Brand identity: Theory versus practice in the South African banking sector

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ABSTRACT

The purpose of this article is to examine whether brand identity theory is congruent to practice in the South African banking sector. Furthermore, this paper seeks to determine whether documented brand identity (of a South African bank brand 'A') is aligned to employees' decoding and understanding of the bank's brand identity (brand identity alignment). Finally, the article establishes, which brand resonance brand-building blocks and sub-dimensions are applicable in the South African banking sector. Brand identity theory was drawn from current literature, with a specific focus on internal brand identity elements of the Brand Identity Prism, as well as internal brand-building blocks and sub-dimensions of the brand resonance model. A qualitative approach, using semi-structured individual in-depth interviews, was adopted to collect the data from marketing executives, branch managers, and frontline staff at branches of the reference bank brand 'A'. This study found brand identity theory to be congruent with documented brand identity in the sector that was investigated. However, brand identity theory and documented brand identity are misaligned in respect to practice in this sector. Furthermore, brand resonance internal brand-building blocks and sub-dimensions were confirmed in the South African banking sector, with the exception of the salience brand building block, as well as efficiency sub-dimension. The study's conclusions were drawn from findings that were extrapolated from one (bank brand 'A') of the four dominant bank brands in the South African banking sector.

Keywords: Brand identity, brand equity, service brands, brand resonance, banking, South Africa

Having a clear brand identity is positively correlated to market performance (Schmidt, Mason, Steenkamp, & Mugobo, 2017:216). Brand identity clarification serves various purposes, while distinguishing a brand from its competitors is the central purpose behind brand strategy formulation. Distinguishing a brand's identity from other competitors is particularly critical in generic service industries such as the financial industry, where branding may be the only tool, which is used for differentiation purposes (Kapferer, 2001:93). Conversely, the ideal situation is for brand managers to grasp brand identity theory, and subsequently implement it prior to communicating any brand identity claims. However, the correlation (or lack thereof) between the two constructs remains a quandary (Ellwood, 2001:27).

Hence, a brand's communication strategy is understood to be fundamental to brand identity clarification, as consumers receive or reject brands based on how they (the brands) have been

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presented or communicated (Rosenbaum-Elliott, Percy & Pervan, 2011:110). Therefore, effective brand identity communication is important, as nominal communication efforts may result in the brand identity being misconstrued (Chevalier & Mazzalovo, 2008:184). Furthermore, effective brand communication requires various approaches, and among other factors, these strategies should defy noise, which may distort the actual brand message (Davis, 2009:92). However, it is argued that communicating the brand internally is a prerequisite to effective brand identity communication. Brand managers ought to continuously engage in this kind of dialogue by updating employees on new brand developments (Kotler & Pfoertsch, 2006:109-110). Subsequent to internal brand communication efforts, emphasis is also placed on communicating a brand's value proposition to the target market. Furthermore, communicating a brand's value proposition is particularly imperative within financial service industries, where the acclaimed value offering has to be attuned to customer experience (Rosenbaum-Elliott, et al., 2011:110).

Additionally, customer experience during a brand encounter is vital for the creation of brand meaning, awareness, value and loyalty. Collectively, these brand equity variables may create an emotional connection with customers and in essence brand resonance (Kimpakorn & Tocquer, 2010:384). Keller (2013:73) concurs that consumers resonate with a brand when they have high levels of awareness and familiarity, as well as a strong favourable connection with the brand.

The current research paper reveals the research findings, and articulates whether branding theory is congruent to practice in the South African banking sector. Furthermore, it elaborates on consistent or inconsistent brand identity clarification between branding documents and employees' perspectives of a selected bank brand. Finally, the current work outlines brand resonance, brand-building blocks and sub-dimensions, which were confirmed to be applicable (or not) in the South African banking sector. The paper reviews brand identity theory, which is a focal research concept of the current study, and provides a summative emphasis of

the importance of branding services, financial services, and the banking industry. The paper furthermore outlines the research method that was applied, and reports on the research findings, conclusions, and recommendations, while further research is also proposed.

PROBLEM STATEMENT

Brand communication plays a pivotal role in communicating a brand's true identity. However, what internal and external consumers decode might not necessarily be the intended/actual brand message Hence, it is not known whether there is alignment between brand identity theory and practice (Powell & Elving, 2009). The question, therefore, arises whether congruence exists between brand identity theory and practice in the South African banking sector. Furthermore, it is not known whether staff i.e internal customers have a consistent understanding of the brand identities of their various bank brands. Chevalier and Mazzalovo (2008:178) present brand identity as brand elements, which individualise a brand in order for it to be recognised as being unique. Keller (2013:549) concurs that brand identity is what a company stands for, from values to personality, while the communication of these elements to consumers is at the core of brand identity formulation and practice. Communicating the actual brand identity is, therefore, an organisational imperative.

