

The relationship between employee personal branding and customers' perceived service quality: An empirical investigation of the insurance sector in Botswana

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ABSTRACT

This study examines the effects of personal branding on perceived service quality. The study seeks to find out if personal branding can be used as a means to improve service quality especially focusing on the insurance sector in Gaborone, Botswana. Using a convenience sample of 75 respondents, the study found that different personal branding dimensions significantly influenced different dimensions of service quality. Communication was found to significantly influence all the service quality dimensions (responsiveness, reliability and tangibles). Behaviour and Self-esteem were found to positively influence responsiveness while Appearance was found to have a significant influence on reliability. The study confirms the importance of personal branding as one of the crucial elements in improving service quality by organisations.

Keywords: SERVQUAL, SERVPERF, personal branding, behaviour, appearance, self-esteem, communication.

INTRODUCTION

While quality is an elusive and indistinct construct (Parasuraman, Zeithaml, & Berry, 1985), the quality of service represents a critical focal point of competitiveness. Service quality has received substantial attention since the 1980s (Brown & Swartz, 1989; Headley & Choi, 1992; Temtime, Pansiri, & Belayneh, 2002). A growing number of studies in service quality have used the SERVQUAL model (Bhat, 2012; Palmer & O'Neill, 2004; Pansiri & Mmerekhi, 2010; Parasuraman, Berry, & Zeithaml, 1991; Parasuraman & Zeithaml, 1994; Parasuraman et al., 1985; Parasuraman, Zeithaml, & Berry, 1988, 1994; Schofield & Breen, 2006). Service quality has been defined as an attitude toward the service offered by a firm resulting from a comparison of expectations with performance (Carrillat, Jaramillo, & Mulki, 2007; Cronin & Taylor, 1992; Lewis & Booms, 1983; Parasuraman, Zeithaml, & Berry, 1985, 1988), measured using five dimensions: tangibles; reliability; responsiveness; assurance; and empathy. While it has been studied as a comparison of expectations with performance (Parasuraman, Zeithaml, & Berry, 1985), other researchers have concentrated only on measuring performance perceptions, (SERVPERF), assuming that respondents provide their ratings by automatically comparing performance perceptions with performance expectations (Abdalla & Al-Neimat, 2016; Carrillat et al., 2007; Cronin & Taylor, 1992; Cronin & Taylor, 1994; Ghotbabadi, Feiz, & Baharun, 2015).

Similarly, previous studies have also linked branding with customer satisfaction (Bell, Auh, & Smalley, 2005; Chiou, Droge, & Hanvanich, 2002; Sondoh Jr, Omar, Wahid, Ismail,

& Harun, 2007; Thakur & Singh, 2012). It has been argued that consumers develop positive attitudes towards a brand or liking a brand as a result of satisfactory repetitive usage over time (Sondoh Jr et al., 2007). Recently, emphasis has also been placed on personal branding (Horvat, Kovačić, & Trojak, 2015; Khedher, 2014; Ternès, Rostomyan, Gursc, & Gursch, 2014; Zarkada, 2012), a planned process in which people make efforts to market themselves (Khedher, 2014) by clearly communicating the unique promise of value that they have to offer their employer or clients (Arruda, 2002). This involves managing their reputation, strengths, style, values, look, attitude and skill set the same way that a marketing team would a product brand with a view to separate themselves from their competitors or peers (Arruda, 2002).

Employee personal branding has been said not only to result in decision makers in an organisation making positive impressions about the employee but also build his/her professional service (Morgan, 2011). It leads to employee self-actualization, self-affirmation, commitment, personal and organizational achievement (Horvat et al., 2015). Therefore, this study proposes to measure personal branding using five dimensions: appearance; behaviour; self-esteem and communication.

Studies linking personal branding to service quality were not found. However, Mosley (2007) argues that the single most important factor in driving customer satisfaction and brand loyalty is employee behaviour. Therefore companies should not ignore “the most powerful ingredient of an enduring customer relationship: the people who represent the brand to the customer, and who are called upon to fulfil the brand’s promise” (McEwen & Buckingham, 2001, p. 40). “Employee interactions are the most important factor in customer satisfaction” (Mosley, 2007, p. 126). Therefore, the objective of this study is to assess the impact of employees’ personal branding on perceived organizations’ service quality. In other words, the study assumes that personal branding (appearance; behaviour; self-esteem and communication) has a significant effect on perceived service quality (tangibles; reliability; responsiveness; assurance; and empathy). The argument flowing from McEwen and Buckingham (2001), and Mosley (2007) is that personal branding can be used as a means to improve service quality in organizations which will ultimately contribute to the overall firm competitiveness.

