

The Impact of Internal Branding on Employee Engagement in Commercial Banks:A Case Study of CRDB Bank in Morogoro.

Abstract

The level of engagement that employees have towards their work has been a concern of bank managers over the years. The purpose of this study was to investigate the impact of internal branding on employee engagement in commercial banks in Tanzania, a case study of CRDB Bank in Morogoro Municipality. A cross-sectional survey of 108 employees from a population of 136 employees at CRDB bank branches in Morogoro Municipality was conducted using Likert type scales. The multiple regression analysis revealed that brand leadership, brand commitment, and brand knowledge are significant predictors of employee engagement in commercial banks in Tanzania, with brand leadership and commitment having particularly strong impacts. To capitalize on these findings, banks should focus on enhancing leadership qualities, fostering emotional ties between employees and the brand, and provide comprehensive brand training, while also keeping an eye on brand fit to ensure a holistic internal branding strategy.

Keywords:Internal branding, brand leadership, brand commitment, brand knowledge, brand fit, employee engagement and commercial Banks

1.0 Introduction

Internal branding has emerged as a pivotal factor in enhancing employee engagement across organizations. Defined as the level of commitment and enthusiasm employees have towards their work and organization, engagement is influenced by factors such as work-life balance, salary and benefits, leadership quality, career growth, performance management, and training (Ngoisa, 2015).Its significance in shaping employee attitudes, behaviors, and engagement levels is well-documented. Mone & London, (2014) emphasize that a robust internal brand can significantly influence employee engagement, while Bozkurt (2019) highlights its role in boosting motivation and commitment. These insights suggest that a well-communicated internal brand identity fosters

a sense of belonging among employees, leading to higher levels of engagement.

In the African context, the impact of internal branding on employee engagement, particularly in the banking sector, has also been explored. Khairy, Agina, Aliane, & Hashad, (2023) found a positive link between internal branding practices and employee engagement in Egypt, underscoring the effectiveness of branding strategies. This is supported by Mann, (2012), who shows that corporate brand variables, such as brand awareness and perceived value, positively affect employee engagement. Sub-Saharan Africa provides further insights. Taku & Saini, (2022) observed similar results in South Africa, where employee brand identification and commitment were associated with positive employee behavior. Additionally, Thokoa, Nadiou, & Herbst, (2022) noted that effective internal branding practices at the National Treasury of South Africa can predict individual work performance.

Focusing on Tanzania, Mushi & Nkondola, (2019) found a positive relationship between internal branding practices and employee engagement within the banking sector. Ngoisa (2015) identified key contributors to employee engagement at the Bank of Tanzania (BoT), including good coworker relationships, work-life balance, and salary and benefits. Kusaga & Sulle, (2017) also found that internal branding positively affects employee satisfaction and loyalty in Tanzanian banks. Studies on the impact of internal branding on employee engagement are scarce and have not examined all the aspects of internal branding. This study examined the impact of internal branding on employee engagement at Morogoro CRDB Bank branches in Tanzania with a focus on brand leadership, commitment, knowledge and fit.

We hypothesize that:

H₁: There is a significant positive relationship between brand leadership and employee engagement.

H₂: There is a significant positive relationship between brand commitment and employee engagement.

H₃: There is a significant positive relationship between brand knowledge and employee engagement.

H₄: There is a significant positive relationship between brand fit and employee engagement.

H₅: Internal branding has a significant impact on employee engagement.

2.0 Literature Review

2.1 Internal branding

Internal branding refers to the process of aligning and instilling the brand values, identity, and culture within an organization (Balmer & Greyser, 2003). It involves systematically communicating and reinforcing the brand message and promises to employees, in order to create a consistent and cohesive brand experience for both employees and customers. This internal process plays a crucial role in shaping employees' understanding of the brand, their sense of belonging, and their motivation to deliver on the brand promise ((Ind, 2007). By fostering a strong internal brand, organizations can enhance employee engagement, loyalty, and advocacy, resulting in improved customer experiences and long-term business success. In this study, internal branding is considered as the process of aligning and instilling a company's brand values, mission, and identity among its employees to foster a cohesive and unified organizational culture.

