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Living the Brand – A Case Study of How Management at Standard Bank Can Create Brand Ambassadors of their Employees

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Statement

I, Chubekile Cola Bomela, hereby declare that the work that I present in this thesis is based on my own research, and that I have not submitted this thesis to any other institution of higher education in order to obtain an academic qualification.

_____   24 February 2008

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ABSTRACT

Living the Brand – a Case Study of How Management at Standard Bank Can Create Brand Ambassadors of their Employees

In April 2006 the new brand positioning for Standard Bank was revealed to staff and the general public. The new brand positioning focused mainly on employees and customers and to a lesser extent operational efficiency. The study attempts to find what meanings the employees of Standard Bank made of this new brand positioning through a qualitative case study methodology.

As part of the study, theoretical models and concepts covering the brand, brand positioning, living the brand, employee segmentation and the 3-phased approach to implement the programme were reviewed. A qualitative research study was conducted whereby one-on-one interviews were held with managerial and non-managerial employees at Standard Bank. The research is therefore a phenomenological investigation of the business problem statement, that is, the re-positioning of the brand from simpler to better, faster as well as inspired and motivated.

The research findings were that the brand repositioning did not have a negative impact on employee perceptions. However, it was found that employees did not understand what the brand stands for and were having problems delivering on the new brand promise. To improve the level of understanding by the employees so that the new brand positioning can influence employee behaviour, the researcher recommended applying the 3-phased approach in implementing an effective "living the brand" programme.

List of abbreviations

Abbreviations or acronyms	Full word
CE	Chief executive
CIB	Corporate investment Banking
Exco	Executive committee
Forex	Foreign exchange
HR	Human Resources
IMI	Inspired. Motivated. Involved
IT	Information technology
LTB	Living The Brand
PBB	Personal and Business Banking
SBA	Standard Bank Africa
SBF	Simpler. Better. Faster
SBSA	Standard Bank of South Africa

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Chapter 1

Overview of the Study

1.1 Introduction

In April 2006, Standard Bank launched its new brand positioning. The pay-off line 'Simpler. Better. Faster.' (SBF) was replaced by 'Inspired. Motivated. Involved.' (IMI). The focus of the bank was no longer on operational efficiency and getting the systems right at all cost; it was now on customers and employees. The logo was redesigned, the corporate image standards were revised, and a new font was developed for Standard Bank (The Standard, April 2006).

Employees had to review their perception of the brand, and they also had to undergo some behavioural changes if they were to deliver on the new brand promise. What did the new pay-off line and logo invoke in them? How does the brand repositioning impact on their daily activities? The focus of this dissertation will be on employee perceptions of the brand repositioning at Standard Bank and its implications on employee behaviour.

1.2 Motivation for the Research

It is said that a company's employees are its differentiating factor. This is true for a large number of companies. Competitors can copy ones products, build more ergonomic premises than yours, and pay better salaries than one does, but they cannot copy the attitudes and behaviour of ones employees. The company's employees are unique to the company.

Caring for employees extends beyond the activities undertaken by the human resources team. The marketing team also plays a critical role in influencing the attitudes of existing and future employees. Employees consider what an organisation stands for and then decide whether they want to be part of that organisation or not. The company values together with the brand image depict what a company stands for. Employees, who understand the said values, are more able to deliver on the brand promise, because they have an emotional connection to the business and are thus also able to deliver on the expectations raised by the organisation's consumer advertising. Fulfilled customer expectations result in satisfied customers and more business for the organisation. If organisations are to achieve this, it is important that the same principles applied in developing and executing a consumer advertising campaign are also applied to an internal marketing campaign (Mitchell, 2002).

In April 2006, Standard Bank launched its new brand positioning. This was done after Jacko Maree, Group Chief Executive of Standard Bank, unveiled the Group's vision and values to all employees. The new brand positioning is very much aligned to the company's vision and values, and perceives the company moving its focus from operational efficiency to making a difference in the lives of customers, stakeholders and employees by remaining relevant in the communities that it serves. Employees are probably very familiar with the vision and values, as well as the new pay-off line; yet, do they understand what it all means?

What does "Inspired. Motivated. Involved." mean to the employees? They are grappling with this issue and, as a result, find it difficult to "live the brand". Employees need to understand what the brand stands for, so that they can possess a common sense of purpose and identity. It is necessary for management to communicate the idea to the employees, and this needs to

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be driven by the Marketing team working very closely with both the human resources and operations teams. The marketing team should ensure that the messages conveyed in consumer advertising are not in conflict with those being communicated internally. The two messages need to be consistent if the employees are to meet the expectations created by the consumer advertising. Employees need to make the brand "come to life", if the external stakeholders are to believe what Standard Bank stands for.

1.3   Background of the Research

Standard Bank is a publicly-owned South African company listed on the Johannesburg Stock Exchange as well as the Namibian Stock Exchange, with its headquarters in Johannesburg, South Africa. The company began operations in 1862 and currently operates in 38 countries; 17 countries in Africa and 21 countries on the other five continents. It has more than 1000 points of representation (including branches and offices) in Africa, making it one of the largest banking networks on the continent (www.standardbank.com). In South Africa it is one of the four major banking institutions with more than 30,000 people in its employment (www.standardbank.com). The author of the research will focus on the South African operation, to which the recommendations discussed in the final chapter will be applicable.

In 2005 Jacko Maree, Chief Eexecutive of the Standard Bank Group, embarked on a road show in order to unveil the new vision and values to all its employees globally. The new vision and values of the organisation were introduced to all the staff.   In 2005, management focused on creating awareness and entrenching the vision and values by means of a variety of activities. This set the scene for the brand repositioning in 2006. The

company moved away from concentrating on operational efficiency towards focusing on customers and a commitment to make a real difference (The Standard, April 2006). In April 2006, "Simpler. Better. Faster" (SBF) was dropped as the pay-off line and "Inspired. Motivated. Involved" (IMI) was launched. "Simpler. Better. Faster" aptly described what the company stood for: operational efficiency. Since 2000 the focus had fallen on perfecting the systems at all costs (The Standard, April 2006).

Many people have been surprised by the decision to reposition the bank: profits had been on the rise and in 2005 the brand was voted the most valuable brand in South Africa (Interbrand Sampson survey, May 2005). With operational efficiency at its optimum, the organisation now wants to ensure that it utilises these systems in order to provide its customers with products that meet their needs, and to continue to make a real difference in the lives of its customers, stakeholders and employees. Stated below is a very brief definition of the new pay-off line:

- **Inspired**: we're passionate and positive about what we do;
- **Motivated**: we're committed and driven to deliver; and
- **Involved**: we're dedicated to making a difference in our customers' lives/business (The Standard, April 2006).

Inspired. Motivated. Involved. (IMI) is a natural evolution if the organisation wishes to remain relevant in the communities that it serves. The logo was also changed in order to produce a more contemporary look, further indicating the organisation's determination to remain relevant to the communities it serves.

1.4 Problem Statement

The re-positioning of the brand from "Simpler. Better. Faster." to "Inspired. Motivated. Involved." has had a negative impact on how Standard Bank employees perceive the brand.

Drawing from the problem statement above, the following section will review the main research question and the sub questions.

1.5 Research Question

Main Research Question:

What has been the impact of the brand repositioning on the perceptions and behaviour of the employees?

This research question was further broken down into the following sub-questions:

i. To determine the level of understanding of the new pay-off line
ii. To determine the level of acceptance of the new pay-off line
iii. To asses the level of acceptance
iv. To determine the impact of the brand repositioning on the behaviour of employees
v. To investigate how well the change was communicated internally
vi. To establish the best approach to launching an effective "living the brand" programme

1.6   Value of the Study

This research will provide management at Standard Bank with a view of how some employees feel about the new brand positioning. The employees' perceptions and understanding of the new brand vision will then be analysed further to provide management with the best approach in launching an effective "living the brand" programme.

Employees who "live the brand" understand what their brand stands for and are able to make the brand come to life for their customers. They are also able to deliver on the brand promise and to meet customer expectations which are raised by means of external consumer advertising. When such expectations are met, they result in satisfied customers who conduct repeat business transactions with the organisation with the effect of higher revenue for the organisation.

1.7   Limitations of the Study

Only employees at head office in Johannesburg will be interviewed because of budgetary and time constraints for the interviewer. It will only be employees in senior management and non-managerial employees who will be invited to partake in the interview process,   because these are the people who will be critical in implementing a successful living the brand programme.

1.8   Research Methodology

The dissertation takes the form of a case study, and will be exploratory in nature. The objective of the study is to gain an understanding of employee perception of the brand repositioning. Because of the nature of the study the sampling method employed will be convenience sampling. The sample will be non-probable and unrestricted. The sample will be selected from employees residing in Johannesburg and working at the Standard Bank head office. The sample will comprise of managerial and non-managerial employees. An email will be sent to 25 employees requesting that they participate in the interview process. Due to financial and time constraints, and the nature of the study this sampling approach was found to be the most suitable by the researcher. It is emphasized here that the study is not meant to be representative. The objective of a case study design, as Yin (2004) shows, is not that of a *representative logic* rather, it is that of a *replicative logic*. In other words, the researcher aims to offer a 'thick description' of events as observed within the case examined as an exploration of what a future wider study may entail. In other words, the study aims to capture as accurately as possible the happenings within this one case such that were another researcher to undertake the same study, the results should not significantly differ.

1.8.1 Research design

The research study will take the form of a qualitative exploratory study. The method to be employed is a survey in the form of one-on-one interviews with the respondents. This will allow for each participant to elaborate on their responses and to also not be influenced by the responses from the other

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participants. The interviews will be conducted by the researcher and the questions to be asked will be mostly open-ended. All the respondents will be asked the same questions regardless of whether they are managers or non-managers, so that the responses between the two groups can be compared. The interviews will be conducted during office hours, the maximum duration being 45 minutes for each interview.

1.8.2 Data Collection and Analyses

The interview process will comprise of managers and non-managers. The responses from the interviewees will be recorded using a Dictaphone. The interview schedule will be presented to each participant before the interview takes place.

The recorded responses will be transcribed by a professional and the transcriptions will be analysed by the researcher. The researcher will use the method of content analyses to establish common themes and ideas. Cooper, Schindler (2001) defined content analysis as a flexible widely applicable tool for measuring the semantic content of a communication. No statistical analysis of the data will be undertaken as this is a qualitative study.

1.9   Structure of the Study

In this section, the researcher will provide an overview of how the study will be structured in the rest of the dissertation.

Chapter 2

This chapter will comprise of a literature review of the theory, concepts and models that have been developed by various scholars and experts. The literature to be reviewed will briefly touch on the definition of a brand and the link between brand identity and brand image. It will focus on the concept of "living the brand" and the best approach to implementing an effective "living the brand" programme.

Chapter 3

Chapter 3 will show how the researcher went about conducting the research. The sampling design, research design, and data collection and data analyses will be discussed in detail. Any deviations from the envisaged research methodology will be discussed. The data collected in chapter 3 will form the foundation for Chapter 4.

Chapter 4

It is in Chapter 4 where the data collected from the interview process is analysed using the method of content analysis. Common themes and ideas are identified from the data collected from the interview process. Due to the study being a qualitative exploratory study, there is no statistical analysis of the data. The data gathered from the interviews is employed to determine employee perceptions of the brand repositioning. This information is further considered in chapter 5 to discuss the results of the study and to make recommendations.

Chapter 5

In this chapter findings from the data analysis conducted in chapter 4 will be discussed, and conclusions will be drawn from the findings. The problem statement and the research questions will be addressed and recommendations made on the best approach to implement an effective "living the brand" programme.

1.10   Conclusion

In this chapter the reasons for the study were discussed and a summary of how the study will be conducted was provided. The contents of each chapter were briefly reviewed. It is envisaged that the study will identify employee perceptions and recommend the best approach to implementing an effective "living the brand" programme at Standard Bank.

Chapter 2

Literature Review

This chapter will review the theoretical models, theoretical concepts and research findings that have been developed by various experts and scholars on living the brand. The theory will cover discussions on the brand definition, brand identity, brand positioning, and the concept of living the brand. Before a "living the brand" programme is implemented, it is critical that a segmentation exercise is undertaken to assess employee attitudes and to also develop a programme that is relevant to the target audience. A few models on the theory of employee segmentation will also be discussed.

The theoretical concepts and models to be reviewed may result in the researcher refining the critical questions discussed in chapter one. The research findings by other scholars and experts will help the researcher eliminate those parts of the research problem that have already been conducted by them.

2.1 Defining a Brand

A brand is often defined as a logo, an icon or even a payoff line, and is believed to be the sole responsibility of the marketing team. According to Levy, Le Roux, Isaacs (2004), a brand ultimately communicates a message regarding the products and services that the company represents. The brand message will incorporate the values of the organisation, as well as the products and services that it produces. Arruda (2006) argues that a brand is

only as strong as the sum of all the relationships in its brand community. He defines a brand community as the leaders of the organisation, employees, business partners, customers, and shareholders. It is not the job of marketing to build a brand, every single person within the organisation needs to own the brand and make it a part of their lives.

Kobayashi (2005) defines the brand as a relationship based on trust and loyalty. This implies that it is not enough for the products and experience to be congruent to the company values, there needs to be a relationship of trust between the organisation and the customers that will influence customers to engage with the brand.

According to Ind (2004), it is a recognisable and trustworthy badge of origin and also a promise of performance. It is something that exists in the minds of consumers, and it represents the totality of the experience. It is a promise of a unique experience that one can expect when they interact with the brand and is relevant to both existing and potential customers. Smith (2006) warns against making a promise that you can't fulfil. He states that "a key rule of brand building is do not promise what you cannot deliver".

In the service industry customers experience the brand through interactions with front-line employees and the consumption of the company's product offering; it is therefore important that your employees (especially front-line employees) understand what the brand stands for, so that they able to deliver on the brand promise and to meet customer expectations of the brand. Levine (2003) defines the brand as a space in someone's mind and it is important that organisations ensure that the space is a positive one for each customer or potential customer and for all employees. The space in the mind defines the brand image (externally) and brand identity (internally) of an organisation. Your brand identity or image is what the employees or consumers

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respectively perceive your brand to stand for, and it influences purchase intent and eventually the actual purchase.

Customers will mostly consume products of brands whose brand image they can identify with and with which they are familiar. Buying a brand that you're familiar with eases your anxiety, and the experience is largely expected to be a positive and satisfying one for the customers. Bedbury (2003) uses the example of thinking about Godiva chocolates and states "Yes, it represents ice cream, but it is the feeling and anticipation of that feeling that the brand conveys most compellingly". For example, it is popular understanding, if you take a brand like Volvo, it is not only familiar, but is perceived to be a very safe car. Whenever consumers buy a Volvo, they expect that it will provide its passengers with the best safety features.