LITERATURE REVIEW AND HYPOTHESES

Service Quality

Customers are the foundation of successful business-level strategy (Hitt, Ireland, & Hoskisson, 2007). In the current economic climate which is characterised by competitive trends, providing quality service is the key to a successful business (Murali, Pugazhendhi, & Muralidharan, 2016; Nejati & Nejati, 2008; Shahin, 2004) through satisfying existing customers and attracting new customers (Murali et al., 2016). Organisations face a number of challenges such as financial and resource constraints (Shahin, 2004), increased competition (Malhotra, Mavondo, Mukherjee, & Hooley, 2013); and easy imitation of products (Doyle, 1989), making it essential that customer expectations be properly understood and measured so that any gaps in service quality can be narrowed. Service is defined as “an activity, benefit, or satisfaction offered for sale that is essentially intangible and does not result in the ownership of anything” (Kotler & Armstrong, 2012, p. 224), and its characteristics are intangibility, inseparability, variability, and perishability. Kotler and Armstrong (2012) argue that a service firm can differentiate itself by delivering consistently higher quality than its competitors provide, and most service industries have now joined the customer-driven quality

movement. Quality is the totality of characteristics of an entity that bear on its ability to satisfy stated and implied needs (Pansiri & Mmereki, 2010).

Efforts have been made to study service quality in various environments. Over the last decade, there have been a number of service quality measurement tools (Nejati & Nejati, 2008). Few service quality models have been developed; SERVQUAL (service quality), which employs service quality by using the comparison between the perception of the expected service and the received service quality (Parasuraman et al., 1985); SERVPERF (Service Performance), which looks at the perceptions of service performance (Cronin & Taylor, 1994); Retail Service Quality Scale (Bearden, Hardesty, & Randall, 2001; Cronin & Taylor, 1992; Dabholkar, Thorpe, & Rentz, 1995; Fang Meng, Tepanon, & Uysal, 2008); EP scale (Evaluate Performance), which measures the gap between the perceived performance and the ideal (Teas, 1993); and Electronic Service Quality Scale [E-S-QUAL] (Parasuraman, Zeithaml, & Malhotra, 2005). This study adopts the SERVPERF model (a variant of the SERVQUAL model) by Cronin and Taylor (1992, 1994), which assumes that respondents provide their ratings by automatically comparing performance perceptions with performance expectations and that measuring expectations directly is unnecessary (Culiberg, & Rojšek, 2010). The SERVPERF model has been found to be a better alternative for measuring service quality (Culiberg, & Rojšek, 2010), and more distinguished as being easy to apply and giving accurate results compared to the SERVQUAL (Abdalla & Al-Neimat, 2016).

Parasuraman et al. (1985) pioneered the service quality model (SERQUAL). Significant research has been done applying the SERVQUAL model e.g. (Bhat, 2012; Pansiri & Mmereki, 2010; Schofield & Breen, 2006; Zouni & Kouremenos, 2008). This model has been tested rigorously as a measurement tool to assess the ability of an organization to deliver quality service to its customers (Jahanzeb et al., 2013). The basis of the SERVQUAL model is that perceived service quality is the result of the consumer's comparison of expected service with perceived service (Parasuraman et al., 1985). The SERVQUAL model is constructed into five dimensions which determine the gap between expectations and perceptions of customers. These are: Tangibles (TA) - Physical facilities, equipment, and appearance of personnel (Pansiri & Mmereki, 2010; Parasuraman et al., 1988; Shahin, 2004); Reliability (RL) - Ability to perform the promised service dependably and accurately (Pansiri & Mmereki, 2010; Parasuraman et al., 1988; Shahin, 2004); Responsiveness (RS) - Willingness to help customers and provide prompt service (Pansiri & Mmereki, 2010; Parasuraman et al., 1988; Shahin, 2004); Assurance (AS) - Knowledge and courtesy of employees and their ability to inspire trust and confidence (Pansiri & Mmereki, 2010; Parasuraman et al., 1988; Shahin, 2004); and Empathy (EM) - Caring, individualized attention the firm provides its customers (Pansiri & Mmereki, 2010; Parasuraman et al., 1988; Shahin, 2004).

The quality of a service evolves around the result of the comparison of the customer's expectations about a service and the perception of the service after it has been provided (Vigripat & Chan, 2007). Paternoster (2008) states that service quality is the consumer's judgement about a product's overall excellence or superiority. Research pertaining to service quality found that customers evaluate service quality in terms of desired and the actual offering. Mukherjee and Nath (2005) argue that service providers should make sure that there is little variation between the desired and the expected service (Mukherjee & Nath, 2005). Juran (1988) argues that one of the most crucial aspects of quality is the degree to which the product or service meets the needs and expectations of a consumer. Furthermore, Juran (1988) maintains that customers evaluate service quality as they experience it using the attributes of search, experience and credence. Search attributes include the appearance of employees and physical facilities. Experience includes promptness to requests, integrity as

well as the actual interaction with the employees. The last attributes of credence include reputation and how the organization has positioned itself in the eyes of employees.