BRAND IDENTITY PRISM

Brand identity prism contains various brand identity elements that equip brands to remain true to their identities in order to confront dynamic market environments (Kapferer, 2001:99).

The brand identity prism argues that actual brand identity comprises of an internalised brand perspective, while conceived identity comprises of external brand interpretations. In essence, the views of the sender inform internalised elements, and those of the receiver inform external elements (Kapferer, 2001:100).

The first external component is brand physique; this refers to the concrete facets that are triggered in consumers' minds when the

name of the brand is mentioned. These could be sensory and objective characteristics. "Physique is both the brand's backbone and its tangible added value" (Kapferer, 2001:99; Chevalier & Mazzalovo, 2008:187). The second component is relationship; conversely, relationship equates to service. Relationships are imperative, as brands are at the core of the transactions and exchanges that occur between people. A brand, therefore, builds relationships when it is communicated socially, while consumers may resonate with the brand because of one or more brand attributes (Kapferer, 2001:103).

Brand reflection is the final external component; this is the market's perception of the typical consumer that associates with a particular brand. A brand reflection is basically a customer reflection as if she/he would like to be associated or seen as a result of consuming a particular brand (Kapferer, 2001:103).

Internalised components of the brand identity prism are the core elements that formulate actual brand identity, and brand personality is the first inner component. When consumers attribute human characteristics to a brand, it then assumes a personality. In essence, brand personality provides human characteristics to products and services as means to help consumers relate to companies, as purported by Kapferer (2001:101; Foley & Kendrick, 2006:56). Furthermore, a brand is personified by the manner in which it communicates its products. It is also through communication initiatives that brands assume personality traits, while the communicated brand then gradually develops into a character. It is, therefore, important that the message that is communicated by the brand is consistent with the brand's personality in order for it to be believable to consumers (Keller, 2013:115).

Conversely, brand culture emanates from the corporate cultural values of the original brand developer/s, which are often associated with geographical origins. A brand's culture may be informed by the corporate culture of the brand's country of origin and be developed based on an organisation's values and principles. It also includes the principle, which governs the brand

in its outward signs through communications and product experience (Chevalier & Mazzalovo, 2008:188; Kapferer, 2001:101). Finally a brand's "self-image" refers to the image that consumers have of themselves when consuming the brand, and can be seen as the target market's own internal mirror. At this stage, it can be claimed that these consumers resonate with their brand, and the brand resonance model is addressed next (Kapferer, 2001:104).

BRAND RESONANCE MODEL

The brand resonance model approaches brand-building in four sequential steps that are dependent on the achieved objectives of previous steps. This model consists of six branding blocks, namely salience, performance, imagery, judgement, feelings and resonance. Judgment and performance are more rational in brand-building, while imagery and feelings adopt an emotional approach, and salience and resonance adopt both emotional and rational routes in brand-building (Keller, 2013:107).

The importance of the brand resonance model is to illustrate how to start and sustain loyalty relationships with customers. The idea is to establish intimate relationships with customers, while they develop trust in the brand. Each step is dependent on objectives that are achieved in preceding steps. The level of brand identification and the type of brand relationship, which is developed with consumers, determine the level of brand resonance. The intensity of the psychological connections, repeat brand purchase, and information seeking about the brand, characterise brand resonance (Keller, 2013:107-108).

Brand salience

In the first instance, a brand is salient when it forms part of the consumer's consideration set. Conversely, dominant brands have greater levels of salience compared to smaller brands. This can be attributed to the fact that salience increases exponentially in relation to brand awareness. A salient brand is easily associated with a

consumer's need, especially when that need arises (Keller, 2013:107-108). Salience is created when there is a link between a category need, and the brand is triggered during the purchase process. At this stage customer needs satisfied and category identification are the sub-dimensions (Rosenbaum-Elliott et al., 2011:196).

Brand performance

Brand performance refers to the actual operation of a product or service experience. It is therefore, imperative to produce a product or render a service that fully satisfies consumers' needs, as this is a prerequisite for a successful marketing strategy (Keller, 2013:113). Its sub-dimensions are outlined below.

- **Primary ingredients and supplementary features:** consumers have beliefs about the levels at which a product's primary ingredients operate with essential and supplementary features. Some products' attributes are essential for them to operate, while some are supplementary features.
- **Product reliability, durability and serviceability:** reliability measures the consistency of the product's performance over a certain period of time. Durability is the expected economic life of the product, while serviceability is the ease of repairing the product, if necessary.
- **Service effectiveness, efficiency and empathy:** service effectiveness measures how the brand meets and exceeds customer expectations. Service efficiency describes the speed and responsiveness of the service, while service empathy expresses the service provider's genuine care about customers, and the service that they receive.
- **Style and design:** design is the functional aspect of how the product operates and how the design affects its performance. The performance may also be enhanced by sensory aspects such as product shape, colour and feel.
- **Price:** Price is an important performance

association because consumers may organise their product category knowledge based on the price tiers of different brands.