In explaining the model depicted in Figure 1 below, Ind (2004) states that the identity of an organisation is formed by its personality, culture, philosophy values and mission. The identity is then transmitted externally by the "brand idea" which is an articulation of the unique attributes that make the organisation what it is. This is the brand image that the organisation desires to present externally.

The 'brand idea' is communicated through three key mechanisms namely; the nature of marketing communications, employee's interpretation of the brand identity and the nature of the products and services. Ind (2004) further emphasises the importance of employees as a communication mechanism by pointing out that the communication both internal and external, and the products and services are delivered by and created by employees. Employees need to understand the external communications so that they can support it, and the external communication must convey the same message as for the internal communication so that there is no confusion about the

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meaning of the message. Planned (for example advertising, PR) and unplanned communication (for example corridor talk, rumour mill) is transmitted all the time between the organisation and its stakeholders. These "moments of truth" as Ind (2004) refers to them are determined by the brand identity and the employees' understanding of the brand idea.

The accumulated experience of the brand by both the stakeholders and employees creates an image which over time creates a brand reputation. The brand reputation and image impact on the brand identity and the way that employees see themselves. In everyday life, it is expected that most employees take pride in their workplace and very few people want to work for an organisation that has a negative brand image. Employees don't want to feel ashamed or less than proud of their workplace.

The spontaneous stakeholder feedback received by the organisation influences the way employees feel about their employer. A positive brand image will instil pride in employees about their organisation, and will help foster a positive brand identity internally. The two-way flow between the image and identity indicates that the barriers that used to exist between the organisation and its audience have been broken down, and that there's more direct interaction. According to Bedbury (2003) the web and the net have put consumers in the driver's seat of the economy, and one would ignore them at their own peril. A brand identity drives behaviour internally. It is an internal perspective of how employees perceive the brand. In the next section the four brand perspectives of a brand identity as identified by Aaker (1996) will be discussed together with those shown in figure 1.

Unplanned communications

Identity

Spontaneous stakeholder feedback

Image

BRAND REPUTATION

POSITIONING

| Customers |
| Suppliers |
| Shareholders |
| Local communities |
| E-communities |
| Governments |
| Media |
| Influential groups |

Marketing communications strategy

Employees' view of the identity

Products and services

Brand idea

Corporate personality

Corporate culture

Corporate philosophy

Core values

Corporate mission

Figure 1: The Brand Model (Adapted from Ind (2004))

A brand identity is an identification of how an organisation aspires to be perceived internally by its employees. It is more than just the products it sells; it reflects the soul and vision of the brand. Figure 1 reflects that elements such as the corporate personality, culture, values, philosophy and mission define the brand identity. These elements define the soul of the company, and give meaning to what the brand stand for. It is often stated that there should be a strong correlation between the brand identity and the values of the organisation (Killian and McCarty, 2005; Dentorm and Vloebergh, 2003).

2.2 Brand Identity Perspective

Aaker (1996) suggest that a brand identity is composed of four perspectives, which all need to be considered if one is to articulate well what the brand should stand for in the minds of employees and indirectly through interactions with employees in the minds of customers. The brand can be viewed as a product, a person, an organisation and a symbol (Aaker, 1996).

Table 1: Brand Identity Planning Model (Adapted from Aaker (1996))

Brand as a product	Brand identity perspectives		
	Brand as an organisation	Brand as a person	Brand as a symbol
1.Product scope 2. Product attributes 3. Quality/ value 4. Uses 5.Users 6. Country or origin	7.Organisation attributes 8.Local vs. global	9.Personality 10.Brand-customer relationship	11.Visual imaginary and metaphors 12. Brand heritage

2.2.1 Brand as a Product

A brand is associated with a certain product class. This is not only for top of mind awareness, but also to identify that product class with a particular brand. For example, the brand Standard Bank is associated with banking, and the organization wants that when people think of banking they first come to Standard Bank for their banking service and product offerings. The product attributes, quality of the product, how the product is used, who are the users, and the country of origin define the experience that consumers have when interacting with the brand through the use of the company products. A product is composed of attributes or features which persuades consumers to use it as opposed to other products. The expectation of the quality of the experience enjoyed by the user should be directly proportional to the value placed on the product by the user. The attributes of the products define the brand experience that consumers will have and also influence whether consumers will develop a relationship with an organisation or not.

2.2.2 Brand as an Organisation

Aaker (1996) describes these attributes as those that define the organisation and are unique to the organisation. The main characteristics being innovation, a drive for quality, and concern for the environment, all of which are created by the people, culture, values and programmes for the company. These attributes are the differentiator that competitors may find hard to copy or duplicate. They are used to define the value proposition and the customer relationship. A global brand needs to be sensitive to the local cultures and nuances, if it is to achieve any level of a success. The brand needs to be relevant to the market where it is made available without losing its essence, if

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it is going to be successful beyond its country of origin. To state a cliché the brand must think global but act local.

2.2.3 Brand as a Person

According to Aaker (1996) a brand is like a person and can be perceived as being upscale, competent, impressive, trustworthy, fun, active, humorous, casual, formal, youthful or intellectual. It can help create a self expressive benefit that becomes a vehicle for the customer to express his or her own personality. In the same way that human personalities affect relationships, a brand personality also helps to communicate product attributes, and thus contributes to a functional benefit. The brand personality can help an organisation gain more insights about how people (employees and customers) perceive the brand. It provides one with a guide as to how to communicate, the tone to use, and expressions to use. For example a brand whose personality is one of a serious, stable and reliable friend, cannot use a flippant tone in its messages. It would seem almost schizophrenic and difficult to relate to. As with people, the brand personality is unique to the brand and differentiates the brand from other brands.

2.2.4 Brand as a Symbol

Brand as a symbol makes for ease of recognition and recall. A strong symbol over time can make recognition so easy that customers are reminded of the brand at a glance. In 1999 Tommy Hifilger decided to change the size of the logo on his brand also named Tommy Hilfiger. Gone was the white, red, and blue logo with Tommy Hilfiger written in upper case that was recognisable to anyone who could read, and it was made tiny or taken off completely from

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their clothing range. When the logo was made tiny or taken off completely the brand ran into trouble and sales fell (Haig, 2005). The symbol reinforces what the brand stands for and creates top of mind awareness for the brand. Symbols do not only create top of mind awareness, but there is usually a story that tells how the brand came into being. It also tells a story of how the founders perceived their organisations to stand for and their vision. It provides both consumers and employees with the brand heritage.

A brand identity is derived from company values. This is an internal perception of what the brand stands for. It is important that company values which are the brand values are congruent to the values of the employees. This is especially true in the service industry where the brand image is created from interactions between employees and customers; the employee behaviour at the service counter determines the perception that a customer will have of the company and the brand.

De Chartonay, Drury, and Segal-horn (2004) in their research study show how an organisation's identity resulting from espoused values can transform into a brand image through employee perception, and the behaviour of employees amongst themselves and towards customers and other stakeholders. Figure (2) in page 16 further affirms that a good understanding of the brand values by employees is critical, because if they don't understand what the brand stands for it will show in their behaviour, their attitude and in their interactions with customers. This could result in a negative consumer perception and a negative brand image.

The following section will review theoretical concepts, models and research findings on "living the brand". Firstly the concept of living the brand will be defined, the benefits of applying the concept of "living the brand" and the model developed by the Macpherson consultancy for living the brand will be

discussed, and finally employee segmentation and the approach and activities that could be implemented to create a brand-based culture will be discussed.

2.3 Brand Positioning

Aaker (1996) defines brand positioning as "the part of the brand identity and value proposition that is to be actively communicated to the target audience and that demonstrates an advantage over competing brands". It involves finding the proper location in the minds of a group of consumers or market segment so that they think about a product or service in the "right" or desired way. It refers to a specific intended meaning for a brand in the consumer's mind. In Tyboult and Calkins (2005) Kotler further defines positioning as the act of designing the company's offer and image so that it occupies a distinct and valued place in the target customer's mind.

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│     Espoused values     │
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│                         │
│   Internally perceived  │
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│                         │
│     Enacted values      │
│     (Interactions)      │
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│   Consumer perception   │
│        (Image)          │
│                         │
└─────────────────────────┘
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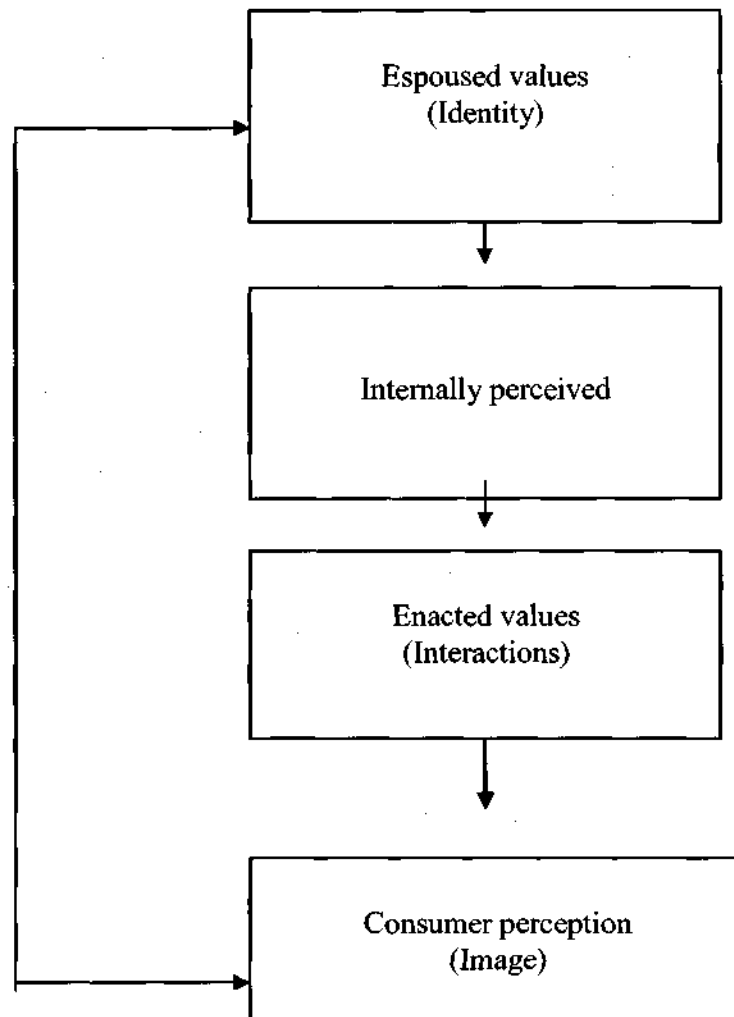
Figure 2: The transformation process from brand identity to brand image (Adapted from de Chartonay, Drury and Segal –Horn (June 2004))

Tybout et al., (2005) states that brand positioning "articulates the goal that a consumer will achieve by using the brand, and explains why it is superior to other means of accomplishing this goal." Deciding on a position requires that one decides on who the target consumer is, who the main competitors are, how the brand is similar to those competitors, and how it is different from

them. Keller (2003) suggests that when formulating an optimal brand positioning one must first define and communicate the competitive frame of reference and then identify and establish points of parity and points of difference. Aaker (1996) adds to this by suggesting that one also needs to identify the target consumer and the main competitors. The points of difference and points of parity will be compared to those of the main competitors within a category

2.3.1 Frame of Reference

It is defined as the goal that a customer can expect to achieve by using a brand. In communicating the frame of reference one must define the category of the brand. Once defined Keller (2003) states that the category can be communicated in one of 3 ways listed below:

i. Communicate category benefits –the benefits do not imply superiority, but merely identify the brand as belonging to a category of brands with similar benefits. This is done to reassure consumers that a brand will deliver on the basic benefits expected of all the brands within a category.

ii. Compare to exemplars – to help create brand association and a sense belonging to a category, one could use brands that consumers view as the goal standard for the category. This is commonly done to establish new brands within a category, and it assumes that consumers will infer that the brand serves the goals associated with the brand category.

iii. Rely on the product descriptor – this is a very simple and clear way of conveying the category origins. There is no mention of benefits or exemplars but instead part of the brand name incorporates the category, for example South African Airways. Consumers do not have to be told which category this brand belongs to, the name suggests the

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category and immediately creates in the mind of the consumer expectations associated with the category.

2.3.2 Target Audience

Keller (2003) defines a target audience as those consumers with sufficient motivation (interest), ability (income) and opportunity (access) to buy the product. These consumers can be segmented and split into primary and secondary target audiences. In positioning the brand with the primary target audience one must be careful of alienating the secondary as they usually influence the purchase decision. In some cases your secondary target audience can become your primary target audience when the demand within the initial target becomes saturated.

2.3.3 Points of Parity

Keller (2003) defines them as the features that are shared by members within a category, but are not necessarily unique to any one brand within a category. These will be more applicable if the target customer is well aware of the relationship between a set of features and a specific category but is unfamiliar with the brand itself. Keller (2003) further defines the points of parity as falling into two main basic forms, namely category and competitive. Category points are those associations or attributes that consumers view as being necessary to be a credible and legitimate offering within a certain product or service category. Competitive points are those associations or attributes designed to nullify the competitors' points of parity.

2.3.4 Points of Difference

These are the most unique and valuable aspects of a brand. They are an indication of why the brand is superior in achieving its goal (Tybout & Calkins 2005). The benefits can be either functional or emotional. Functional benefits are those benefits that relate to the product features and are very concrete. Emotional benefits relate to how good, important or special a consumer will feel as a result of using the brand. Keller (2003) further argues that a point of difference must be desirable and consumers must believe that the firm has the capability to deliver on the difference. If these are satisfied the points of difference have the potential to become a strong, favourable, and unique brand association in the minds of consumers.

The criteria for desirability are relevance, distinctiveness, and believability. The targeted consumers must find the brand to be personally relevant and important to them. It must also be superior to other brands in its category and offer the targeted consumer a credible and compelling reason to choose it over other brands.

The criteria for deliverability are feasibility, communicability, and sustainability. Feasibility refers to the ability of the company to produce a product or service offering that delivers on the aspects that differentiate it from the rest. The points of difference must be verifiable and one should be able to use them in communication as proof of superiority and distinctiveness of the offering. Lastly a sustainable proposition must be defendable and difficult to attack. Tybout et al (2005) point out that a good brand positioning will help identify the optimal location of a brand and its competitors in the

minds of consumers to maximize potential benefit for the firm. It guides all the elements of a marketing strategy.

