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Investigating the Mediating Role of Organizational Loyalty in the Effect of Internal Branding on Customer-Based Brand Equity (Case Study: Asia Insurance in South Khorasan Province)

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ABSTRACT:
Customer-based brand equity occurs when the consumer is familiar with the brand and keeps favorable, strong, and unique brand associations in his or her memory. Meanwhile, in services, due to the close relationship between employees and customers, the attitudinal, emotional, and behavioral patterns of employees play an important role in this familiarity and favorable association. In this regard, the present study seeks to investigate the effect of internal branding on customer-based brand equity through organizational loyalty. The statistical population consisted of two groups: the first group included employees working in supervision and agencies of Asia Insurance in South Khorasan Province, and the second group included customers who had been covered by one of Asia Insurance's plans for at least 3 consecutive years. Based on the Morgan table, the sample size was determined as 63 for employees and 384 for customers, and they were selected using simple random sampling. Three questionnaires were used to collect data, including the internal branding questionnaire of Ponjaysri and Wilson (2009), the customer-based brand equity questionnaire of Mita and Sharma (1995), and the organizational loyalty questionnaire of Savariklin et al. (1998). Convergent and divergent validity methods were used to measure validity, and Cronbach's alpha method was used to measure reliability, the coefficient of which for all variables was greater than the specified threshold, i.e. 0.7. Smart PLS3 software and structural equation testing were used to test the hypotheses. The research findings showed that at a 95% confidence level, internal branding and organizational loyalty have a positive and significant effect on customer-based brand equity, but the extent of its effect through the mediating variable of organizational loyalty is greater than its direct effect.

Keywords: internal branding, organizational loyalty, customer-based brand equity, Asia Insurance Company

INTRODUCTION:

Branding is one of the powerful tools of organizations to compete in today's competitive market (Hassani et al., 2018). They also use branding to create competitive advantage and greater sustainability in the market. Therefore, brands have been an important part of organizations' marketing strategies for hundreds of years and they have invested their efforts and resources in various aspects of branding, including brand equity. Shuker and Aaker define brand equity as an organization's value-added activity to strengthen the relationship with stakeholders. Furthermore, they acknowledged that this value-added activity can be considered from a product, business, or customer perspective. He (2022) clarified the concept of brand equity and said that organizations can measure their brand equity by measuring the increase in cash flows from their products or services. Furthermore, he claimed that this concept can be used in three different aspects. First, the concept of brand equity can be used as the value of a brand name that is separate from other tangible and intangible assets. Second, brand equity can also be considered as the level of customer attachment to the brand. Third, the concept of brand equity can also be seen as a set of external stakeholders' thoughts and views about the brand. Smith (2021) acknowledged that these three aspects are not independent because the brand equity of organizations is related to each other at all levels.

Meanwhile, organizations have realized the importance of their human capital in creating brand equity (Faris, 2010). They have well realized that efforts to create internal branding help create brand equity (Erkman et al., 2018). In addition, higher brand equity is an encouraging sign of organizational sustainability. Internal branding is a prerequisite for employee-based brand equity (EBBE). Because, employees play an important role in transforming brand capabilities from organizations to customers (Wei, 2022). Huang and Sarigolu (2014) argue that an organization's brand equity is positively realized when employees effectively play an active role in transmitting it to customers. Therefore, they point out that the role of employees in creating brand equity is very important. Backhouse and Tico (2004) also claimed that the brand is not only related to products or services but also to

human resources. This importance has drawn attention to internal branding (King and Grace, 2010). Brand is a multidimensional concept and when used among employees of an organization, it is called internal branding (Hassani et al., 2018). Internal branding can be considered as a means to create strong brands for the company. The purpose of internal branding is to ensure that brand messages are well communicated to employees (Liu, 2022). Customer-based brand equity has been described by Kamakura et al. as the distinctive effect of brand knowledge on consumers' response to brand marketing. Customer perception of product or service and brand attributes helps them to attach special importance to organizations which is known as brand equity. Keller et al. (2003) believed that customer-based brand equity is the link between brand quality, brand loyalty and brand awareness (Hassani et al., 2018).
In addition to internal branding, organizational loyalty is still an interesting topic for researchers and practitioners of customer-based brand equity studies today (Lim, 2016). Loyalty is an important indicator of a successful relationship, whether from the employee or customer perspective. Company managers strive to retain their employees for the long term, while expecting employees to retain customers by providing the best quality services. To this end, companies try to attract new employees using internal branding strategies or retain good employees with internal branding tactics to create loyalty.

1 . Shocker and Aaker
2. Employee-based brand equity
3. Wei
4. Huang and Sarigöllü
5. Backhaus and Tikoo
6. King and Grace
7. Hasni et al.
8. Keller et al

Group discussions, training courses and workshops, and other strategies help employees act in accordance with brand claims and encourage them to become part of a particular brand in the long term (Hassani, 2018).
Conducting this research is important for several reasons: First, most studies related to brands, and especially internal branding, have been conducted in developed countries. This is while the context and content of business in third world countries are very different from developed countries (Hassani et al., 2018). Second, despite the importance of internal branding and employee loyalty in the long-term success of the organization, less research has been devoted to brand equity from the perspective of employees (Beltas, 2010). This study attempts to test the importance of internal branding in creating equity. Because, in recent years, more attention has been paid to internal branding (Zhang and Zhu, 2021).
In addition to internal branding, employee loyalty to the organization is also of great importance. Because, a loyal employee remains an effective employee, as Clark (1971 cited in: Hassani et al., 2018) argued that loyalty is a core component of idealistic organizational culture. When organizations emphasize the alignment of human resources with brand promises through internal branding, it creates employee loyalty to brands (Du Preez et al., 2017). According to the emotional contagion theory, employee loyalty is also transmitted to customers (Maria Stock et al., 2017).
Similarly, Ahmad (2014) and Kor (2020) showed that employee loyalty efforts affect consumer purchase decisions and long-term relationships with brands (Hassani et al., 2018).

