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Effects of Service Brand Identity Building on Brand Performance in the Insurance Sector of Kenya

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ABSTRACT

The increasingly competitive contemporary business environments demands that companies' brand management teams create differentiation in the way they communicate to consumers to make their brands stand out of competition, while ensuring that the brand communications and the intended messages reach the right target group. While brand management theories have espoused the benefits of building strong brand identity there is still a paucity of empirical evidence to support theory. Thus, the main objective of this study was to evaluate the perceptions of marketers on their companies' brand identity building activities and their effects on brand performance in the insurance services sector in Kenya. The study adopts the quantitative social survey research approaches and utilizes a sample of 214 insurance entities, the study validates a three-dimensional service brand identity measurement scale applicable to the Kenyan insurance sector and establishes that the three service brand identity constructs namely corporate visual identity, consistent communications and human resource initiatives have positive and significant effects on brand performance. The paper recommends that marketing managers should be strategic in the allocation of marketing resources so as to focus on brand identity building activities that have the highest likelihood of enhancing brand performance.

Keywords: Brand Performance; Corporate Visual Identity, Consistent Communications; Human Resource Initiatives; Service Brand Identity.

1.0 INTRODUCTION

The issue of branding, brand identity and its communication has generated much interest among scholars and business leaders in the recent years (Editorial, 2006). A brand is a construct that delivers marketing promises to facilitate the formation of a mutually beneficial and evolving bond between the seller or corporation and its stakeholders based on functional and emotional values (Coleman, 2011). It is a promise that the company can keep and, according to Srivastava (2011), every brand carries with it an image and possesses an identity which should be communicated effectively to the target group. Through promotion activities, an organization seeks to convey certain identity and image for their brand. Considering the increased competition in today's business environments, it is important that companies' brand managements create differentiation in the way they communicate to consumers to make their brands stand out of the competition (Pine & Gilmore, 2011). To augment differentiation efforts, companies also need to manage their brand communications and make sure that the intended messages reach the right target group. Thus, brand identity is created by the marketer through the right brand strategy. Marketing mix strategy plays an important role in establishing a brand identity (Nandan, 2005).

A number of brand identity frameworks that have guided marketing scholars to develop an understanding of what brand identity exist marketing literature (Saaksjarvi & Samiee, 2011; Kapferer, 2008; de Chernatony, 2006; Janonis et al. 2007; Aaker and Joachimsthaler, 2000). According to de Chernatony (2006), brand identity is the distinctive or central idea of a brand and how the brand communicates this idea to its stakeholders. Kapferer (2008) defines brand identity as specifying the facets of the brands' uniqueness and value and that any communication from the brand; whether it is formal or informal, verbal or non-verbal, should be in sync with its brand identity. According to Janonis et al. (2007), brand identity includes everything that makes the brand meaningful and unique. Saaksjarvi and Samiee (2011) describe the construct as a unique set of brand associations that firms aim to create or maintain. Based on a synthesis of prior extant literature, Coleman (2011) defines brand service brand identity as the strategist's vision of how a service brand should be perceived by its stakeholders. Coleman (2011) critically review existing brand identity frameworks and develop a service brand identity framework describes service brand identity as the strategists' vision of how a service brand should be perceived by its stakeholders and conceptualizes into five dimensions of brand personality, corporate visual identity, consistent communications, human resource initiatives and employee and client focus.

Anecdotal branding literature subsumes that a distinctive and cohesive brand identity has a positive influence on brand performance. These include superior brand preference (Bengtsson and Servais, 2005), greater brand differentiation (Aaker and Joachimsthaler, 2000), increased trust (Ghodeswar, 2008), and stronger customer identification with the brand (Baumgarth & Schmidt, 2010). While these scholars make a formative contribution to the brand identity and brand performance literature, they are not based on empirical data. Understanding how brands can benefit from such performance outcomes is an area of increasing brand management interest (Farris et al., 2008). Hence, this study applies Coleman et al.'s (2011) service brand identity network to evaluate the perceptions of marketers on their companies' brand identity building activities and their effects on brand performance in the context of insurance services sector in Kenya. The services sector has emerged as an important component many economies globally, significantly contributing to Gross Domestic Product, job creation and provides crucial inputs in an economy (Banga, 2005; Deloitte, 2011; Mukherjee, 2013). Within the services sector, the insurance sector plays an important role in the financial services industry in both developed and developing countries, contributing to economic growth, efficient resource allocation, reduction of transaction costs, creation of liquidity, facilitation of economies of scale in investment, and spread of financial losses (Haiss & Sumegi, 2008; Han et al., 2010; Horng et al., 2012; Lee et al., 2013; Taiwo et al., 2014). Consequently, the performance of insurance firms is of major importance to various stakeholders such as policyholders, agents and policy makers.

Whilst Kenya's insurance remains the most developed in Sub-Saharan Africa, the performance of the industry has not been up to expectation. Underwriting profits (sector average 3% over the past 4 years) have remained low; the current penetration rate has remained relatively low (2.9%) against the global average of 6.1%, putting Kenya in 5th position in Africa after South Africa (14%), Namibia (7.2%), Mauritius (6%) and Morocco (3.2%) (Swiss Re, 2014; KPMG, 2014; Deloitte & Touche; 2015; AKI, 2015) and; a low average sector free-float, with the sector representing only 2% of total NSE turnover in the Financial Year 2012 (AKI, 2013). The performance of individual insurance brands remains largely differentiated as evidenced by the top 5 insurance companies controlling 40% of the market (accounting for 70% of premiums in the life market) (Standard Investment Bank, 2013). Whilst some brands have consistently reported positive results over the last 5 years, the performance of others has not kept pace with shareholders' expectations, yet, as Farris et al., (2008) argue, the need for greater marketing accountability remains an imperative. Among the key challenges that the industry grapples with include the intense competition within an industry that has too many underwrites; dominance by brokers who sell insurance as a commodity that makes mainstream insurance companies to be less aggressive with regard to branding and a lack of differentiation at the corporate positioning level as well as in products offering. This low focus on brand development, management and measurement leads to low emotional appeal for the insurance industry, which is a major drawback for an industry whose details are difficult for consumers to understand. For any industry, branding at the corporate level enables companies to grow consumer preference for their products and services. This is done by developing a clear company positioning and image that appeals to consumers, who will then demand your services over the competition. The industry needs to be more aggressive in relation to branding so as to overcome these problems. However, without empirical evidence on the relationship between branding activities and brand performance, industry practitioners may not accomplish much. Therefore, the main objective of this study was to examine the perceptions of marketers on their insurance entities' brand identity building activities as well as their perceived performance and consequently determining the relationship between brand identity building activities and brand performance in the insurance services sector in Kenya.

