

The influence of internal brand management and brand citizenship behaviour on customer satisfaction and customer citizenship behaviour: A multi-level analysis

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Abstract

Aim: Employees and customers alike can benefit from internal brand management initiatives that encourage exemplary behaviour towards the brand. Examining its impact on brand citizenship behaviour (BCB) is important since dedicated employees are an important resource for any organization. This study explored the theories of internal brand management and brand citizenship behaviour and their impacts on customer satisfaction and customer citizenship behaviour.

Methodology: The results from several levels are presented in this multi-level analysis using data on 204 employees and 328 customers from three well-known banks in Cameroon. The interrelationships between these concepts were examined with the support of structural equation modelling and multi-level analysis.

Results: Out of the seven propositions, except for the fifth, and seventh, all proved correct and were confirmed. The findings showed that internal brand communication positively affected both employee brand commitment and IBM's relationship with employee brand citizenship behaviour. Additionally, customer-level studies show that brand citizenship behaviour correlates favourably with customer satisfaction and positively but not significantly with customer citizenship behaviour.

Implications and recommendations: This research reveal that internal branding management is important for achieving outcomes such as customer citizenship behaviour (CCB) and brand citizenship behaviour (BCB) among banking sector employees and customers, which is useful information for management. Furthermore, executives in the banking industry should prioritise internal branding management and work to strengthen it. Finally, it is well known that satisfied customers are more likely to be loyal to the brand, and this study's results lend credence to the idea that internal brand management initiatives can help foster brand citizenship behaviour.

Originality/value: The study applied a multi-level view of customer satisfaction and used an original framework that included the following aspects: conception, measurement, and explanatory impact of the effectiveness of internal brand management, and brand and customer citizenship behaviour.

Keywords: brand citizenship behaviour, customer citizenship behaviour, customer satisfaction, internal brand management, multi-level analysis

1. Introduction

Building a solid brand is crucial to banking enterprises. Even though developing, designing, and conveying brand promises to consumers is essential, there is more to maintaining a powerful and competitive banking brand because the views and actions of banking personnel during service encounters have a significant impact on the clients' brand experience.

Furthermore, the emergence of the importance and beneficial cost effect of citizenship behaviour has prompted organizations not only to encourage but also to create a suitable work environment that has led to more citizenship behaviour, not only from their workers but also with the inclusion of customers' at large.

In recent years, studies on internal brand management (IBM), brand commitment (BC), brand citizenship behaviour (BCB), customer satisfaction (CS), and customer citizenship behaviour (CCB) have been of great interest amongst researchers and practitioners, with each of these constructs either studied independently (Farooq et al., 2018; Assiouras et al., 2019) or linked inter-dependently with other constructs (Erkmen & Hancer, 2014; Porricelli et al., 2014; Ahn et al., 2016; Adamu et al., 2020). Porricelli et al. (2014) explained the effects of IBM on BCB as well as the mediating effects of BC in the IBM-BCB nexus amongst retail stores in the United States. In a similar study, Nouri et al. (2016) further extended Porricelli's work by examining the effects of IBM, BC, and BCB as precursors of CS in Iranian banks.

Despite the long-standing emphasis in academia on the significance of brand citizenship behaviour, very little empirical research has examined its effects on customer satisfaction. The study's novelty is that it is the first to examine the combined effects of IBM, BC, BCB, and CS as antecedents of CCB in a single study, and furthermore it investigates the concepts within another geographical setting, namely Cameroon.

2. Literature review

2.1. Social exchange theory

The present study, which draws on social exchange theory as its theoretical framework, suggests that IBM and BCB affect customer satisfaction by helping them keep high CCB. According to the authors, IBM, BC, and BCB are antecedents of customer satisfaction and CCB. Bahadir et al. (2024) found that SET is a positive indicator of relationship reciprocity.

An analysis of numerous typical exchange relations revealed that emotions are present in and integral to the social exchange process (Lawler & Thye, 1999). When emotions arise or are conveyed, the context of the exchange might have a noticeable emotional tone, trigger specific rules for emotions, and lead to remedial actions (Hochschild, 1979). People may experience positive emotions such as joy, contentment, relief, excitement, etc as a result of the exchange processes (Lawler & Yoon, 1996). According to Lawler and Thye (1999) and Weiner (1986), the results of social interactions might elicit feelings of appreciation or dislike aimed toward the other person, as well as pride or humiliation directed at oneself.

Cropanzano et al. (2017) described SET as follows: (i) an actor initiates contact with the target, (ii) the target responds with an attitude or behaviour in return, and (iii) the relationship that follows it. According to Chernyak-Hai and Rabenu (2018), the complexity of relationships in today's corporate environment is growing. As the model with interactions between brand commitment, IBM, and BCB shows that the complexity of organizational operations and employee behaviour is growing, necessitating an update to SET. In a similar vein, when applied to this study, it shows that, according to the notions of brand commitment and Customer Citizenship Behaviour (CCB), consumers are likely to do what the brand asks of them once they are satisfied.

2.2. Organizational citizenship behaviour theory

The organizational citizenship behaviour theory is the second theory under analysis. Organ first put forward this theory in 1988 and subsequently refined it in 1997. Jiao et al. (2013) articulated a specific category of employee acts known as organizational citizenship behaviour (OCB), receiving significant attention. OCB was first described as behaviour carried out as the actor's option without explicit and direct compensation (Organ, 1988).

Studies by Foote and Tang (2008) and Ghavifekr and Adewale (2019) on organizational citizenship behaviour demonstrated that Organ's theory remains relevant and advantageous. The corporate citizenship behaviour framework proposed by Organ (1997) comprises five common acts, namely civic virtue, awareness, sportsmanship, courtesy, and altruism. The focus on rewards in the definition of organizational citizenship behaviour (OCB) has transitioned from an unremunerated to a significantly compensated paradigm. Zellars and Tepper (2003) stated that the social exchange-based viewpoint on citizenship performance underpins nearly all the research on organizational citizenship behaviour (OCB).

According to Wei et al. (2012), Rousseau (1990), and Lambert (2000), people may perceive organizational citizenship behaviour as reflective and reciprocal actions. (Moorman et al., 1998; Vigoda-Gadot & Angert, 2007) indicated that organizational citizenship behavior (OCB) performance reflects the extent of perceived organizational support (POS), and the OCB employees receive from their peers. Employees will engage in organizational citizenship behaviour if they perceive their work relationships as mutually beneficial (Organ, 1990; Moorman, 1991).

Discussions on human resource management today often incorporate OCB theory and research. However, employees will respond with organizational citizenship behaviour when they receive equitable treatment. These contributions resemble the social gratifications that employees derive from favourable treatment, existing independently of formal role obligations and reward mechanisms. When treated equitably, employees feel compelled to engage in organizational citizenship behaviour, whereas when treated inequitably, they may withhold OCB as a form of dissent.