Personal Branding

A brand is an image created in the minds of customers (Keller, 2003) when they think of a name, product or a person (Rahmani & Särhammar, 2010). Personal branding is the process of creating an identity for a product using unique names or symbols (Burnett, Moriarty, & Wells, 1998). Keller (2013) notes that when a customer recognizes a brand, it means s/he has combined the symbolic value and the image in their memory to be willing to own the product. Branding creates an emotional connection with customers and this increases brand choice probability and increases customer loyalty. As a unique identifier, a brand becomes helpful in identifying the product or service, giving it a favourable position in the market and, increasing its popularity and market share (Irfan, Sabir, Lodhi, & Mukhtar, 2014).

While personal branding has been studied in various contexts, it is a relatively new concept that encompasses the strategies that one uses to promote one's self, both on and offline (Nolan, 2015). The genesis of personal branding is traceable to the work of Ries and Trout, (1981) and popularised by Peters (1997, p. 83) with his ideas on the 'me' and 'you'.

It's time for me — and you — to take a lesson from the big brands, a lesson that's true for anyone who's interested in what it takes to stand out and prosper in the new world of work.

Regardless of age, regardless of position, regardless of the business we happen to be in, all of us need to understand the importance of branding. We are CEOs of our own companies: Me Inc. To be in business today, our most important job is to be head marketer for the brand called You.

Once viewed as a strategy for celebrities and leaders in businesses, politics, and entertainment industries (Chen, 2013; Horvat et al., 2015; Rampersad, 2008), everyone is now encouraged to be aware of, manage strategically, consistently, and effectively their personal brands (Rampersad, 2008). Personal branding is too individualistic, personal and deeply introspective. It is argued that everyone has a brand, largely depending on how they are viewed by others (Philbrick & Cleveland, 2015). It refers to one's ability to clearly communicate his/her unique promise of value that he has to offer to an employer or client (Arruda, 2002, 2009). It is an authentic public projection of a person's character, skills or values that create perceptions in the audience about the principles and qualities that person stands for (Montoya & Vandehey, 2002; Rampersad, 2008). By understanding one's attributes, strengths, skills and values, one is able to use them to separate himself/herself from competitors. "Personal branding is a way of clarifying and communicating what makes you different and special-and using those qualities to guide your career of business decision. It is about understanding ones unique attributes- strengths, skills, values, and passions-and using them to separate yourself from your competitors or peers" (Arruda, 2002, p. 6). Therefore, a personal brand "identifies, clarifies, and communicates who you are to the world around you, whether it is in a business environment, an academic field, or an entrepreneurial setting" (Arruda, 2009, p. 409), or "the impressions, ideas and connections that we make about people built on factors such as: choice of clothing (colour, shape); personal grooming; body language; facial expressions; movement; speech; use of language; behaviour" (Careers Centre University of Wolverhampton, 2013, p. 2).

Therefore, having a strong personal brand seems to be a very important asset and is becoming increasingly essential to personal success. At an individual level, personal branding is associated with enhancing a person's visibility and presence; creating a clear focus of a person's career or business; boosting a person's revenue and increasing his/her competitiveness; helping him/her to thrive during economic downturns, helping him/her to expand into new business areas; self-understanding and increasing personal confidence (Arruda, 2002). In addition, Martin (2009) argues that personal branding is also associated with being known and respected by peers, networking and partnerships; learning from peers, and being on top of what is happening in the industry or functional area (Martin, 2009).

At company level, companies were reluctant to encourage personal branding among their employees due to fear of such employees becoming more attractive to competitors (Arruda, 2014). However, employees are crucial in building relationships with all company stakeholders as well as upholding the values and vision of the organization. They form an important part of a corporate brand image. Ultimately, if employees show interest in customers, are corporative, empowered, responsive and competent, the company will tend to have a good reputation, attract more business and retain existing customers (Aaker, 2004). Over the years, personal branding has been found to give management a greater knowledge and understanding of employees' abilities, giving them greater control in planning and implementing activities of the organization (Speros, 1994). Personal branding also enables employees to perform at a higher level and to become more deeply engaged in the organization (Arruda, 2014).

Various scholars such as Arruda (2014) and Malhotra et al. (2013) note that contemporary organisations integrate personal branding programs into their talent and leadership development programs, because employees are perceived as central in differentiating a company's product/service through service quality. Employees are central in developing customer relationships, gathering customer information, and in creating customer satisfaction, loyalty, and brand commitment (Burmam & Konig, 2011; Yang, Wan, & Wu, 2015). The process of building customer experience lies with the employees who are responsible for positioning the brand within the organization (Harris, 2007). It is therefore the responsibility of an organization to ensure that employees' brands are synonymous with that of the organization (Arruda, 2015). Businesses should encourage, assist and empower employees to build a personal brand that will project and exhibit the image of the corporate brand.