However, evidence shows that few studies have been conducted on the relationship between employee-based brand equity and customer-based brand equity. Similarly, Koskimiz suggested that the results of internal branding should be measured from the perspective of external stakeholders (e.g. customers) (Hassani et al., 2018). Companies should shift their attention towards employee-based added value in order to perform better in a competitive market (Erkman, 2018). In general, in the insurance business environment in Iran, which is becoming more competitive with 26 companies, companies that can create more value for their customers by taking advantage of their human capital will be able to gain competitive advantage, and customer-based brand equity plays an important role in this. Now, the fundamental question is whether internal branding has a significant effect on customer-based brand equity and can organizational loyalty play a mediating role in this?

Theoretical foundations of the research:

Internal branding

Internal branding is a set of strategic processes that coordinate and empower employees to achieve the right experience for the customer in a sustainable manner. These processes include internal communications, training support, leadership activities, recognition and reward programs, recruitment activities, and retention factors (Hassani et al., 2018). Branding can be considered a key issue for improving brand positioning and organizational performance. Accordingly, organizations should strengthen brand advocacy behavior to enhance a positive organizational climate and improve employees' shared understanding of brand values (Matanda and Ndubisi, 2013). Erkmen (2018) conducted a study titled “The Effect of Internal Branding on Customer-Based Brand Equity”.

1 . Zhang and Xu
2 . Clark
3 . Du Preez et al
4 . Maria Stock et al
5 . Koskimies
6 .Erkmen

The findings of this study showed that internal branding has a significant effect on customer-based brand equity. Also, the effect of leadership practices, human resource management, and internal communications on brand awareness was confirmed. Hassani et al. (2018) conducted a study titled “The Effect of Internal Branding on Customer-Based Brand Equity with the Mediating Effect of Organizational Loyalty: Empirical Evidence from the Retail Sector.” The results of this study showed that internal branding affects organizational loyalty and customer-based brand equity.

Organizational loyalty:

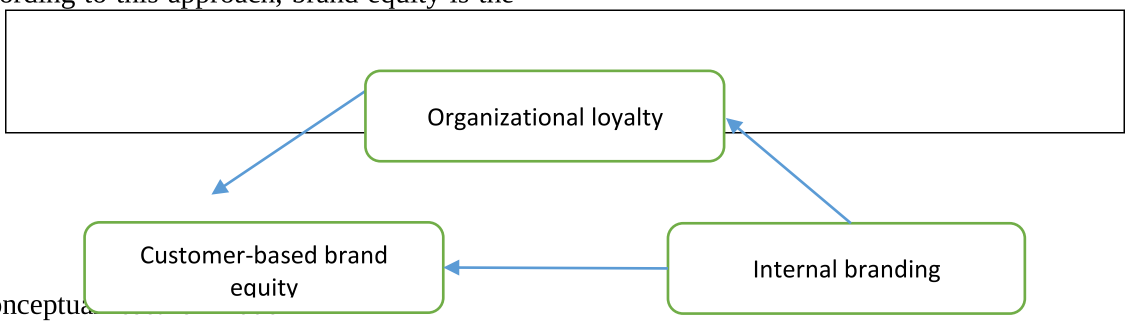
Organizational loyalty is a person's sense of identity and attachment to the organization (Qaed Amini et al., 1402). Qaed Amini Harouni et al. (1402) conducted a study titled "The Effect of Brand Knowledge and Organizational Loyalty on Employee-Based Brand Equity with the Mediating Role of Organizational Culture". The results of the study showed that brand knowledge has a positive and significant effect on employee-based brand equity with the mediating role of organizational culture, and organizational loyalty has a positive and significant effect on employee-based brand equity through organizational culture. Organizational loyalty includes the concept of sincere advocacy, which Graham (1991) first proposed as dimensions of organizational citizenship, along with concepts such as organizational participation and organizational obedience. He considered it different from loyalty to oneself, other individuals, units, and departments, and defined this type of loyalty as expressing the level of employee loyalty for organizational interests, support, and defense of the organization (Arabi, 2003: 58).

Customer-Based Brand Equity:

Customer-based brand equity is defined as the customer’s subjective and intangible evaluation of the brand, beyond his or her perception of the value earned (Hifford et al., 2016). Proponents of financial brand equity derive brand equity from other company assets. According to this approach, brand equity is the incremental cash flow generated from named products in addition to the cash flows generated from the sale of unnamed products (Salamzadeh, 2016). In contrast, customer-based brand equity is defined as the differential effects that brand knowledge has on customers’ responses to marketing activities regarding that brand (Soleimani, 2023). Brand equity is the positive effect of a brand on the difference between the prices that a consumer is willing to pay when the brand is known compared to the value of the benefits received. There are two schools of thought regarding the existence of negative brand equity. One view states that brand equity cannot be negative, hypothesizing that only positive brand equity is created by marketing activities such as advertising, public relations, and publicity. A second view is that negative brand equity can exist, due to catastrophic events for the brand, such as a large-scale product recall or continued negative press attention (for example, Blackwater or Halliburton). Colloquially, the term “negative brand equity” may be used to describe a product or service in which a brand name has a negligible impact on the product level compared to a no-name or private-label product.