2.3. Internal brand management (IBM)

The goal of internal marketing's subgroup, known as internal brand management (IBM), is to build, strengthen, and maintain the company's brand. Over the course of three decades, this idea has developed into a complex one. Some academics argue that internal marketing relies on internal

communications (Jou et al., 2008; Muhammad et al., 2020; Punjaisri & Wilson, 2007), whereas (e.g Farzad et al., 2008) prioritise training as the key component. The first tier is HRM, which is brand-based and places an emphasis on the individual brand identity via employee recruitment and advancement. Organisational socialisation, including orientation, education, and social and educational programmes, helps accomplish this goal of making sure employees understand the brand. Building brand recognition and loyalty among staff members via internal communications and awareness campaigns is the next strategic lever. Moreover, the organization should promote brand leadership by encouraging employees who truly embody the brand. Finally, Burmann and Zeplin (2005) asserted that internal brand management used these leverages to generate brand communication, which in turn led to the development of brand citizenship conduct.

2.4. Brand citizenship behaviour (BCB)

Brand citizenship is vital to the success and sustainability of the organization because it fosters cohesion among employees and managers and enhances their business performance capabilities to facilitate effective strategic planning. BCB boosts the organization's competitive advantage and helps it confront competing alternatives more easily, improves overall organizational performance by ensuring employees adhere to attendance and departure times and feel responsible for their work, and generates enthusiasm, ensures organizational stability, increases productivity and efficiency, and supports the development of strategies (Qureshi et al., 2022).

Organisational citizenship behaviours was defined by Wang et al. (2005) as non-mandatory actions that employees take voluntarily to help the company succeed. In contrast to organisational citizenship behaviour, regarded as occurring within the confines of the organization, brand citizenship behaviour is seen as that occurring outside of the organization's environs. Employees' attempts to preserve a positive attitude, continue with corporate norms even when they are not directly supervised, take on extra work, and persevere through difficult times are examples of brand citizenship behaviour (Helm et al., 2016).

2.5. Customer satisfaction (CS)

Researchers have proposed several definitions of CS. The performance of a product in proportion to customers' expectations of customers was described by Kotler and Armstrong (1996), as customer satisfaction referring to the performance of the firm's product in terms of customer expectations. Nouri et al. (2016) argued that customer satisfaction is the process whereby the firm's customers evaluate its products and services in relation to the extent to which their needs and demands are met.

Customer satisfaction is defined as the degree to which a company's product meets or exceeds the expectations of its target market (Kotler & Armstrong, 1996; Olaleye et al., 2021, 2024). According to Ryu et al., (2008), it has long been believed that customer satisfaction is a key factor in determining customer behaviour and as a result, companies shape their products and services in a way that aims to satisfy customers. The store's brand image (Ryu et al., 2012) most significantly influences the perception of value, customer satisfaction, and intention to buy again. Employees' excellent service to customers is a direct result of their brand citizenship behaviour, going beyond legal requirements (Chang et al., 2012). Generally speaking, customer satisfaction is positively impacted by organisational-level brand citizenship behaviour (Verma & Dhar, 2015).

2.6. Customer citizenship behaviour

According to Johnson and Rapp (2010), customer citizenship behaviour is defined as customers' discretionary and extra-role actions that help the organisation. Grönroos and Voima (2013) stated that in a value creation process, the company provides resources that represent value to the client, who in turn generates worth. Consumers engage in customer citizenship behaviour when they go above and

beyond what is necessary to receive a service, such as lending a hand to a fellow consumer, making constructive recommendations to other consumers, or expressing constructive criticism of a business (Bettencourt, 1998).

According to extant literature (Bettencourt, 1998; Bove et al., 2009; Di et al., 2010; Groth, 2005; Guo & Zhou, 2013; Yi & Gong, 2013), one aspect of customer citizenship behaviour is providing feedback to the organization. The information that customers willingly provide through verbal interaction with the service provider is feedback that the organization considers crucial to its survival. Customers who act as good corporate citizens put the needs of the business ahead of their own, even if it means sacrificing some of their own comfort or convenience (Guo & Zhou, 2013). In addition to the usual service delivery, customer citizenship behaviour that involves taking part in the firm's activities, such as attending events and taking part in marketing research, are very beneficial to the organization.

Customer citizenship is defined as the voluntary actions that customers take to help an organization create value, which includes both mandatory and optional actions. Customers should treat employees with cooperation, politeness, and respect (Guo & Zhou, 2013; Di et al., 2010), who will then have an easier time completing their tasks, whilst the consumers will experience less stress, and there will be no need to worry about dealing with impolite or uncooperative clients.

2.7. Internal brand management (IBM) and brand citizenship behaviour (BCB)

According to Hadizadeh et al. (2012), the purpose of instituting internal branding is to raise awareness of a company's brand among workers. The leadership perspective on the matter of internal branding, according to scholars, emerges as a bridge between marketing and human resources. Azizi and Asna-Ashari (2013) further stipulated that best behaviour is associated with good relationships between employees and customers of bank branches and accounts for customers reasons for choosing the bank. They also indicate that if bank employees do not believe in their bank brand and their role in its success of the bank, they are not able to strengthen the bank brand. Brand citizenship behaviour stems from organisational citizenship behaviour theory, highlighting the fact that organisations need voluntary behaviour from their employees aside from their job responsibilities (Ucanok & Karabati, 2013).

The belief in internal marketing and brand citizenship behaviour as described by Porricelli et al. (2014) suggested that managers need to provide customers with a reassuring message of the brand, which is visible either through customer relationship management or a good culture that reflects a superior brand quality of the brand. Several theories classify internal brand management into three dimensions: leadership, marketing, and human resource activities. Once these dimensions are fully utilised, there is a rebirth in the organization in the form of brand citizenship behaviour.

BCB, i.e. voluntary actions or activities that contribute directly or indirectly to the success of an organization in terms of customer enhancement, was further categorized into four dimension: job satisfaction and organisational commitment; work features that are satisfactory, organisational features in terms of coherent groups, and leadership values, which are explanation of prospects, providing an appropriate model, and reinforcing the group goals (Porricelli et al., 2014).

H1: Internal brand management has a significant and positive effect on brand citizenship behaviour

2.8. Internal brand management (IBM) and brand commitment (BC)

Prior studies showed that internal branding creates a mutual understanding of a brand and positively affects brand commitment (Punjaisri & Wilson, 2007; Papasolomou & Vrontis, 2006; Edwards, 2005). The concept of IBM, first proposed by Berry et al. (1976), states that employees are internal customers that the organization ought to satisfy. In fact, IBM promotes the brand among the organization's employees (Hadizadeh et al., 2012) such that it adheres to the strategic concerns of the firm by internalising the brand in order to satisfy explicit and implicit concerns (Miles & Magold, 2004). Nouri et al. (2016) pointed out that, amongst other factors, the organization's employees are fundamental

in placing its brand in the minds of customers. Javid et al. (2016) suggested that IBM helps make a brand identifiable to its customers. The brand identity distinguishes the brand by describing characteristics such as experience, innovation, stability, training, orientation, and briefing (Punjaiseri et al., 2009; Javid et al., 2016). In line with these proponents, Javid et al. (2016) emphasised that, for instance, commitment to a brand is directly related to audience experience, such that it becomes effective in creating brand loyalty, and this creates a sense of commitment among customers and employees, which is a determinant of the brand's success.