To achieve this, organisations need employees who continuously and consciously work on the improvement of their strengths and eliminating their weaknesses (Horvat et al., 2015), while at the same time building their value for the quality of their work and differentiating their future value potential (Morgan, 2011). This process has broadly been referred to as personal branding.

Personal Branding factors

Appearance

Personal appearance is a proxy for professional service quality (McMillan, 2014). Appearance is a very critical element of branding success (Costello, 2007; Morgan, 2011). It communicates an employee's positive fit with the company culture and requires an employee to demonstrate a greater amount of quality work and substance in order to overshadow the first impression created by their unique dress and behaviour (Morgan, 2011). Therefore, clothing that is clean, neat, contemporary, expected by customers, and that makes an

employee feel confident and comfortable has been seen as most appropriate (McMillan, 2014). A study by Lill and Wilkinson (2005) on inpatients and outpatients at a tertiary level hospital in New Zealand found that respondents preferred doctors who are neatly groomed, professionally dressed, wearing visible name tags, but not necessarily a white coat. Furthermore, respondents were more comfortable with conservative items of clothing, “such as long sleeves, covered shoes, and dress trousers or skirts than with less conservative items such as facial piercing, short tops, and earrings on men. Many less conservative items such as jeans were still acceptable to most patients” (Lill & Wilkinson, 2005, p. 1524). Similarly, Au, Khandwala and Stelfox’s (2013) study on family members of patients admitted to medical-surgical ICUs found that respondents strongly favoured physicians wearing traditional attire with the white coat. Such physicians in traditional dress were seen as most knowledgeable and most honest.

H₁: Appearance of employees has a significant impact on perceived service quality.

Behaviour

The behaviour of an employee may be an important driver of consumers' brand personality impressions (Wentzel, 2009) and has a direct impact on customer perception of the enterprise (Yang et al., 2015). Behaviour refers to how one conducts himself at business events, meetings and day to day interactions (Heald, 2014), or what one says and does (Holloway, 2014), and it is said to be the root of a personal brand (Canning, 2013). Behaviour demonstrates courtesy, respect and correct protocol for the situation (Heald, 2014). Personal branding also includes listening and showing interest in others; remembering people’s names; taking responsibility; emotionally sensitive; expressing feelings assertively; paying other people compliments; showing sympathy for others (Careers Centre University of Wolverhampton, 2013); and demonstrating courtesy, respect and correct protocol for the situation (Heald, 2014). Studies by Ekinci, Dawes, and Massey (2008) and Nam, Ekinci, and Whyatt (2011) found that staff behaviour has a positive effect on consumer satisfaction.

H₂: Behaviour of employees has a significant impact on perceived service quality.

Self-Esteem

Self-esteem is defined from the perspective of the subject as a positive evaluation of self (Derogatis & Melisaratos, 1979; Larson, Anderson, Holman, & Niemann, 1998) in relation to particular identities (White & Burke, 1987). White and Burke (1987) argue that self-esteem is not a general concept, but rather self-evaluation in a specific role/group. “Individuals who evaluate themselves highly are more likely to adopt and maintain an identity consistent with that highly evaluated role” (White & Burke, 1987, p. 314). Self-esteem can also be defined from both the perspective of the observer via the assessment of the subject’s self-esteem behaviour (Coopersmith, 1959).

Positive self-esteem attributes include learning from past successes and looking forward to future successes; caring for oneself physically, emotionally, and mentally; creating goals in life and working toward them; appreciating one’s positive qualities; accepting responsibility for one’s actions; having confidence; feeling capable of meeting life’s everyday challenges; being calm and relaxed (Smith & Harte, 2015). Smith and Harte (2015) further observe that people develop confidence as they develop their personal brands. This arises out of knowing their strengths and positive qualities.

H₃: Employees self-esteem has a significant impact on perceived service quality.

Communication

Communication is at the heart of business life. Strong communication skills differentiate those who get the job from those who fail to (Quinn, Faerman, Thompson, McGrath, & St. Clair, 2007; Schermerhorn Jr., 2010), and is an integral part of professional success (Duron, 2013). Communicating effectively and efficiently has a significant impact on the success of a personal brand (Duron, 2013), and contribute to the creation of a strong bond between the service provider and customer (Webster & Sundaram, 2009). Various blogs on personal branding identify a number of factors as communication practices that can help to build a personal brand: listening skills, thinking before one speaks; using a professional tone, speaking slowly and clearly, showing confidence, being mindful of gestures, and being honest and authentic, knowing when to speak and how to 'read between the lines' (Duron, 2013; Personal Branding Blog, 2014). Webster and Sundaram (2009) also argue that service provider's communication style significantly relates to customer satisfaction. Hence, Webster and Sundaram (2009, p. 111) concluded that "in most of the service situations, an affiliative and non-dominating communication style will lead to greater customer satisfaction and the use of a dominant style will result in lower customer satisfaction".