The findings of the studies of Qaedamini Harouni et al. (1402), Sangari and Alizadeh Bloukani (2018), Soltani et al. (2016), Hassani et al. (2018) and Erkeman (2018) showed that internal branding has a significant effect on customer-based brand equity. Also, Soltani et al. (2016) and Hassani et al. (2018) confirmed the effect of internal branding on employees' organizational loyalty in their studies. On the other hand, the results of Hassani et al. (2018) also showed that there is a significant relationship between organizational loyalty and customer-based brand equity. By combining these results and specifically the findings of Hassani et al. (2018), the present study has examined the mediating role of organizational loyalty in the effect of internal branding on customer-based brand equity in the following conceptual model.

1 . Graham



Shape1. Conceptua

Research Method:

The present study is based on the purpose of an applied research and based on the method and nature, it is a descriptive-correlational research. The population of this study consists of two groups: The first group includes all employees working in supervision and agencies of Asia Insurance in South Khorasan Province, 75 people, who were surveyed for internal branding and organizational loyalty. Of this number, 63 people were selected based on the Morgan table and were selected using a simple random sampling method. The second group includes customers, that is, those who have been covered by one of the Asia Insurance plans for at least 3 consecutive years, of which at least 384 people were determined based on the Morgan table and were randomly selected from the agencies. This group was

used to collect information about brand equity. Among the employees, 56 people and among the customers, 89 people completed the questionnaire.
Three questionnaires were used to collect data, including the internal branding questionnaire of Ponjaysri and Wilson (2009), the customer-based brand equity questionnaire of Mitanda (2013), and the organizational loyalty questionnaire of Michel et al. (2002).

As shown in Table (1), the value of the average variance extracted (AVE) coefficients, which indicates the degree of correlation between a construct and its indicators, is more than 0.5 for all research constructs, which is considered by Fornell and Larker (1981) to be the appropriate threshold for accepting convergent validity.

Table 1: AVE coefficients for examining the convergent validity of research constructs

Average variance extracted (AVE)	**Variable**
0.694	Internal branding
0.761	Brand equity
0.635	Organizational loyalty

1 . Fornell & Larcker
In this study, Cronbach's alpha method was used to assess the reliability of the questionnaire. Considering that this coefficient is higher than 0.7 for all research variables, it can be said that the instrument has appropriate reliability (Table 2).

Table 2: Calculated alpha coefficient for reliability measurement

Cronbach's alpha coefficient	**Variable**
0.841	Internal branding
0.865	Brand equity
0.786	Organizational loyalty

Statistical analysis of this study was also conducted at two levels of descriptive and inferential statistics using SPSS and Smart PLS3 software.

Findings
The results showed that among the subjects, 21 people, or about 38 percent, were female employees and 33 people, or 59 percent of the subjects, were male employees. Among the 89 customers, 33 percent were female and 65 percent were male. Analysis of the educational status of the respondents shows that among the employees, 66 percent of the subjects have a bachelor's degree, 23 percent have a master's degree, and 9 percent have a post-graduate diploma, respectively. Among the customers, 44 percent have a bachelor's degree, 29 percent have a master's degree, 16 percent have a post-graduate diploma, 7 percent have a diploma, and 3 percent have a doctorate. Most of the subjects have a service history of 11 to 20 years (52 percent) and the lowest number has a service history of more than 30 years. Most of the subjects were in the 4-6 years experience range with 46% and the lowest number was in the 11 years and above range with 15%. Among employees, most of the subjects were in the 41-50 years age range with 41% and the lowest number was in the 60 years and above range with 5%. Among customers, most of the subjects were in the 41-50 years age range with 47% and the lowest number was in the 60 years and above range with 1%.
For the descriptive analysis of this variable, central indices such as minimum, maximum, mean, median and mode and dispersion indices such as standard deviation, kurtosis and skewness were used. (Table 3)

Table 3: Descriptive analysis indicators of research variables

Elongation	**Skewness**	**Fashion**	**Middle**	**Standard deviation**	**Average**	**Variable**
0.518	0.494	3	3.508	0.357	3.477	Organizational loyalty
0.762	0.571	3	3.119	0.464	3.223	Brand equity
0.542	-0.584	2	3.214	0.865	3.174	Internal branding

The results indicate that the goodness of fit (GOF) of the model is 0.619, which, given that it is more than 0.36, indicates a good fit of the model.

GOF $=\sqrt{\text{Communalıtıes} * R^2}=\sqrt{0.526 * 0.728} = 0.619$

In order to examine the impact coefficient of the mediating variable of organizational loyalty, the VAF formula was used as follows. This value indicates that about 20 percent of the effect of internal branding on brand equity is explained by organizational loyalty.

$$\mathrm{VAF} = \frac{a.\ b}{(a.\ b) + c} + \frac{0.772 * 0.214}{(0.772 * 0.214) + 0.677} = 0.196$$

In order to examine the significance of this effect, the Sobel test was used, and it was observed that the significance value obtained from this test (6.979) is greater than 1.96, which indicates confirmation of the significance of the effect of the mediating variable.

$$\mathrm{Z-value} = \frac{a.\ b}{\sqrt{(b^2 * s_a^2) + (a^2 * s_b^2) + (s_a^2 * s_b^2)}} = \frac{0.165}{0.097} = 6.979$$