Brand commitment is considered a main construct among the brand-related behaviours of employees and customers (Javid et al., 2016). Recent research examined the various aspects of internal branding, including training, orientation, and briefing, and their impact on building brand loyalty (BC) (Kashive and Khanna, 2017), in line with the findings of Burmann and Zeplin (2005), who postulated that brand identification leads to brand commitment. Javid et al. (2016) demonstrated, in relation to IBM and BC, that there exists a significant positive relationship between the two constructs (Javid et al., 2016). Chaudhuri and Holbrook (2002) defined commitment as an interactive paradigm that influences customers to engage with a brand. According to Ashley and Leonard (2009), BC has attitudinal as well as behavioural perspectives that have positive outcomes for the brand, such as purchase intention and a long-term relationship with the brand. (Hur et al., 2011; Shuv-Ami, 2012). Thus, the concept of IBM precisely emphasised the concern of people as a greater part of the brand, hence the authors formulated the hypothesis, based on the evidence presented in the above literature:

H2: Internal brand management has a significant and positive effect on brand commitment.

2.9. Brand commitment (BC) and brand citizenship behaviour (BCB)

With the emphasis on the effects of the company's brand commitment on brand citizenship behaviour. BC and BCB and the connection between these two variables have been extensively studied (Piehler et al., 2016; Porricelli et al., 2014; Erkmen & Hancer, 2014), suggesting that BC is key in understanding employees' adoption of BCB and BC according to the brand's promise.

Podsakoff et al. (2000) pointed to organizational commitment as a famous concept in organizational citizenship behaviour research, and reiterated that OC has been reported to be the most common antecedent of OCB when it comes to employee characteristics, therefore, highly committed employees uphold directional goals related to the preservation and promotion of the company's brand. Similarly, de Chernatony and Segal-Horn (2003) argued that commitment is a major issue for successful branding because it makes employees believe in their brand. BCB is based on organizational citizenship behaviour theory (Ucanok & Karabati, 2013). In the context of a corporate brand, BC is a major factor that affects organizational success (Ucanok & Karabati, 2013). Burmann and Zeplin (2005) argued that BC is an important determinant of BCB, thus the brand behaviour of employees can be explained by BC (Erkmen & Hancer, 2014), adding that this is mostly probable when employees are strongly committed to a brand. As a result, employees are bound to engage in activities outside of their regular duties, and this strengthens the organization's brand identity. Thus, there exists a substantial connection between BC and BCB, which makes brand identity stronger for enhanced commercial success (Burmann et al., 2009). According to Burmann and Zeplin's conceptual model (2005), BC influences BCB. Porricelli et al. (2014), Erkmen and Hancer (2014), and Zia (2015) further confirmed these findings by agreeing in separate studies that BC impacts BCB. Drawing evidence from the above review leads the authors to formulating the third hypothesis:

H3: Brand commitment has a significant and positive effect on brand citizen behaviour.

2.10. Mediating role of brand commitment (BC)

According to the theories of internal brand management and citizenship behaviour mentioned above, to produce coherence in citizenship behaviour in the brand of a bank, there is a need of display or

mediating effect of brand commitment. BC has attitudinal as well as behavioural perspectives that have positive outcomes for the brand, such as purchase intention and a long-term relationship with the brand (Hur et al., 2011; Ilicic & Baxter, 2014; Shuv-Ami, 2012). Thus, the concept of IBM precisely emphasised the concern of people as a greater part of the brand.

Podsakoff et al. (2000) stated that organisational commitment is a crucial concept in organisational citizenship behaviour research, and moreover reiterated that OC has been reported to be the most common antecedent of OCB when it comes to employee characteristics. This leads to the belief that internal branding is more practical from both an internal and external viewpoint. Internally, it is manifested by enthusiastic employees who go above and beyond the call of duty to add value to the bank's products and services, and externally, by responsive and satisfied clients and customers who are willing to lend a hand, make recommendations, or provide feedback when asked.

H4: Brand commitment mediates the relationship between internal brand management and brand citizen behaviour.

2.11. Brand citizen behaviour (BCB), customer satisfaction (CS) and customer citizenship behaviour (CCB)

Research shows that CCBs link to customer satisfaction (Groth, 2005) and turnover intention (Pevilla-Camacho, Vega-Vazquez, & Cossio-Silva, 2015). Customer satisfaction is the level of fulfilment or contentment that a customer feels from their association with the organisation (Anderson & Srinivasan, 2003). The research shows that companies meeting or exceeding their a priori relationship expectations result in customer satisfaction. Long-term buyer-seller relationships require commitment (Gundlach, et al., 1995), measured by customer's desire to stay with the service provider (Ramasamy et al., 2006). CCB extending OCB depicts consumers voluntary and helpful behaviour beyond what they would normally do in an exchange connection (Gilde, et al., 2011). Helping consumers, responding to firms, affiliation, advocacy, and company activities are also forms of constructive behaviours. Customer attraction and retention depend on relationship value (Wang & Head, 2007).

Existing research indicates a connection between relationship value and quality. Ulaga and Eggert (2006) observed that relationship value increases satisfaction, trust, and commitment, which leads to customer citizenship. According to Athanasopoulou (2013), customers evaluate different aspects of value in relationships, which increases communication quality, trust, and commitment.

Studies revealed that contentment, trust, and commitment affect citizenship behaviour. Bettencourt (1998) discovered that CCB increases client satisfaction and commitment. Satisfied customers also recommended, helped, and gave comments (Groth, 2005). Yi and Gong (2006) examined commitment and citizenship behaviour, and based on a sample of sports centre customers, they found a positive and significant effect of commitment on CCB. Customers who like the exchange relationship are more likely to engage in citizenship behaviour, which improves their social outlook and makes them feel good. The above discussion suggests the following hypotheses:

H5: Brand Citizen Behaviour has a significant positive impact on customer satisfaction.

H6: Customer satisfaction is positively related to customer citizenship behaviour.

2.12. Brand citizen behaviour (BCB) and customer citizenship behaviour (CCB)

BCB refers to employees' dedicated behaviour that affects the brand's interaction with customers and leads to customer satisfaction and citizenship behaviour such as recommendation, helping others, and feedback (Helm et al., 2016). Highly reputable companies have more devoted and committed customers (Sung and Yang, 2008; Walsh et al., 2010). Customers also support reputable companies by volunteering to help other customers improve service delivery or providing relevant feedback. CCB promotes organizational effectiveness, whilst BCB provides a company with a strong corporate

reputation, a company signal, and decreased transaction costs, which fosters consumer support. Such a reputation and attitude benefit the company because clients rate and support it as competent and high-quality (Helm et al., 2016).

Walsh and Beatty (2007) defined BCB as a customer's total evaluation of a firm based on their reactions to the firm's goods and services, as well as their communication with the firm's employers and other customers. Heider's (1946) cognitive consistency theories explain BCB and CCB relationships by showing that customers who give a service firm a good reputation are likely to have belief-consistent feelings of commitment, positive intentions to keep doing business with the company, or other goodwill towards the company. Hence, this review shows how BCB affects CCB, leading to our seventh hypothesis:

H7: Brand Citizen Behaviour (BCB) will have a significant and positive effect on Customer Citizenship Behaviour (CCB).

The tested hypotheses are shown in Figure 1.