An integral part of a brand's performance also includes meeting customers' psychological and social needs. Through intangible brand attributes, loyal customers want to align and associate themselves with their preferred brands (Keller, 2013:112).

Brand imagery

Consumers have abstract perceptions about brands, and these perceptions often have nothing to do with what the brand actually does. Brand imagery is an emotive dimension that refers to the intangible aspects of the brand, and such imagery can be formed directly from consumers' brand experience and/or from communication mediums. Brand imagery is aimed at satisfying consumers' psychological needs (Keller, 2013:113). Brand imagery sub-dimensions are outlined below.

User profiles

User profile gives a description of the type of consumer (person or organisation) that uses the brand. Furthermore, user profile may consist of actual brand consumers, or even a consumer's idealised brand users (Keller, 2013:113-114).

Purchase and usage situation

Keller (2013:114-115) refers to the condition, situation, or setting under which a brand can be consumed as purchase and usage imagery.

Brand personality and values

The personality and values can be classified into demographics, lifestyles, and values that are used to describe human beings. Traits such as dependability, amicability and respectability can also be used to describe brand personality and values (Aaker, 1996:160).

Brand history, heritage and experience

Brands may also assume certain associations based on their history. Such associations are often based on certain memorable events or brand encounters, and these may vary from personal brand experiences to experiences with friends or family. Collectively, a brand's history, heritage and experience may yield the necessary strong points-of-difference, particularly in service industries (Keller, 2013:116). Services' branding is addressed below.

Branding Services

Davis (2007:7) postulates that little attention has been given to service branding literature. She attributes this gap to the familiarity of brand names and goods, while the connection between brand names and services is inseparable, as service company names are their brands. The banking industry is a typical example; a bank's clients would not necessarily know the bank's brand; however, knowing the name of the bank is obvious (Kapferer, 2013:72). Skaalsvik and Olsen (2014:1216, 1219) note three service branding variables, namely customers, service leadership and service employees. Interaction between these three co-existing variables influences service brand development amongst various service providers. These authors purport that a successful service brand can be attained by building a service oriented and client centric culture. Branding in service industries has gone beyond making a brand more attractive, and has transformed into a catalyst for change in thinking, practice and culture. Branding services is now understood as an integral management ethos, rather than a mere marketing exercise (Woodger, 2008:277). Hence, successful service brands promote a strong culture of service excellence, client-centrism and relationship building (Gopalani, 2010:10).

BRANDING OF FINANCIAL SERVICES

Research, which was conducted by Devlin and McKechnie (2008:664), shows that consumers in the financial industry view services as being relatively generic. Hence, consumers in this sector believe that different financial institutions do not require significantly different skills and competencies in order to render services effectively. In cases where the one institution lacks a particular competence, it is highly likely that the competing brand will provide such a service (de Chernatony & Cottam, 2006:624). Some brands have loyal clients in the financial sector, and this loyalty can be attributed to (but not limited to) distinctive brand differentiation (Hinson, Owusu-Frimpong & Dasah; 2011:269; Devlin & McKenchie; 2008:659). Overall, brand differentiation and, ultimately, distinction, are at the core of successful financial service brands (de Chernatony & Cottam, 2006:623-624,627). Such consumer orientation can also be demonstrated in a company's mission, vision and values. These corporate principles are particularly important in bank brands, as consumers would require to understand an institution where they invest an asset, which is money (Bravo, Pina & Matute., 2012:675; Melnick, 2012:20-21).

BRANDING BANKS

The perceived generic bank products compel bank brands to apply monolithic branding initiatives for differentiation purposes (Ohnemus, 2009:197). Customer satisfaction is an imperative in this sector, as individually customised service offerings can also serve differentiation purposes. It can, therefore, be deduced that there is a strong correlation between customer satisfaction, brand differentiation and market dominance in the banking sector (Hinson et al., 2011:269; Ohnemus, 2009:199). Furthermore, service quality, perceived value and corporate credibility are other interlinking factors that formulate a bank's service strategy. In this regard, it is imperative for banks to apply service strategies that encompass all interlinking and necessary variables such as service offerings and what the brand stands for. Additionally, the value offering that a bank communicates should be consistent with what employees portray (Jahanzeb, Fatima & Butt, 2013:137). Employee behaviour that contradicts a bank's brand during client or stakeholder interaction is considered to be brand sabotage (Wallace & de Chernatony, 2009:203,207). Woodger (2008:277) observes that ambitious, well rewarded and friendly staff members are

key for brand differentiation, particularly in the banking sector.