2.4 Towards Living the Brand

The living brand concept is often referred to by many names: some call it brand centricity, brand assimilation, service branding, internal branding and many other names. For purpose of this research study the writer will refer to it as internal branding and living the brand interchangeably. The common theme is that all these terms refer to a concept whereby employees are made to understand the brand, so that they are able to meet external expectations of the brand by delivering products and services that meet the brand promise.

In an article written by prophet consulting (2002), living the brand is defined as "a set of programmes designed to ensure all employees understand and embrace the brand and are able to bring it to life both internally and outside the organisation". Mitchell (2002) states that "it is the best way to help employees make a powerful emotional connection to the products and services an organisation sell". Baldoni (2006) defines it as "a linking of the organisation's culture and values to an individual's values in ways that enable both the individual and organisation to achieve their goals".

The brand values provide the employees with direction, a sense of purpose and a guide as to how to behave. "Living the brand" encourages employees to embrace the brand and to enact the brand values in all their activities. Their actions need to reinforce, support or enhance the brand.. The brand values become pivotal to employee behaviour and attitude. Mitchell (2002) in his article "selling the brand inside" talks at length about the importance of

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linking the message conveyed in consumer advertising to the internal messages to reduce confusion and to also strengthen employee integrity in management.

Mitchell (2002) affirms that when employees live the brand vision, customers are more likely to experience the brand in a manner that is consistent with the brand promise communicated in external consumer advertising. The Brand architects in their article "living the brand" defined a great brand as one that has employees who live it in their day-to-day interactions. Spark (2006) supports this by stating that "a great brand is one that will not only capture your imagination with their brilliant advertising but will deliver on their promise when you walk into their store or when you call the customer call centre".

In this section a model developed by the Macpherson consultancy group will be discussed. It shows that a living brand programme is more involved that just events and internal communication. It is a four stage process that starts with defining the brand vision and ends with implementation. Figure 3 shows a diagrammatic presentation of the living the brand model. Figure 3 shows a process whereby an organisation starts by understanding the brand vision before it eventually implements a living the brand programme. The first step according to de Chartonay (2003) is the accumulation of knowledge about the corporate brand to gain a sense of the current brand positioning internally. The environment and the people within the organisation are analysed to gain more knowledge about the brand. The components of a brand vision that are analysed are the brand values, beliefs, personality and attitudes. Once the analysis is done the brand vision is defined.

This will have implications for the whole organisation. Employees will need to experience the brand vision, and in experiencing it will adopt new behaviours that are in line with it. The new brand vision will first have to be communicated

to customer facing employees, who will help communicate the new brand vision externally through their interaction with customers and other external stakeholders. Support departments will also be informed about the new brand vision and this will further entrench the brand vision and values internally. It is critical that all employees understand that everything that they do communicates the brand vision. Employees will use the brand vision to guide them in their day-to-day activities. Eventually the whole organisation will understand the implications of the brand vision and will use the brand vision to guide them in how they should behave and in their decision making.

The final phase is the implementation and review phase. During this phase there is constant monitoring and adjusting of the programme and the feedback that is received from the monitoring process is included in the programme where applicable. This does not only keep the programme dynamic, interesting and exciting, it enables the organisation to implement a programme that is relevant to the employees. This also gives employees a sense of ownership of the programme, which increases the likelihood of the programme succeeding in creating a brand based culture.

Brand vision

| Brand values | Brand personality | Brand beliefs | Brand attitudes | Corporate crusade |

Brand experience

New behaviours

Ramifications across the organisation

Customer facing departments

| PR | Marketing | Sales | Customer service |

Support departments

| Internal communications | HR especially recruiting | Product development | Training |

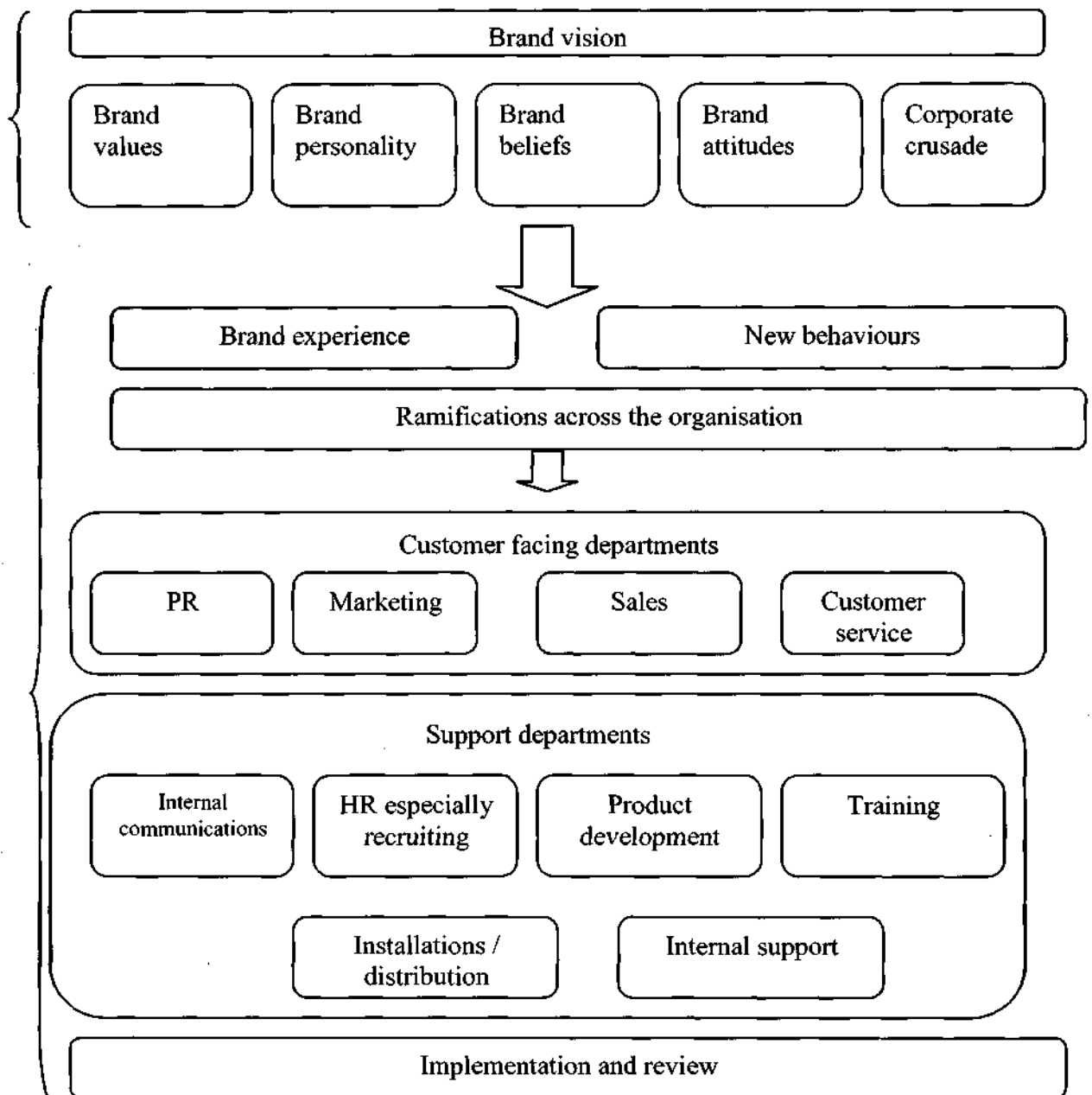| Installations / distribution | Internal support |

Implementation and review

Figure 3: Living the Brand Model (Adapted from Levy, Le Roux, Isaacs (2004))

Davies and Dunn (2002) identified the items listed below as the benefits of living the brand:

1. It provides employees with a tangible reason to believe in a company which keeps them motivated and energized

2. It allows each employee to see how she or he fits into the grand scheme of delivering the brand vision and promise to its customer and effect of these efforts on the business goals

3. It develops a level of pride tied to fulfilling the brand's promise.

4. It provides a great recruiting tactic as well as a powerful retention tool

5. It confirms that the customer and the brand are the things to focus on

According to Baldoni (2006) internal branding improves credibility and reinforces the bonds of trust between the leaders and the employees. It creates a common sense of purpose and direction for all the employees. If employees know who they are, and where they are now, then it is easier to determine what they can become.

2.5 Service Profit Chain

The service profit chain further endorses the importance of educating your employees about the brand, and ensuring that they understand what the brand stands for. Employees who perform on-brand are able to deliver on the brand promise and thus meet customer expectations. Customers whose expectations are met become satisfied customers who are likely to continue doing business with the organisation. The service profit chain shows the importance of the link between customer service and profitability. Zyman

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(2002) concurs that "employees who treat customers well create loyal customers; loyal customers bring in more profits for the company, which often leads to better compensation for employees which makes them happier, which means they treat customers better, which makes for more loyal customers, and on and on".

Hyde (2006) in her article titled "The impact of the service profit chain" states that "to excel in a service industry your customers' satisfaction must be your number one concern, hotly pursued by the happiness of your frontline workers". Hyde further substantiate her statement by stating that happy employees are productive employees, and productive employees provide customers with good service resulting in satisfied customers. She adds another aspect to the discussion by indicating that happy employees are less likely to leave the company, minimizing the costs of recruiting new employees and training them on the job.

Depicted in Figure 4 in the following page is a diagrammatical presentation of the links in the service profit chain. It reiterates the strong link between profitability and satisfied employees. Heskett, Jones, Loveman, Sasser, and Schlesinger (1994) describe the links in the chain discussed below: Revenue growth and profitability is driven by customer loyalty. In a study conducted by Reichheld and Sasser they estimated that a 5% increase in customer loyalty can produce an increase in profits between 25% and 85%. A loyal customer conducts repeat sales and is likely to recommend the organisation to other people requiring the same service, thus increasing market share.

Customer loyalty is a direct consequence of customer satisfaction. Figure 4 shows that employees who understand and believe in the brand values of an organisation will meet customer expectations and will be able to deliver on the brand promise. An excellent delivery of the brand promise will result in

customers that are highly satisfied and who will transact repeat sales with the organisation. Customer satisfaction is a result of the experience encountered by the customer whenever they interact with the organisation. Zyman (2002) further defines customer satisfaction as a result of the product or service performance (does it do what it is supposed to do?), the kind of experience that the customer has with your brand (does it meet customer expectations?), and the kind of interaction you have with the customers (how do you make customers feel when they come into contact with you?). Arruda (2006) points out the benefits of having loyal customers are that they are less expensive to market to, less expensive to service, easier to cross sell to, and are likely be your brand ambassadors in their communities.

External service value in turn drives customer satisfaction. Customer satisfaction is largely defined by the service that customer receive. Heskett et al (1994) define value as the total cost incurred in acquiring the service in relation to the service or product experience. This implies that if the cost incurred is more in relation to the service received then customers will place little value to the service, and will probably be dissatisfied with the organisation.

Employee retention and employee productivity drive value. Value is created by satisfied, loyal, and productive employees. Committed employees stay at an organisation longer, work harder and deliver on-brand work everyday. In addition to that they build the company brand outside of work; they become your brand ambassadors. Employee loyalty improves staff retention resulting in a workforce that is knowledgeable about the products and the organisation
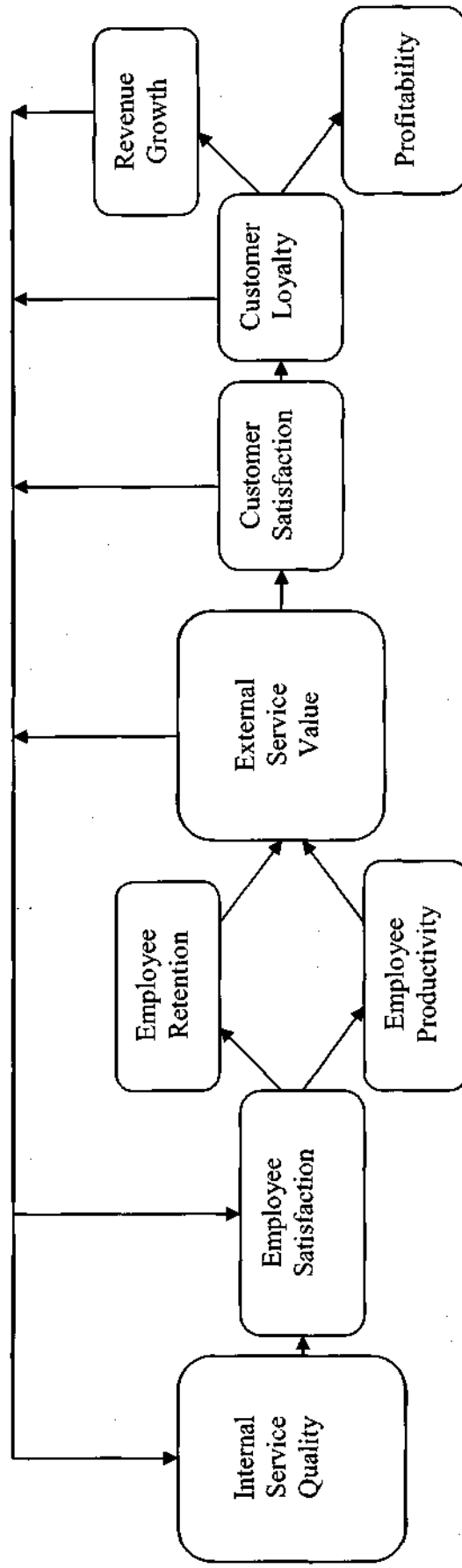
Figure 4: Operating Strategy and Delivery System (Adapted from Hyde (2006))

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Employee satisfaction drives both retention and productivity. When employees are dissatisfied with their current employer they will resign from the organisation, and will seek employment with organizations that are more congruent with their own values. Employee satisfaction on the other hand is influenced by the internal service quality.

The internal service quality is defined by Heskett et al (1994) as the measurement of the way people feel towards their jobs, colleagues and companies. In astudy entitled "Putting the service profit chain to work", Heskett et al (1994) defines the elements of internal service quality as:

2   Workplace design

3   Job design

4   Employee selection and development

5   Employee rewards and recognition

6   Tools for serving customers

The elements listed above are in turn defined by the company values. This further affirms the importance of defining the company values correctly because they guide how people behave internally and how the organisation is perceived externally. The image that an organisation is perceived to have determines the type of relationship that customers will have with that organisation. Organisations that understand the concept defined by the service profit chain create an organisational culture that is both customer centric and employee centric.