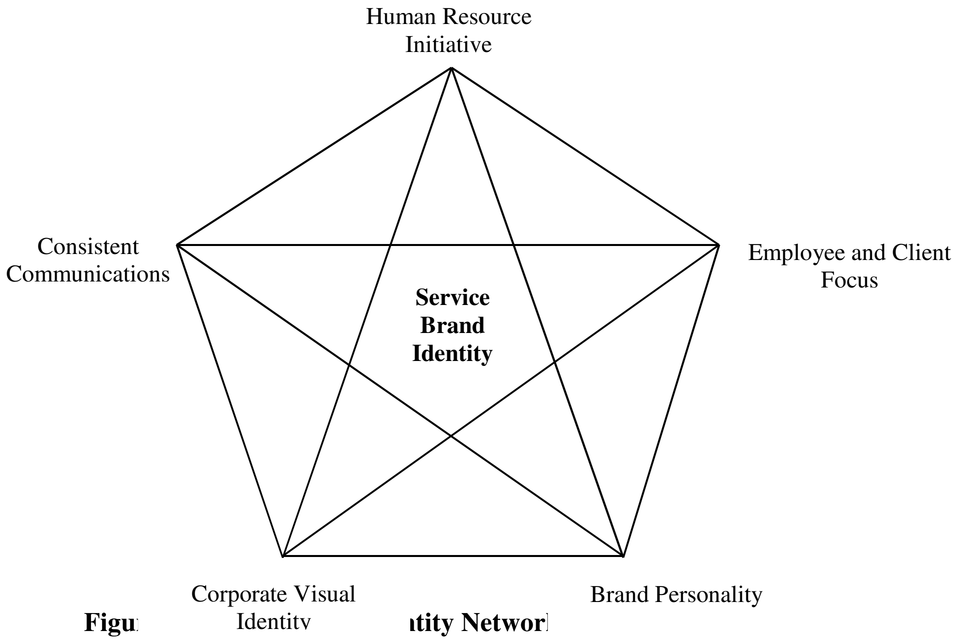
2.0 LITERATURE REVIEW

2.1 Theoretical Foundations of Brand Identity Building

Kapferer (2008) defines brand identity as specifying the facets of the brands' uniqueness and value as communicated by the firm. According to Janonis et al. (2007), brand identity includes everything that makes the brand meaningful and unique. Saaksjarvi and Samiee (2011) describe the construct as a unique set of brand associations that firms aim to create or maintain. Based on a synthesis of prior extant literature, Coleman (2011) defines service brand identity as the strategist's vision of how a service brand should be perceived by its stakeholders.

Scholars have typically conceptualized brand identity as multi-dimensional constructs. Kapferer's (2008) Hexagonal Identity Prism model conceptualizes brand identity along six facets: personality, physique, culture, relationships, self image and reflection. Aaker's Brand Identity Planning System considers brand identity from four perspectives: brand as a product, an organization, as a person and as a symbol (Saaksjarvi & Samiee, 2011). Aaker and Joachimsthaler's (2000) Brand Leadership Model organizes brand identity elements around four perspectives: the brand as a product; the brand as an organization; the brand as a person and; the brand as a symbol. These conceptualizations help brand strategists consider different brand elements which clarify, distinguish and add depth to a brand identity (Coleman, 2011). Building on earlier work de Chernatony's (2006) Process of Managing a Brand model conceptualizes brand identity into four aspects: personality, positioning, vision and culture and relationship. Kapferer (2008) considers a brand as a speech flowing from a sender to a receiver and argue that the brand identity dimensions of physique (physical features and qualities) and personality (human personality traits) picture the sender. The identity dimensions of reflection (image of the target group) and self-image (how the brand makes consumers feel) depict the receiver. The dimensions of culture (values) and relationship (mode of conduct) form a bridge between the sender and the receiver.

Based on a critique of the earlier brand identity frameworks (Aaker, 1996a; Aaker and Joachimsthaler, 2000; de Chernatony, 2006; Kapferer, 2004) for their only conceptual orientation, Coleman (2011) developed a Service Brand Identity Network (Figure 1) which draws from the corporate, organizational and brand identity literatures to unify the identity literature and dimensionalise service brand identity. The Service Brand Identity Network (Coleman, 2011) conceptualizes service brand identity as a holistic and integrated construct driven by symbiotic dimension relationships between brand personality, corporate visual identity, consistent communications, human resource initiatives and employee and client focus. The framework represents these dimension interactions along the perimeter and internal lines of the framework with the key point being that all dimensions interact with each other.



Figu **tity Networ**

2.2 Brand Performance

A broad range of measures have been used to operationalize brand performance in the marketing literature (Ambler, 2003; Lehmann et al., 2008; Schultz, 2005). Extant streams of brand performance measurement literature revolve around customer, financial and employee dimensions. The importance of a customer has been central to marketing since the advent of the marketing concept (Coleman, 2011). Furthermore, marketing theory and practice have become increasingly customer driven with constructs such as marketing orientation becoming central to the discipline (Ambler, 2003). Developing a market orientation has been shown to have a notable effect on the performance of service brands (Cano et al., 2004). On the other hand, the importance of financially based brand performance measures has been underlined by a number of scholars (Doyle, 2000; Munoz & Kumar, 2004; Schultz, 2005, 2006). Use of financially based brand performance measurement has been amplified by the growing need to justify marketing expenditures (Ambler, 2003). With respect to employee brand performance measures, the corporate branding literature review reveals the pivotal role employees play for service brands (Berry and Seltman, 2007; Brodie et al., 2009; Burmann and Zeplin, 2005; de Chernatony and Cottam, 2008). Consequently, 'customer', 'finance' and 'employees' emerge as key service brand performance dimensions in the brand performance literature (Coleman, 2011).