H₄: Communication skill of employees has a significant impact on perceived service quality.

METHODOLOGY AND METHODS

Study Context

The context of the study is the insurance sector in Gaborone, Botswana. This sector is one of the most important service providers in Botswana, contributing significantly to the country's Gross Domestic Product (GDP) (African Development Bank, Organisation for Economic Co-operation and Development, & United Nations Development Programme, 2014). Although the Botswana insurance market is small in real terms, it is one of the most developed insurance markets in Africa (Insurance in Africa, 2015), and has potential for further growth. Hence the need to understand issues relating to personal branding and service quality is fundamental. In 2014, there were nine (9) life insurers, eleven (11) non-life insurers, three (3) reinsurers, forty-four (44) insurance brokers, and 191 insurance corporate agencies licenced to operate in Botswana (Non-Bank Financial Institutions Regulatory Authority, 2014). There is therefore, a stiff competition in the insurance sector given the population size of Botswana which stands at an estimated two million as of the last population census (Statistics Botswana, 2012). This underscores the significance of service quality because a customer who has received unsatisfactory service from a provider is more likely to defect to other providers (Sandquist, 2014).

The insurance sector has over the years used product branding, borrowing from the consumer goods branding (Brodie & de Chernatony, 2009) and corporate branding not only to differentiate themselves from other players but also enhance the quality of service to provide to customers. However, there is a need to look for more innovative alternatives to improve service quality if an organization wants to stay competitive (Arruda, 2015). One way of improving service quality is through personal branding that would make an organisation's employees stand out (Arruda, 2002). It is this employee differentiation and uniqueness that could result in an organisation expanding its success.

Methods

To meet the objectives of the study, a survey was designed and conducted among insurance brokers and companies in Gaborone, Botswana. The data were collected from six insurance brokers and one insurance company with two branches using a structured questionnaire. The target population was the clients of the insurance companies who were conveniently sampled at the company premises. An introductory request letter was sent to the management of the companies, inviting them to participate in the study. After permission was granted by company management, the researchers distributed the questionnaire conveniently to company customers immediately after a service encounter. The questionnaire was distributed to 89 respondents from eight insurance companies in Gaborone over a four-month period (February – June 2015). A total of 75 questionnaires were collected from the respondents, accounting for a response rate of 84%, while the remaining 14 were either incomplete or lost.

Study measures

The survey instrument was made up of three sections. Section A requested respondents to state their demographic profiles: gender, work experience, level of education, and income. Section B asked questions in relation to Personal Branding. Extensive literature search was used to generate measurement items for Personal Branding (Churchill, 1979). Literature on personal branding suggests that for one to have a sound personal brand they must look at their (i) Appearance (Au et al., 2013; Lill & Wilkinson, 2005; McMillan, 2014). Five items to measure appearance were developed on cleanliness; appropriate dressing, professionalism, workstation tidiness; and friendliness; (ii) Behaviour (Canning, 2013; Careers Centre University of Wolverhampton, 2013). Six items were developed to measure behaviour on welcoming clients; carrying one's self with respect; treating customers with respect and courteousness; valuing customers; professional presentation; and admirable behaviour; (iii) Self Esteem (Derogatis & Melisaratos, 1979; Larson et al., 1998; Smith & Harte, 2015) was measured by nine items – confidence; humbleness; honesty; passion; and reliability, ability to answer questions, calmness, ability to ask and answer questions; calmness; saying when to meet clients' requests; and ability to provide clarity (Bearden et al., 2001; Smith & Harte, 2015; Sundheim, 2013); (iv) Communication (Duron, 2013; Schawbel, 2009). Communication was measured by five items - audibility when talking with clients; using clear and understandable language; being informative; listening to clients; and giving assurance to clients.

Section C of the survey instrument was made up of 22 statements adopted from the SERVPERF model. Instead of investigating service quality as a variation between consumers' expectations and perceptions of service (Pansiri & Mmereki, 2010) where gap analysis approach is taken, (Brown & Swartz, 1989; Headley & Choi, 1992), this study adopted the SERVPERF performance-only approach (Fang Meng et al., 2008; Rodrigues, Barkur, Varambally, & Motlagh, 2011; Zhao & Di Benedetto, 2013).

Respondents were asked to assess the performance of the employee who served them on 25 personal branding attributes using 1-5 Likert-type scales (1= strongly agree to 5 = strongly disagree). Respondents were further asked to assess the performance of the organisation on 22 SERVPERF items using 1-5 Likert-type scales (1= strongly agree to 5 = strongly disagree).

Sample characteristics

Table 1 presents a summary of selected demographic variables and shows that 44% of the respondents were male while 56% were female. Most of them (86.7%) had work experience not exceeding ten years, with 60.3% of them having obtained at least an undergraduate degree.

