondence among similar measures of construct and can be verified through their linear relationship. The AVE value is more than 0.5 which shows that there is sufficient convergent validity among the variables. Discriminant validity has been checked with the help of cross-loading method which is given below.

### Result Summary of Reflective Measurement Model

**Table 1: Results Summary of Reflective Measurement Model**

Latent Variable Name Total Indicators & Indicators Deleted Due to Poor Loadings	Indicators	Loadings	Composite Reliability	AVE	Discernment validity
Brand Identification	BI1	0.855			Yes
Total 3 Indicators	BI2	0.747	0.817	0.600	
None Deleted	BI3	0.715			
Brand Communication	BC1	0.712			Yes
Total 6 Indicators	BC3	0.783	0.800	0.504	
2 are Deleted	BC 4	0.544			
	BC5	0.775			
Brand Leadership	BL1	0.786			Yes
Total 6 Indicators	BL2	0.749	0.840	0.568	
2 are deleted	BL3	0.757			
	BL4	0.722			
Brand Centered Human Resource Management	H1	0.849			Yes
Total 5 Indicators	H2	0.859	0.871	0.693	
2 are deleted	H3	0.788			
Employee Engagement	EE1	0.747			
Total 13 Indicators	EE12	0.586			
8 are Deleted	EE13	0.727			
	EE2	0.756	0.891	0.508	Yes
	EE3	0.718			
	EE4	0.715			
	EE5	0.700			
	EE6	0.738			
Employee Empowerment	EEE1	0.733			
Total 5 Indicators	EEE2	0.715			
None is Deleted.	EEE3	0.692	0.845	0.522	Yes
	EEE4	0.736			
	EEE5	0.738			
External Job Satisfaction	JE1	0.630			
Total 3 Indicators	JE2	0.923	0.870	0.697	Yes
None is Deleted	JE3	0.918			
Internal job satisfaction	JEE1	0.638			
Total 3 Indicators	JEE2	0.923	0.872	0.699	Yes

None is Deleted                      JEE3                      0.915

Note: Brand Identification (BI), Brand Communication (BC), Brand Leadership (BL), Brand Centered Human Resource Management (H), Employee Engagement (EE), Employee Empowerment (EEE) , External Job Satisfaction (JE)& Internal Job Satisfaction (JEE)

For detailed results of construct reliability and validity please see annexure I & annexure II.

**Assessment of Inner Structure Model**

The effective reliability and validity of outer model allow the assessment of inner path model. For this assessment, the most important standard is the identification of coefficient of R2 of the endogenous latent variable the path coefficients of the PLS model can be inferred as standardized beta coefficients of simple least squares regressions. Wherever bootstrapping must be used to evaluate the path coefficients (Tenenhaus et al., 2005). One more essential determination of direct and indirect relationships of the predecessor of some endogenous latent variable includes the analysis of mediating and moderating effects (Henseler & Fassott, 2010). By using PLS path modeling initially must determine the hypothesis of direct effects and then analyze the moderating and mediating effects.

**Table 2: Hypothesis testing Of Direct Effects by using (boot strapping)**

Hypothesis	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T-Statistics ( O/STDEV )	P Values	Supported / Not Supported
Brand communication will significantly affect the employee engagement	0.180	0.184	0.049	3.717	0.000	Supported
Brand communication will significantly affect the employee empowerment	0.301	0.306	0.067	4.519	0.000	Supported
Brand communication will significantly affect the external job satisfaction	0.088	0.098	0.082	1.063	0.288	Not Supported
Brand communication will significantly affect	0.087	0.097	0.082	1.063	0.288	Not Supported

the internal job satisfaction							
Brand identification will significantly affect the employee engagement	0.056	0.057	0.045	1.234	0.218	Not Supported	
Brand identification will significantly affect the employee empowerment	0.095	0.101	0.071	1.335	0.183	Not Supported	
Brand identification will significantly affect the external job satisfaction	0.220	0.215	0.054	4.067	0.000	Supported	
Brand identification will significantly affect the internal job satisfaction	0.222	0.217	0.054	4.127	0.000	Supported	
Brand leadership will significantly affect the employee engagement	0.099	0.100	0.041	2.432	0.015	Supported	
Brand leadership will significantly affect the employee empowerment	0.117	0.120	0.058	2.009	0.045	Supported	
Brand leadership will significantly affect the external job satisfaction	0.142	0.137	0.075	1.890	0.059	Not Supported	
Brand leadership will significantly affect the internal job satisfaction	0.144	0.140	0.075	1.928	0.054	Not Supported	
Employee engagement will significantly affect the external job satisfaction	0.200	0.205	0.116	1.730	0.084	Not Supported	

Employee engagement will significantly affect the internal job satisfaction	0.202	0.207	0.116	1.747	0.081	Not Supported
Employee empowerment will significantly affect the external job satisfaction	0.199	0.194	0.083	2.386	0.017	Supported
Employee empowerment will significantly affect the internal job satisfaction	0.198	0.192	0.083	2.394	0.017	Supported
Brand centered human resource management will significantly affect the employee engagement	0.700	0.693	0.045	15.590	0.000	Supported
Brand centered human resource management will significantly affect the employee empowerment	0.415	0.404	0.075	5.542	0.000	Supported
Brand centered human resource management will significantly affect the external job satisfaction	0.010	0.08	0.103	0.101	0.919	Not Supported
Brand centered human resource management will significantly affect the internal job satisfaction	0.011	0.008	0.103	0.104	0.917	Not Supported

### Data Findings

The current study examined the relationship between internal brand management and job satisfaction i.e. internal and external job satisfaction, the results imply the important role that internal brand management play for better job satisfaction, further it has been empirically tested that brand identification is better predictor of internal brand management. According to the data gathered, brand communication, brand leadership & brand centered human resource management have significant positive relationship with, employee engagement, empowerment. Whereas employee engagement and empowerment have no significant effect on job satisfaction. The result of our study corresponds to the results of Du Preez and Bendixen (2015).