2.3 Corporate Visual Identity and Brand Performance

Corporate visual identity (CVI) consists of name, symbol and / or logo, typography, colour and slogan (Melewar and Saunders, 2000; Simoes et al., 2005; Van den Bosch et al., 2005) and is transmitted through buildings, vehicles, clothing, marketing collateral among other physical facilities (Melewar and Saunders, 2000). According to Coleman (2011), corporate visual identity of service brands measures specific aspects of corporate visual identity systems and relates to brand logo, font and the extent to which helps make the organization recognizable. Branding literature suggests that visual stimuli transmitted through identity systems such as brand name, logos and visual cues are important driver of brand awareness and more effective in enhancing brand recall because they are learned faster and remembered for significantly longer periods of time than verbal cues (Aaker and Joachimsthaler, 2000; Berry, 2000; Keller, 2003; Miller et al., 2007; Henderson et al., 2003).

Empirically, the positive relationships between corporate visual identity and brand performance measures including brand equity have been reported. Henderson et al. (2003) and Lancastre and Corte-Real's (2007) have reported that a positive relationship existed between logo characteristics and brand recognition as well as brand recall. Brand recognition signifies strong brand awareness, which has been shown to be a salient brand equity dimension (Keller, 2008), which has been noted as having a positive influence on business performance (Kim et al., 2003b). Simoes et al. (2005) found that visual identity enhances an organizations competitive advantage which in turn is drives superior organizational performance (Chan et al., 2004). Based on empirical research, Van Riel and Van den Ban's (2001) and Van den Bosch et al., (2005) have argued that logos have added value in the creation and maintenance of a favourable corporate reputation which has a direct impact on business performance. On the other hand, Jun et al.'s (2008) have demonstrated that a favourable logo attitude positively and directly influences both attitude towards the company and purchase intentions, which eventually improves company performance. Generally, corporate visual identity components such as logo design, decor and employee presentation transmit tangible hints or clues that influence customer satisfaction which increases the likelihood of word of mouth, reduces service switching and enhances service loyalty (Magin et al., 2003). Therefore, it is hypothesised that:

H1: Corporate visual identity has a positive and significant effect on brand performance.

2.4 Consistent Communications and Brand Performance

Consistent communications refer to an audience-driven business process of strategically managing stakeholders, content, channels, and results of brand communication programs (Kliatchko, 2008). Consistent communications dimension of Coleman's (2011) service brand identity network relates to an understanding of marketing communication tools and its ability to utilize these tools to present a consistent brand identity. This plays an important role in building and maintaining both customer relationships and brand equity (Ambler et al., 2002; Keller, 2003; Madhavaram et al., 2005; Naik & Raman, 2003). Integrating marketing communications has been linked with competitive advantage (Holm, 2006; Srivastava et al., 2000) which then drives superior financial business performance (Chan et al., 2004). Further, Lee and Park (2007) argue that consistent marketing communications enhance brand awareness thus fostering favourable brand attitudes and thus contributing to superior business performance.

A number of empirical studies have highlighted the positive effect that marketing communications have on brand performance. Low's (2000) research in the US reported that a greater level of integrated marketing communications enhanced market performance in terms of growth in market share, sales and profit. Reid (2003) established that a positive relationship existed between brand-related performance measures (sales, brand strength, customer loyalty) and integrated marketing communication, which is supported by Reid (2005), who reported that there was a strong positive relationship between integrated marketing communication process and brand performance outcomes (sales performance, customer satisfaction) and brand advantage (awareness, premium price and channel support offered). Given these empirical hindsight, it is hypothesised that:

H2: Consistent communications have a positive and significant effect on brand performance.

2.5 Human Resource Initiatives and Brand Performance

The centrality of employees in service branding has been recognized in literature (Balmer & Greyser, 2003; Berry, 2000; Burmann & Zeplin, 2005), given the pivotal role that employees play in service brand delivery (Berry and Seltman, 2007). The human resource initiatives dimension of service brand identity focuses on monitoring employee performance and providing training that enables employees to deepen relationships with clients (Coleman, 2011). Human resource management initiatives that have been underlined to positively influence a company's business performance outcomes include recruitment, induction, training and reward (Chi et al., 2008; Katou, 2012; Stavrou et al., 2010; Tan and Lim, 2012). An empirical research by Stavrou et al. (2010) in the manufacturing and service sector established that recruitment, training and development have a positive influence on performance while Katou (2012) research with manufacturing, trade and service-based small and medium-sized enterprises reported that informed human resource management policies had a positive effect on organizational performance. On the other hand, Tan and Lim (2012) found positive and significant relationships between both formal and informal training approaches and service performance among service-based SMEs, while Tung-Shan et al. (2011) found a significant and positive relationship between training and performance in the manufacturing sector. With regard to monitoring employees' performance. Brown et al. (2010) report that performance appraisals influence antecedents of performance, such as job satisfaction among public sector employees while similar results are reported by Youngcourt et al. (2007) among retail service employees. Consequently, it is proposed that:

H3: Human resource initiatives have a positive and significant effect on brand performance.

3.0 STUDY METHODS

Given the deductive nature of the research hypotheses developed in the course of literature review for this paper, the social survey research design with quantitative approaches to data collection was adopted. The study was conducted in Kenya's insurance sector and targeted regulated insurance entities at the institutional level and marketing executives/CEOs at the elementary level. The sampling frame comprised senior corporate Marketing Managers/Officers and CEOs/Managing Directors/Principal Officers of 524 regulated insurance entities excluding Insurance Agents who are mainly individuals and mostly sell insurance policies on behalf of more than one insurance firm. Scientifically viable sample sizes of the different insurance entities were earmarked for study, bringing the total institutional sample size to 449, while selection of two key informants from each entity from among the named officers made up a total targeted sample of 898 elementary units. The use of multi-informants was aimed at minimizing common method bias (Podsakoff et al., 2003; Eng & Jones, 2009) and enhancing response rate based on Cycyota and Harrison's (2006) finding that executive research yields an average response rate of 28%.