Table 1: Demographic variables of clients

Demographic Profile	Frequency	%
<i>Gender</i>		
Male	33	44.0
Female	42	56.0
Total	75	100.0
<i>Years of experience</i>		
Under 1 year	15	20.0
1-5 years	23	30.7
6-10 years	27	36.0
10+	10	13.3
Total	75	100.0
<i>Education</i>		
Junior Certificate	9	12.3
Form 5	17	23.3
Degree	24	32.9
Graduate	20	27.4
Others	3	4.1
Total	73	100.0

FINDINGS

Personal Branding

Exploratory factor analysis was performed on the 25-item scale used to measure personal branding. Factor analysis was employed using principal component analysis (PCA) with a Varimax rotation (Nunnally, 1978; Nunnally, Bernstein, & Berge, 1967), and variables with a factor loading of 0.5 and above were included in the analysis. Factors with Eigen values greater than 1.00 were used. Using these criteria produced four factors with a cumulative variance of 73.589. The Bartlett's Test of Sphericity showed a chi-square of 1785.288 ($p < .000$), and the Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO) was 0.844. The Cronbach's alpha was also performed on each of the factors. Table 2 shows that for all the four factors, (Behaviour, Appearance, Self-esteem, and Communication) the Cronbach's alpha is above the recommended .7 (Pallant, 2010).

Table 2: Results of Principal Component Analysis (PCA) with varimax for 25-item scale of personal branding

	Mean	SD	Eigen value	Cumulative % variance	Factor Loading	Cronbach α
Behaviour			15.354	61.418		.942
Employee welcomes clients with a warm smile	1.71	.879			.595	
Employee values customers	1.71	.808			.677	
Employee present himself/herself in a professional manner	1.68	.766			.665	
Employee's behaviour is admirable	1.75	.910			.729	
Employee is humble	1.74	.850			.765	
Employees is honest	1.77	.921			.733	
Employee is able to assure the client if they have any doubts	1.81	.944			.683	
Employee is calm	1.67	.839			.581	
Appearance			1.802	68.627		.901
Employee is neat and clean	1.49	.625			.802	
Employee is dressed appropriately for the workplace	1.45	.577			.795	
Employee looks professional	1.71	.818			.813	
Employee's work station is tidy	1.65	.726			.683	
Employee looks friendly	1.68	.778			.569	
Employee uses clear and understandable language	1.68	.829			.649	
Self-esteem			1.240	73.589		.938
Employee carries him/herself with respect	1.68	.797			.586	
Employee treats customers with respect and courteous manner	1.74	.866			.703	
Employee displays passion about the job	1.89	.966			.596	
Employee is reliable	1.90	.988			.733	
Employee is able to ask and answer questions posed by the client	1.81	.886			.724	
Employee is able to say when he/she cannot meet the client's requests	1.99	.918			.749	
Employee is able to clarify any doubts that the client has	1.92	.968			.512	
Communication			1.127	78.098		.849
Employee is audible when talking to clients	1.78	.969			.556	
Employee is informative	1.97	1.020			.815	
Employee listens to the needs of the clients	1.77	.755			.508	
Employee is confident	1.78	.975			.525	
Notes: M = Mean; SD= Standard Deviation; Bartlett's Test of Sphericity - Approx. Chi-Square = 1785.288; df = 300, p < 0.000; KMO Measure of Sampling Adequacy = .844; Extraction Method: Principal Component Analysis; Rotation Method: Varimax with Kaiser Normalisation; Scale: (1= strongly agree to 5 = strongly disagree)						

Behaviour: Table 2 indicates that eight (8) items measured behaviour. The results reveal that there is more emphasis on employees being calm (M = 1.67, SD = .839); welcoming customers with a warm smile (M = 1.71, SD = .879), and valuing customers (M = 1.71, SD = .808), and less on employees assuring customers if they have doubts (M = 1.81, SD = .944) and employee honesty (M = 1.77, SD = .921).

Appearance: Table 2 indicates that all the six (6) items measuring appearance were ranked very high. Employees were perceived to be; neat and clean (M = 1.49, SD = .625), dressed appropriately for the workplace (M = 1.4, SD = .577), presenting themselves in a professional manner (M = 1.71, SD = .818), working in a tidy place (M = 1.65, SD = .726) and looking friendly (M = 1.68, SD = .778).

Self-esteem: Table 2 also shows that all the seven (7) items measuring self-esteem were ranked moderately high. Employees were perceived to conduct themselves with respect (M = 1.68, SD = .797), treating customers with respect (M = 1.74, SD = .866), displaying passion about the job (M = 1.89, SD = .966), being reliable (M = 1.90, SD = .988), and being able to ask and answer questions posed by customers (M = 1.81, DS = .886).

Communication: Table 2 shows that all the four (4) items measuring communications were ranked moderate. Employees were perceived to be audible when talking to customers (M =

1.78, SD = .969), informative (M = 1.97, SD = 1.020, confident (M = 1.78, SD = .975), and listens to the needs of customers (M = 1.77, SD = .755).