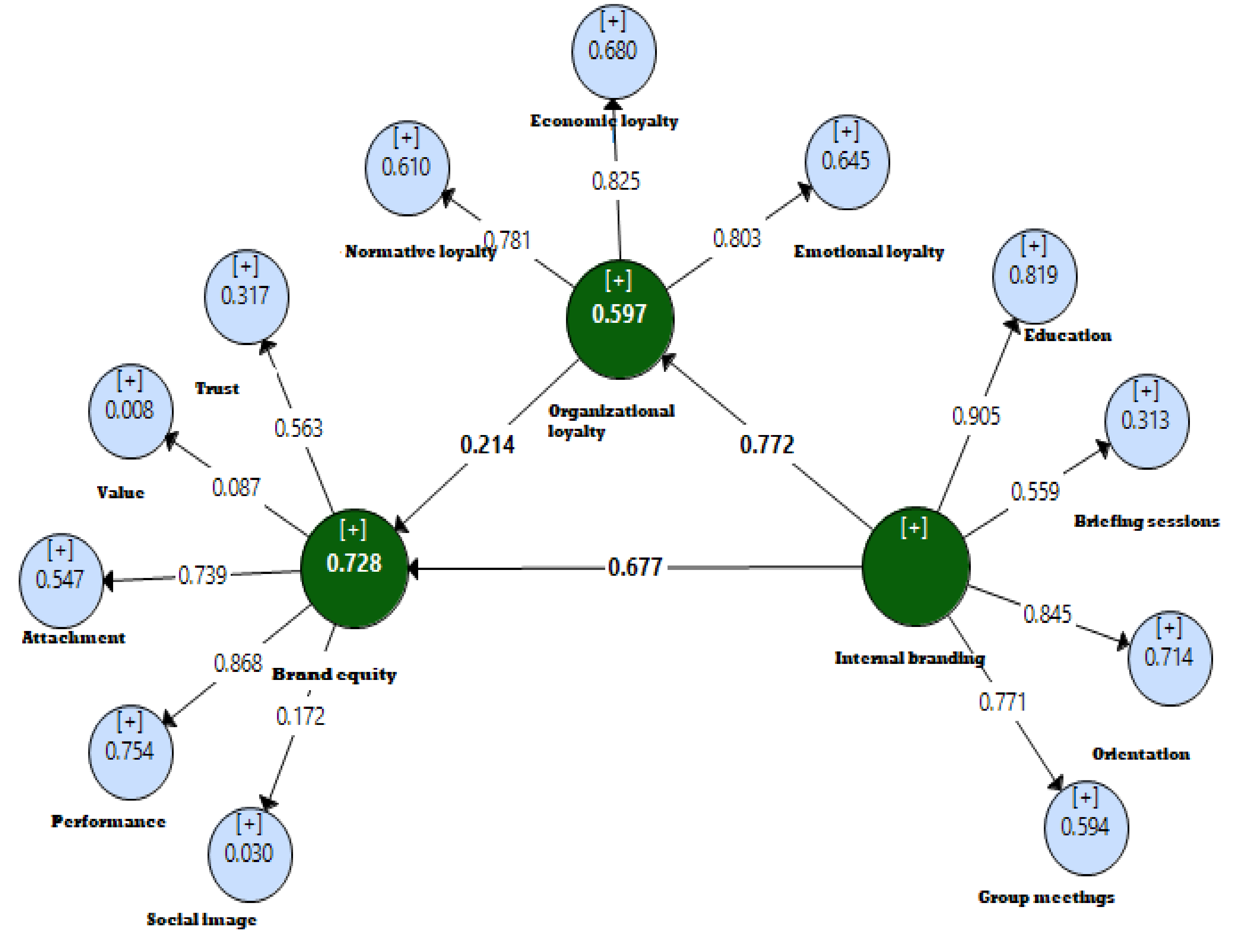


Figure 1: Path coefficient of the mediating role of organizational loyalty in the effect of internal branding on brand equity