A quantitative survey questionnaire was constructed and used to collect data on the constructs under study. The questionnaire consisted of three sections. The first section collected bio data of the respondents and information on their organizations. The second section contained service brand identity items while the third section contained subjective brand performance measures. Corporate visual identity was measured using 13 scale items, 3 adapted from Coleman et al. (2011) while the other five items were generated from review of literature by Simoes et al. (2005), Melewa and Saunders (2000) and Van den Bosch et al. (2006a). The consistent communications measurement scale was operationalized to measure the insurance firms' understanding of marketing communication tools and their ability to utilize these tools to present consistent brand identities (Coleman et al., 2011). The construct was measured using 11 scale items, 2 adapted from Coleman et al. (2011), while 9 more items were adapted from Reid (2005), Ewing and de Bussy (2000) and Low and Lamb (2000). Human resource initiatives measurement scale focused on the firms' activities with regard to monitoring employee performance and provision of training to enable employees to deepen relationships with clients (Coleman, 2011). The scale comprised 10 items, 2 adapted from Coleman et al.'s (2011) service brand identity measurement scale with while 8 items adapted from Roberts et al. (2003), Sirdeshmukh et al. (2002) and Sin et al. (2005a). Brand performance measurement scale comprised 8 subjective rand performance measures along financial, customer and employee based dimensions adapted from Coleman et al. (2011). All questions in sections two and three of the questionnaires were measured on Likert scales anchored by strongly disagree (1) to strongly agree (5). The questionnaire was pilot-tested on a convenient sample of 50 participants from among the insurance agents. Conducting the pilot study among insurance agents ensured that the actual study would not be conducted on respondents would have already had prior knowledge of the research instruments would influence their subsequent responses as advised by Haralambos and Holborn (2000). The ultimate survey of the insurance entities was administered online.

4.0 RESULTS AND DISCUSSION

4.1 Organizations' and Respondents' Sample Profiles

At the institutional level, responses from a total of 214 regulated insurance entities were received against an originally designed sample of 449. At the elementary level, the study utilized responses from a total of 428 respondents obtained from the 214 regulated entities. Overall, these figures represented a 47.66% response rate. Out of the 214 regulated insurance entities that made up the final survey sample, the highest percentage were insurance brokers (46.3%) followed by motor assessors (17.3%) and insurance investigators (14%). Mainstream insurance companies made up to 12.6% of the sample while motor assessors were 1.4% of the final sample. In terms of organizational age, 32.7% of the entities had operated for more than 20 years while the lowest percentage (17.8%) had been in their respective businesses for between 6-10 years. Size-wise, slightly over half (53.7%) of the regulated insurance entities had up to 50 employees compared to 24.8% and 21.5% of the entities that had between 51 and 100 and more than 100 employees respectively.

The demographic profile of the ultimate study participants consists of sex, education, position held in the insurance entity and working experience in the entity. The 428 respondents included more males (73.8%) than females (26.2%). With regard to educational background, the highest percentage of respondents (48.6%) had attained bachelor's degree qualifications, followed by 38.3% who had masters degree qualifications and 13.1% diploma level education graduates. Collectively, more than three quarters (86.9%) of the respondents were graduates or professionals. In terms of their position in the insurance entities, the largest section of the respondents (33.7%) were marketing managers, followed by marketing officers (16.8%) and then Principal officers (15.9%). Marketing executives and managing directors made up to 15.0% of the sample in each case while the CEOs were 3.7%. Finally, with regard to working experience, 45.8% had worked with their respective entities for 6-10 years, 29% for between 1 and 5 years and 25.2% for over 10 years. Overall, 75% of the respondents had over 5 years working experience with their current entities and were therefore in a position to provide fair evaluation of branding activities as well as provide reliable information on their respective entities' average performance based on subjective measures. Following recommendations of scholars in marketing research scaling literature (Anderson and Gerbing, 1988; Churchill, 1979; Cudeck and Browne, 1983; Hair et al., 2006; Iacobucci et al., 2007), the completed sample of elementary units (428) was randomly split using SPSS into calibration (n_1=214) and validation (n_2=214) samples. Cronbach's Alpha, exploratory and confirmatory factor analyses were performed on sample n_1 (calibration sample). Any item modifications were made based on the results from sample the calibration sample. The validation sample (n_2) was used to verify the service brand identity measurement scale and establish its psychometric properties

4.2 Means and Standard Deviations of Brand Identity Measurement Scale

The final corporate (CVI) measurement scale had a total 11 items, consistent communications (CCM) 6 items and human resource initiatives 8 items. On the CVI measurement scale, the respondents expressed strong agreement that corporate colour one of the things that make their organizations be recognized (M=4.52, SD=0.54), while agreeing that their respective brands are consistently presented through facilities, equipment, personnel and communications material (M=4.40, SD=.490). In particular, the respondents agreed that corporate business slogan (M=4.39, SD=0.63) and symbols they use (M=4.37, SD=0.49) are helpful in making their organizations recognizable, while at the same time vouching for the logo an important part of their organization's visual identity that portrays who they are ((M=4.35, SD=0..49). Furthermore, the respondents agreed that the font they use in documents is an important part of their brands' visual identity (M=4.28, SD=0.46), the style used to write organization's name (M=4.22, SD=0.927) and the stationery they use (M=3.82, SD=1.03) makes their organizations be recognized. The respondents showed moderate agreement that the premises and vehicles are part of their brand identity. It can generally interpreted that exhibited relatively high agreement that the visual identity of their brands/organizations is transmitted through the font, corporate logos, business slogans, colours, premises, employee dress codes, facilities, equipment, personnel and communications material and vehicles.