BRANDING AND BRAND IDENTITY IN THE SOUTH AFRICAN BANKING SECTOR

As postulated by Kotler and Pfoertsch (2006:94) and Powell, Elving, Dodd and Sloan (2009:451-452), there are discrepancies between employees' perceptions of the operational realities of their institutions, and what they perceive to be top management's ideal identity. The authors claim that a bank's identity may even be perceived differently, depending on the various sections and levels within the bank. Consequently, some bank institutions have enjoyed limited success in trying to project the actual corporate brand identity (O'Loughlin & Szmigin, 2005:21). Therefore, they propose that in order for financial institutions to obtain top management's ideal identity within an organisation, they could firstly acknowledge that possible different identities exist in various divisions.

Therefore, when a bank attempts a major corporate brand update or rebranding, employees should be engaged, while their different cultures should also be taken into account. This may increase the understanding of the brand, and eliminate uncertainty amongst staff about desired forms of behaviour, particularly in client contact situations (de Chernatony & Cottam, 2006:94). Additionally, internal workshops may be conducted with staff to provide them with an understanding of their brand, and to clarify the desired brand's interpretation. Furthermore, bank staff could be made aware of the role of the brand as a risk reducer, creating loyalty and enhancing customer confidence (de Chernatony & Cottam, 2006:624).

The above arguments show that redefining a bank's purpose and its identity is a continuous process. Bank brands are, therefore, heavily reliant on brand campaigns. Through brand campaigns, banks can communicate their values and identity, as they have nothing tangible to demonstrate to potential clients (Kapferer, 2001: 49,102,131). Such branding imperatives are fundamentally critical in the oligopolistic banking sector such as the South African banking sector.

RESEARCH METHOD

Figure 1 presents the study's research design and strategy, and how research insights were attained. Marketing research literature presents three main research design approaches, namely descriptive, exploratory and causal research. Furthermore, determining the appropriate approach is based on three factors, which include: (i) the nature of the initial problem/opportunity; (ii) the set of research questions; and (iii) the research objective (Hair, Bush & Ortinau, 2006:221). An exploratory study, and the relevant research tactics are elucidated below.

Based on the nature of the research problem and objectives, qualitative methodology was deemed to be the most suitable research technique to guide and gather information for the present study. The purpose of exploratory research is to better understand consumer behaviour by way of exploration (Cooper & Schindler, 2006:198,202,216-217; Gupta, 2010:41). This study extrapolated consumer attitudes, opinions and beliefs within the South African banking sector, and bank brand 'A' was used as a case. Therefore, this design collected primary and secondary qualitative data within the South African banking sector, and used a structured format to interpret the data (Hair et al., 2006:63).

Data collection techniques

For a holistic understanding of what is currently known, existing branding literature (secondary data) was consulted, while new insights (primary data) were extrapolated from study participants and brand documents in order to achieve study purposes. In essence, a major bank brand documents contain details of the bank's brand identity were obtained from their marketing department for analysis and comparative purposes. For a further extrapolation of the major bank brand's identity hereon termed as bank A, individual in-depth interviews were conducted with bank A's marketing executives and branch employees. The interviews were conducted by the researcher, and engagement with participants

was characterised by flexible interaction that encouraged dialogue about bank A as a brand (Chisnall, 2005:219). Therefore, this study reached its objectives by triangulating findings from branding literature, document analysis, and by conducting individual in-depth interviews. The data that was collected was used to test the consistency and alignment, or lack thereof, between brand identity theory (internal building blocks and sub-dimensions of the brand resonance model) and actual practice (Bank brand 'A' documents, marketing executives, and branch employees).

Sample method

To reach satisfactory levels of trustworthiness, credibility, naturalistic generalisability the study's population comprised of a major bank's marketing executives and branch employees in Cape Town (Steenkamp, 2016:111-112). Execution of a fixed pre-specified sample size was chosen by the researcher; hence, the number of sample units was determined beforehand. This study applied a non-probable judgemental sampling method, as selection of population elements was determined by an expert in the field of statistics? researcher (Wilson, 2006:200; Zikmund & Babin, 2007:411).

Data collection

A total of 22 semi-structured individual in-depth interviews were conducted, comprising of 16 branch employees, two marketing executives, and four branch managers of bank A. An expert researcher deemed the sample frame to be sufficient for a qualitative research study

Interview guide

As mentioned above, the objective of the current study was to confirm alignment between Bank A's actual brand identity and the brand resonance model theory, with a specific focus on the salience, performance, and imagery building blocks, as well as the subsequent sub-dimensions. In this regard, the interview guide designs were informed by the applicable brand-building blocks and the

sub-dimensions. The findings of this study are thus reported per brand-building block and sub-dimensions, while all applicable internal brand-building blocks' (and sub-dimensions) theories were tested against practice.

Data analysis tool

Individual in-depth interviews that were conducted were transcribed, after which ATLAS.ti version 7 was utilised to code the data for analysis purposes. In this regard, citations from coded text were referenced as follows: if the citation is: "1:10 we do not want our clients waiting longer than 15 minutes and we're sitting currently on 12 minutes (21:21)", the in-text reference is (P1:10; 21:21), which means that the citation can be found in primary document 1, and the citation was the 10th one in the document, while 21:21 means that the citation begins and ends in paragraph 21.