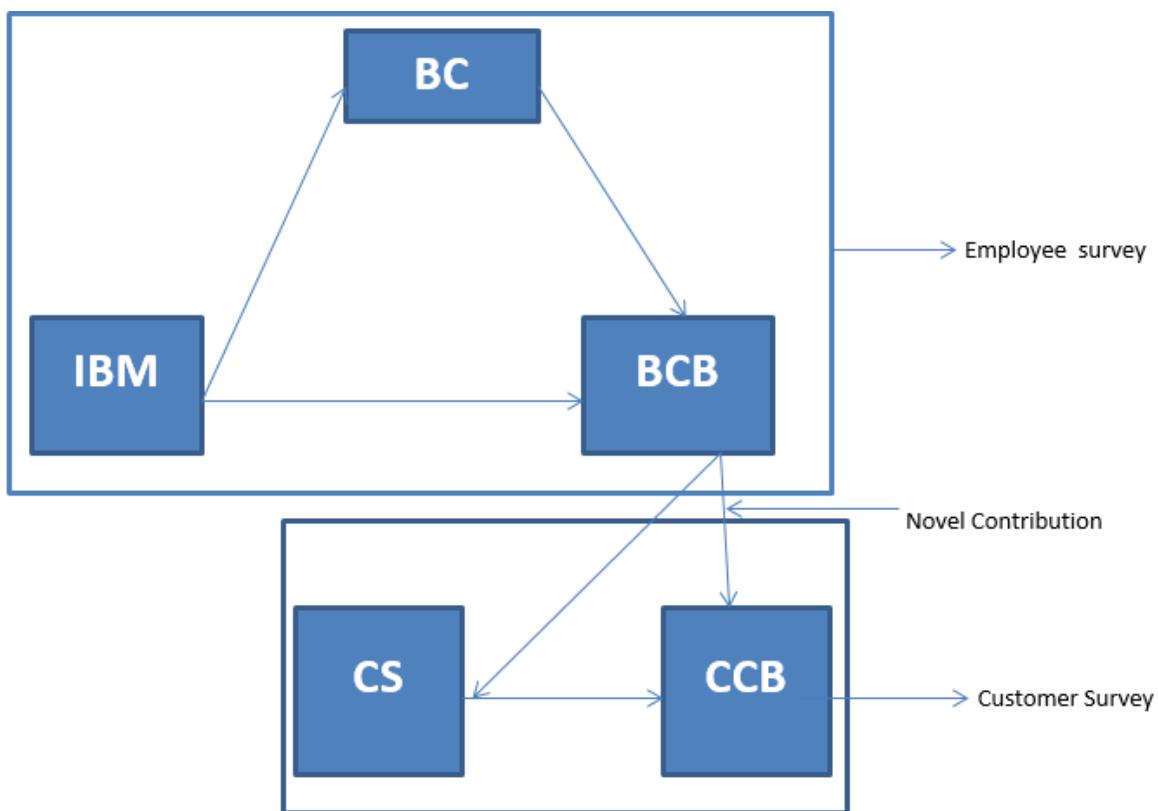


Fig. 1. Research model

Source: authors' compilation.

3. Methodology

3.1. Sample and procedure

This study utilises a cross-sectional research design with descriptive analytical research, employing both self-administered and e-mailed questionnaires. Cameroon, known for its natural endowment of natural resources, has attracted international banks such as Citibank, prominent in five states in Central Africa, and the leading Nigerian bank in Africa, the United Bank for Africa (UBA), as well as the National Financial Credit (NFC) and Community Credit Company (CCC). Cameroon has thirteen commercial banks and more than fifty microfinance institutions, which gives more reasons for research

on the importance of branding and provide theories that will increase the flexibility and profitability of such a service industry. Using the convenience sampling technique, the authors distributed 800 questionnaires to two groups of respondents (both bank employees and customers) from three major commercial banks in Yaounde, and received a cumulative total of 204 and 328 questionnaires from employees and customers, indicating a response rate of 51% and 82% respectively.

3.2. Measures and analysis

The study used data obtained from an online survey questionnaire and adopted and modified measuring items from previously valid research, creating a questionnaire based on a seven-point Likert scale to measure the components of the study, with a 12-item scale to assess the three-dimensional IBM construct. Porricelli et al. (2014) served as the basis for the scale's adaptation, as cited by Erkmen and Hancer (2014). Yi and Gong (2013) used a three-dimensional construct to modify a 12-item scale for CCB measurement.

Moreover, researchers used a 7-point scale to measure brand commitment and customer satisfaction (see Burmann et al., 2009; Piehler et al., 2016; de-Chernatony & Segal-Horn, 2003) and adapted a 5-point scale from Porricelli et al. (2014) to examine the BCB construct. Employing multi-level analysis and descriptive statistics to guarantee basic assumptions and describe the data acquired. Therefore, this was the main choice for the technique as it utilises a two-step approach, which first involved an assessment of the hypothesised structural model at the level of bank employees, and then its customers, using AMOS-24. Furthermore, this study analysed the model fit using metrics such as the standardised root mean square residual (SRMR), the normal fit index to determine how well the research model matches the data.

4. Results

4.1. Descriptive statistics

Table 1 presents the descriptive statistics, with levels 1 and 2 indicating the demographics of bank employees and customers, respectively. The analysis showed that the average age of the employees and customers in the sample were aged 29.5 and 37.5, respectively, with standard deviations (SD) of 0.931 and 1.13. Furthermore, gender recorded 1.529, indicating that 76.45% ($1.529*100/2$) of employees in the sample were men and 23.55% were women (SD = 0.502), whereas 72.10% of customers in the sample were male and 27.90% were female (SD = 0.498). 57.35% of the employees speak English, and 42.65% French (SD = 0.356). The results also showed that, on average, 57.85% of the sample's employees held a Master's degree (SD = 0.675). The respondents held various posts, with 45.88% being executives and 54.12% project team members/tellers, senior managers, branch managers, and operator managers (SD = 1.506). In terms of tenure, participants in the employee and customer categories have been associated with their banks for 5 years, while, on average, employees earned between 251 000 and 350 000 cfa, customers' income was between 151 000 and 250 000 cfa.