With regard to the consistent communications measurement scale, the mean scores of each item generally indicate that respondents tended to strongly agree that the people managing the communications programmes for their organizations have a good understanding of the strengths and weaknesses of all major marketing communications tools (M=4.43, SD=0.57); that the process of managing the reputation of the organization is the responsibility of everyone in these organizations (M=4.42, SD=0.69) and; that the marketing communications of the organizations deliver a common brand message (M=4.41, SD=0.53). Likewise, the respondents agreed that their organizations carefully coordinate the brand message being sent by all their operations to ensure brand positioning consistency (M=4.37, SD=0.54), the organizations' advertising, public relations and sales promotions all present the same clear consistent message to stakeholders (M=4.34, SD=0.55) and everyone in the organizations is well informed about organizational objectives (M=4.13, SD=0.66). Thus, the respondents demonstrated a high degree of consistent communications in their organizations.

Finally, with respect to HRI, the respondents tended to demonstrate strong agreement that employees in their organizations were encouraged to focus on clients' needs, desires and attitudes (M=4.48, SD=0.65), as they were are trained to provide prompt service to the clients (M=4.30, SD=0.71). The further agreed that employee training programs are designed to develop skills required for acquiring and deepening client relationships (M=4.28, SD=0.45), employee performance is measured and rewarded based on meeting clients needs and successfully serving the client (M=4.26, SD=0.65), the organizations regularly monitored employees' performance in meeting clients needs (M=4.24, SD=0.46) and that the employees are trained to behave in a manner that reflects the brand's image (M=4.08, SD=0.81). Whilst the respondents were quite in agreement that their organizations' management encourage all employees to become involved in standard setting (M=3.72, SD=1.12), they were quite non-committal on the extent to which the organizations provide employee training that places an emphasis on employees' communication skills (M=3.40, SD=1.15). Hence, it can fundamentally be interpreted that the insurance entities studied appreciated the role of human resources in building brand identity, for instance, by investing in training programmes which is consistent with the brand's values as outlined by de Chernatony (2006).

4.3 Means and Stand Deviations of Brand Performance Measurement Scale

The brand performance (BPERF) measurement scale comprised of 8 items used to assess the respondents' views on their organizations' average performance in the last three years compared to their main competitors. Similar to the brand personality measurement scale, the respondents were asked to indicate their level of agreement with each item on a five-point Likert scale. The mean scores of the scale items ranged from 4.14 to 4.46. The respondents expressed rather strong agreement (M=4.46, SD=0.55) that on average, their respective companies' reputation had been significantly better than their main competitors'. They further agreed that on average, their companies' performance was better that their main competitors' in net profits (M=4.36, SD=0.55), employee satisfaction (M=4.36, SD=0.53), employee retention (M=4.34, SD=0.51), customer awareness of the company and services (M=4.26, SD=0.52), relative customer satisfaction (M=4.22, SD=0.58), customer loyalty (M=4.21, SD=0.60) and market share based on revenue (M=4.14, SD=0.51).

4.4 Reliability and Exploratory Factor Analysis

Initial reliability examination of the measurement scales was conducted in SPSS 23 through an examination of each Cronbach's alpha coefficients and item-to-total correlations (ITC). The analysis was conducted for each of the measurement scales of service brand identity constructs with the objective of identifying and removing potentially problematic items. As a rule of thumb, a .70 cutoff value was established for the Cronbach's alpha (Nunnally, 1979). As for the item-to-total correlation, cut-off value of 0.5 recommended by Zaichkowsky (1985) was adopted. The item deletion process was performed in order to increase the alpha value. The items were deleted one at a time, starting with the one with the lowest ITC, and the reliability for the new alpha value was re-tested. Initial reliability estimates for each construct's measurement scale indicated that the alpha coefficients for each construct were encouraging since they exceeded 0.7 (Clark and Watson, 1995; Nunally, 1979), showing a high degree of internal consistency. The human resource initiatives had the highest initial alpha value (0.779), while consistent communications measurement scale indicated the lowest initial alpha (0.736). The corporate visual identity systems scale had an alpha=0.747.

Based on an examination of the item-to-total correlations, six items were dropped from the corporate visual identity scale, two from the consistent communications scale and four items from the human resource initiatives scale due to ITC values below .50. These items were dropped step by step as improvements in both the ITC values for the remaining items and the alpha values for each scale were observed to avoid deleting a large number of items. The resulting measurement scale for corporate visual identity had 5 items with alpha = 0.868, consistent communications (4 items), alpha =0.803 and human resource initiatives (4 items) with alpha=0.824.

With 14 scale measurement items and a calibration sample size of 214, the dataset was considered suitable for exploratory factor analysis (EFA). The suitability of the dataset for EFA was further confirmed by the Bartlett's Test of Sphericity (χ^2 = 1520.135; df=78; p=0.000) and the Kaiser-Meyer-Olkin Measure of Sampling Adequacy (0.764). As a final check of suitability for EFA, the anti-image correlation matrix revealed that all the diagonals exceeded the required 0.5 minimum threshold (Field, 2005), while inspection of the off diagonals revealed the vast majority of item correlations were below 0.1 which again indicated the suitability of the data for EFA. Thus, the calibration sample (n=214) was subjected to principal axis factoring (PAF) with oblique rotation (PROMAX) since the intention was to uncover construct dimensionality (Conway and Huffcutt, 2003), due support for this method with non normal data (Costello and Osborne, 2005) and the fact that the factors were expected to correlate with each other (Field, 2005). Three main criteria were utilized to decide how many factors to retain. First, factors that had Eigenvalues greater than 1 were considered common factors (Kaiser, 1960; Nunnally, 1979). Second, the number of factors extracted needed to account for 50%-60% of the variance explained (Hair et al., 2006). Finally, the criteria for item retention on a given latent variable/factor was based on factor loading >.50 on a given factor and common loading variables sharing similar conceptual meaning. Based on these criteria, a three-factor, 13-item solution that accounted for 59.6% of the variance was obtained (Table 1). All items from the corporate visual identity measurement sub-scale loaded on Factor 1, and so its name was retained as CVI. Similarly, Factor 2 contained only items from the consistent communications measurement scale and its name was retained while items from the human resource initiatives measurement scale loaded on Factor 3 whose name was also retained.