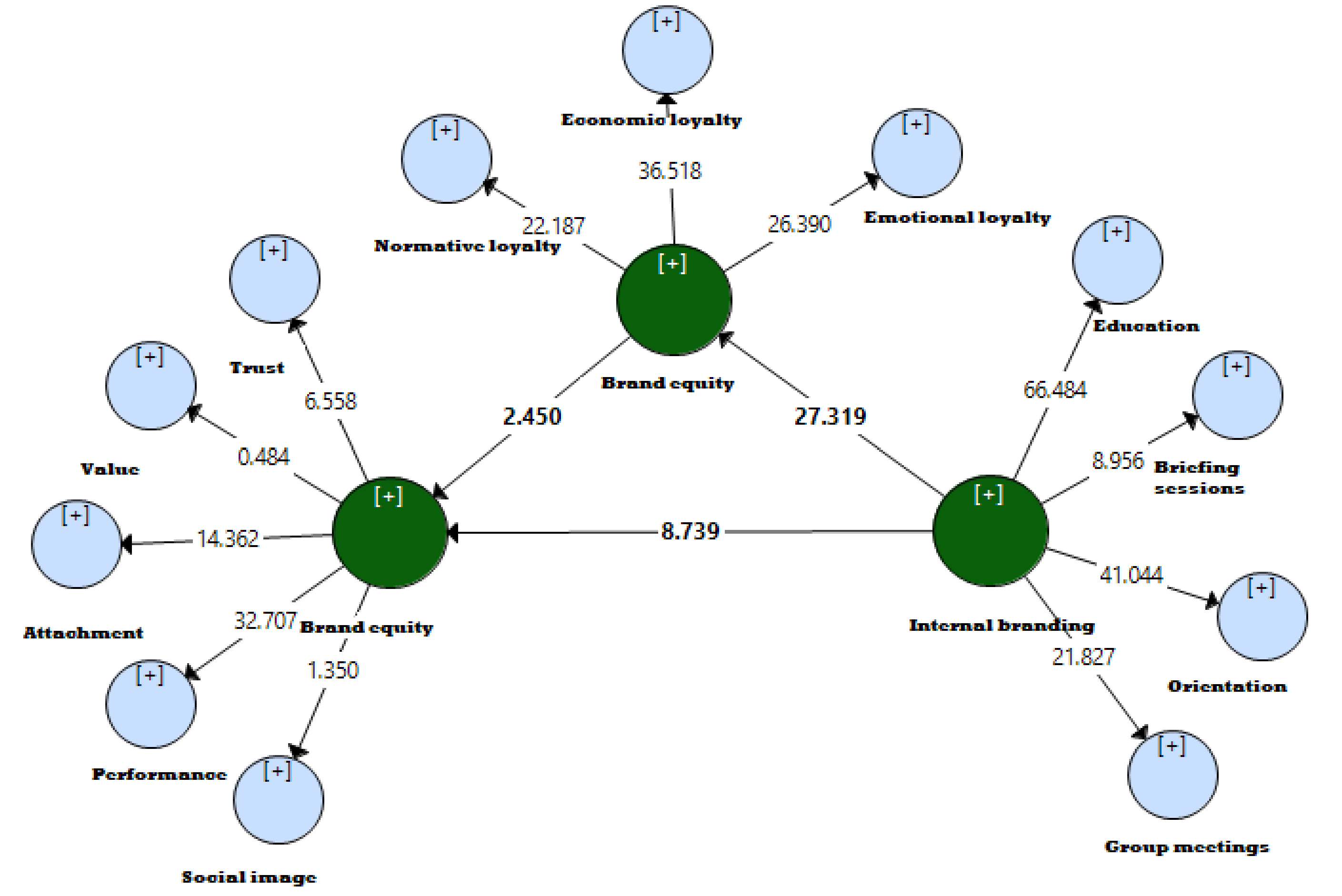


Figure 2: Significance coefficient of the mediating role of organizational loyalty in the effect of internal branding on brand equity

The results indicate that the overall model fit (GOF) is 0.663, which, considering that it is more than 0.360, indicates a strong fit of the model.

$GOF=\sqrt{Communalities * R^2}=\sqrt{0.623 * 0.706} = 0.663$

By examining the path coefficient of the effect of internal branding on customer-based brand equity, shown in Figure (3), it can be seen that this value is (0.840), and since the significance value of the relationships between the aforementioned variables, shown in Figure (4), is (33.184) and is greater than 1.96, the significance of this relationship is confirmed.

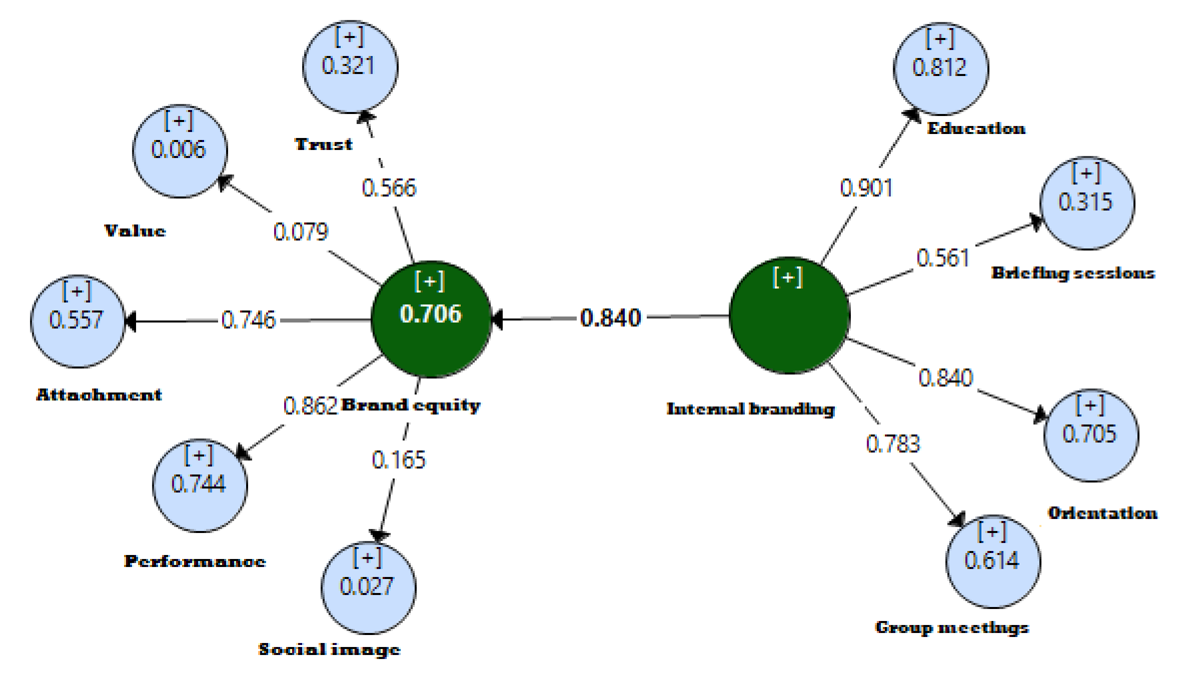


Figure 3. Path coefficients of the effect of internal branding on customer-based brand equity