It is clear that there are real benefits to having well defined company values and employees that understand what the company stands for and who are able to live the brand values and deliver on them. "Employees have to understand what a brand is and how it is built, what your brand stands for, and what their role is in delivering on the brand promise", Davis et al., (2002). The service profit chain shows that there is a direct link between satisfied employees and excellent service or product delivery that is on-brand. It also shows that when the delivery is on-brand and meets customer expectation, the profitability of the organisation is improved.

2.6   Stages of Brand Assimilation

Davis et al (2002) suggests that employees go through certain stages before they are able to live the brand. Figure 5 below shows the different stages as they are defined by Davis and Dunn. Davis et al (2002) identify the stages as:

The "hearing it" phase which is the stage where one creates excitement and awareness around the brand, and demonstrates the company's commitment to the brand. The brand definition and values is understood very superficially. The definition of the brand and the link between company values and the brand values still needs to be explained to all the employees.

The "believing it" phase at which point employees need to be clear about their role in delivering against the brand promise. Davis & Dunn (2002) identify this as the stage where a persuasive and convincing argument is presented to employees and they begin to see how they can deliver against the brand. This needs to be reinforced consistently over time.   The final phase is the "living it" phase at this stage you have brand advocates who

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live the brand naturally and instinctively. Davis & Dunn (2002) define this stage as "brand becomes an old friend to them, someone they want to do well by, be proud of, defend, and protect."

Passionate advocacy
Cultural experience

Utilize and internalize

Personalize

Ready to promote

Emotional and personal

"living it" phase

Ready to defend

Acceptance

Understanding

Conceptual "Believing it "phase

Awareness

Contact

Superficial "hearing it" phase
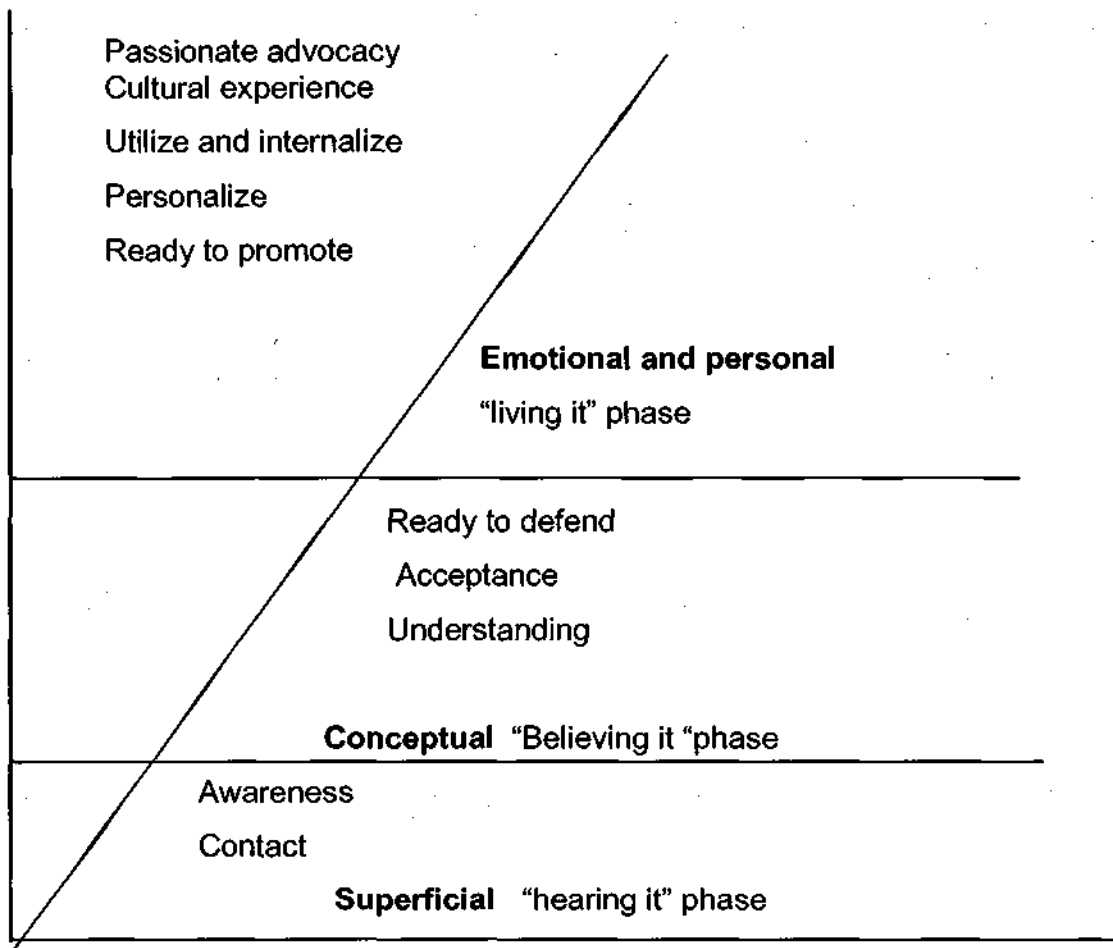
Figure 5: Driving the Brand-Employee Relationship (Adapted from Davis & Dunn (2002))

2.7 Employee Segmentation

Organisations spend a fortune on customer segmentation, to ensure that the right product offering is developed for the right customers, at the right price, and is delivered through the correct channels to the right places. When an organisation is embarking on a living the brand programme it is just as important that it undertakes an employee segmentation exercise. This will help in developing and designing a programme that is relevant and talks to the needs of employees. The exercise will also uncover the morale and motivation level of existing employees, categorise them into segments and determine an appropriate programme for each employee segment. Oakner (2006) supports this and points out that a one-size-fits-all approach does not acknowledge the different needs and demographics of the different employee segments that exist within an organisation. Davies & Dunn (2002) identified two segmentation models which are discussed below. According to Zyman (2002) 10,000 workers were surveyed in 32 countries. The results of the survey revealed that employees fall into four main categories which will also be discussed below

Senior leadership team

Top executives across the organisation

Marketing & communications managers from each business area

Other primary customer facing Employees

Other employees
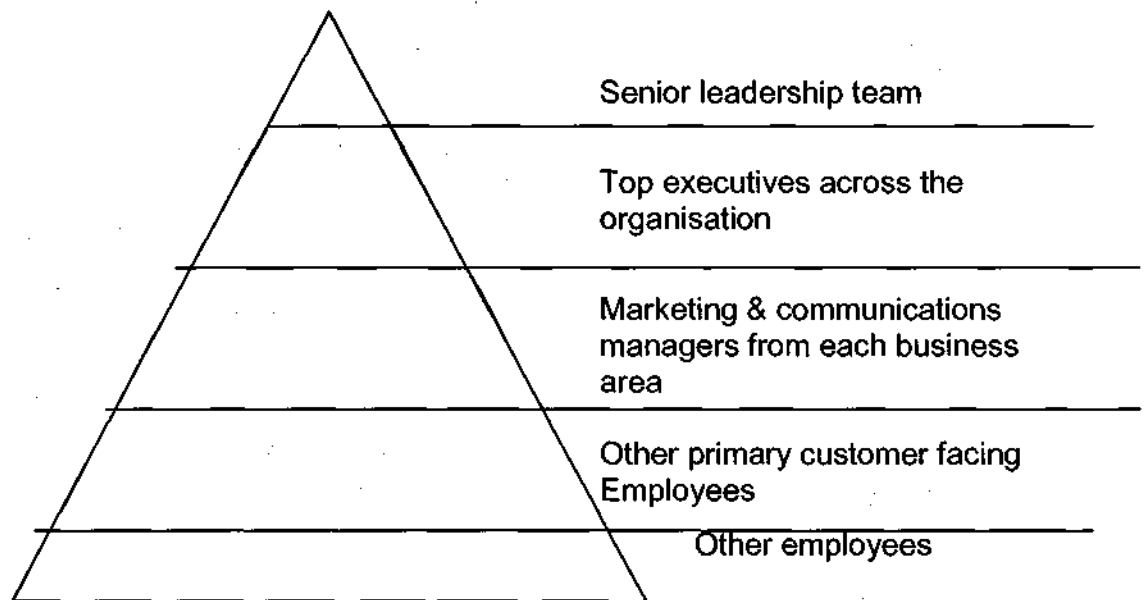
Figure 6: Intended Target Audience (Adapted from Davis and Dunn (2002))

This model is driven by the level or status of employees in the organisation, and their formal and informal influence base, and the probability that they will directly touch either marketing communications or customers. Because each segment will have different needs and expectations, one would need to customize the programme or message to meet the expectations and needs of each segment if the programme is to be successful. This does not mean that the "other employees" don't get any attention, but it means that efforts and resources will be concentrated on those employees who are customer facing or directly involved in marketing and communications.

Low   High

Sceptics   Agnostics   Believers   Evangelist

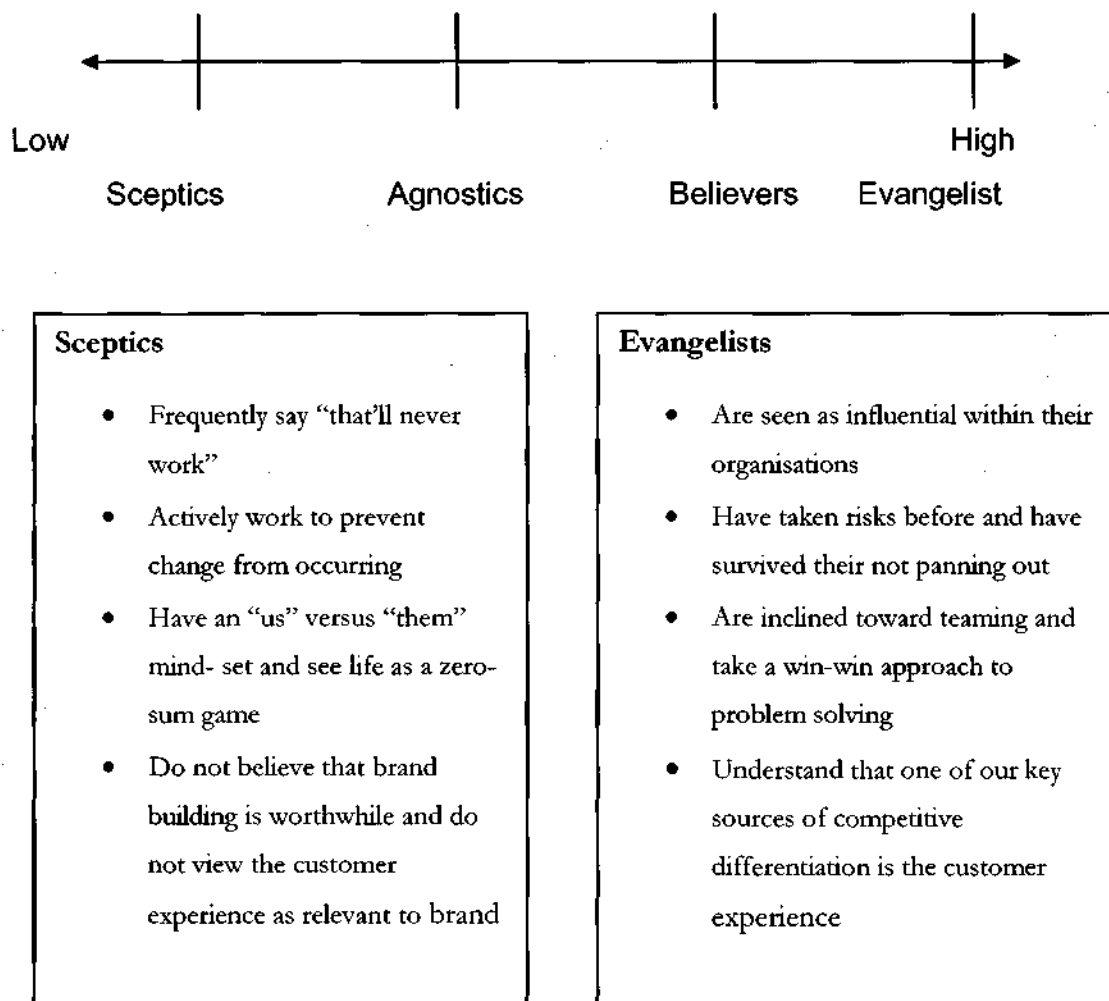| Sceptics	Evangelists
• Frequently say "that'll never work" • Actively work to prevent change from occurring • Have an "us" versus "them" mind- set and see life as a zero-sum game • Do not believe that brand building is worthwhile and do not view the customer experience as relevant to brand	• Are seen as influential within their organisations • Have taken risks before and have survived their not panning out • Are inclined toward teaming and take a win-win approach to problem solving • Understand that one of our key sources of competitive differentiation is the customer experience

Figure 7: Attitudinal Framework for Employees (Adapted from Davis & Dunn (2002))

The second model is an attitudinal framework that depicts the importance of understanding what motivates the employees and how they feel about the brand. Will they embrace or resist brand driven initiatives? The range of attitudes ranges from scepticism to evangelism. Davies et al (2002)

advocates that in an environment where the attitudinal model is used to segment employees, the priority is once again on the customer facing

business units with sceptical employees. The organisation would need to use the evangelist as brand ambassadors to convert the sceptics. Use the evangelist to spread the good word about the brand and to minimize the level of negativity around the brand. The evangelist can come from any area within the organisation and need not only be employees who work either in brand or in marketing. Zyman (2002) identified the categories of employees as "Truly loyal, "Accessible", "Trapped" and "High Risk". The numbers indicate the percentage of employees who fall into each category in most organisations.

Truly loyal employees, who make up 34% of the employees, are the dream employees that all organisations want. They are the true ambassadors of the brand who never step out of line and are always prepared to make their interactions with customers a satisfying and memorable experience.

Accessible employees, who make up 8% of the employees, are similar to the truly loyal in that while they are with the company they will do anything and everything for the organisation. However, their stay with the organisation is short-lived, and would probably leave the organisation for personal reasons rather than a lack of commitment to the organisation.

Trapped employees, who make up 31% of the employees, hate their jobs but they cannot leave the organisation. They are not committed to the organisation, but they see it as a means to an end. They might stay because the job pays well and they need the money or they are in a comfort zone and are not sure that they are employable elsewhere.

High risk employees, who make up 27% of the employees, hate their jobs, and will leave as soon an opportunity arises. They are not productive, and are not committed to the future success of the organisation. They are waiting for something better to come along.