SERVPERF

For the 22 SERVPERF items measuring perceived service performance, exploratory factor analysis employing PCA with a Varimax rotation was used. Again, there was no restriction on the number of factors, and variables with a factor loading of 0.5 and above were included in the analysis. Factors with Eigen values greater than 1.00 were used. Using these criteria produced three factors with a cumulative variance of 74.169. The Bartlett's Test of Sphericity showed a chi-square of 1367.394 ($p < .000$), and the Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO) was .848, above the recommended .6. The Cronbach's alpha was also performed on each of the factors. Table 3 shows that for all the three factors, the Cronbach's alpha is above the recommended .7 (Nguyen & Leblanc, 2001; Pallant, 2010), ranging between .815 and .960. Table 3 shows that the 22 SERVPERF item scale was reduced to three factors. This has significantly varied with the refined SERVQUAL model which is constructed into five dimensions: Reliability (RL), Responsiveness (RS), Assurance (AS), empathy (EM), and tangibles (TA) (Parasuraman et al., 1991).

Responsiveness was made up of eleven (12) items whose means ranged between 1.7 and 2.13. Table 3 also shows that the second dimension, reliability was made up seven (7) items with mean ranging between 1.83 and 2.19, while the third dimension, tangibles had three (3) items ranging with mean ranging between 1.72 and 2.01.

Table 3: Results of Principal Component Analysis (PCA) with varimax for 22-item scale of SERVPERF

	M	SD	Eigen value	Cumulative % variance	Factor Loading	Cronbach α
Responsiveness			13.623	61.923		.960
Materials associated with the service are visually appealing at the organisation	1.83	.766			.612	
When you have a problem, the organisation shows a sincere interest in solving it	2.01	1.028			.654	
The organisation insists on error-free records	2.13	1.020			.592	
Employees of the organisation tells you exactly when services will be performed	2.00	1.020			.694	
Employees of the organisation are always willing to help you	1.92	1.088			.852	
Employees of the organisation are never too busy to respond to your requests	2.03	1.060			.757	
The behaviour of employees of the organisation instills confidence in customers	1.99	.993			.786	
You feel safe in your transaction with the organisation	1.92	1.010			.809	
Employee of the organisation are constantly courteous with you	1.71	.874			.811	
Employees of the organisation have the knowledge to answer your questions	1.97	.916			.572	
The organisation has employees who give you personal attention	1.92	.990			.774	
The organisation has operating hours convenient for all its customers	1.82	.984			.670	
Reliability			1.681	69.564		.944
When the organisation promises to do something by a certain time, it will do so	2.19	1.190			.751	
The organisation performs the service right the first time	1.83	.894			.635	
The organisation provides its services at the time it promises to do so	2.17	1.113			.810	
Employees of the organisation gives you prompt service	2.07	1.077			.774	
The organisation gives you individual attention	1.97	1.013			.629	
Employee of the organisation understand your specific needs	2.04	.985			.530	
The organisation has your best interest at heart	2.00	1.035			.518	
Tangibles			1.013	74.169		.815
The organisation has modern equipment	1.82	.834			.912	
The organisation's physical facilities are visually appealing	2.01	.929			.736	
The organisation's employees are neat-appearing	1.72	.712			.624	
Notes: M = Mean; SD= Standard Deviation; Bartlett's Test of Sphericity - Approx. Chi-Square = 1367.394; df = 231, p < 0.000; KMO Measure of Sampling Adequacy = .848; Extraction Method: Principal Component Analysis; Rotation Method: Varimax with Kaiser Normalisation; Scale: (1= strongly agree to 5 = strongly disagree)						

Hypothesis testing

This study used a two-step procedure: PCA with a Varimax rotation was followed by standard multiple regression analysis. Regression is “a way of predicting some kind of outcome from one or more predictor variables” (Field, 2005, p. 143), and it is one appropriate approach to address the hypotheses (Pansiri, 2008). Three standard multiple regression analyses were run separately using four (4) personal branding factor scores (Behaviour; Appearance; Self-esteem, and Communication) as independent variables and three (3) SERVPERF factor scores (Responsiveness; Reliability; Tangibles) as dependent variables. The results in Table 4 indicate that personal branding has an influence on perceived service performance.

Table 4 presents the unstandardized coefficients (B), standardized coefficients (β), standard error (SE B), the t-test (t) with its significant level, the Adjusted R^2 , and the F-test. The Adjusted R^2 was reported instead of R^2 due to the small sample as suggested by Pallant (2010).