Table 1: EFA Factor Loadings, Eigenvalues, Variance Extracted and Cronbach's Alpha of Service Brand Identity Measurement Scale

Item	Item Description	Factor Loadings		
		CVI	CCM	HRI
CVI_2	Our logo is an important part of our visual identity that portrays who we are	.945		
CVI_3	The symbols we use are helpful in making our organization recognizable	.832		
CVI_1	The font we use in our documents is an important part of our visual identity that portrays who we are	.770		
CVI_7	Our premises are part of our brand identity	.642		
CVI_4	Our corporate business slogan is one of the things that make our organization be recognized	.610		
CCM_2	Our organization's advertising, public relations and sales promotion all present the same clear consistent message to our stakeholders		.883	
CCM_1	The people managing the communications program for our organization have a good understanding of the strengths and weaknesses of all major marketing communications tools		.869	
CCM_3	Our organization carefully coordinates the brand message being sent by all its operations to ensure brand positioning consistency		.658	
CCM_4	In our organization, the process of managing our reputation is the responsibility of everyone		.527	
HRI_2	Our organization regularly monitors employees' performance in meeting clients needs			.946
HRI_3	Employee performance is measured and rewarded based on meeting clients needs and successfully serving the client			.725
HRI_1	Our employee training programs are designed to develop skills required for acquiring and deepening client relationships			.717
HRI_5	Our employees are encouraged to focus on clients' needs, desires and attitudes			.591
	Eigenvalue	4.17	2.66	1.98
	% Variance	29.33	17.82	12.44
	Cronbach's Alpha	.868	.851	.824

Extraction Method: Principal Axis Factoring. Rotation Method: Promax with Kaiser Normalization.

4.5 Confirmatory Factor Analysis

Confirmatory factor analysis (CFA) was conducted on the 13 items from EFA using structural equation modelling (SEM) in the Analysis of Moment Structures (AMOS) Version 23.0 to examine whether the collected data was consistent with a very constrained hypothesised brand identity measurement model (Byrne, 2001) and evaluate to what extent the collected data set confirmed the theoretical aspects of brand identity (Hair et al., 2006). The properties of the three-factor service brand identity measurement scale were tested using SEM in AMOS 23.0, and the maximum likelihood (ML) method as an estimation technique for model evaluation and procedures (Anderson and Gerbing 1988; Byrne 1998). The hypothesised brand identity measurement model (Figure 2) was examined using three types of fit index: absolute fit indices, incremental fit indices and parsimonious fit indices (Tabachnick and Fidell 2007). The CFA produced a significant chi-square statistic (χ^2 = 246.762, df = 62, p= .000, N = 214). Among the absolute fit indices, the root mean square error of approximation (RMSEA) was =0.118; the standardised root mean square residual (SRMR) =0.043 and goodness-of-fit index

(GFI) =0.844. For incremental fit indices, the normed fit index (NFI) was 0.842, adjusted goodness of fit index (AGFI) was 0.771 and the Tucker Lewis Index (TLI) was 0.843. Finally, for the parsimonious fit measures, the comparative fit index (CFI) was 0.875 while the incremental fit index (IFI) was 0.876.

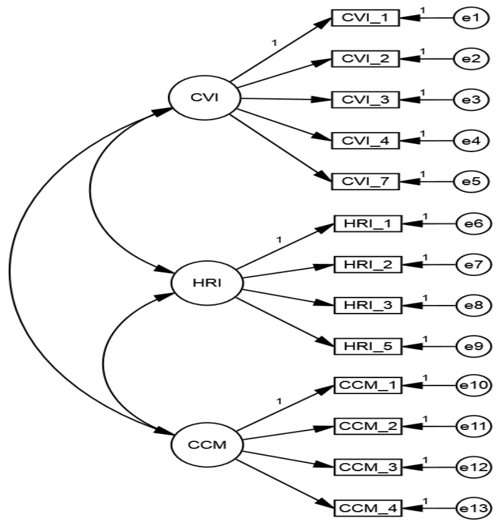


Figure 2: Measurement Model for Service Brand Identity

Overall, these model fit indices implied that the model was not a good fit to the data but assessment of the AMOS output's parameter estimates and modification indices revealed that there was room for improving the model fit. Modification indices, individual item reliability (squared multiple correlations or R^2) and standardized loadings (standardized regression weights) in AMOS output were the main options to verify the dimensionality of the service brand identity measurement model or to verify the model fit. These indices were examined during evaluation of model fit to get the direction of modification, for example whether freeing or incorporating parameters either between or among unobserved variables if required in obtaining better model fit. Consequently, initial examination of the AMOS output indicated that the items CVI_4, CVI_7, HRI_1, HRI_5, CCM_3 and CCM_4 were candidates for removal due to varied reasons that included low standardised regression weights, low individual reliabilities (R^2) and item misspecifications. These items were deleted from the model iteratively, starting with the most problematic to ensure that the remaining items made both theoretical and conceptual sense other than focusing on ensuring good fitting model. On deleting each item, ad hoc model estimations were ran and the fit indices examined to determine whether there were any improvements in the model fit with every deletion. The best fitting model was obtained after deleting CVI_4, HRI_5 and CCM_4 from the model and retaining items CVI_7, HRI_1 and CCM_3. Thus, the fit indices for the re-specified 10-item brand identity measurement model were as follows: χ^2 = 89.578 (df = 32, p=0.000); RMSEA = 0.82; SRMR=0.039; GFI=0.924; NFI=0.925; AGFI = 0.896; TLI=0.93; CFI=0.95 and; IFI=0.951. The retained 10 items in the three different construct measures of service brand identity not only suggested reasonable congruity between data and the measurement model but their contents made conceptual sense and confirmed reasonably to extant theoretical literature. Thus, the re-specified service brand identity measurement model was adopted as the best fitting model as well as the most plausible both conceptually and theoretically.