Empirical findings and analysis

The research findings are reported according to the brand-building block and sub-dimension sequence. However, findings from document analysis are reported on first within the building blocks and sub-dimension's order. Therefore, the sequence that was adopted was that each building block and sub-dimension reports on document analysis findings first, followed by marketing executives' inputs, after which branch employees' perspectives are elucidated on. Thereafter, sub-conclusions are made, in relation to alignment or lack thereof between brand documents and employees' reflections; theory versus research findings or practice; and, finally, confirmation or non-confirmation of the applicability of brand-building blocks, are clarified. The current research reached its conclusions based on the triangulated research findings.

Brand salience

Based on the findings of this specific building block, there is an evident misalignment between what brand documents and marketing executives describe to be the Banks A's slogan, and what it stands for,

FIGURE 1:
RESEARCH APPROACH
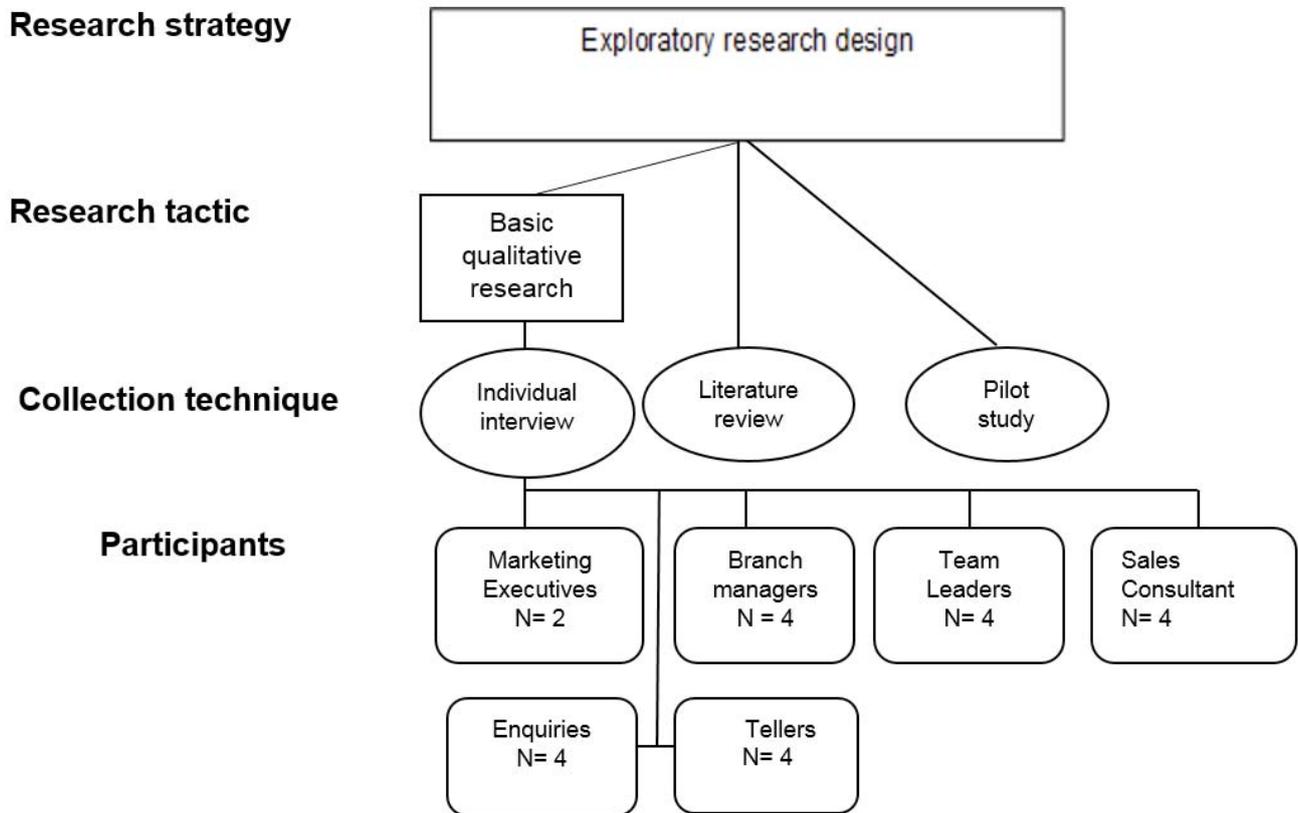
and branch employees' knowledge (or lack thereof) of the slogan's meaning. Therefore, no alignment was found between brand documents and marketing executives' brand slogan narrative, as well as branch employees' perspectives. Hence, it can be stated that brand salience theory is not congruent with practice, as there is a gap between theory and current practice in this context. In essence, the brand salience brand-building block was not confirmed in the South African banking sector.