Table 1. Standard deviations, correlations

S/N	Variables	Mean	SD	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Level 1:										
1	(1) gender (E)	1.529	.502	1.000						
2	(2) age (E)	2.363	.931	-0.076	1.000					
3	(3) language (E)	1.147	.356	0.059	0.136	1.000				
4	(4) education (E)	2.314	.675	-0.174	0.195	0.012	1.000			
5	(5) position (E)	2.294	1.506	0.002	0.121	-0.137	0.181	1.000		
6	(6) tenure (E)	1.755	1.066	-0.107	0.589	0.096	0.177	0.119	1.000	
7	(7) income (E)	2.912	1.17	-0.105	0.366	0.174	0.525	0.251	0.459	1.000

S/N	Variables	Mean	SD	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Level 2:	Mean	SD	(1)	(2)	(3)	(4)	(5)	(6)	
8	(1) gender (C)	1.442	.498	1.000						
9	(2) age (C)	2.883	1.13	-0.154	1.000					
10	(3) duration-customer (C)	1.184	.419	0.129	0.077	1.000				
11	(4) work experience (C)	2.123	1.246	0.132	0.490	0.077	1.000			
12	(5) tenure (C)	2.821	1.552	-0.075	0.551	0.031	0.495	1.000		
13	(6) income (C)	2.325	1.401	-0.131	0.202	0.068	0.331	0.202	1.000	
	Level 1:									
14	(1) cs	2.011	0.720	1.000						
15	(2) ccb	1.932	0.801	0.672***	1.000					
16	Level 2:									
17	(3) ibm	2.051		-0.096***	-0.023***	1.000				
18	(4) bcb	2.336		-0.030***	-0.013**	0.719	1.000			
19	(5) bc	2.451		-0.135**	-0.119**	0.746	0.747	1.000		
20	(6) bcc	2.221		-0.169**	-0.075**	0.791	0.738	0.727	1.000	

Level 1: (E) – Employees; Level 2: (C) – Customers

Note: cs is customer satisfaction, ccb is customer citizenship behaviour, bc is brand commitment, bcb is brand citizenship behavior, ibm is internal brand management, and bcc is brand communication.

Source: authors' compilation.

In addition, to consider the possibility of multicollinearity, Table 1 shows the correlations among the independent variables as well as the correlations between the dependent and independent variables. At a 1% significance level, the analysis showed that internal brand management ($r = -0.096$, $p < 0.01$) and brand citizenship behaviour ($r = -0.030$, $p < 0.01$) both significantly impact customer satisfaction negatively. Similarly, at a 5% significance level ($r = -0.135$, $p < 0.05$) for brand commitment and ($r = -0.169$, $p < 0.05$) for brand communication, the level of customer satisfaction was negatively affected. At the 1% significance level ($r = -0.023$, $p < 0.01$) and the 5% significance level ($r = -0.013$, $p < 0.05$), respectively, there was a negative and significant effect of internal brand management and brand citizenship behaviour on consumer citizenship. There was a negative link between level of customer citizenship and brand communication ($r = -0.075$, $p < 0.05$) and brand commitment ($r = -0.119$, $p < 0.05$) at the 5% significance level. In addition, at both the 1st and 2nd levels, the coefficient among the independent variables was below the rule of thumb at 0.80. Therefore, it can be concluded that the models do not exhibit multicollinearity issues.

4.2. Reliability and validity of construct, and factorial loading

To ensure that the variables were convergently valid, the study used a confirmatory factor analysis together with the Average Variance Extracted (AVE), and we relied on composite reliability and Cronbach's alpha. If the item's factor loading was greater than 0.55, it was considered legitimate, in line with Wallace et al. (2022). According to Awang (2015), for an item to be considered for inclusion, its AVE must be at least 0.50, whereas an alpha value higher than 0.70 is necessary for evaluating the items' internal consistency, (see Baistaman et al. (2020)). Composite reliability, Cronbach's alpha, factor loading, and AVE all fulfilled the requirements, as shown in Table 2. For Ab Hamid et al. (2017), discriminant validity ensures the reliability of capturing events that none of the other measures in the model can reliably measure. By comparing the AVE and CR values, one can ascertain if the validity is discriminant or convergent. Numerous studies demonstrated that convergent validity confirms when the AVE and CR values exceed 0.50 and 0.70, respectively (Fornell & Larcker, 1981; Bagozzi & Yi, 1988; Olaleye et al., 2021; Vebuje & Olaleye, 2022). Anderson and Gerbing (1988) achieved discriminant validity when the square root of the AVE values exceeded the correlation values of the constructs. The Fornell and Larcker approach (see Henseler et al., 2015) suggested the heterotrait-monotrait (HTMT) correlation ratio in place of the Fornell-Larcker (1981) criterion. Kline (2005) deemed the model constructs to have excellent discriminant validity when their HTMT values were less than 0.9 and immediately greater than the square roots of the AVEs (see Tables 3 and 4).

Table 2. Factor loading, AVE and reliability of variables

Latent Variables	Loadings(λ)	CA (>0.7)	rho_A (>0.7)	CR (>0.7)	AVE (>0.5)
Internal Brand Management	IBM	0.924	0.846	0.909	0.500
<i>Leadership</i>	<i>L</i>	0.845	0.846	0.890	0.617
L1	0.765***				
L2	0.668***				
L3	0.675***				
L4	0.621***				
<i>Human resource activities</i>	<i>HRA</i>	0.871	0.873	0.912	0.721
HRA1	0.726***				
HRA2	0.613***				
HRA3	0.771***				
HRA4	0.736***				
<i>Brand communication</i>	<i>BCC</i>	0.811	0.820	0.878	0.647
BCC1	0.738***				
BCC2	0.757***				
BCC3	0.469				
BCC4	0.522				
Brand Commitment	BC	0.965	0.840	0.968	0.768
BC1	0.887***				
BC2	0.904***				
BC3	0.902***				
BC4	0.954***				
BC5	0.904***				
BC6	0.717***				
BC7	0.846***				
Brand Citizenship Behaviour	BCB	0.916	0.786	0.886	0.611
BCB1	0.828***				
BCB2	0.645***				
BCB3	0.760***				
BCB4	0.781***				
BCB5	0.874***				
Customer Satisfaction	CS	0.908	0.881	0.883	0.524
CS1	0.760***				
CS2	0.730***				
CS3	0.562***				
CS4	0.583***				
CS5	0.775***				
CS6	0.766***				
CS7	0.845***				
Customer Citizenship Behaviour	CCB	0.937	0.788	0.926	0.515
<i>Recommendations</i>	R	0.779	0.788	0.850	0.532
R1	0.623***				
R2	0.644***				
R3	0.695***				
R4	0.765***				
<i>Helping customers</i>	HC	0.811	0.820	0.878	0.647
HC1	0.841***				
HC2	0.875***				
HC3	0.852***				
HC4	0.665***				
<i>Providing feedback</i>	PF	0.811	0.820	0.878	0.647
PF1	0.613***				
PF2	0.693***				
PF3	0.594***				
PF4	0.675***				

Source: authors' computation, 2023.

Table 3. Discriminant validity of variables (Fornell-Larcker criterion)

Constructs	IBM	BC	BCB	CS	CCB
Internal Brand Management (IBM)	0.707				
Brand Commitment (BC)	0.701*	0.876			
Brand Citizenship Behaviour (BCB)	0.684*	0.670**	0.782		
Customer Satisfaction (CS)	-0.223*	-0.303*	-0.216*	0.724	
Customer Citizenship Behaviour (CCB)	-0.098	-0.201*	-0.053	0.692*	0.718

Source: authors' computation, 2023.

Table 4. Discriminant validity of variables (HTMT ratio)

Constructs	IBM	BC	BCB	CS	CCB
Internal Brand Management (IBM)					
Brand Commitment (BC)	0.182				
Brand Citizenship Behaviour (BCB)	0.414	0.227			
Customer Satisfaction (CS)	0.428	0.133	0.616		
Customer Citizenship Behaviour (CCB)	0.168	0.611	0.205	0.418	

Source: authors' computation, 2023.