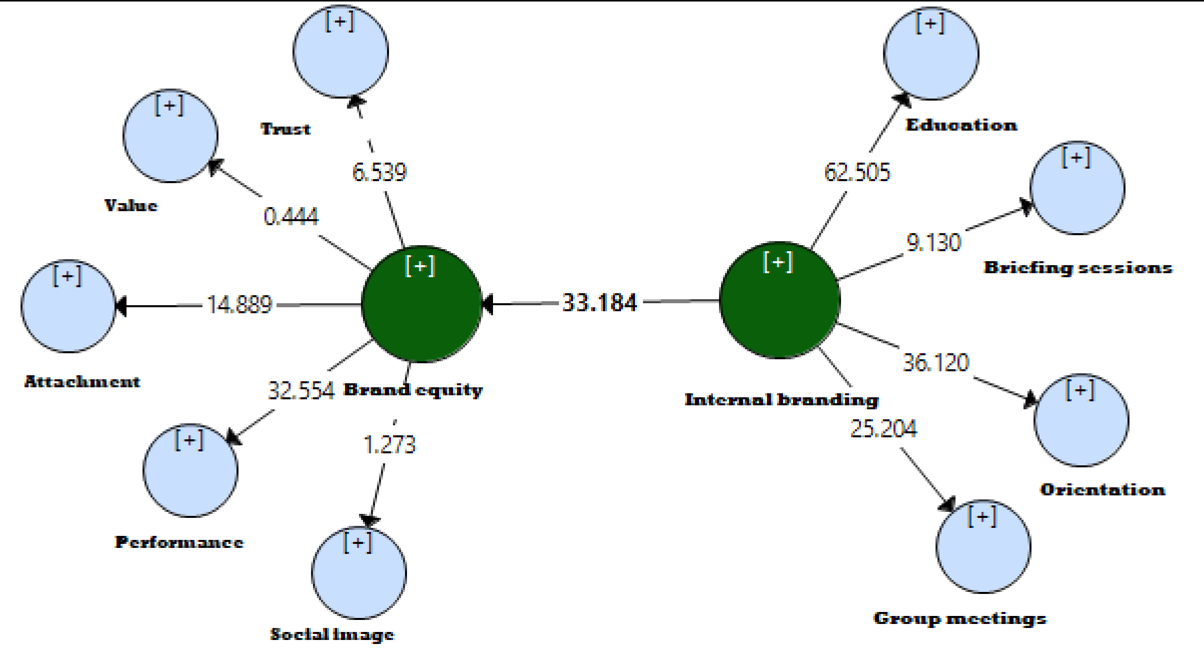


Figure 4. Significant coefficients of the effect of internal branding on customer-based brand equity

According to the findings, it can be concluded that internal branding directly predicts about 71 percent of changes in customer-based brand equity and indirectly predicts about 73 percent of changes in this variable (Table 4). As a result, the indirect effect of internal branding on customer-based brand equity is 0.022 greater than its direct effect.

Table 4: Comparative comparison of path analysis of direct and indirect effects of internal branding on customer-based brand equity

Coefficient of determination comparison	Significance level	Meaningful value) t(	Tabbin coefficient)r^2(	Correlation coefficient) r(	Research hypothesis
-	1.96<	33.184	0.706	0.840	Internal branding Brand value←
0.706 - 0.022=0.722	1.96<	6.979	0.728	-	Brand value← Organizational loyalty← Internal branding

By examining the path coefficient of the effect of internal branding on employee organizational loyalty, shown in Figure (5), it can be seen that this value is (0.766), and since the significance value of the relationships between the aforementioned variables, shown in Figure (6), is (25.868) and is greater than 1.96, the significance of this relationship is confirmed.

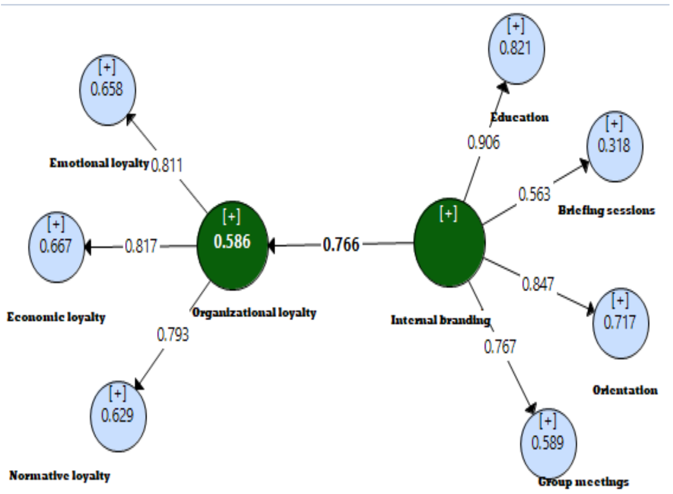


Figure 5: Path coefficients of the effect of internal branding on employee organizational loyalty.

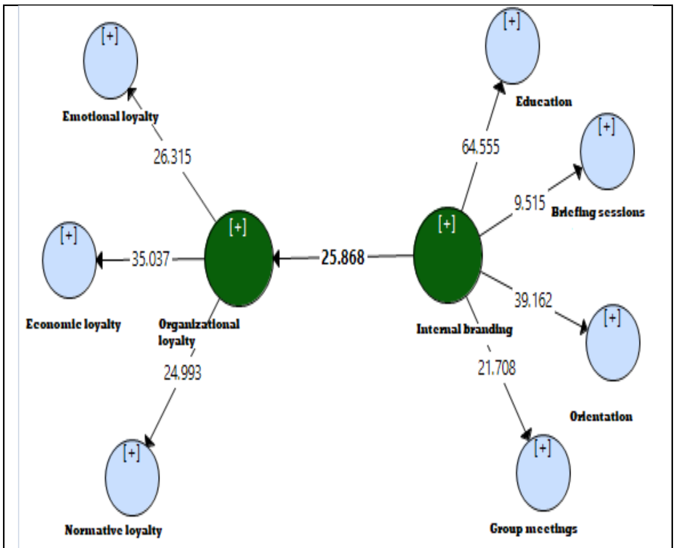


Figure 6. Significant coefficients of the effect of internal branding on employee organizational loyalty

Considering the above, it can be concluded that internal branding has a significant effect on employee organizational loyalty and this variable can predict about 59% of organizational loyalty changes, assuming other conditions are constant (Table 5).