Employee segmentation helps an organisation group employees with similar behaviour, so that appropriate and relevant activities are effectively implemented throughout the organisation. The next step is the development of the implementation plan for programme and in the following section the researcher will review the theory on how to implement a living the brand programme.

2.8   3- Phased Approach to Develop a Living the Brand Programme

Diagram 8 on page 32 depicts a three phase approach to the implementation of a programme that can be used to create a brand based culture in an organisation. In a study titled "Brand assimilation. Aligning employees around your brand" written by Prophet consulting (2002) the three phases to a successful implementation are identified as strategic development, foundation building, and implementation.

The strategic development phase focuses on setting the strategic direction for the programme. The brand image and personality is defined in this phase. Both the perceived image and desired image are defined. Interviews are conducted with customer-facing employees to find out what customers think, feel and say about the brand. Nobody knows the customers better than the employees who interact with them on a daily basis. These employees are in

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the best position to provide the organisation with their observations of how customers perceive the brand. With this information in hand, the organisation must identify the unique characteristics of the brand. The staff interviews can also be used to determine the brand perceptions internally.

The organisation must define the scope and objectives of the programme, and also conduct an internal segmentation exercise of its employees. A detailed activity plan must be developed and included in the plan must be the measurement criteria. The measurement criteria must be linked to the objectives and clearly indicate how the programme will be judged. It is at this stage that the organisation must identify resources that will be critical in achieving the programme objectives and identify those that are possible areas of concern with a capability to jeopardise the programme.

In the foundation building phase, appropriate mechanisms are determined for each employee segment, and the strategy developed in the strategic development phase is translated into a language that staff can understand. The brand champions are identified and trained to train other people on the brand. Workshops are held to educate and train the brand champions and change agents on the various aspects of the brand. The workshops also present an opportunity for the brand champions to buy into the programme, and because they all come from different business areas it enables the organisation to gain more insight on how employees perceive the brand and how they see themselves delivering on the brand promise.

Strategic Development	Foundation Building	Implementation

Define scope of programme	Develop materials and conduct workshops to "train the trainers"	Conduct training and workshops with all employees
Segment company's internal audience	Identify key vehicles for company wide implementation	Utilise internal communication to maintain brand dialogue
Develop detailed 18-month assimilation programme		
Create metrics for gauging success	Prioritize segments, messages and schedules for implementation	Monitor and measure effectiveness of plan
		Modify for adjustment and improvement

Figure 8: Three-Phases of Structured Brand Assimilation (Adapted from Prophet consulting (2002))

Finally, it is in the implementation phase where the tees are crossed and the I's are dotted. The programme is introduced to all employees using the knowledge gained from the two preceding stages. The brand champions educate other employees about the brand and how they can apply it to their everyday activities. The internal communication begins and all the other

activities developed to influence employee behaviour change and to gain buy-in from employees are executed.

The programme is monitored all the time and it is adjusted and refined at regular intervals. To sustain engagement with employees and to keep it alive in the minds of the employees the brand message must be communicated consistently. Baldoni (2006) points out that "a brand without communication is like an unlabeled can on a shelf by itself – you don't know what it is and you really don't care."

2.9 Conclusion

Chapter two was a theoretical review of concepts and models for living the brand. The chapter reviewed literature that defined what a brand is, and also discussed the attributes of a brand identity. The approach to brand positioning was also reviewed. The "living the brand" concept was defined and the benefits of it were discussed using the service profit chain model. In order to ensure that the activities implemented meet employee needs and are appropriate for the intended target audience, different segmentation models were reviewed. Finally the structured approach to creating a brand-based culture was discussed. The next chapter covers the research methodology applied to determine employee perceptions of the brand repositioning.

Chapter 3

Research Methodology

Chapter 3 will cover the research methodology applied in determining the perceptions of some Standard Bank employees about the brand repositioning. The chapter focuses on the sampling design, research design, data collection method, data analysis method and the limitations of the study. This will also include details of any deviation due to unforeseen problems, from the methodology and research study plan, as discussed in Chapter 1.

3.1 Sampling Design

The sampling method applied is convenience, and the sample is non-probable and unrestricted (see, for instance, Silverman, 1993; De Vos, 1996). This sampling method was chosen because of financial constraints and to also expedite the interview process. Twenty five employees were selected from the head office in Johannesburg. 13 of the 25 were non-managerial and the 12 remaining were managerial employees. All the employees that were chosen were already in the employment of Standard Bank at the time of the brand repositioning and would have been exposed to both brand positions; SBF and IMI. In total thirteen employees participated in the study; eight managerial and five non-managerial. The interviewees were from different business areas within the bank. Once again, it is emphasized here that the aim was not to get a representative sample. This is an exploratory case study that dealt with a very limited number of employees. The results can therefore not be generalized to the entire workforce of the Standard Bank.

The research study is a case study and will take the form of a qualitative exploratory study, where new ideas or insights may be gained in the theory of Living the brand. The research was conducted ex post facto, and none of the variables were manipulated. Thirteen of the twenty potential interviewees accepted the invitation to participate in the interview process and a follow-up email was sent to them, securing time in their diaries. The interviewees were selected from a variety of functions within the bank to gain cross-functional views on the research topic.

Interview schedules were used to explain the nature of the study and the reasons for conducting the research study. As advised by Silverman (1993), this was done without creating any bias for or against the research and the participants were encouraged to express their mind without any fear of reprimand. The interviewees will be referred to as respondents in the research study to keep their identity confidential. All the interviewees signed a letter of consent before the interview started, which indicated that their identity would be protected in all the research material. A sample of the letters that were signed by the interviewees is attached in Appendix B.

Table 1: Descriptors of Research Design (Adapted from Cooper, Schindler (2001))

Category	Options
The degree to which the research question has been crystallized	The study is exploratory and the findings from the study can be used for further research studies.
The method of data collection	Interrogational / communication – Individual interviews conducted by the researcher were held with the participants.
The power of the researcher to produce effects in the variables under study	Ex post facto -Researcher did not manipulate the variables.
The purpose of the study	Descriptive -The study answers the question what is the impact of the brand repositioning on employee perceptions.
The time dimension	Cross sectional - The study depicts a point in time.
The topical scope – breadth and depth - of the study	Case study – It's a contextual analysis of the brand repositioning on employee perceptions.
The research environment	Field setting - The study is conducted under actual environmental conditions
The subjects' perception of research activity	Modified- subjects were aware that a research study is being conducted.

3.2 Data Collection and Analysis

The data was obtained through semi-structured interviews. The interviews were conducted during office hours over five days. Each interview lasted for about 45 minutes. Eight of the interviewees were managers and five were non-managers. The interviewees were asked the same standard questions, and most of the questions were open ended to allow the interviewees to shed more light on the interview topic and for the researcher to explore some responses in greater depth and gain more insights on the topic.

The questions were structured around determining the level of understanding and acceptance of the new brand positioning by staff at Standard Bank. Some of the questions were repetitive in order to gain some consistency in the responses. It was felt by the researcher that the sample would be sufficient enough to show any differing trends between managers and non-mangers and collectively the results of the research study would provide one with good insights which can be used draw up an activity plan for the living the brand programme within the branch treated as a case study (see, Yin 2001; De Vos (1996); Silverman (1993)). This sample is, however, not representative of Standard Bank South Africa.

As indicated above one-on-one interviews were held with managers and non-managers at Standard Bank. A private room which provided all the participants privacy during the interviews was used. This not only closed out interruptions and disturbances, it also enabled the interviewees to express themselves without fear of being heard or seen. Managers were chosen because of the role that they will have to play in driving a brand based culture. By virtue of their positions they will have great influence in how their subordinates perceive the brand and how they live it. They will help in defining the brand identity internally.

Non-managerial were interviewed to get a voice from the usually voiceless and to gain insights on their views about the values that they're supposed to live and how the brand repositioning has impacted on their perception of the Bank. All participants were already in the employment of Standard Bank when the brand re-launch was undertaken in April 2006. The interviewees were from different business areas within the bank. Table (2) shows the profile of the interviewees.

The questions asked of each respondent were the same, and at times some of the questions had to be rephrased to clarify them to the interviewees. A Dictaphone was used to record the interviews and all thirteen interviews were transcribed by an expert into Microsoft Word documents. The transcripts will form the basis for the content analysis which will be used to establish common themes and ideas. No statistical analysis of the data will be undertaken as this is a qualitative study.

Other research studies on the subject of "living the brand", the objective of the study, theoretical models and the literature review were used to draw up the critical questions. The critical points drawn from the results of the interview will be used to determine employee perceptions of the brand repositioning at Standard Bank. From these results a plan of action for the living the brand programme will be drawn.

Table 2: interviewee list

Research study interview participants
Respondent 1 Manager in IT who has been with Standard Bank for more than three years
Respondent 2 Communications Manager in PBB who has been with Standard Bank for more than a year.
Respondent 3 Marketing manager in PBB who has been with Standard Bank for three years.
Respondent 4 Project manager who has been with Standard Bank for four years
Respondent 5 HR manager who has been with Standard Bank for three years
Respondent 6 Corporate marketing manager who has been with Standard Bank for more than two years
Respondent 7 Marketing manager in PBB who has been with Standard Bank for three years
Respondent 8 Manager in group secretarial who has been with Standard Bank for more than seven years
Respondent 9 Non-manager in the gallery, who has been with Standard Bank for twenty three years
Respondent 10 Non-manager in group secretarial who has been with Standard Bank for three years
Respondent 11 Non-manager in Corporate Affairs who has been with Standard Bank for five years
Respondent 12 Non-manager in marketing who has been with Standard Bank for two years
Respondent 13 Non-manager in Group Sponsorship who has been with Standard Bank for 8 years

3.3 Limitations

The cost of procuring the equipment for the interviews, and having the responses transcribed by an expert were not budgeted for by the researcher and when the researcher was deciding on a sample size these became key considerations as the billing for the transcripts was done per interview. Selecting a bigger sample would have been very expensive for the researcher.

The demands of researcher's job also made it difficult to pick a bigger sample and make more time during business hours to conduct the interviews with a lot more people. Also some people were not keen to take time off their busy schedules to assist with what they saw as the researcher's private activity undertaken for personal gain.

3.4 Conclusion

In light of the time constraints experienced by the researcher, the scheduled interviews gave the researcher control over the limited and scarce time resource. The researcher realises that the sample was not fully representative of the population, because senior executives were excluded from the interviews. The researcher anticipated difficulties in securing time in the senior executives' diaries in time for the researcher to complete the study. The insights gained from the interviews with managers and non-managers were found to be informative and sufficient for the researcher to conduct a content analysis on employee perceptions and proceed to develop a recommended activity plan for the Standard Bank living the brand programme.

The interviews were recorded and the transcripts were carried out by an expert. The transcripts will be used to form the basis for the content analysis, whereby themes and common ideas will be identified from the responses to each question and will be discussed in detail in Chapter four.

Chapter 4

Data Analysis and Presentation of Results

In April 2006, SBSA presented its new brand vision. SBF was no longer the brand vision, and IMI was launched to stakeholders, customers, and all staff globally. In this chapter, the data collected from interviews conducted with employees of Standard Bank at head office will be analysed. The objective of the interviews was to determine the level of understanding and the level of acceptance of the new brand promise by Standard Bank employees.

Content analysis will be used to analyse the data from the interviews to establish common themes and ideas. All interviewees were asked the same open-ended semi-structured questions (see appendix E), and each question will be analysed in detail in this chapter. The common themes and ideas that are identified will be used to analyse the impact of the brand repositioning on employee perceptions, and to develop an effective approach to implementing a successful "living the brand" programme.

4.1 Interviews with Managers

Eight managers from various areas within Standard Bank were interviewed. The transcribed responses were then categorised into main themes. Additional themes were identified and also form part of the study.

Question 1

In your opinion what does the organisation Standard Bank stand for; for example, FNB stands for innovation?

All the managers seem to think that the Bank stands for people, while their definitions of "people" vary from society to customers and, to a lesser extent, employees. Words like "trust, established, good reputation, making a difference" were employed to describe what the bank stands for, but there does not seem be one clear and consistent view in this respect. One of the respondents (R7) commented that there is no single factor that differentiates Standard Bank from the other banks, which is probably the reason for this lack of clarity and consistency. None of the interviewees could define what the Standard Bank "rallying cry" is, and some even admitted to not knowing what it actually stands for, but were guessing it.

Question 2

If you think about the vision (researcher reads out the vision statement), does the vision tell you what Standard Bank stands for; if yes please explain?

After the interviewer had read the vision statement, all the interviewees showed a very clear understanding of the vision and what Standard Bank aspires to be. The main observations were that Standard Bank wants to:

i. Make a real difference by means of its product offering in emerging markets
ii. Remain relevant in lives of customers, stakeholders and shareholders
iii. Attract, retain and develop the right employees if it is to achieve the above two objectives.

A few of the interviewees highlighted the fact that the main focus has been on shareholders: they acknowledge that little has been done as regards

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customers and employees, and that they would like to believe that the latter will be a focus as well in the future. One interviewee also raised the concern that the vision statement is not unique to Standard Bank since many other organisations express similar visions. The interviewee stated, "So it does tell me what it is about but this could be any corporate - it does not say to me, it is Standard Bank". Nevertheless the vision is well understood, endorsed, and adopted by employees, and they believe that it will keep Standard Bank in the forefront in the future.

Question 3

Standard Bank has one vision and eight values. Which value/values do you strongly identify with on a personal level?[1]

Table of Responses for Question 3

Details of respondents	Responses
Respondent 1 – manager in IT	Serving our customers Respecting each other Guarding against arrogance
Respondent 2 – communications manager	Respecting each other
Respondent 3 – marketing manager	Upholding the highest levels of integrity Respecting each other

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[1] The Standard Bank values that were read to all the interviewees are attached in appendix D.

Details of respondents	Responses
	Being proactive
Respondent 4 – project manager	Upholding the highest levels of integrity Being proactive Respecting each other Serving our customers Working in teams
Respondent 5 – HR manager	Respecting each other
Respondent 6 – corporate marketing manager	Upholding the highest levels of integrity Guarding against arrogance Growing our people Respecting each other Serving our customers Working in teams
Respondent 7 – marketing manager	Being proactive Respecting each other Upholding the highest levels of integrity
Respondent 8 – manager in group secretarial	Upholding the highest levels of integrity Growing our people Respecting each other

All the interviewees mentioned the value "respecting each other" as one with which they strongly identify on a personal level. The second value strongly identified with was "upholding the highest levels of integrity". Different values were found to speak to different people, thereby including most employees and meaning something to most of them.