2.2 Brand Leadership

Literature on internal brand leadership abound. Leaders have a crucial role in shaping the employees' perception of the organizational environment (Leijerholt, 2021). According to Terglav, Ruzzier, & Kaše, (2016), the brand-oriented leadership of top management is an important driver of internal branding process and an indirect predictor of employees' commitment. Liu, Chapleo, Ko, & Ngungi, (2015) found that organization's brand orientation behavior enhances the staff emotional brand attachment, and then triggers the development of staff service involvement, ultimately leading to superior organizational performance. Internal branding mechanisms such as internal communication and training activities have been suggested to build employees' awareness and understanding of the brand promise. Liu, Ko,

&Chapleo, (2017), found a positive relationship between internal branding mechanisms and the employees' brand-building behavior. According to Cobblah, (2015) internal branding initiatives enhanced employees' brand understanding, facilitate employees' internalization of corporate values, and exhibition of brand-supportive behaviors. Similarly, Morhart, Herzog, & Tomczak, (2009) posit that brand-specific transformational leaders influence followers through a process of internalization, leading to a decrease in turnover intentions and an increase in in-role and extra-role brand-building behaviors.

A major task of employees in an organization is to deliver the brand promise. A promise is an inherently ethical concept that embraces such values as high-quality service or goods, close relationships with customers, trustworthiness, honesty, and integrity. In most organizations these would be the core values of the organization. In essence, a promise involves raising somebody's expectations that one will do or not do something and to communicate a personal commitment that one actually will act in accordance with the expectations raised (Anker, Kappel, Eadie, & Sandøe, 2012). In the present study, brand leadership refers to management's internal branding mechanisms that are meant to enable the employees to deliver the brand promise and inspire them to be enthusiastically engaged in doing so.

2.3 Brand Commitment

Brand commitment has been studied extensively from the consumer perspective. Morgan & Hunt, (1994), argue that commitment and trust are central to a successful marketing effort. Others, for example, Hidayanti, Nuryakin, & Farida, (2018), assert that Brand commitments define a consumer act of repossessing a brand that is creating suitability to need and desire. Tanford, Raab, and Kim (2011) assert brand commitment can be grouped into two types, namely affective commitment and value commitment. The value commitment tends to be more sensitive to price and indicates low involvement of consumer, while affective commitment had higher tendency toward product and price differentiation and high involvement. In the interface between the firm and the customers are the employees of the firm. It follows that the firm-employee relationships are a prerequisite for customer-firm relationships and, consequently, to

organizational success (Ribamar, Nathalie, Enrique, German, & Monica, 2021) .

Employee brand commitment has been defined in various ways. Burmann, Zeplin, & Riley, (2009) define it 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 behaviour and hence generate a new quality of brand strength.

Fernandez-Lores, Gavilan, Avello, & Blasco, (2016) describe it in terms of affective commitment, which is the degree of the emotional bond between the subject and the employer brand that encompasses enthusiasm with, and attachment to the employer brand, and creates a desire in the employee to remain in the organisation in the long term. Ballantyne & Aitken, (2007), posit that "all product experiences and service perceptions meld with brand associations over time, and this helps to consolidate the reputation of firms in both their internal (employee) and external (customer) markets". In this study, brand commitment refers the extent of employees' psychological attachment to the brand, which influences their willingness to exert extra effort towards reaching the brand's goals

2.4 Brand Knowledge

The more an employee knows about the distinct identity of the organizational brand, the more the employee should recognize a shared sense of purpose and shared values that bind the organization, while simultaneously recognizing the clear boundaries that differentiate the own organization from others (Löhndorf & Diamantopoulos, 2014). Employee brand knowledge is acquired, not only through internal branding mechanisms like communication, meetings, training, documented procedures and systems (Ceridwyn & Debra, 2009), but also through a form of tacit subjective knowledge that employees gain through the employee's own accumulated experience in interacting with the environment, intuition, and judgement (Murray & Peyrefitte, 2007). Liu H. , (2022) found that internal knowledge dissemination positively influences employees' emotional attachment to the brand and hence employees engagement. According to Mohamad, Yusr, & Salleh, (2020), brand communication and training have significant influence on affective brand commitment. Additionally, brand commitment has a significant impact on brand performance. All these suggest that brand knowledge will have an impact on employee

brand engagement. A review of literature on antecedents and outcomes of employee brand Knowledge by Fathya, (2021), revealed that employee brand knowledge leads to employee brand commitment.

that brandknowledge has the potency to influence the EBBE positively(Liu X. , 2022).