The results indicate that the overall model fit (GOF) is 0.563, which, considering that it is more than 0.360, indicates a strong model fit.

GOF=$\sqrt{Communalities * R^2}$=$\sqrt{0.537 * 0.586} = 0.563$

Table 5: Comparative comparison of path analysis of the effect of internal branding on employee organizational loyalty

Result	Significance level	Meaningful value) t(	Tabbin coefficient)r^2(	Correlation coefficient)r(	Research hypothesis
Given that the significance value is greater than 1.96, the hypothesis was confirmed.	1.96<	25.868	0.586	0.766	Internal branding ← Organizational loyalty

By examining the path coefficient of the effect of employee organizational loyalty on customer-based brand equity, shown in Figure (7), it can be seen that this value is (0.740), and since the significance value of the relationships between the aforementioned variables, shown in Figure (8), is also (19.891) and is more than 1.96, the significance of this relationship is confirmed.

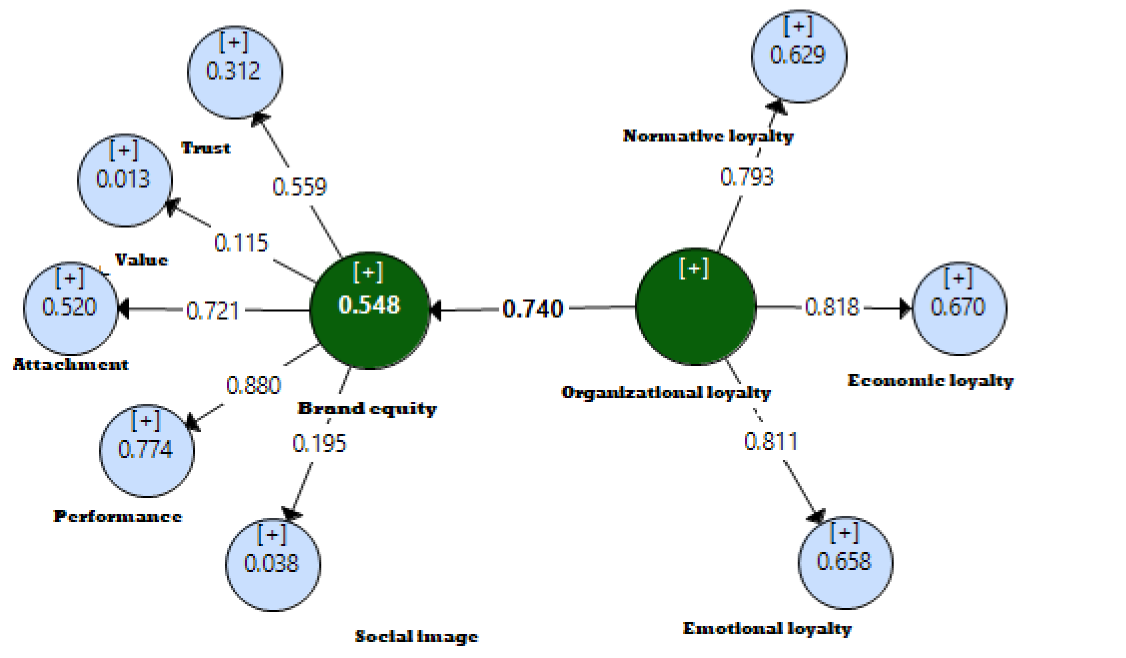


Figure 7: Path coefficients of the effect of employee organizational loyalty on customer-based brand equity

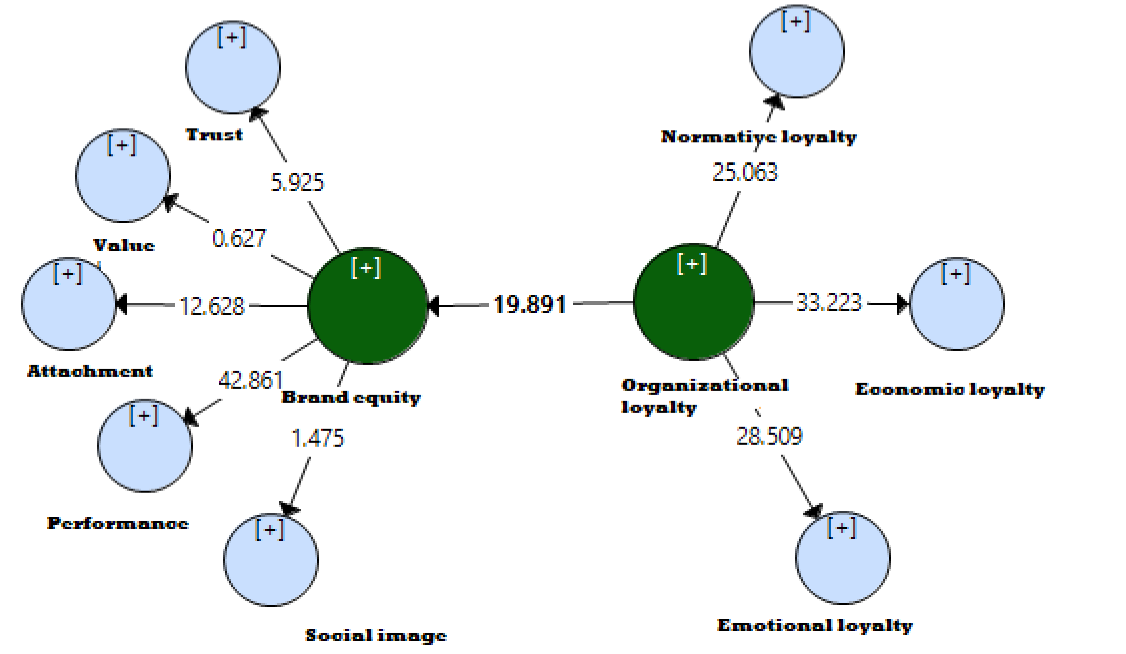


Figure 8: Significance coefficients of the effect of employee organizational loyalty on customer-based brand equity

Considering the above, it can be concluded that employee organizational loyalty has a significant effect on customer-based brand equity and this variable can predict about 55% of changes in customer-based brand equity, assuming other conditions are constant (Table 6).