### Mediation Analysis

The main characteristic of a mediating effect which is an indirect effect or mediation is addition of a third variable that performs an intermediate role in the relationship between independent and dependent variables. Therefore, we develop mediation hypothesis, we concentrate on how an independent variable affects the dependent variable by an intervening variable (Baron & Kenny, 1986). These are following points for testing mediating effects in PLS (Preacher & Hayes, 2008)

1. Firstly, test the indirect effect give researchers with all information for testing mediation.
2. The strength of the indirect effect should determine the size of the mediation.
3. The bootstrap test should be used to test the significance of the indirect effect.

**Table 3: Results of Mediation Analysis**

	Indirect Effect Results		Path Coefficient Results		Supported / not supported	Mediation
	T Statistics ( O/STDEV )	P Values	T Statistics ( O/STDEV )	P Values		
<b>H4(e)</b>	2.920	0.004	1.063	0.288	Not supported	Full mediation
<b>H4 (f)</b>	2.930	0.004	1.063	0.288	Not supported	Full mediation
<b>H4 (a)</b>	1.352	0.177	4.067	0.000	Supported	No mediation
<b>H4(b)</b>	1.359	0.175	4.127	0.000	Supported	No mediation
<b>H4(c)</b>	2.220	0.027	1.890	0.059	Not Supported	Full mediation
<b>H4(d)</b>	2.224	0.027	1.928	0.054	Not supported	Full mediation

<b>H4(g)</b>	2.635	0.009	0.101	0.919	Not Supported	Full mediation
<b>H4(i)</b>	2.639	0.009	0.104	0.917	Not supported	Full mediation

### R – Square

The inner path model is evaluated through the coefficient of determination ( $R^2$ ) of the endogenous latent variables. In PLS model the  $R^2$  value is 0.67, 0.33 and 0.19 which is substantial, moderate and weak respectively (Chin, 1998). According to the readings in the table given below employee engagement variable is at substantial level, employee empowerment, external employee job satisfaction and internal employee job satisfaction are at moderate level because their values are less than 0.67, respectively.

**Table 4: R Square Results**

	<b>R Square</b>	<b>R Square Adjusted</b>
<b>EE</b>	0.830	0.827
<b>EEE</b>	0.599	0.593
<b>JE</b>	0.498	0.486
<b>JEE</b>	0.503	0.492

### Conclusion & Implications

In this study the researcher has tried to identify the variables that create an impact of internal brand management on employee job satisfaction. The uniqueness of this study is that it adds the mediator variable of brand commitment and assess its mediating effects. Findings of this study suggest that employee turnovers are the main area of concern for organizations now a days especially in banking sector where people not only move from one bank to another, but they move with the relationships they build over time. Banks have put lot of money in the development of managers, however, if the employee switches the bank, then all is in vain in terms of physical, financial, social and moral loss. The main problem for banking service industry is to reduce the expenses in which one of the utmost issues is the cost of permanent and temporary staff (King, Grace & Weaven, 2013). The management must emphasize on the problem of low skill / low pay image and try to move towards the transfer of internal value. Furthermore, the major challenge for banking industry is how to make occupation / job attractive for employees so that they can perform extraordinary (Vallaster & Lindgreen, 2013).

The results of this study suggest that banking financial service industry can resolve this issue through internal brand management. According to the results, internal brand management has major contribution in developing the brand commitment with the organization and this commitment leads employee job satisfaction. While brand identification plays a significant part in

developing the sound of internal brand management. But the brand leadership, brand communication and brand centered human resource management are not individually supported by IBM. However, these dimensions become strong due to the involvement of mediator employee engagement and employee empowerment.

In banking sector of Pakistan, there is less liberty for employees to take decisions on their own because of high formalization so they do not perform across the premises. Management gives less attention to communication, training, and employees' retention activities. As per results the internal brand management program will be successful if employees also live their brand while interacting with customer.

This study is helpful for banking industry to manage behaviors of employees with brand values. The literature suggest that internal brand management is a technique to promote the brand through employees, therefore banks must develop psychological contact among senior management, human resource management and direct supervisor to work together with employees to ensure both parties' contractual requirements.

### **Limitations and Future Recommendations**

It would be helpful to assess generalizability of this study by extending this into other service industries like telecom, education, insurance companies etc. Extending this study would allow decision makers to evaluate the effect of each of this variable in their specific sectors.

Considering the level of existing research in social sciences, more dimensions could be added and be studied with a richer set of internal brand management elements with different dimensions like culture, intension to stay which is supported by literature (Alshuaibi, Shamsudin & Abd Aziz, 2016) subject to new findings in the field.

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