2.5 Brand Fit

Person organization fit has been defined as an employee's perceived compatibility or comfort with an organization and with his or her environment(Mitchell, Holtom, Lee, & Erez, 2001). In this study the person organization fit and the person brand fit have been used interchangeably. Liu X. , (2022) found that person-brand fit has a significant effect on employees' overall brand evaluation and, hence, brand commitment. This would ultimately lead to higher degree of engagement in their jobs. In their study Ghielen, Cooman, & Sels, (2020) found a significant positive relationship between person organization fit and employer attractiveness. They suggested that person-organization fit relates to employer attractiveness above and beyond universally appealing features of the employer (e.g. career progression opportunities). In his study of the banking sector in Ghana, Sokro, (2012) found that good conditions of service, availability of career advancement opportunities, the core values of the organizations, and the reward systems provided by organizations served as means of attracting and retaining employees in the banking sector. The organizations that provide these features meet the employees' expectations and, therefore, a good person-organization fit. App, Janina, & Büttgen, (2012) suggested linking the human resource management to employer branding as a means to attract and retain a high-quality workforce. According to (Näppä, 2023), employer branding should not be left in the hands of a human resource or marketing department but should be co-created by all employees. This would be one way to ensure creation of employee understanding and collective development, hence, a greater employee brand fit

2.6 Employee Engagement

There are many definitions of engagement. The most notable definition was offered by Khan, (1990), who defined personal engagement as “the harnessing of organization’s members selves to their work roles; in engagement people employ and express themselves physically, cognitively, and emotionally during role performances”. Daiva & Danuta, (2020), defined engagement as a stable attitude characteristic of the employee, which involves a prolonged concentration of the employee on solving problems that bring additional effect to the organization, which is reflected in the additional emotional attachment of the employee to the goals and values of the organization. Vance, (2006), observed that all these definitions sum up to the degree to which employees fully occupy themselves in their work, as well as the strength of their commitment to the employer and role. He further suggested that the degree to which and organization’s mission is achieved and the execution of an organization’s strategies are dependent on the extent to which employees are engaged.

In their findings, Stein, Hobson, Jachimowicz, Willians, & Ashley, (2021), highlighted the three most important levers managers have at their disposal to boost their employees’ engagement which are to: (a) help employees connect what they do to what they care about, (b) make the work itself less stressful and more enjoyable, and (c) reward employees with additional time off, in addition to financial incentives.

According to Gifford & Young, (2021), in the scientific research, most definitions of employee engagement clearly identify it as a psychological state. Such definitions have been grouped into four categories: 1) Personal role engagement, which according to (Khan, 1990) is employees’ ability to express their preferred selves in their work, both cognitively, emotionally and physically. 2) Work engagement, also called task or job engagement. This is characterized by *vigour* towards work, *dedication* to work and *absorption* in work activity (Schaufeli, Baker, & Salanova, 2006). 3) Multidimensional engagement that, incorporates cognitive, emotional and behavioural aspects. 4) Self-engagement with performance - based on how importantly employees regard high performance.

In this study the definition of work engagement as a positive work-related state of fulfillment that is characterized by vigor, dedication, and absorption has been adopted. The three concepts of have been explained by (Schaufeli, Baker, & Salanova, 2006, p. 702) as follows: Vigor-being characterized by high levels of energy and mental resilience while working, the willingness to invest effort in one's work, and persistence even in the face of difficulties, while dedication is being strongly involved in one's work and experiencing a sense of significance, enthusiasm, inspiration, pride, and challenge, and absorption as being characterized by being fully concentrated and happily engrossed in one's work, whereby time passes quickly and one has difficulties with detaching oneself from work.

3.0 Method

3.1 Research site

The study examined the relationship between brand leadership, commitment, knowledge, and fit and employee engagement in the context of a bank in Morogoro Municipality in Tanzania. Case studies on internal branding and internal marketing in the bank sector in Tanzania are scarce. Newenham-Kahindi, (2011) examined the organizational and human resource management (HRM) strategies in an American and a South African multinational corporation (MNC) in Tanzania. Sekela & Mbura, (2020) examined the influence of promotion strategies on bank performance. Promotion strategies are considered as an internal branding construct that has an effect on employee engagement. The constructs, brand leadership, commitment, knowledge and fit and their impact on employee engagement have not been studied in Morogoro Municipality. Hence, the choice of the research site as the findings were expected to be useful to the banking sector in the Municipality.