Category identification

The findings of this study revealed that Bank A is a bank that operates in a broad product category, as it faces direct and indirect competition. Therefore, the bank's (direct and indirect) competitor identification is consistent with Keller's (2013:73) assertion that big brands can face indirect competition in a broad product category. Hence, it can be argued that product category theory and practice are aligned in the

South African banking sector. Furthermore, the current research presents consistent findings in terms of competitor identification between branding documents, marketing executives, and branch employees. Therefore, the category identification sub-dimension was confirmed in this sector.

Needs satisfied:

The research findings reported on a bank brand that provides primary banking needs to its clients, as well as services beyond basic banking functions. This claim is justified by findings that revealed the various banking functions that the major bank offers, as well as their green initiatives (environmental friendliness) and corporate social investment efforts. Thus, it can be stated that branding theory regarding the needs satisfaction sub-dimension is aligned to practice, as the needs that the major bank seeks to satisfy were alluded to by brand documents, which were further

TABLE 1:
SAMPLE UNITS (PARTICIPANTS)

Date	August 2015		July 2016				
Position	Group Marketing & Communication: Executive	Group Marketing & Communication: Divisional Head	Branch Managers	Team Leaders	Sales consultants	Enquiries	Tellers
Number of participants	1	1	4	4	4	4	4
Office	Sandton Johannesburg	Sandton Johannesburg	Cape Town	Cape Town	Cape Town	Cape Town	Cape Town
	A major bank Head office, 135 Revonia Sandton		Cavendish branch, Somerset West branch, Parow Centre branch, Cape Town Branch				

supported by the marketing executives and branch employees. Therefore, the needs satisfied sub-dimension was confirmed in the South African banking sector.

Performance and primary characteristics:

A marketing executive (P21:1; 8:8) mentioned that the South African banking sector is generic, thus Bank A's products are similar to other banks, and that only perceptual price differences exist in consumers' minds. Furthermore, an alignment of views between brand documentation and the study's participants (P19:1; 5:5; P12:35; 59:59; 9:49; 15:15; P22:9; 10:10; P6:25; 43:43; P3:4; 5:5) regarding Bank A's primary products, can be claimed, as there was consistency amongst some of the primary products that were mentioned. Hence, it can be argued that brand performance and primary products theory is aligned to practice. Therefore, the performance brand-building block and the primary characteristics sub-dimension were confirmed to be applicable in this sector.

Secondary features

Bank A's brand documents and the study participants (P22:9; 10:10; P6:25; 43:43; P3:4; 5:5; P10:11; 21:21) all referred to secondary features or platforms that the bank developed and implemented in order to supplement their basic banking functions. Therefore, theory is aligned to practice in relation to the secondary features

sub-dimension, which the research findings from both the documentation and the study participants concurred. Therefore, it can be reported that the secondary feature sub-dimension was confirmed in the sector under investigation.

Product reliability, durability, and serviceability

The product reliability sub-dimension is not applicable to the service sector because of an inherent characteristic of intangibility and heterogeneity. Likewise, services do not entail an economic life, hence durability sub-dimensions were not applicable in this study. Furthermore, services cannot be repaired, as they are intangible, hence the serviceability sub-dimension was not applicable. (Shanker, 2010:35; Peter & Donnelly, 2004:178). Therefore, this study did not test the product reliability, durability, and serviceability sub-dimensions' practices.

Service effectiveness

The study's findings (participants, P22:17; 25:25; P17:44; 31:31; P13:25; 61:61; P20:44; 17:17) revealed various elements that are required to provide superior services. Hence, it can be argued that service effectiveness theory is aligned to practice in the sector that was investigated. Consistent findings between documentation, marketing executives, and branch employees were not expected owing to the variety of factors that