4.6 Validity and Reliability of Final Brand Identity Measurement Scale

The validation sample (n=214) was used to assess the psychometric properties of the final 3-factor, 10-item service brand identity measurement model (Table 2). Internal consistency was assessed using both the Cronbach's alpha and calculation of composite reliability using the Fornell and Larker's (1981) composite reliability formula. The composite reliability for all the three measurement sub-scales were above the recommended level of 0.6 (Bagozzi and Yi, 1988), that is, corporate visual identity = 0.97, consistent communications = 0.84 and human resource initiatives = 0.95. In addition, Cronbach's alpha values for all the dimensions were above the 0.7 (Nunnally, 1979): corporate visual identity = 0.88, consistent communications = 0.85 and human resource initiatives = 0.82.

Table 2: Std Factor Loading, t-Values, AVE and Composite Reliability for Brand Identity(Validation Sample, n=214)

Constructs and Items		Std Factor Loading	Indicator ME	t-Value	p-Value	AVE	Composite Reliability	Cronbach's Alpha
1.	**Corporate Visual Identity**					**0.88**	**0.97**	**0.88**
CVI_1	The font we use in our documents is an important part of our visual identity that portrays who we are	.780	.116					
CVI_2	Our logo is an important part of our visual identity that portrays who we are	.999	.001	15.89	.000			
CVI_3	The symbols we use are helpful in making our organization recognizable	.775	.116	12.75	.000			
CVI_7	Our premises are part of our brand identity	.641	.124	10.11	.000			
2.	**Consistent Communications**					**0.65**	**0.84**	**0.85**
CCM_1	The people managing the communications program for our organization have a good understanding of the strengths and weaknesses of all major marketing communications tools	.850	.354		.000			
CCM_2	Our organization carefully coordinates the brand message being sent by all its operations to ensure brand positioning consistency	.933	.171	13.24	.000			
CCM_3	Our organization carefully coordinates the brand message being sent by all its operations to ensure brand positioning consistency	.657	.554	10.45	.000			
3.	**Human Resource Initiatives**					**0.87**	**0.95**	**0.82**
HRI_1	Our employee training programs are designed to develop skills required for acquiring and deepening client relationships	.679	.088		.000			
HRI_2	Our organization regularly monitors employees' performance in meeting clients needs	.932	.038	9.91	.000			
HRI_3	Employee performance is measured and rewarded based on meeting clients needs and successfully serving the client	.744	.164	9.70	.000			

Convergent validity was examined in three ways. First, via the average variance extracted (AVE) values for each service brand identity construct, obtained by substituting AMOS output into Fornell and Larcker's (1981) formula for AVE. According to Fornell and Larcker (1981), convergent validity is achieved when AVE value is greater than 0.5. The AVE value for the corporate visual identity was 0.88, consistent communications = 0.65 and human resource initiatives = 0.87, thus confirming the scale's convergent validity. The second evidence of convergent validity can be judged from the standardised factor loadings which should be greater than 0.5 (Tabachnick and Fidell 2007). For this study, the standardised factor loadings of the items on their related factors in the re-specified service brand identity model on their postulated dimensions ranged from 0.641 to 0.999, further confirming convergent validity of the service brand identity measurement scale. Finally, convergent validity can be adduced if each indicator's standardised factor loading coefficients on its posited underlying construct factor produces statistically significant results at the $p = .05$ level (Holmes-Smith et al., 2006; Lin and Ding, 2005). In other words, if the t-value for each item being significant (i.e. >1.96) then convergent validity can be proved. In this study, all the t-values associated with the individual items were greater than ±1.96 and significant, ranging from 9.697 to 15.891 ($p<0.001$) hence adducing evidence of convergent validity.

Discriminant validity was evaluated by comparing the average variance extracted (AVE) values associated with each factor to the pairwise correlations among the factors (Staples et al., 1999). In order to claim discriminant validity, the AVE estimates should be greater than the square of the correlations for each pair of dimensions (Sin et al., 2005). In this study, for all factor pairs of the service brand identity measurement scale, the AVEs were higher than their corresponding squared pairwise correlations. Thus, it can be concluded that the final service brand identity measurement scale exhibited high discriminant validity.

4.6 Hypothesis Testing

The study sought to determine the influence of each individual dimension of service brand identity on brand performance. Hence, the structural model was estimated with the sole purpose of testing the underlying hypotheses (H1, H2 and H3). Consequently, the structural model (Figure 3) was estimated using Maximum Likelihood Estimation and goodness-of-fit indices examined to assess if the hypothesized structural model fit the data. The model's goodness-of-fit statistics as well as the hypothesised path coefficients were reviewed to verify the stated hypotheses. The fit indices for the structural model showed that although very marginal, there was degradation of fit between the measurement model the structural model. However, the fit indices were largely satisfactory with χ^2 = 1465.438 (df = 42, p=0.00, N=214); RMSEA = 0.08; SRMR=0.042; GFI=0.89; NFI=0.90; AGFI = 0.87; TLI=0.90; CFI=0.92 and; IFI=0.92. Thus, the path coefficients and their levels of significance were reviewed to determine the direct effects of individual dimensions of service brand identity on brand performance. The SEM findings were assessed based on estimated path coefficient (β) value with critical ratio (C.R. equivalent to t-value) and the associated p-value (Table 3). The standard decision rules (t-value greater than or equal to 1.96 and p-value ≤ .05) were applied in deciding the significance of the path coefficient between brand performance dimensions (dependent variable) and service brand personality (independent variables) (Bryne, 2001).

H1: Corporate Visual Identity and Brand Performance - The direct path coefficient between corporate visual identity and corporate brand performance revealed significant support for H1 (Estimated β value = 0.147 with t-value = 9.443 and p= .000). This confirms that corporate visual identity in form of symbols such as fonts used in documents and organizational logos to project brand identity has a significant direct effect on corporate brand performance. These results are largely consistent with most other previous studies including Henderson et al. (2003), Lancastre and Corte-Real's (2007), Kim et al., (2003) and Jun et al.'s (2008) who have reported on the positive relationship between corporate visual identity elements and firm performance. The findings imply that the visual cues of an organization transmitted through the document fonts, organizational logos, symbols and premises are critical elements that project the brand identity of an organizations by driving brand awareness, thus enhancing brand recall (Berry, 2000;Keller, 2003; Miller et al., 2007; Henderson et al., 2003) thus enhancing an organizations competitive advantage (Simoes et al., 2005) and hence positive brand performance.