3.2 Sampling

The sample mean from a large random sample can be used to estimate the population mean accurately (Yamane, 1967; Moore, Notz, & Fligner, 2013). If the sample size n is large, the standard deviation of \bar{x} is small, and almost all samples will give values of \bar{x} that lie very close to the true parameter. Data for the study was collected from a sample of 102 bank officers out of a

population of 136 employees at CRDB bank branches in Morogoro municipality.

3.3 Data collection and measurement scales

The data for this study were collected using questionnaires distributed to bank officers. The questionnaires were personally distributed to respondents. All the questionnaires were filled by respondents and returned within a period of one month. Thus, the response rate was 100%. The questionnaires had two parts; demographic characteristics and the scales for each independent and dependent variable.

Questionnaires are an efficient and systematic way to gather quantitative data, allowing for data collection from a large group of respondents.

The Job Engagement Scale developed by Houle et al. (2022) was used to gather data on employee engagement, which is the dependent variable. This scale consists of nine items and uses a rating scale of 1 to 5 (with 1 indicating 'strongly disagree' and 5 indicating 'strongly agree'). It has been deemed suitable for this study.

To measure the independent variables, various scales developed by different scholars were employed. The scale by Morhart et al. (2009) was used for measuring brand leadership, the scale by Chang and Ko (2014) for measuring brand loyalty, the scale by Handayani and Herwany (2020) for measuring brand commitment, the scale by Yoo and Donthu (2001) for measuring brand knowledge, and the scale by Riley, Charlton, and Wason (2015) for measuring brand fit. All of these scales were scored using a rating scale of 1 to 5 (with 1 indicating 'strongly disagree' and 5 indicating 'strongly agree').

The data was collected at a single point in time making this a cross-sectional study that provides a snapshot of relationships at that particular point in time (Burns & Grove, 2019). Although insights were provided into correlations and associations, no causality was established (Polit & Beck, 2020)

Data Analysis

To explore the quantitative aspects of this study, inferential statistics were employed to analyze the relationships between variables and make generalizations about the broader population. Techniques such as regression analysis and hypothesis testing were utilized to determine the

significance of the findings and assess the impact of internal control systems on financial management within local government authorities (Field, 2018; Pallant, 2020). This approach enabled a comprehensive evaluation of data patterns and provided insights into how internal control mechanisms influence financial outcomes at the Morogoro Municipal Council.

Results Descriptive Statistics

The demographic information of the respondents is shown in Table 1

Table 1: Demographic Characteristics of Respondents

		Frequency	%
Gender	Male	58	56.90%
	Female	44	43.10%
Age	18-34 years	45	44.10%
	35-54 years	38	37.30%
	55 years and above	19	18.60%
Educational Qualification	Certificate / Diploma	22	21.60%
	Bachelor's Degree	60	58.80%
	Master's Degree	20	18.60%

More than half of the respondents (56.9%) were male, while 43.1% were female. The age of the respondents was skewed with younger (18-34 years) representing 44.10%; middle age (35-54 years) representing 37.30%; and older respondents (55 years and above) accounting for 18.6% of the sample. The Majority of bank employees seem to be young people, while older people were a minority in the bank. Most of the respondents 58.8% had a first degree, while 21.6% did not

have a degree, but had a diploma or a certificate. Respondents with a masters degree were only 18.6%.

4.0 Regression Analysis

Regression analysis was carried out with the general objective of investigating the impact of internal branding on employee engagement in commercial banks in Tanzania. This study employs multiple regression analysis method to investigate the effect of the independent variables (namely brand leadership, brand commitment, brand knowledge and brand fit).

4.1.1 Model Goodness of Fit

Table 2 presents the Model Goodness of Fit test, which evaluates how well the proposed model explains the variability in employee engagement within commercial banks in Morogoro Municipality. This table includes key metrics such as R-squared and adjusted R-squared values, which indicate the proportion of variance in the dependent variable that is accounted for by the model. By assessing these fit statistics, the table provides insights into the overall effectiveness and reliability of the model in capturing the impact of internal branding on employee engagement.

Table 2: Model Goodness of Fit Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.548 ^a	.300	.290	1.02866

a. Predictor: (Constant), Brand Leadership, Brand Commitment, Brand Knowledge and Brand Fit

b. Dependent Variable: Employee Engagement

The goodness of fit measures from the model as presented in Table 2, including an R value of 0.548, an R^2 of 0.300, and an Adjusted R^2 of 0.290, indicate a moderate ability of the independent variables (brand leadership, brand commitment, brand knowledge and brand fit) to explain the variance in employee engagement. Specifically, 30% of the variability in employee engagement

can be accounted for by the variables included in the study, while the remaining 70% is influenced by factors not captured in the model. The standard error of the estimate, at 1.02866, suggests a moderate level of precision in the predictions, with the average prediction error being slightly over one unit.