Table 5. Goodness of fit

CFI/TLI	0.748/0.733
SRMR	0.068
Chi-Square Test of Model Fit	Value 1785.759 Degrees of Freedom 852 P-Value 0.0000
RMSEA	Estimate 0.104 90 Percent C.I. 0.0970.111 Probability RMSEA <= .05 0.000

Source: authors' computation, 2023.

SRMR converts both the sample covariance matrix and the anticipated covariance matrix into correlation matrices. Henseler et al. (2016) cited Hu & Bentler, 1999, who indicated that a value of less than 0.10 or 0.08 indicates a good fit. Henseler et al. (2014) introduced the SRMR as a goodness-of-fit metric for PLS-SEM to reduce the likelihood of model misspecification. Table 5 shows that the SRMR is 0.068, which is less than 0.08.

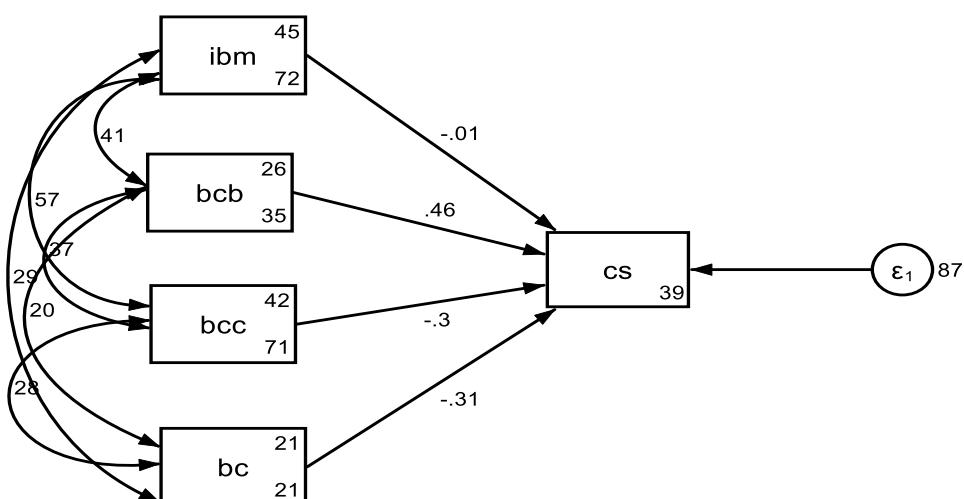


Fig. 2. Level 1 analysis

Source: authors' computation, 2023.

Table 6. Structural equation with cs as dependent variable

	Coefficient	Std. error	P-value
ibm	-0.010	0.221	0.0963
bcb	0.458	0.294	0.0119
bcc	-0.298	0.192	0.0120
bc	-0.311	0.336	0.0354
_cons	38.705	5.169	0.000
mean(ibm)	45.353	0.839	0.000
mean(bcb)	25.873	0.586	0.000
mean(bcc)	41.775	0.837	0.000
mean(bc)	20.824	0.454	0.000
cov(ibm,bcb)	41.094	6.420	0.000
cov(ibm,bcc)	56.648	9.039	0.000
cov(ibm,bc)	28.974	4.796	0.000
cov(bcb,bcc)	36.942	6.157	0.000
cov(bcb,bc)	20.252	3.352	0.000
cov(bcc,bc)	28.127	4.738	0.000

Note: cs is customer satisfaction, bc is brand commitment, bcb is brand citizenship behaviour, ibm is internal brand management and bcc is brand communication.

Source: authors' computation, 2023.

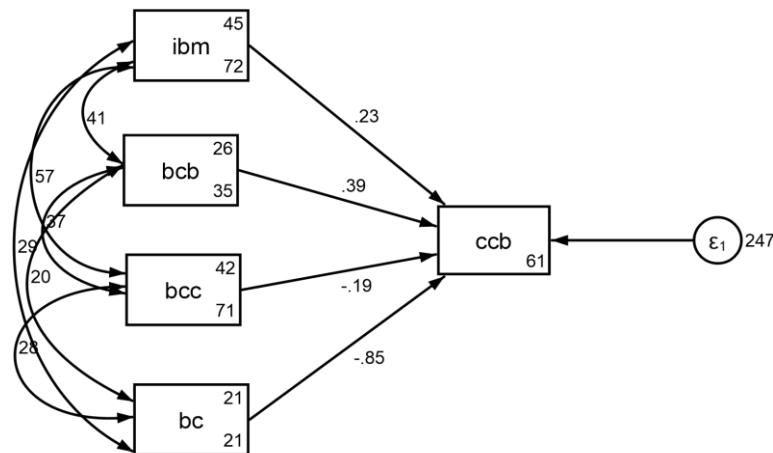


Fig 3. Level 2 analysis

Source: authors' computation, 2023.

Table 7. Structural equation with ccb as dependent variable

	Coefficient	Std. error	P-value
ibm	0.227	0.374	0.0543
bcb	0.386	0.497	0.0437
bcc	-0.186	0.324	0.0565
bc	-0.852	0.567	0.0133
_cons	60.995	8.736	0.000
mean(ibm)	45.353	0.839	0.000
mean(bcb)	25.873	0.586	0.000
mean(bcc)	41.775	0.837	0.000
mean(bc)	20.824	0.454	0.000
cov(ibm,bcb)	41.094	6.420	0.000
cov(ibm,bcc)	56.648	9.039	0.000
cov(ibm,bc)	28.974	4.796	0.000
cov(bcb,bcc)	36.942	6.157	0.000
cov(bcb,bc)	20.252	3.352	0.000
cov(bcc,bc)	28.127	4.738	0.000

Note: ccb is customer citizenship behaviour, bc is brand commitment, bcb is brand citizenship behaviour, ibm is internal brand management and bcc is brand communication.

Source: authors' computation, 2023.

4.3. Multilevel analysis

Table 8. Result of multilevel structural equation modelling

Variables	Coefficient	Std. error	T-Stats.	P-value
cs				
bcb	-0.048	0.016	-2.08	0.076*
_cons	32.403	4.254	7.62	0.000
ccb				
cs	0.121	0.123	9.14	0.000***
bcb	0.017	0.009	1.98	0.093*
_cons	20.389	6.598	3.09	0.002
bcb				
bc	0.394	0.101	3.89	0.000***
ibm	0.413	0.055	7.49	0.000***
_cons	-1.085	1.731	-0.63	0.531
bc				
ibm	0.404	0.036	11.33	0.000***
_cons	2.516	1.644	1.53	0.126
var(e.cs)	91.784			
var(eccb)	140.254			
var(e.bcb)	10.081			
var(e.bc)	9.293			

Note: *p < .05, ** p < .01, *** p < .05.

Source: authors' computation, 2023.