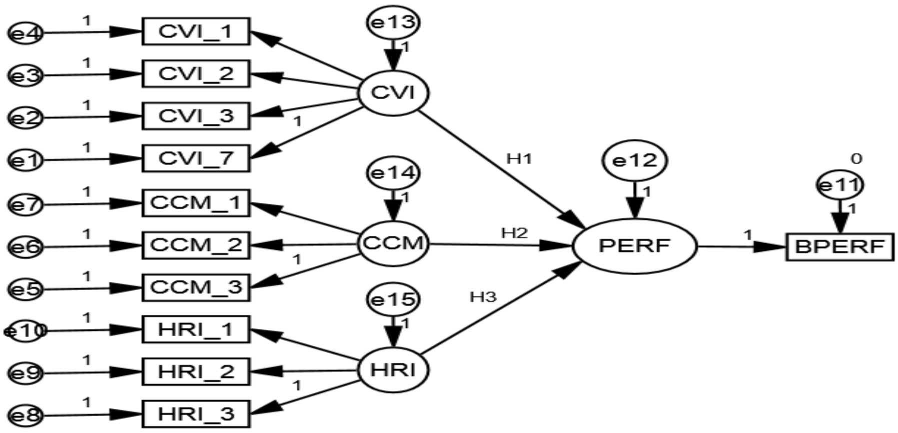


Figure 3: Structural Model With Hypothesised Causal Relationships

H2: Consistent Communications and Brand Performance - The direct path between consistent communications and corporate brand performance was validated by this study. The estimated β value = .233 (t-value = 4.264 and p= .000) in the structural model revealed strong support for H2, that consistent communications has a positive and statistically significant effect on brand performance in the insurance services sector in Kenya. These results validate the findings of earlier studies such as Low's (2000), Reid (2003) and Reid (2005) about the significant influence of integrated marketing communications on various measures of firm performance in different contexts. Fundamentally, these results affirm that managing communication programmes in an organization by ensuring that clear and consistent messages are sent out to stakeholders through advertising, public relations and sales promotion in a coordinated fashion ensures consistency in brand positioning is important in building and maintaining not only customer relationships but also enhancing brand equity (Ambler et al., 2002; Keller, 2003; Madhavaram et al., 2005). This is more so when this role is performed by people individuals who have a good understanding of the strengths and weaknesses of all major marketing communications tools that are at the disposal of the company.

H3: Human Resource Initiatives and Brand Performance - The path coefficient for hypothesis 3 was also significant in the structural model (Estimated β value = .713 with t-value = 11.468 and p=.000). Therefore, the hypothesis H3 which stated that human resource initiatives have a positive and statistically significant effect on brand performance was validated. Consistent with prior studies (Brown et al., 2010; Katou, 2012; Stavrou et al., 2010; Tan & Lim, 2012; Tung-Shan et al., 2011; Youngcourt et al., 2007), allude to the fact that developing employees' skills through targeted training programmes, aimed at building strong relationships with clients and regularly monitoring and rewarding employees performance based on meeting clients' needs is critical to building brand identity, effectively translating to better business performance outcomes (Chi et al., 2008; Katou, 2012).

Table 3: SEM Output for Hypothesised Path Relationships in the Structural Model

Hypotheses	**Paths**			**Std (β)**	**SE**	**t-value**	**p-value**
H1: Corporate visual identity has a positive and significant effect on brand performance	PERF	<---	CVI	.147	.537	9.443	.000
H2: Consistent communications have a positive and significant effect on brand performance	PERF	<---	CCM	.233	.499	4.264	.000
H3: Human resource initiatives have a positive and significant effect on brand performance	PERF	<---	HRI	.713	.208	11.468	000

5.0 CONCLUSION AND RECOMMENDATIONS

This paper has applied on Coleman et al.'s (2011) service brand identity network to examine the effect of three service brand identity constructs namely corporate visual identity, consistent communications and human resource initiatives, on brand performance within the insurance sector of a developing economy. Relying on the perceptions of marketers on their companies' brand identity building activities and their evaluation of their companies relative performance, the data shows that all the three dimensions of service brand identity have a positive and significant effect on brand performance. Human resource initiatives emerged as to be playing a more significant role in driving brand performance compared to consistent communications and corporate visual identity. These findings add to the body of knowledge of service brand identity building and its benefits, complete with practitioner and scholarly implications.

The analysis revealed how strong the perceptions of marketers were with regard to the importance of corporate visual identity elements such as the font, logo, symbols and premises help to make their companies recognizable. As both theoretical and prior empirical literature have shown, this paper makes its contribution and appreciates the salient role that these visual cues play in enhancing brand recognition and brand recall that ultimately improves brand awareness, which in itself is an antecedent of customer-based brand equity and brand performance as a whole. Marketing managers should therefore invest in brand identity building activities that seek to visually raise brand awareness among the consumers so as to leverage on the essence of brand recognition and recall.

The study has also revealed that how managing communication programmes in an organization, a function that targets to convey clear, consistent and coordinated brand messages to stakeholders via various communications strategies is an important aspect of building brand identity. What comes out clearly is the need to entrust this function in a team that has a good understanding of the strengths and weaknesses of all major marketing communications tools that are at the disposal of the company. It should however be noted that brand communication is a cross-functional obligation of all the departments in an organization. Therefore, marketing managers should endeavour to build cross-functional relationships with other departments while striving to ensure that the marketing team charged with the responsibility of managing brand communications has the requisite capabilities that the organization must equally invest in extensively.

Finally, by establishing a positive and significant relationship that human resource initiatives have on brand performance, the paper has confirmed that investing in human resource development activities including training, monitoring performance and performance-based reward programmes significantly contribute to brand performance. Consequently, marketing managers need to develop cross-functional ties with their human resource departments to align organizational branding activities with human resource functions that drive the overall brand performance. Generally, marketing managers should be strategic in the allocation of marketing resources so as to focus on brand identity building activities that have the highest likelihood of enhancing brand performance. This is especially true given the competing marketing activities for organizational marketing budgets.

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