4.1.2 Impact of Internal Branding on Employee Engagement in Commercial Banks in Morogoro Municipality

The analysis presented in Table 3 offers a detailed examination of the impact of internal branding on employee engagement within commercial banks in Morogoro Municipality. Utilizing multiple regression techniques, the model assesses how various internal branding factors, such as brand leadership and brand commitment, influence employee engagement. This analysis provides valuable insights into which elements of internal branding are most effective in enhancing engagement among bank employees in the Morogoro Municipality.

Table 3: Multiple Regression Table

Model	Unstandardized Coefficient		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	.925	.302		3.061	.002
Brand Leadership	.266	.089	.181	2.986	.003
Brand Commitment	.288	.121	.187	2.386	.018
Brand Knowledge	.207	.089	.160	2.308	.022
Brand Fit	.197	.105	.136	1.868	.063

a. Dependent Variable: Employee Engagement

The findings from the multiple regression analysis in Table 3 reveal various insights into how various aspects of internal branding influence employee engagement in commercial banks in Morogoro Municipality.

Brand Leadership emerged as a significant predictor of employee engagement ($\beta = .181$, $t = 2.986$, $p = .003$). This suggests that employees who perceive strong and effective leadership related to the brand are more likely to be engaged. Brand leadership involves setting a clear vision and consistently reinforcing the brand's values, which can create a more motivated and committed workforce. Effective leaders not only embody the brand's ethos but also inspire employees to align with the brand's objectives, thus enhancing their engagement.

Brand Commitment also showed a significant positive effect on employee engagement ($\beta = .187$, $t = 2.386$, $p = .018$). This finding highlights that employees who feel a strong commitment to the brand are more engaged in their work. Brand commitment encompasses employees' emotional attachment to the brand and their willingness to contribute to its success. When employees are committed, they are likely to demonstrate higher levels of effort and enthusiasm, which translates into greater engagement.

Brand Knowledge was found to have a significant impact on engagement as well ($\beta = .160$, $t = 2.308$, $p = .022$). This implies that when employees have a deep understanding of the brand's values, goals, and market position, they are better equipped to contribute meaningfully to the brand's objectives. Brand knowledge can enhance employees' ability to align their roles with the brand's mission and deliver on its promises, thereby increasing their engagement.

On the other hand, **Brand Fit** approached but did not achieve statistical significance ($\beta = .136$, $t = 1.868$, $p = .063$). This indicates that while the alignment between personal and organizational brand values may contribute to employee engagement, its effect is less pronounced compared to the other factors. Brand fit refers to how well employees perceive their personal values align with the brand's values. Although important, it might not be as impactful as leadership, commitment, or knowledge in driving engagement.

5.0 Conclusion and Recommendations

5.1 Conclusion

The multiple regression analysis reveals that brand leadership, brand commitment, and brand knowledge significantly influence employee engagement within commercial banks in Tanzania. Brand leadership was identified as a crucial predictor, demonstrating that effective and visionary leadership, which reinforces the brand's values, substantially enhances employee engagement. Similarly, brand commitment plays a significant role, with employees who are emotionally attached to the brand showing higher levels of engagement. The analysis also highlighted the importance of brand knowledge; employees with a deep understanding of the brand's values and objectives are better aligned with the brand's mission and, consequently, more engaged in their roles.

5.2 Recommendations

To leverage these insights, commercial banks in Morogoro Municipality should implement strategies that bolster internal branding elements. Firstly, investing in leadership development programs is essential, focusing on aligning leaders with the brand's vision and values to create a motivating environment. Additionally, banks should foster brand commitment by creating initiatives that strengthen employees' emotional connections to the brand, such as recognition programs and aligning organizational goals with personal values. Enhancing brand knowledge through comprehensive training programs will also be beneficial, ensuring employees understand the brand's objectives and market positioning. Although brand fit did not show a statistically significant impact in this study, maintaining attention to this area is advisable to ensure a well-rounded internal branding strategy.

5.3 Areas for further research

The current study dealt with single municipality in Tanzania. A comprehensive study involving a randomly selected sample of municipalities could provide generalizable results that would be useful to banks in the country. Further research could also deal with the different dimensions of the construct employee engagement and examine how internal branding affects each.

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