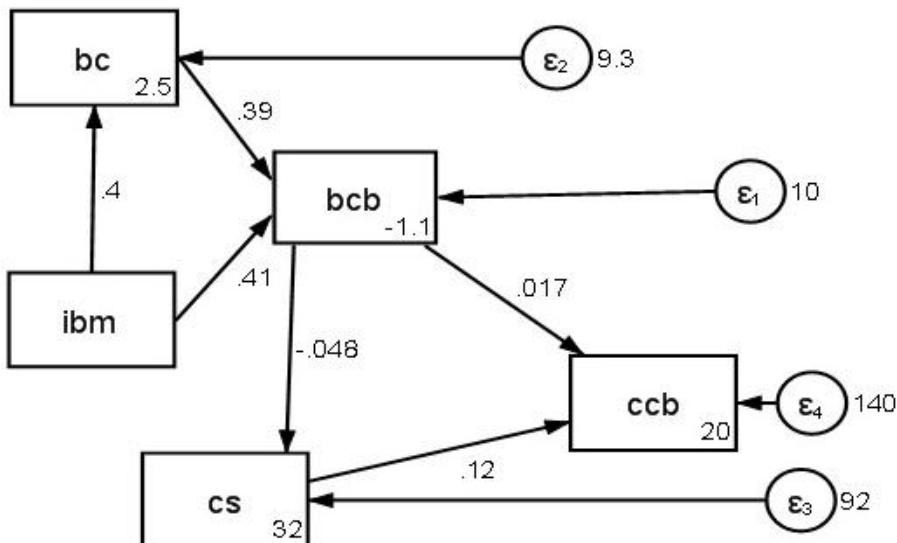


Fig. 4. Multilevel analysis

Source: authors' computation, 2023.

Table 6 displays the first level of multilevel analysis, while Table 7 the second level.

According to Tables 6 and 7, there is a 41.094% variance in brand citizenship behaviour, a 56.648% variance in brand communication, and a 28.974% variance in brand commitment when considering internal brand management. In addition, there is a 36.942% variance in brand commitment as a function of brand communication, a 20.252% variance in brand citizenship behaviour as a function of

brand commitment, and a 28.127% variance in brand communication as a function of brand commitment. In line with Hox et al. (2017), this sample is suitable for multilevel analysis because all these variances are positive and significant at the 1% level, and the series vary throughout the sample period. Furthermore, at the 10% significance level, the multilevel analysis in level 1 showed that internal brand management negatively affects customer satisfaction. This finding contradicts H1, since it shows that customer satisfaction drops by 0.010 percentage points for every one percentage point increase in internal brand management. A counterintuitive link may emerge from the study's results, which imply that the banks' overemphasis on internal brand management could unintentionally lower consumer satisfaction. Bank workers may experience limitations in their capacity to deliver personalised service when the institution places an emphasis on strict brand requirements rather than accommodating customers' unique needs. This rigidity can make customers feel uncared for, which could result in lower satisfaction ratings. Thus, the banking industry's adaptability and customer-centricity are crucial for maintaining high levels of satisfaction, and an excessively rigid approach to internal brand management could impede these qualities. Similarly, it was also discovered that both brand commitment and communication, in the case of Cameroonian banks, decrease customer satisfaction at the 5% level of significance. This means that for every percentage increase in brand commitment, customer satisfaction decreases by 0.311%, and for every percentage increase in communication, customer satisfaction declines by 0.298%. At the 5% level of significance, brand citizenship behaviour was discovered to have a positive and substantial effect on consumer satisfaction. Following the results, H5 is supported, and customer satisfaction increases by 0.458% for every 1% increase in brand citizenship behaviour. According to the study's findings, bank customers are more satisfied when employees behave as brand ambassadors, with Consumers having a more positive impression of banks when they see that the banks' interest goes beyond just making a profit. This view encourages a personal connection, which increases contentment. Citizenship programmes that reflect the values of their target audience inspire pride and goodwill, which in turn boost customer satisfaction. The study concludes that brand citizenship behaviour has a significant impact on increasing banking customers' satisfaction.

Table 9. Hypothesis testing

Hypothesis	Paths	Coefficient	S.E.	Est./S.E.	P values	Results
H1	IBM -> BCB	0.413	0.055	7.49	0.000	Supported
H2	IBM -> BC	0.404	0.036	11.33	0.000	Supported
H3	BC -> BCB	0.394	0.101	3.89	0.000	Supported
H4	IBM -> BC -> BCB	0.161	0.042	6.44	0.004	Supported
H5	BCB-> CS	-0.048	0.016	-2.08	0.076	Not Supported
H6	CS -> CCB	0.121	0.123	9.14	0.000	Supported
H7	BCB -> CCB	0.017	0.009	1.98	0.093	Not Supported

Source: authors' computation.

Customers are more likely to have a favourable experience when dealing with staff that are happy and invested in the company's mission and values (Olaleye et al., 2024). Similarly, consumer citizenship behaviour was positively and significantly impacted by brand citizenship behaviour, thus a 0.386 percentage point increase in customer citizenship behaviour will result from a 1.0 percentage point increase in parentage level of brand citizenship behaviour. These results support Hypothesis 7. According to research, there is a direct correlation between bank customers' acts of citizenship and their actions as brand ambassadors. Customer perception and engagement are positively impacted by brand citizenship behaviour, which encompasses a brand's societal contributions beyond profit. Customers are more likely to be loyal and supportive of banks when they show they care about the community. This two-way exchange increases customer loyalty and promotes the bank to others. In conclusion, the research shows that brand citizenship behaviour has a major impact on getting banking customers to do good things. The level of customer citizenship behaviour among Cameroonian is

positively correlated with customer satisfaction, lending credence to H6. In Figures 2 and 3, one can see the findings from levels 1 and 2, while in Figure 4, the combined results. In addition, Table 9 provides a synopsis of the hypotheses.

5. Discussion and conclusions

5.1. Discussion of findings

The results showed a positive and significant relationship between internal brand management and brand citizenship behaviour ($\beta = .413$, $p < .001$), hence they are consistent with previous research (Burmann & Zeplin, 2005; Asha & Jyothi, 2013). The empirical findings of brand citizenship behaviour and internal branding management have been discussed in the literature, but in previous research, conceptual relationships were not been explored to the same extent, especially within the context of the banking sector in a developing nation like Cameroon.

Punjaiseri and Wilson (2007), Papasolomou and Vrontis (2006), and Edwards (2005) affirmed the second hypothesis, which suggests that internal branding fosters mutual understanding of a brand and positively influences brand commitment. Researchers have observed a strong correlation between internal branding and brand commitment. The relationship between both variables is significant and positive ($\beta = .404$, $p < .001$). These results are consistent with previous studies (Punjaisri & Wilson, 2007; Hadizadeh et al., 2012).

Bolino et al. (2002) and Porricelli et al. (2014) pointed out that employees' behaviour is significantly influenced by developing brand loyalty, that is, commitment, in the banking industry, as evidenced in the third hypothesis. This study provided empirical evidence that brand commitment is a solid and significant predictor ($\beta = .394$, $p < .001$) of brand citizenship behaviour, and the relationship between both variables is positive. Earlier research (Bolino et al., 2002; Baig et al., 2015; Porricelli et al., 2014) also reported this relationship as positive. Organizational behaviour studies and empirical validation in IBM research (Burmann et al., 2009; Burmann & Zeplin, 2005; Piehler et al., 2016) established that employees with an emotional attachment to the brand can enhance it through their behaviour. When employees feel personally linked to the brand, they are more likely to follow brand-related regulations and instructions to protect it, going above and beyond the call of duty to promote and defend the brand, become experts in their field, take part in training, come up with new ideas, take on more responsibilities, and even make suggestions to enhance the brand experience for customers.