FIGURE 2:
INTERNAL BRAND BUILDING BLOCKS AND SUB-DIMENSION FINDINGS
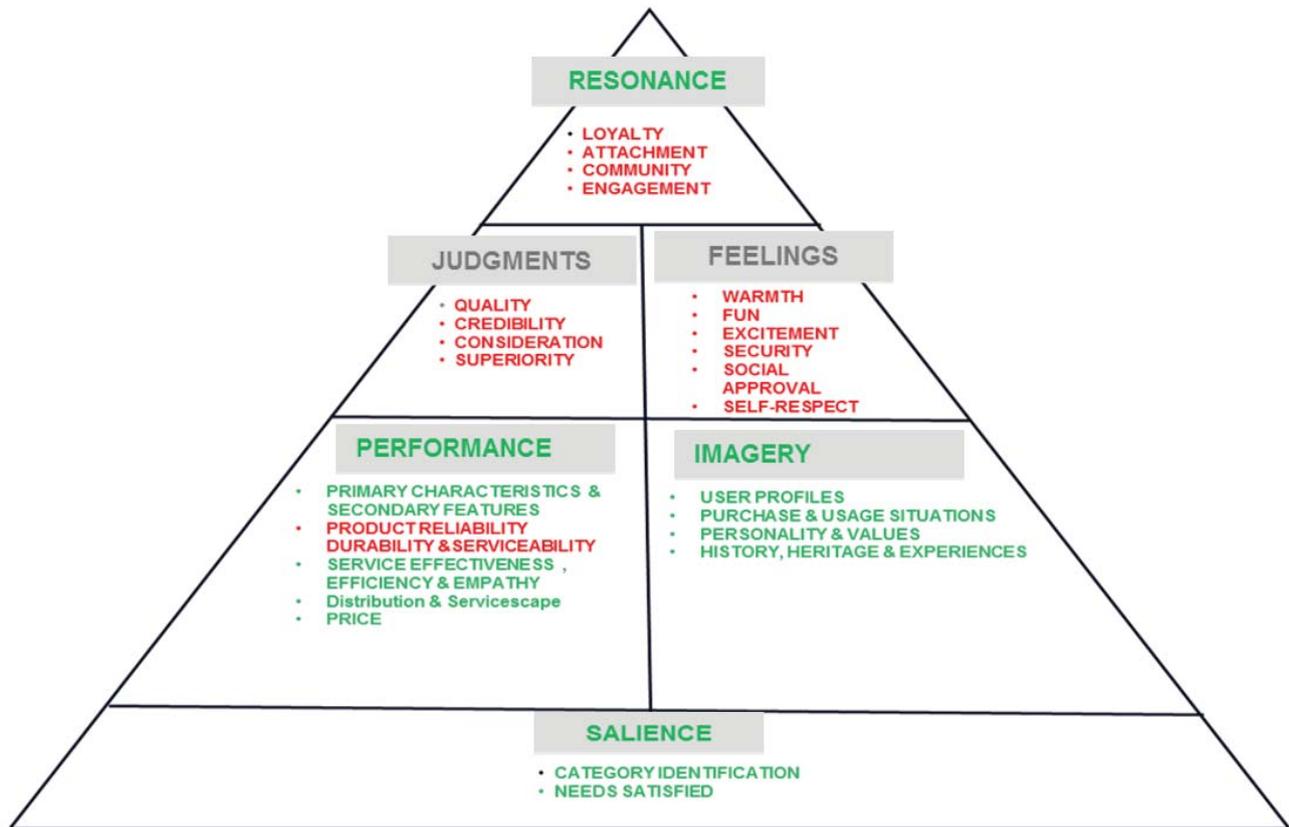
Source: Adopted from Keller (2013:108); Steenkamp (2016:255)

influence what could be deemed to be a superior service or service failure. However, based on the various service enhancement elements, which were alluded to in the brand documents and by the study's participants, it can be stated that there was alignment. Hence, the service effectiveness sub-dimension was confirmed to be applicable in this sector.

Efficiency and empathy

These were alluded to by participants (P22:16; 25:25; P1:10; 21:21; P5:10; 23:23, P8:15; 27:27 and P21:49; 111:111; P3:31; 49:49; P1:45; 63:63; P15:27; 63:63, respectively). In this regard, the service efficiency sub-dimension theory is aligned to practice, as the brand documentation and all the study participants alluded to the importance of

the timeframe that it takes to serve their clients. However, according to the research findings, there is evidently misalignment in respect of the actual time that it takes (or should take) to service a client in bank A's branch. Therefore, inconsistency was found between the brand documents, marketing executives and branch employees regarding the actual time that it should take to serve a client in bank A's branch. Consequently, the efficiency sub-dimension was not confirmed in this sector. Additionally, findings from the brand documents, marketing executives and branch employees were consistent of their emphasis of the importance of care and treatment when dealing with clients. Hence, it can be argued that the empathy sub-dimension theory is aligned to practice, and was thus confirmed.

Distribution and servicescape

Marketing executives and branch employees (P22:15; 24:24; P4:17; 33:33, P9:19; 35:35; P15:15; 33:33) mentioned one or more elements that describe the major bank's distribution and servicescape. Similar descriptions of the settings of the bank's branches, and the environment that they seek to create were alluded to in the brand documents. In this regard, the distribution and servicescape sub-dimension theory is aligned to practice, and as a result was confirmed in the South African banking sector.

Price

This sub-dimension and its associations were mentioned by the marketing executives and branch employees (P21:35; 81:81; P20:1; 3:3; P8:21; 41:41; P20:32; 43:43), and was also referred to in the brand documents, hence it can be claimed that the theory is congruent with practice. However, there was clear inconsistency in terms of the pricing strategy that the major bank applies, and this was evident amongst the brand documents, marketing executives and branch employees. Nevertheless, the price sub-dimension was confirmed to be applicable in the sector.