The results indicate that the overall fit of the model (GOF) is 0.677, which, considering that it is more than 0.360, indicates a strong fit of the model.

GOF=$\sqrt{Communalities * R^2}$=$\sqrt{0.619 * 0.740} = 0.677$

Table 6: Comparative comparison of path analysis of the effect of internal branding on employee organizational loyalty

Result	Significance level	Meaningful value) t(	Tabbin coefficient)r^2(	Correlation coefficient) r(	Research hypothesis
Given that the significance value is greater than 1.96, the hypothesis was confirmed	1.96<	19.891	0.548	0.740	Organizational loyalty 🡨 Brand equity

Discussion The results showed that about 20% of the effect of internal branding on brand equity is explained by organizational loyalty. This result is in line with the findings of Hassani et al. (2018). Companies invest heavily in employees through internal branding, employee-based branding, and internal marketing. In order to achieve customer-based brand equity. It is obvious that employees, as internal customers, can play an important role in creating customer-based brand equity by conveying their image, feelings, and attitudes towards the organization's brand. It seems that brand equity positively affects employee satisfaction and loyalty. In fact, employee attitudes have an important impact on customer experiences, especially in services, so it is very important to ensure what affects employee attitudes and how (Tominin et al., 2016). In addition, focusing on the relationship between customer-based brand equity and employee attitudes (such as organizational loyalty and job satisfaction) extends the scope of marketing to human resources.

Research shows that a strong brand increases the effectiveness of advertising and promotion (Ansari, 2018).

The results showed that internal branding directly predicts about 71% of changes in customer-based brand equity and indirectly predicts about 73% of changes in this variable. This result is consistent with the findings of Hassani et al. (2018). Garas (2018) showed that brands reflect consumers' perceptions and feelings about a product (service) and its performance, and the real value of a strong brand is its ability to create value. Therefore, branding efforts are no longer limited to "consumer products" to attract customer preference and loyalty. Companies in various service industries have tried to use different branding strategies to build stronger brands, one of which is internal branding. Berry (2000) states that it is the service providers (employees) who make or break a brand, (they) transform a brand expressed by the marketer into a brand with a customer experience. Schultz and Dechernatoni (2002) believe that organizations rely on employees to fulfill the brand promise. The customer's first experience of a brand is often influenced by the job behavior and performance of frontline employees. Verhart et al. also believe that customer perceptions of a service brand are strongly dependent on the behavior of frontline employees (Hayford, 2016). The results showed that internal branding directly predicts about 59% of changes in organizational loyalty. This result is consistent with the findings of Hassani et al. (2018) and Qaedamini Harouni et al. (1402). An effective internal branding strategy pays attention to how employees engage with each other. In fact, internal branding strategy has a strong symbiosis with employee loyalty. An internal branding strategy reinforces a company's goals, mission, and values to its employees. A strong company culture leads to a positive work environment, which has a direct impact on increasing employee loyalty and organizational commitment. It also encourages employees to receive feedback and review how well the brand is performing. Brand engagement also ensures that leadership is well aligned. This in turn builds trust among employees and increases their loyalty. Research articles on LinkedIn highlighting internal branding show that a company with a strong internal branding strategy retains its top employees and fosters their loyalty. These research findings often emphasize the importance of a well-communicated brand message in fostering a positive work environment that leads to better employee commitment and loyalty (Hayford, 2016). The results showed that organizational loyalty predicted about 55% of the changes in customer-based brand equity. This result is in line with the findings of Hassani et al. (2018) and Soltani et al. (2016). Brands are composed of a combination of practical and emotional characteristics. In other words, a brand combines practical and emotional values to create a commitment to the brand image. It is well understood that the relationship between employees and customers is crucial for the continuous provision of emotional and functional values. As a result, branding in the service sector has a different strategy than branding in the manufacturing sector. Since service companies rely significantly on their employees to achieve marketing goals, there is a growing concern about how to manage the behavioral patterns associated with their brand. Hence, it is believed that the behavioral patterns of loyal and committed employees can influence the attitudinal and behavioral patterns of customers and lead to the creation of brand equity for customers. Customer-based brand equity is becoming a greater concern, but the role of employees is also becoming more prominent. The capacity of employees to fulfill customer expectations is the foundation for building a strong brand and delivering excellent service. As the focus of attention shifts more and more to employees, experts argue that studying brand equity from the employee perspective is crucial. This approach helps organizations attract the right people and, by leveraging it, increase customer satisfaction (Liu, 2022).

To increase the customer-based brand equity within the framework of the variables under study, it can be suggested that in the company's training courses, first, brand promises should be explained to employees, and secondly, motivation, commitment, and skills necessary to fulfill these promises should be created in them. The company's advertising messages should be such that they reflect the brand's promises in attractive formats to employees and customers. Issues related to employees should be informed to them appropriately. The performance evaluation and compensation system should be such that employees are always encouraged to provide new and better ways to do things.

One of the limitations of the research is that this research was conducted at the company and Asia Insurance agencies level in South Khorasan province and using a questionnaire, so caution should be observed in generalizing the results.

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