Regarding the unique contributions of this current study, the results confirmed brand commitment as a significant mediator between internal branding management and brand citizenship behaviour. The indirect result of brand commitment's mediation contributed to a beta value of .161 and a p-value of less than .001. Since direct and indirect relationships are significant in all situations, partial mediations exist between the variables.

Hypothesis five (BCB-CS) was not strongly supported due to its negative coefficient, explicitly contradicting the social exchange theory, which states that employees who are aware of the assistance their organization provides are more likely to exhibit pro-organizational behaviour (Eisenberger et al., 1990), and their Employees' selfless actions impact the brand's interactions with customers and ultimately lead to customer satisfaction, resulting in BCB. Furthermore, Heim et al. (2016) and Verma and Dhar (2015) suggested that BCB consistently has a favourable effect on customer satisfaction at company level, and this is an essential predictor of satisfaction and behavioural intentions. The obtained results indicate that customer satisfaction is either rare or insufficient, even in the presence of brand citizenship behaviour, hence one can definitely state that hypothesis five (5) was incorrect in the context of the Cameroon banking industry.

The relationship between customer satisfaction and customer citizenship behaviour showed a positive and significant relationship ($\beta = 0.121$, $p < .001$). Although the previous research theoretically discussed

that satisfaction is a potential route to acquiring citizenship behaviour by customers (Roberts-Lombard & Nyadzayo, 2014), this study is the first to provide empirical evidence. Similarly, the relationship between customer citizenship behaviour and brand citizenship behaviour was not significant ($\beta = .017$, $p < .001$), contradicting with the previous research (Porricelli et al., 2014; Baig et al., 2015). Hence, the results serve as a distinct outcome in the literature, contributing to the fact that several factors hinder customer satisfaction by influencing customer citizenship behaviour.

5.2. Theoretical and managerial implications

The authors also employed social exchange theory, the predominant framework for elucidating organizational citizenship behaviour (OCB). In social exchange theory, organizational citizenship behaviors (OCBs) are defined as beneficial actions performed by employees for their employers in exchange for the received advantages. The principles of expected and obligatory reciprocity regulate these interactions (Croppanzano & Mitchell, 2005).

Research on Organizational Citizenship Behaviour (OCB) has significantly stimulated exploring the antecedents of employee-employer social exchange relationships yet, despite extensive studies on several variables related to OCB, the explained variance in OCB has not significantly progressed since the early 1980s. There are also clear implications for educating managers on how to encourage OCB among employees. This study indicates that organizations can enhance the frequency of employees' citizenship behaviour and also offers a sound framework for human resource management practices. Conversely, the attempt to develop such a programme, centred on social exchange theory, robustly advocates the expansion of OCB research to encompass ideas beyond SET.

Previous research reported in the preceding theoretical framework is backed by the outcomes of this study, since all the hypotheses were supported, except for hypotheses 5 and 7. The study's results add to the existing body of literature on internal branding by showing that company employees' positive impressions of the brand's identity greatly influence their perceptions of the brand's value, and that employees' positive impressions of the brand's communication within the company further enhance both their brand identification and their brand citizenship behaviour. Two further correlations that were identified—one between brand commitment and internal branding management and citizenship behaviour, and the other between BCB and customer satisfaction and citizenship behaviour—were somewhat weaker but nonetheless important.

This study demonstrated that through certain HR practices such as selection of staffing, comprehensive training, developmental performance appraisal, externally equitable rewards, and individually equitable rewards, as suggested by Snell and Dean (1992), banks can help employees implement brand-centered strategies that, ultimately lead to brand commitment and thus to internal citizenship behaviour, which, once employees express them to external stakeholders such as customers, will yield greater satisfaction and can be reciprocated with customer citizenship behaviours. Furthermore, if practices such as treating employees as a valuable brand asset are copied in the banking sector, where employees take such leading roles, it will make them feel like a recognized asset that the bank values and result in greater brand commitment and citizenship behaviour.

Moreover, this study confirms that every employee is vital to brand management because they ultimately decide what the brand is (Burmann & Zeplin, 2005; de Chernatony et al., 2006; Papasolomou & Vrontis, 2006), due to the fact that customer-employee interactions impart the service brand's practical and sentimental values (de Chernatony and Segal-Horn, 2003). The study's results can help bank managers understand how to satisfy customers and encourage them to remain good citizens. Employee service and other intangible strategic assets are critical to a company's ability to stay competitive in the long run. As customer demand and satisfaction in the banking industry can be unpredictable, internal brand management is more important than ever. The research findings show that brands can benefit from engaging in long-term internal brand initiatives. Businesses that place an emphasis on internal branding among their employees are more likely to see increased brand loyalty and positive brand citizenship actions, which contribute to a lasting competitive advantage.

Bank managers should treat frontline employees who are not managers as important stakeholders. It is not possible to consider internal branding in a vacuum, as it is important to hire people who are a good match for internal branding programmes when filling open positions. The HR and marketing departments may improve IBM's internal brand management system with training and development, group meetings, internal newsletters, notice boards, videos, blogs, and daily briefings. In addition, if employees work closely together, it fosters a feeling of ownership, can improve teamwork, internal branding, and customer and brand citizenship actions.

5.3. Limitations and suggestions for future studies

As is already known that internal branding has a significant impact on BCB, and this study adds to the existing knowledge. Most of the previous research ignored frontline and backstage staff, who are thought to be crucial to gaining a competitive edge, instead focusing solely on those who interact directly with customers. The study has also contributed to the body of evidence by demonstrating, via the mediating role of brand commitment, the connection between internal branding strategies and BCB among employees, although it, this study exclusively focused on the banking industry, which is just one of several in the service sector. As different industries have their distinct characteristics, it is difficult to generalise the study's findings, and consequently, additional service-related sectors may be the focus of future research. The authors did not consider time-lag effects due to its cross-sectional nature. Longitudinal data could enhance the empirical findings and understanding of how to strengthen an employee's BCB. In future research, brand trust and reward should be addressed as additional factors influencing BCB among employees.

Finally, this study is of critical importance because the model can establish a framework for incorporating other organizational components. Including more organizational parameters could enhance the model's clarity and make it more versatile, as well as taking cognizance of each dimension. Other service-based industries such as hospitality, health, and FMCG can use the relationship and model to investigate how brand commitment and citizenship behaviour moderate the nexus established. Moreover, it is advisable for researchers to use a qualitative approach for this investigation.

5.4. Conclusion

The hospitality and responsiveness of bank employees, especially those working in branches and subsidiaries, are major considerations for consumers when making their banking preferences. Thus, it would be impossible to improve the bank's brand if bank employees doubt its significance to the overall success of the business and their own role within it. As brand citizenship behaviour is so important, this study sought to identify what factors contribute to it and how it affects customer satisfaction. The evidence suggests that internal brand management increases commitment to the brand. Hadizadeh et al. (2012) also found that internal branding influences brand commitment, which is consistent with the authors' findings. Previous studies provide strong evidence of how brand commitment affects brand citizenship actions; hence, brands should make it easier for customers to adopt CCB since they need to feel comfortable interacting with service providers.

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