The value "delivering to our shareholders" was not ranked at all, but one of the participants mentioned that if one lives the other values this will take care of itself. Except for the said value, employees were largely found to identify with the other values. The table below shows at a glance how many of the managerial interviewees identified with which value.

Table of values according to number of responses

The value	Number of mentions
1. Respecting each other	8
2. Upholding the highest level of integrity	5
3. Being proactive	3
4. Growing our people	2
5. Working in teams	2
6. Serving our customers	2
7. Guarding against arrogance	2
8. Delivering to our shareholders	0

Question 4

Which of the value(s) that you strongly identify with, do you find easy to implement at work?

This question was asked to determine which of the company values that come naturally to respondents the environment enabled them to live. Most of the respondents found it challenging to implement these values at work. They contended that certain values were inappropriate and could not be applied across the board since the employees are from different cultural backgrounds. For instance, looking at someone in the eye during conversations may be interpreted as polite in many western cultures while excessive eye-contact might be considered impolite by some African communities especially when talking to an elder. Other participants indicated that internal processes can and do at times hinder implementation. It was mentioned that the implementation of "upholding the highest level of integrity" is different for a branch and a head office employee owing to the nature of the work performed at a branch compared to that at head office.

It was interesting to hear one of the interviewees mention that the one value towards which she finds the environment is geared is that of delivering to shareholders and that none of the values with which she strongly identifies with are easy to implement.

Words like "try, strive, challenging, frustrating, difficult, bad" were used to describe the level of ease in living the values within the Standard Bank environment. It would seem that the organisation is striving towards an environment where the values are easy to live, but currently it is nowhere near providing the employees with an environment that is conducive to doing so.

Question 5

In April 2006, following the launch of the vision and values in 2005, the bank launched its new brand positioning. What is your understanding of the brand positioning?

All of the interviewees see the new brand positioning as being more concerned with people, whether these are the Bank's employees, customers, shareholders or other stakeholders. They view it as taking the vision and the values to the next level where people can perceive how they can live the values. Words like "work together, involved, emotional side, people issues, striving to make a real difference", which were used to describe the new brand positioning, indicate that employees perceive the new approach to be a softer and more emotionally charged one than SBF. One of the interviewees summarised this understanding well: "we want to show that we care, and we want to maintain a long-term relationship. We want to keep the people that work for us, and we want to keep our customers and hopefully our shareholders as well".

One of the interviewees raised the question: who is supposed to be inspired, motivated, and involved? Is it the employees of Standard Bank, is it the organisation or is it the Bank's customers? The respondent found that the brand created some confusion and blurred understanding somewhat.

Question 6

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What does IMI mean to you?

This question was a repetition of question 5, asked to establish some consistency in the responses. The responses were found to be similar for all of the interviewees, and the same sentiments were shared as in question 5.

Question 7

Do you identify with and support the new brand positioning; please explain?

All the interviewees did so. It is seen as bringing a human face to the bank, and as taking banking to the next level. They considered that a bank is not just a bank, but a place that makes dreams come true, by means of understanding its customers and being involved in people's lives. They see it as being aspirational and a good place to work in currently, and they seem to have accepted the brand as the best approach to take the bank forward. Some also indicated that staff should not lose sight of SBF as customers expect a banking institution to be simpler, better, faster, but it is right to focus on the softer issues and connect with the environment. There was some feeling that IMI does not differentiate the Bank from others, and something is needed, a "rallying cry" that will cause the Bank to break out of the clutter and stand out in the crowd.

Question 8

Do you think that the organisation should have redefined its brand positioning when it did?

All the interviewees responded positively to this question. Some remarked that it was a bit late, while others thought the timing could not have been better. All the interviewees felt that it was time for a change, and they have welcomed it. SBF is seen to be the general expectation of the industry and not a factor by which the Bank can differentiate itself as an organisation. This new positioning takes the focus away from operational efficiency and puts it on customer-centricity and employee-centricity. The quote below is by one of the interviewees and sums up their sentiments:

> "My comment is influenced by the involvement I had in it and the reading material and research. It talks about how we were being perceived as a bank that is very operationally focused. We did things and tried to do it well but the emotional attachment was missing. So we were seen more as a financial institution who offered financial services – full stop. But going beyond offering a loan and seeing the emotional reason behind it, that wasn't coming through in our brand essence or in our pay-off line. The new pay-off line and the brand essence positions us as an organisation who is more concerned than just selling a product. They are concerned about long term sustainability of you and your dreams".

Question 9

Some people say, "Why fix it when it is not broken"? Do you think that the brand positioning should have remained as operational efficiency, in other words, do you think that as an organisation we should have kept SBF?

This question was intended to reinforce question 8 above, and all the interviewees felt that why wait for things to get broken before you fix them.

They felt that SBF had served the bank well and that the systems had been perfected at all costs, and now it was time for the Bank to behave like a global bank and adopt a view that means something to everyone everywhere. SBF was seen to be restrictive in its application, and IMI is seen to ring true for more people, and has a global appeal. IMI is seen to be a step in the right direction for the bank: it is not as quantifiable and hard as SBF, but is much more inspirational and speaks to the ambitions of many employees. This question also further showed the level of acceptance, by the interviewees, of the new brand vision.

Question 10

Which brand positioning do you prefer, operational efficiency (SBF) or customer- and employee-centricity (IMI)?

All the respondents preferred the IMI. Most of them perceive this new brand positioning as a differentiator, because clients do not expect banks to care about their dreams and their lives. Most of the interviewees are positive and upbeat about the new brand positioning.

Question 11

How have the new brand values influenced the way you perform your day to day activities?

The values have not changed respondents' behaviour, but they realise the importance of having values to guide actions and to encourage a certain type of behaviour. Most of the values resonate well with most of them, since they have been living them intuitively, but knowing them and seeing them has sensitised them to the correct behaviour expected of all employees. The values have provided staff with a clear, common guide regarding how to

interact with each other and evaluate good or bad behaviour. They also help staff in decision-making. Personnel are able to observe the behaviour of their colleagues and to assess how well or badly their colleagues are living the values.

Question 12

Do you think that the brand repositioning that took place in April 2006 was communicated clearly internally?

The brand repositioning was the largest event in 2006. No other campaigns were running internally at the time, and the event was spectacular. All the participants remember the proceedings of the day vividly. The change from SBF to IMI was communicated very well, and the re-launch was communicated globally. However those interviewees who had not worked closely with the Marketing or Brand teams feared that not much had been done to unpack the implications of the new positioning at the brand re-launch.

Words like "quite exciting, incredibly successful, very well, big ra-ra" indicate that the re-launch had a phenomenal visual impact on all the employees, and that it was successful in making employees aware of the change but nothing more. There still appears to be no clear understanding of the meaning of the brand and how it should be effected by employees.

Question 13

After the launch of the new brand positioning was it sufficiently explained to you what was expected of you as an employee?

All the interviewees share the same sentiment regarding this question, responding in the negative. Many employees still do not understand what IMI

means and how they can apply it to their everyday activities. It would seem that those who work in marketing possess some understanding but they also struggle to define the implications of the new positioning. From the research study it would appear that the level of understanding is very low for most employees and even those who work closely with it do not fully understand what the brand stands for.

Question 14

Briefly explain, how would you create a brand-based culture, where employees understand what the brand stands for and are guided by the brand values in their day-to-day operations? How would you live the brand?

Listed below are some of the suggestions made by the interviewees:

i.   Finding brand ambassadors from different business areas who demonstrate at all times how to live the values

ii.   Get staff involved by developing interactive games that require people to portray how they would live the values

iii.   Create an environment that encourages and empowers excellent workers

iv.   Unpack the values and clearly demonstrate how the new brand positioning was derived from the vision and values

v.   Explain clearly in an interactive manner how to live IMI

vi.   Ensure that senior executives fully endorse the programme, and are not paying lip service to the concept

vii.   Review and revise HR policies to be in line with the brand values

viii.   Start profiling brand heroes, teams or people who live the brand

ix.   Develop a rallying cry (brand DNA) for Standard Bank that will guide decision-making.

In conclusion, even though the interviewees all felt that the brand vision had not been explained properly, they are all passionate about Standard Bank and see this as the dawn of great beginnings. They feel an emotional connection to the new brand vision, but are not sure how to live it.

4.2 Interviews with Non-Managers

Five non-managerial employees from different areas within the bank were interviewed. In this section the researcher will seek to determine their level of understanding and acceptance of the new brand vision and also observe whether their responses were any different from those expressed by the managers. The same questions were posed.

Question 1

In your opinion what does the organisation, Standard Bank stand for; e.g. FNB stands for innovation?

The responses varied from looking after employees well and serving customers well, to standing for integrity and respect. Most respondents were able to give the writer a response after some thought, which could mean that there is no immediate awareness of what the brand stands for.

Question 2

If you think about the vision, does the vision tell you what Standard Bank stands for; if yes, please explain what it stands for?

Once again no common theme could be identified from the responses. The responses were varied but were all sensible and relevant. One of the interviewees mentioned doing good by one's employees, customers, shareholders and other stakeholders. The other stakeholders were identified as the communities that we operate in and being sensitive to the cultural nuances and needs of consumers in the other emerging markets.

Question 3

Standard Bank has one vision and eight values. Which value(s) do you strongly identify with on a personal level?

Table of Responses for Question 3

Details of respondents	Responses
Respondent 9- gallery	Respecting each other Guarding against arrogance
Respondent 10 – group secretarial	Respecting each other Working in teams
Respondent 11 – corporate affairs	Working in teams Growing our people
Respondent 12 - brand	Being proactive Respecting each other Working in teams Upholding the highest levels of integrity
Respondent 13 - sponsorship	Working in teams Growing our people Upholding the highest levels of integrity

The value most often mentioned, by four of the five interviewees, was that of "working in teams", which is a different view to that of the managers, who all mentioned "respecting each other". The second most frequently identified value was "respecting each other", followed closely by "growing our people". Once again "delivering to our shareholders" was not identified as a core value by the interviewees. The researcher believes that if participants had been drawn from the branch network, "serving our customers" would have featured in the discussions. The table below shows at a glance how many of the interviewees identified with which value.

Table of Values According to Number of Responses

The value	Number of mentions
Working in teams	4
Respecting each other	3
Growing our people	2
Upholding the highest levels of integrity	2
Being proactive	1
Guarding against arrogance	1
Delivering to our shareholders	0
Serving our customers	0

Question 4

Which of the values that you strongly identify with do you find easy to implement at work?

All the interviewees felt that their environments enable them to live the values with which they mostly identify. On further probing of those employees who

mentioned "upholding the highest levels of integrity", they agreed that for them this is not as critical as with a teller, but their environments nevertheless do enable them to do so. The interviewees sounded proud of the areas they work in and the management in these areas. It would seem that the ability to live the values also depends on one's line management.

Question 5

In April 2006, following the launch of vision and values in 2005, the bank launched its new brand positioning; what is your understanding of the new brand positioning?

Words like "customer's banker, customer focused, emotional, not hard, personal involvement, personalised" indicate that all the interviewees believe that the bank is becoming more customer-centric, and more in touch with its environment. Even though the interviewees seem to be proud of working for Standard Bank, none of them mentioned anything about the bank being more employee-centric. It would seem that in their view the bank is making a real difference in the lives of the customers and communities where it operates, although they seem more positive about the internal environment than the managers.

Question 6

What does IMI mean to you?

This question follows on question 5 to gain a better understanding of the response in question 5 and also to achieve some consistency in the responses. As indicated in question 5 above, the responses to question 6 were concerned with customers, and ensuring that their needs are met by a

team of professionals who are inspired, motivated, and involved. The responses are consistent with those mentioned in question 5.

Question 7

Do you identify with and support the new brand positioning; please explain?

The interviewees all support the new positioning, and are behind it. The feeling exists that the closer you are to the marketing the more sense it makes and the more one is able to identify and support it. It was also mentioned that as much as there is support for the new brand vision, there is also a realisation that as an organisation the Bank is nowhere near delivering on the brand promise, but it is a good place to be at and in time it will bring the Bank closer to the people it needs to serve.

Question 8

Do you think the organisation should have redefined its brand positioning when it did, and why?

All the interviewees responded in the affirmative. Respondent 12 summed all the sentiments up nicely, "yes, you have to go with the times. With the technology and everything advancing, so too must your pay-off line and logo – you can't be staid and old fashioned nowadays. With the competition from all the banks which are always coming out with something new, you have to show you are also out there – not forgotten wallflowers!" This person added that the Bank needs to evolve with time, and as much as SBF had served well after the Nedcor takeover bid in 2000, it was now time for the Bank to review its stand and to change it in accordance with what is happening in its environment.

Question 9

Some people say, "Why fix it when it is not broken?" Do you think that the brand positioning should have remained as operational efficiency, in other words, do you think that as an organisation we should have kept SBF?

Once again this question was presented to achieve some consistency in the responses. The sentiments expressed by the interviewees were that SBF had served the Bank well when it needed to pull up its socks and get its act together and now this is a natural progression to something more relevant to the times. The bank needs to proactively change its image and not wait for things to go wrong first. The responses showed that the interviewees understood that this change had to occur and that they accept and welcome it.

Question 10

Which brand positioning do you prefer, operational efficiency (SBF) or customer- and employee-centricity (IMI)?

IMI definitely enjoys the full backing of all the interviewees. They find it warm, emotive and people–orientated, as opposed to what they refer to as the cold and clinical SBF. SBF also put a great deal of pressure on staff to deliver against all odds. IMI encourages people to be the best that they can be without being forceful and to deliver the best service at all times.

Question 11

How have the new brand values influenced the way you perform your day-to-day activities?

The interviewees have found it easy to live the values because they mostly subscribe to them on a personal level. Just like the managers, they have found that having the values well-defined and known to all employees has provided employees with a guide concerning how to behave at work. The values have also provided them with a sense of purpose and belonging.

Question 12

Do you think that the brand repositioning that took place in April 2006 was communicated clearly internally?

Once again it was reported that the re-launch was phenomenal, and the interviewees remember the day quite vividly. The change from SBF to IMI was communicated very well, and all Standard Bank employees globally knew about the re-launch and the visual implications of it. However, it was highlighted once again that not enough had been done to explain the meaning of the new brand positioning, so that only those who had worked closely on it possessed some understanding of the change.

Question 13

After the launch of the new brand positioning was it sufficiently explained to you what was expected of you as an employee?