Brand imagery

This entails ways in which a brand seeks to meet customers' psychological needs; in other words, how customers think about a brand abstractly (Keller, 2013:113). In this regard, the findings that were revealed by the brand documents articulated the psychological customer needs that bank 'A' seeks to satisfy, whilst marketing executives and branch employees contradicted this claim. However, brand imagery was found to be aligned to practice. This conclusion is substantiated by sub-dimension findings of this block. Hence, in order to conclude on the holistic applicability of the brand imagery brand-building block, its sub-dimension's findings are looked at below.

User profiles

A description of the major bank's user profile was found in brand documents, and this description was consistent with the description mentioned by marketing executives and branch employees

(P21:37; 85:85; P1:21; 39:39; P6:30; 55:55; P10:30; 57:57; P16:34; 57:57). Hence, it can be claimed that the user profile sub-dimension theory is aligned to practice. Therefore, the user profile sub-dimension was confirmed to be applicable in this sector.

Purchase and usage situation

This sub-dimension theory was found to be congruent with current practice, as the findings that were extrapolated from brand documents were found to be consistent with the participants' (P22:11; 14:14; P17:13; 25:25; P19:19; 49:49; P18:9; 14:14) descriptions of the bank's purchase and usage platforms. It can, therefore, be reported that the purchase and usage sub-dimension was confirmed.

Brand personality and values:

This was referred to by participants (P21:42; 91:91; P22:22; 38:38; P11:20; 46:46; P20:25; 33:33; P3:32; 51:51 and P21:43; 93:93; P6:11; 23:23; P12:25; 51:51; P14:21; 53:53; P20:26; 35:35, respectively). In line with Keller's (2013:115) theoretical underpinning (of brand personality and values), the brand personality sub-dimension theory was found to be aligned to practice, as brand documents, marketing executives and branch employees alluded to human personality traits in their account of the major bank's brand personality. However, it is worth reporting that only the marketing executives' descriptions of brand values were aligned to the brand documents, while the branch employees' descriptions differed. Regardless, the research findings depict the brand personality and value sub-dimension to be applicable within the South African banking sector.

Brand history, heritage and experience

Consistent with accounts found in the brand documents, participants (P21:43; 93:93; P6:11; 23:23; P12:25; 51:51; P14:21; 53:53; P20:26; 35:35) alluded to the major bank's brand history, heritage and experience sub-dimension. In essence, there was an alignment of views amongst the marketing executives, branch employees and brand documents regarding this

sub-dimension. It can, therefore, be argued that the brand history, heritage and experiences sub-dimension theory is aligned to practice. Hence, it can be claimed that the brand history, heritage and experience sub-dimension was confirmed in the South African banking sector.

In conclusion, a question therefore arises, what informs brand identity strategy formulation, where gaps were found between theory and practice in this sector? In light of this argument, this study proposed recommendation that could assist banking institution in building an aligned identity.

RECOMMENDATIONS

The ideal situation in building strong brands is for companies to firstly invest in internal brand-building activities (salience, performance and imagery). Such efforts would elicit favourable responses by external stakeholders and consumers (judgment, feelings and resonance). In this regard, in order to attain brand salience, brand communication activities that are targeted at internal employees are options in an attempt to re-introduce and instil a brand's identity. Such internal branding activities would entail an unequivocal communication of brand identity elements such as brand slogan, logos, symbols and signage, amongst others (Keller, 2013:30). This would enable employees to recall and recognise the various brand identity elements under different circumstances. Furthermore, the research findings presented a generic South African banking sector, as it is believed that all banks provide similar services. This study recommends that bank brands should create perceptual points-of-difference with their competitors, in order to be preferred in this generic sector. In essence, such differentiating factors could be obtained by how a bank's brand is positioned in consumers' minds. Furthermore, superior service rendering can differentiate one bank brand from its competitors, and thus yield a competitive advantage. Lastly, in order to be distinctive, in what clearly appears to be a generic sector, this study recommends that

South African banks should provide services that are beyond their basic bank functions. Corporate social investment projects (among many) may enable a bank brand to meet its consumers' psychological and social needs, and consequently these consumers may form imagery association with the brand.

CONCLUSIONS AND FURTHER RESEARCH

This study focused on the internally controlled brand resonance model brand-building blocks, and subsequent sub-dimensions, and tested alignment between the theory and practice. In essence, the study reached its conclusions by triangulation from brand documents, branch employees and marketing executives of bank brand 'A' in the South African banking sector. In this regard, the brand salience brand-building block theory was found not to be aligned to practice, and thus not confirmed in this sector, as was efficiency, a performance sub-dimensions. The brand imagery building block theory was found to be aligned to practice, as were its sub-dimensions, and was, therefore, confirmed in this sector. Therefore, it can be stated that the study's research objectives were achieved.

Futhermore, this study recommends that further research should be conducted on brand judgment, feeling, and resonance brand-building blocks and its sub-dimensions, and their applicability within service sectors. Such a study would test congruence between the brand identity and brand image of a service brand. Therefore, the study participants would comprise of internal employees (identity) and external customers (image). Such a study would investigate whether congruence can be found between brand identity and brand image.

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