Four out of five interviewees did not think that after the big re-launch event the brand vision had indeed been clarified as far as they were concerned. They are still expecting their managers to explain the next step, but nothing has been done as yet. The change seemed more physical in nature (in terms of changes in the logo, CI changes etc) and nothing was done to instil the new brand values in them. One interviewee mentioned the values cartoons which are published weekly as an effective mechanism in this regard. Real-life situations are lived through the cartoon characters, and most employees have access to the cartoons.

From the responses it is clear that employees support the new brand positioning, but they do not know how to live it because they still do not understand what is expected of them.

Question 14

Briefly explain: how would you create a brand-based culture, where employees understand what the brand stands for and are guided by the brand values in their day-to-day operations? How would you live the brand?

Listed below are some of the activities suggested by non-managers:

i. Have days where all staff wear the same clothing, and where the message on the clothing links back to the values

ii. Educate all staff about what the brand stands for, and gain their emotional buy-in

iii. Conduct regular workshops to explain the rationale and to define the expectations for the future

iv. Include non-managerial staff in the workshops and feedback sessions

v. Senior executives need to actively endorse the programme

vi.   Creative ways to encourage employees to live the brand are needed.

In conclusion, the non-managers also support and are behind the new brand vision. However they do not know how to implement it in their day-to-day activities. The level of understanding of the brand positioning is very low, but the organisation definitely contains people who are enthused by the new positioning and want to make it work.

4.3 Conclusion

In this chapter the responses collected from one-on-one interviews conducted with thirteen Standard Bank employees were analysed. The method of analysis employed was content analysis. The responses were analysed only qualitatively for common themes and ideas and no quantitative analysis was undertaken.

No major differences were found between the responses of managers and non-managers. Both sets of respondents have accepted and support the new brand positioning. However, both groups feel strongly that not enough education was offered to explain how employees could bring the brand vision to life. It was evident from the responses that very few interviewees understood the new brand positioning and no-one knew how to apply it. In chapter five the findings from the interviews will be applied to recommend a plan of action for a living the brand programme.

Chapter 5

Research Findings and Recommendations

In April 2006, Standard Bank launched its new brand positioning globally: the old pay-off line was done away with and a new line was launched with the new positioning: Inspired. Motivated. Involved. This repositioning signalled a new era for the organisation: Standard Bank was shifting its focus from operational efficiency to focus on customers and employees. What does this mean for Standard Bank employees? How has the repositioning of the brand affected employee perceptions and behaviour at Standard Bank?

In chapter one the framework of the study was discussed in detail. The work done in this chapter sets the scene for the rest of the work done for this study. The problem statement and the main research question of the study were discussed in detail. The problem statement was "The re-positioning of the brand from Simpler. Better. Faster to Inspired. Motivated. Involved has had a negative impact on how Standard Bank employees perceive the brand" and the main research questions arising from the problem statement was "What has been the impact of the brand repositioning on the perceptions and behaviour of the employees?"

In chapter two the study covered theory on what a brand is and the approach to successful brand positioning. Theory on how to influence employee perceptions and behaviour was then reviewed. The theoretical concept that was identified from the literature is called "living the brand" and the study covered the concept and the benefits thereof in detail. Next was a discussion on various employee segmentation models to ensure that the brand message and communication channels implemented were appropriate and relevant to

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the target audience. Lastly the 3-phased approach to launching an effective "living the brand" programme and some activities that can be executed were discussed.

In chapter three the research methodology was covered and the appropriateness of the method used was discussed. The study is an exploratory case study, and one-on-one interviews were conducted with employees in managerial and non-managerial positions. A non-probable sample was drawn and the sampling method used was convenience. The study was to be qualitative and no statistical analysis was to be conducted. A method of content analysis was used to analyse the responses from the interviews conducted. The limitations of the study were shown to be time and financial constraints.

In chapter four the transcripts from interviews with eight managers and five non-managers were analysed and common themes and ideas were identified using the method of content analysis. It was identified that the respondents were very receptive of the new brand positioning. However, they did not know how to bring it to life so that they can deliver on the brand promise.

In chapter five, the findings from the interview process will be discussed. In discussing the findings, the researcher will be looking at answering the question "what has been the impact of the brand repositioning on the perceptions and behaviour of Standard Bank employees?" Using the findings from the survey the researcher will then make recommendations on the best approach to influence employee perceptions by implementing a "living the brand" programme. The majority of the recommendations will be based on the theory that was discussed in chapter two and suggestions made by various experts.

Using the problem statement and the main research question together with the sub-questions that were discussed in chapter one, a survey was conducted to prove the correctness of the problem statement and to answer the main the research question. The core proposition was that the re-positioning of the brand from Simpler. Better. Faster to Inspired. Motivated. Involved has had a negative impact on how Standard Bank employees perceive the brand. Subsequently, the main research question was framed thus: "What has been the impact of the brand repositioning on the perceptions and behaviour of the employees?"

The findings were that the new brand positioning had not had a negative impact on employee perceptions. The respondents were very positive about the change, and wanted to deliver on the promise. They knew about the brand repositioning, and they understood why it had to happen. All the respondents wanted to embrace the new positioning and were very keen to integrate it into their daily activities. However, they did not know how to apply the new positioning to their daily activities and indicated that it needed to be unpacked further and explained to them. Because they do not know how to activate the brand promise, the new positioning had not yet started to influence their behaviour. Most of the respondents indicated that they were looking for guidance on how to actively live the new brand promise so that they can fully integrate it in all their daily activities. They want to live the brand so that they can deliver on the brand promise.

5.1 An Effective Living the Brand Programme

This section covers the recommended approach to creating a workforce that understands the brand promise and is able to deliver on it. Using the 3-phased approach the study suggests an employee segmentation exercise be

conducted to ensure that the messages and channels used are relevant and appropriate. The 3-phased approach is comprised involves the strategic development phase, the foundation building phase and implementation. Each phase will now be discussed in turn.

5.1.1 Strategic Development Phase

The first action would be to form a team of people who will oversee the project; for the purpose of the study let us call the collective the "brand council" and each person in the brand council a "brand champion". This team will be comprised of employees stemming from all the areas within the bank, who will be invited to be members of this council by the Group CE. It is recommended that each area should have a brand champion who will represent the needs of the business area in the council. These champions will formulate the strategy for the programme, taking into account the sensitivities in each business area and geographical areas. This will aid in developing a strategy that is relevant and all-inclusive. All the brand champions should perform this function as one of their key responsibility areas, so that it forms part of their performance contract and they are appraised in terms of it. This will enable these champions to integrate the brand into all their other functions and also gain recognition for the work that they do on the brand.

The strategy devised for the programme must lay down quantifiable objectives, which will be used to measure the success of the project. It is recommended that if the business is to take this project seriously, then the programme should contribute to the bottom line and it is the duty of the brand council to ensure that it does. It is critical that this council consults with Marketing, HR, and Operations when formulating the strategy, as these business areas will be the most affected. HR and Operations may be required

to review their policies, procedures and processes to ensure that they are not in conflict with the brand values, and that their policies deliver internally on the brand promise. Once the brand council has developed the strategy, it must be presented to Exco for approval and endorsement.

Once the strategy is approved, the next step will be to hire a research house to conduct a survey to determine staff attitude towards the brand and what motivates them and then use the results of the survey to segment employees. The results of the survey will then be used to develop a detailed activity plan for the programme. The suggested segmentation table is shown in figure 3. As per the figure, the researcher should indicate the segments into which the participants fall into and develop a plan for each segment. This does not mean that one will work on all the segments at the same time. It is suggested that the segments are prioritised according to their influence on customers. Then one should devise a plan to convert the sceptics in the segments to evangelists, whilst making sure that the evangelists remain as evangelists.

For example, assume that for the top executives, it is found that most of them are sceptical about the new brand positioning. The plan for this segment could possibly include a workshop where the items listed below are either discussed or implemented:

i. An explanation regarding the Standard Bank brand

ii. What is "living the brand"? And why launch it at Standard Bank?

iii. Furnish examples of organisations that have successfully launched the programme

iv. Invite an expert on the topic to address them

v. Simulate a dummy assimilation programme that will show the net effect on the bottom line of implementing or not implementing a "living the brand" programme

SEGMENTS	Sceptics	Agnostics	Believers	Evangelists
Senior leadership				
Top executives across the organisation				
Marketing and communications managers				
Other primary customer facing employees				
Other employees				

Figure 3: Segmentation table

In most cases, the people who run the business would be placed in this segment. They are interested in the bottom line, and will only be convinced by facts and figures. It is therefore important that all communication to them reiterates the commercial benefits of implementing this programme. The objective of the plan would be to provide them with facts and figures so that one can convert them to believers if not evangelists and obtain their buy-in.

5.1.2 Foundation Building Phase

In this phase the brand council refines the key messages into a language that staff will understand. The communication channels are identified for each segment and the brand champions receive their training. The material must

be relevant, simple, and user-friendly. The information in the materials must ring true as far as the employees are concerned, and must be believable. It is suggested that all employees receive a brand guide that does not just describe the mechanics of the Standard Bank brand, but also explains to employees what living the brand is and how they can live it in their areas. One could even consider giving employees the option of receiving the information on CDs or tapes so that they can play it in their cars or on portable players as they travel. It must also be made available on the intranet. Each new employee should receive a copy of the brand guide when they attend the induction programme at the start of their career at Standard Bank.

Internal media channels such as the in-house TV channel and magazine can be used to profile employees who live the brand, and demonstrate how their behaviour has impacted on the business. It is important that the business benefit is always highlighted and that the messages are believable and inspiring. Once the brand champions have been appointed and their roles clearly defined, the marketing team can conduct workshops to educate the brand champions about the brand. The marketing team is suggested as trainers for the champions because of its vast knowledge and expertise in the field. The main focus of the workshops should fall on understanding how the brand positioning was formulated and what the brand stands for. The champions' knowledge of the brand should be more profound than for the other employees as they will need to educate people within their business areas. It is hoped that, since the brand champions will originate from different business areas, the training workshops will be entertaining and interesting. The brand champions should receive their brand guide at a workshop before the programme is implemented so that they can spend some time familiarising themselves with its contents. The brand champions will help to create brand ambassadors or evangelists of the other employees.

5.1.3 Implementation

This is the phase where "the rubber hits the road". The Group CE of Standard Bank must launch the programme, and the launch must stand out from the clutter. It is advised that a special broadcast is shown on the internal TV channel (Blue Wave) when the programme is launched. This channel enjoys the widest and farthest reach. During the launch, the Group CE should share the rationale for launching the programme and also inform staff of what is expected of them to make the programme a success. In this programme the brand champions will be introduced to staff and their role will also be clearly explained. These champions can also be profiled in the internal magazine and on the intranet. The internal magazine and intranet should also be used to reinforce the message conveyed by the Group CE during the launch.

Once employees know who the brand champions are and understand their role, then the workshops for the customer facing business areas can be initiated. Their main objective would be to educate employees about what the brand stands for and how each and every one of them can contribute to making this a great brand by living it. Some of the activities in the workshops will be adjusted for each segment to ensure that the communication is effective, and relevant to the audience. Certain topics should be covered in all the workshops, relating to how the brand is created. Listed below are the topics that have been identified as mandatory in all the workshops:

i.   The meaning of a brand in general
ii. A look at some of the big brands both locally and globally
iii. The history of the Standard Bank brand
iv. What is IMI?

v. Unpack the Standard Bank brand's values, personality, beliefs and attitudes.

It is essential that the workshops are kept interesting and interactive to avoid employees being bored and consequently missing the workshops. These should first be conducted with customer-facing employees who are sceptical about the brand, followed by employees who are at different attitudinal levels, ranging from agnostics to evangelists. It is important that the workshops are first conducted with customer-facing employees since they influence the brand image of Standard Bank that is experienced by customers. The employees who work in Customer Care, switchboard and reception must be sensitised to the importance of their role as the "face" of the organisation in most cases. Each person who attends the workshops must receive a guide to the brand, and again this must be very simply written and easy to read.

Internal media channels must be used to deliver the brand message to the employees. The message should be consistent but fine-tuned for each audience. It needs to go beyond just conveying the truth about the brand, it should also communicate the behaviour and attitudes that are deemed important and are expected of Standard Bank employees. Local brand heroes must be profiled in order to show employees how some of their colleagues are living the brand and to foster a brand-based culture. Some of the top executives must also be profiled practising what they preach. Internal competitions that would help further entrench the brand can be run, and winners profiled in the relevant internal media channels.

When the programme is launched all employees should receive a copy of the brand guide: a reference toolkit. To keep the programme at the forefront of their minds, one could launch a competition where employees write in and say how they have lived the brand. Every quarter the winners are announced

and profiled in all the internal media channels. At the end of the year, the 3 best stories could win a significant cash prize. To encourage everyone to enter regardless of rank the prize needs to be worth it in terms of what one can do with it if they win. It should be cash, which gives the winners the choice to decide how they spend their prize.

The induction programme can be used to introduce new employees to the Standard Bank brand. The presentation must be interesting and compelling without actually misrepresenting what the brand stands for. This is where it needs to be ensured that the new employees are "dipped in blue" and that they emerge from their induction feeling proud and enthused to be associated with the Standard Bank brand. They must feel a sense of belonging and be inspired by the brand. Once the induction programme is over and the new employees join their business areas, this sense of pride and belonging should prevail. The HR team should ensure that their policies are in line with what the brand stands for, and can deliver on the internal brand promise. The same should apply to operations, the systems, procedures, and processes; they should provide an environment in which employees find it easy to live the brand.

The programme should be monitored at regular intervals to determine whether the programme objectives are being met and to measure its success. The researcher recommends that this be done every 6 months, and that improvements and modifications to the programme be implemented accordingly, as and when required. The success of the programme must be expressed in quantifiable terms and reported back to all employees.

5.2 Recommended Implementation Activities

This section covers some of the activities that can be implemented to influence the perceptions and the behaviour of employees at Standard Bank. Most of these activities have been suggested by various subject experts and a few were suggested by the respondents during the interviews.

5.2.1 Choose your moment

Mitchell (2002) suggests that turning points in the organisation are ideal for launching a living the brand campaign. This can be the appointment of a new CE, the repositioning of the brand, a merger with another company etc. A living the brand campaign will help focus employees on what makes the organisation unique and a special place to work in.

5.2.2 Link Internal and External Marketing

A lot of organizations spend more resource on external marketing and very little resource on internal marketing. Mitchell (2002) argues that if employees are to deliver on the brand promise communicated by external marketing, there needs to be link between external and internal marketing. In the absence of a link the two messages might be conflicting and employees could get confused and deliver on something that does not meet customer expectations, not because they don't want to but because there is a disconnect between the internal and the external message.

According to Gregory (2004) the employees at Southwest Airlines have a say in the message that is conveyed in the external marketing. Should the

employees not like the message in the external advertising, it is withdrawn regardless of whether it is doing a good job or not. Other people may see this as extreme, however management at Southwest Airlines believe that if their employees do not believe the message in their external advertising, they will not be able to deliver on it. They need the employees to believe in the message and to be behind the message if they are to deliver on it.

5.2.3 Bring the Brand Values Alive for Employees

As much as a company needs to make an emotional connection with customers, so it needs to do the same with its employees. Employees need to be connected with the brand so that it informs their every move. According to Oakner (2006) it must permeate the organisation's culture, training, performance, performance and evaluation systems, internal communications, and every employee's responsibilities. They need to intuitively consider what the brand stands for, in their thoughts and in the way that they do business and make their decisions. Added Value (2006) emphasises the need for employees to understand the emotional promise that the brand makes to consumers and also that they represent the brand and are expected to behave in a brand appropriate way. It is the duty of the organisation to explain to their employees what a brand appropriate behaviour is and to inspire employees to adopt that behaviour. Harley – Davidson Company is quoted by several experts as an organisation that has had a successful living the brand programme. According to Gregory (2004) this is no accident, the people at Harley –Davidson don't just make and sell the brand; they live it. They have a real understanding of what their brand is and what it is not.

Mitchell (2002) states that "to overcome people's natural cynicism, the campaign and the communication materials must ring true for employees, and

must draw on the company's very soul, reflecting and reinforcing what people care about and what makes them come to work in the morning". The message should not only communicate what the organisation stands for but should communicate the behaviour and attitudes the organisation deems important and expects from employees. The message should be communicated without using jargon that could lead to misunderstanding and confusion. The materials used must be simple, self explanatory and honest. The Resource Centre in the article "living the brand- getting your employees to be ambassadors of the brand" (2005) suggests that each employee receives a brand guideline book, which will help them deliver on the brand promise. The guide must be relevant to all employees and written in a simple user-friendly tone.

5.2.4 Corporate Culture

The company policies need to be congruent to the corporate values which form the basis for the brand values. The senior executives need to be seen to be walking the talk, and living the corporate values. Personal contact by senior executives is important in convincing and influencing employee adoption of the values. Any mismatch between the brand values and the behaviour of senior executives would undermine the programme.

Mitchell (2002) also encourages the use of company folklore; stories about the founders of the organisation and how they built the company. Employees must be encouraged to share their own stories of how they have lived the values, and these can be recorded and preserved for future generations. It must be part of the corporate culture to share and celebrate success, and to preserve this to show future generations where the organisation comes from

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and how activities by other employees have contributed to the success of the organisation.

5.2.5 Communication Channels

The organisation needs to create internal communication channels that employees can use to share their stories. Colyer (2006) recommends that emails, websites, workshops and presentations are used to impart the information. Mitchell (2002) warns against using the channel as a replacement for personal contact by senior executives. The communication channels used and personal contact should compliment each other and not replace each other. Mitchell encourages the use of the company intranet to communicate with the CE. The CE can respond personally to each message, and the questions and responses can be posted on the intranet for all employees with access to view.

Internal media channels should not be used as "propaganda" vehicles for senior executives. The company should try to show in all its communication how both the organisation and the people within organisation have incorporated the brand values into their day-to-day experiences.

5.2.6 The Physical Environment

The physical environment needs to resonate with what the brand stands for. The buildings, the décor inside the building, and the employee workstations must be representative of what the brand stands for. The physical environment needs to be conducive enough to allow employees to perform at

their peak and to also behave in a manner that is representative of what the brand stands for.

5.2.7 Human Resource Policies

Employees while in the employment of an organization should always be entrenched in brand assimilation activities. The LTB programme must be weaved into the employee's life cycle from cradle to grave. Colyer (2006) suggests that performance management is tied into the brand, making the rewards and recognition relevant to the brand. When recruiting, care needs to be taken to hire employees whose personal values are congruent to those of the brand. In Gregory (2004) the Chief Operating Officer of Southwest Airlines states that "The company is based on people, and that means if you hire right, you get on the right track. We hire for attitude – for personality – not for industry qualifications or experience". This will not only make it easier for them to live the brand values, but there's a high probability that they will stay loyal to the organisation for a long time.

Once new recruits have joined the organisation, the induction programme must be the first place where the new employees experience the brand. The brand values need to be explained and translated into appropriate attitudes and behaviours so that over time they live the brand intuitively, and every interaction and experience is on-brand. The history and folklore about the organisation can be shared during the induction programme, to show the recruit where the organisation is coming from and what makes it a great place to work at. At the end of the induction programme, the new employees must be enthused about working for the organisation, and should have a good understanding of what brand stands for.

Once the recruitment is done, and the new recruits have joined the organisation the rest of the HR policies must kick in. According to Laumeyer (2005) an organisation should create and maintain an environment where the employees feel respected and treated fairly. it should always strive to maintain an atmosphere of mutual respect between itself and its employees. The organisational HR policies must support this environment and endorse a positive brand perception amongst the new employees. All employees must feel empowered and inspired by the brand vision. The organisation must deliver on the internal brand promise and meet the expectations of the employees.

5.2.8 Operations

The systems and processes in place need to enable employees to deliver on the brand promise in a manner that meets customer expectations and foster a positive brand image. The systems and processes must empower employees and make each and everyone of them feel like they have a defined purpose to which they are contributing. The systems should not undermine the undertakings of the employees.

5.3 Recommendations for Future Studies

Future studies could be conducted to determine the perceptions of senior executives of the new brand positioning. The study could focus on ascertaining their understanding of the new brand positioning and the acceptance thereof.

A study could be conducted whereby a broader sample of Standard Bank employees in other countries outside of South Africa is included in the study. The sample could be drawn from all the operations globally to determine whether the level of understanding and perception differ from country to country or it is the same globally.

The study could also be used as the foundation for a future study on the impact of "living the brand" on productivity and profitability.

5.4 Conclusion

The main objective of the study was to assess the level of understanding and acceptance of the brand repositioning by Standard Bank employees and to address the problem statement, namely: "The re-positioning of the brand from Simpler. Better. Faster to Inspired. Motivated. Involved has had a negative impact on how Standard Bank employees perceive the brand". The findings from the research were that employees had accepted the new brand positioning and that it did not have a negative impact on their perception of the brand. Most of the respondents felt that it was a very good direction to take and that it was time that the bank became more in touch with its customers, stakeholders and employees. They felt that the old positioning of

operational efficiency had served the bank well, but now it was time to focus on the heartbeat of the business.

Most of the respondents also indicated that they did not know how to translate the new positioning into their daily activities. They did not understand the meaning of the new brand positioning. Most of them felt that further work needs to be done in explaining the meaning to them. They would like to live out the brand values but do not understand what they are and how to integrate them into their daily activities.

In chapter two the concept of "living the brand" and the benefits thereof were discussed in detail. An effective "living the brand" programme clearly defines to employees what the brand stands for and creates brand ambassadors of the employees. In chapter five the researcher recommends that Standard Bank implements a "living the brand" programme using the 3-phased approach. The activities that would be implemented in a "living the brand" programme will help improve understanding of the brand positioning, thus creating employees who not only understand what the brand stands for but who are able to deliver on the brand promise. Employees who deliver on the brand promise meet customer expectations. Customers whose expectations are met become loyal customers. Loyal customers bring in revenue contributing to a healthy bottom line. A healthy bottom line is the core reason for the existence of the bank. It is envisaged that these findings and recommendations will provide the management at Standard Bank with an approach for implementing a successful "living the brand" programme.

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Appendices

APPENDIX A: ETHICAL CLEARANCE

UNIVERSITY OF
KWAZULU-NATAL

11 JANUARY 2007

MS. CC BOMELA (202514411)
GRADUATE SCHOOL OF BUSINESS

Dear Ms. Bomela

ETHICAL CLEARANCE APPROVAL NUMBER: HSS/06891A

I wish to confirm that ethical clearance has been granted for the following project:

"**Living the brand- a case study of hw management at Standard Bank can create brand ambassadors of their employees**"

Yours faithfully

MS. PHUMELELE XIMBA
RESEARCH OFFICE

cc. Faculty Office (Christel Haddon)
cc. Supervisor (Mr. M Phiri)

APPENDIX B: CONSENT LETTER

Research title: <u>**Living the Brand - a Case Study of How Management at**</u>
<u>**Standard Bank Can Create Brand Ambassadors of their Employees**</u>

Letter of informed consent

Dear........

MBA research project

Researcher: Chubekile Bomela (083 659 9792)
Supervisor: Dr. Maxwell Phiri (031 260 7508)
Graduate School of Business
University of Kwazulu Natal

We need your help to find out the level of understanding and acceptance of
the new brand positioning. We also need you to tell us with your current
understanding of the brand positioning how would you live the Standard Bank
brand. Your responses will be used to implement a living the brand
programme at Standard Bank.

Consent and participation
Although you do not have to participate in the interview because participation
is voluntary, you will assist us greatly with your answers. The interview will
take 45 minutes.

Undertaking by the researcher:

The researcher undertakes to:

Honour the agreement that participants can withdraw at any given time, should they wish to without any negative or undesirable consequence to themselves

Treat responses in a confidential manner

Ensure anonymity where requested

Provide the participants with copies of the survey results as benefits to them, should they choose to receive them

Dispose of the collected data as soon as the MBA dissertation has been accepted and passed

Consent

I .... (please provide your name and surname) hereby confirm that I understand the contents of this document and the nature of the research project, and I hereby agree to participate in the research project, provided that my personal identity is not revealed in the final published in the final published research project

I understand that I can withdraw from the project at any time, should I so desire.

Signature of applicant...

Date ....

APPENDIX C: INTERVIEW SCHEDULE

Interview Schedule

Living the Brand – a Case Study of How Management at Standard Bank Employees Can Create Brand Ambassadors of their Employees

Researcher: Chubekile Bomela
Supervisor: Maxwell Phiri
Graduate School of Business
University of KwaZulu-Natal

Dear _____

How you can help the abovementioned research project

My name is Crankie Bomela. I am completing a Masters in Business Administration (MBA) degree at the University of KwaZulu-Natal, and I need your assistance to complete the research project that forms the basis of my dissertation.

All information provided by you will be treated as strictly confidential and will not identify you in person in the published research report. I need your written permission to record and analyze my interview with you. The contact details that you provide will also be treated in the strictest confidence.

Interview Schedule

I.   **Opening**

A.   My name is _____ and as an employee of Standard

Bank, we thought it appropriate to interview you about your understanding of the brand positioning and to also get some recommendations from as to how would you live the new brand positioning in your day-to- day activities.

B. The interview should take around 30 minutes. Are you available to respond to some questions at this time?

II Body

A. Personal information
1. Record Interviewee's Gender: _____
2. Record Interviewee's Ethnic Identity: _____
3. How old are you?
4. What is your position and responsibilities in your organization?

B. General business information
1. What industry sector does your business fall in?

2. How long have you been active in this industry?

C. Your understanding and acceptance of the new brand positioning
1. Your understanding of the new brand positioning

2. Whether the brand repositioning was communicated effectively internally

3. How you think you can live Inspired. Motivated. Involved in your day-to-day activities

III Closing

• I appreciate the time you took for this interview. Is there anything else you think would be helpful for me to know about the topic that we have discussed?

• I would like to once again thank you for your contribution to this research project.

APPENDIX D: STANDARD BANK VISION AND VALUES

Standard Bank vision:

We are committed to making a real difference to financial services in South Africa and other emerging markets.

We will ensure long-term sustainability by harmonising the needs of our customers, our people and our shareholders and by being relevant to the societies in which we operate.

We will only succeed if we are able to attract, retain, develop and deploy teams of people with energy, passion and skills

Standard Bank values:

(Please note that these are not numbered in order of priority and each value contains an explanation)

1. Upholding the highest level of integrity (our entire business model is based on trust and integrity as perceived by our stakeholders, especially our customers.)
2. Growing our people (we encourage and help our people to develop to their full potential and measure our leaders on how well they grow and challenge the people they lead.)
3. Working in teams (we, and all aspects of our work, are interdependent. We appreciate that, as teams, we can achieve much greater things than as individuals. We value teams within and across business units, divisions and countries.)

4. Serving our customers (we do everything in our power to ensure that we provide our customers with the products, services and solutions to suit their needs, provided that everything we do for them is based on sound business principles.)

5. Delivering to our shareholders (we understand that we earn the right to exist by providing appropriate long-term returns to our shareholders. We try extremely hard to meet our various targets and deliver on our commitments.)

6. Respecting each other (we have the highest for the dignity of all people. We respect each other and what Standard Bank stands for. We recognise that there are corresponding obligations associated with our individual rights.)

7. Guarding against arrogance (we have confidence in our ability to achieve ambitious goals and we celebrate success, but we must never allow ourselves to become arrogant.)

8. Being proactive (we strive to stay ahead by anticipating rather than reacting, but our actions are always carefully considered.)

APPENDIX E: INTERVIEW QUESTIONS

List of interview questions

This is a list of questions that was posed to all the interviewees in order to determine their level of understanding and acceptance of the new brand vision.

1. In your opinion what does the organization Standard Bank stand for, for example, FNB stands for innovation?

2. If you think about the vision (researcher reads out the vision statement) Does the vision tell you what Standard Bank stands for, if yes please explain?

3. Standard Bank has one vision and eight values. Which value/values do you strongly identify with on a personal level?

4. Which of the values that you strongly identify with, do you find easy to implement at work?

5. In April 2006 following the launch of the vision and values in 2005, the bank launched its new brand positioning. What is your understanding of the new brand positioning?

6. What does IMI mean to you, please explain?

7. Do you identify with and support the new brand positioning, please explain?

8. Do you think that the organization should have re-defined its brand positioning when it did, and why?

9. Some people say "why fix it when it's not broken". Do you think that the brand positioning should have remained as operational efficiency, in other words do you think that as an organization we should have kept SBF?

10. Which brand positioning do you prefer, operational efficiency (SBF) or customer and employee centricity (IMI)?

11. How have the new brand values influenced the way you perform your day-to-day activities?

12. Do you think that the brand repositioning was communicated clearly internally?

13. After the launch of the new brand positioning was it sufficiently explained to you what was expected of you as an employee?

14. Briefly explain how would you create a brand based culture, where employees understand what the brand stands for and are guided by the brand values in their day-to-day operations?