Table 4 shows that the standard multiple regression for Appearance with all the three (3) dependants variables produced Adjusted $R^2 = .069$, $F = 2.288$, $p > .05$. Of the three (3) dependent variables (Responsiveness, Reliability, Tangibles), only Reliability was significantly affected by Appearance, $B = .294$, $\beta = .272$, $F = 2.015$, $p < .05$. Hypothesis H_1 is therefore rejected. Standard multiple regression for Behaviour with all the three (3) dependent variables produced Adjusted $R^2 = .218$, $F = 5.839$, $p < .01$ and shows that Behaviour significantly predicted Responsiveness, $B = .425$, $\beta = .431$, $F = 3.320$, $p < .01$. Table 4 also shows that Behaviour did not have any significant effect on Reliability and Tangibles. Hypothesis H_2 is therefore rejected.

The standard multiple regression for Self-esteem with all the three (3) dependants variables produced Adjusted $R^2 = .080$, $F = 2.516$, $p > .05$. Only Responsiveness was significant associated with Self-esteem, $B = .348$, $\beta = .336$, $F = 2.494$, $p < .05$. Hypothesis H_3 is therefore rejected. Lastly, Table 4 shows that the standard multiple regression analysis for Communication with all the three (3) dependants variables produced Adjusted $R^2 = .439$, $F = 14.541$, $p < .000$. Communication significantly predicted Responsiveness ($B = -.345$, $\beta = -.298$, $F = -2.827$, $p < .01$), Reliability ($B = .483$, $\beta = .455$, $F = 4.338$, $p < .000$), and Tangibles ($B = .422$, $\beta = .409$, $F = 3.914$, $p < .000$). Hypothesis H_4 is therefore accepted.

Table 4: Standard Multiple Regression results for Personal Branding influence on SERVPERF

Independent Variable	<i>Appearance¹</i>				<i>Behaviour²</i>				<i>Self-esteem³</i>				<i>Communication⁴</i>			
	B	SE B	β	t	B	SE B	β	t	B	SE B	β	t	B	SE B	β	t
Constant	-.003	.136		-.019	-.026	.109		-.236	-.084	.119		-.710	-.016	.104		-.150
Responsiveness	.144	.160	.122	.899	.425	.128	.413	3.320**	.348	.140	.336	2.494*	-.345	.122	-.298	-2.827**
Reliability	.294	.146	.272	2.015*	-.087	.117	-.093	-.748	.034	.127	.036	.267	.483	.111	.455	4.338***
Tangibles	.209	.141	.199	1.479	.214	.113	.233	1.891	.111	.123	.120	.899	.422	.108	.409	3.914***
Adjusted R²	.069				.218				.080				.439			
df	3				3				3				3			
F	2.288				5.839**				2.516				14.541***			

Notes: B = Unstandardised coefficients; β = Standardised coefficients; SE B = Standard Error; df = Degree of freedom; *p<0.05, **p<0.01 and ***p<0.00

CONCLUSION AND IMPLICATIONS

The objective of this study is to assess the impact of employees' personal branding on perceived organizations' perceived service performance. In doing so, this study tested four hypotheses. H_1 postulated that appearance of employees has a significant impact on perceived service performance. This study found that appearance has a positive effect on Reliability ($p < .01$) but not on Responsiveness and Tangibles. Reliability is the ability to perform the promised service dependably and accurately (Parasuraman et al., 1988; Shahin, 2004). This is consistent with Au, et al., (2013) who found that respondents strongly favoured physicians wearing traditional attire with the white coat because such physicians were seen as most knowledgeable and most honest. When employees look neat and clean, friendly, dressed appropriately for the workplace, and present themselves in a professional manner, this affect the manner in which their willingness to help customers and provide prompt service is perceived. Although H_1 was rejected, this study shows that appearance of employees is necessary to enhance employees responsiveness.

H_2 postulated that the behaviour of employees has a significant impact on perceived service quality. Behaviour refers to how employees conduct themselves at business events, meetings and day to day interactions (Heald, 2014), or what one says and does (Holloway, 2014). This has been said to be the root of personal branding (Canning, 2013). This study found that behaviour positively affect the company's perceived willingness to help customers and provide prompt service ($p < .01$). However, H_2 was rejected because behaviour has no significant effect on Tangibles and Reliability. H_3 postulated that employees' self-esteem has a significant impact on perceived service quality. This study found that employees self-esteem has a significant impact on Responsiveness ($p < .05$), but not on Reliability and Tangibles.

H_4 postulated that communication skill of employees has a significant impact on perceived service quality. This study found that communication significantly affect the company's perceived Responsiveness ($p < .01$), Reliability ($p < .000$), and Tangibles ($p < .000$). Hypothesis H_4 is the only one that was accepted. The literature on personal branding suggests that communicating has a significant impact on the success of a personal brand (Duron, 2013), and contributes to the creation of a strong bond between the service provider and customer (Cynthia & Sundaram, 2009). When employees are audible when talking to clients; are informative; listen to the needs of the clients; and are confident, that create a perception of service quality in the minds of customers.

The implications of this study are varied. First is the study implication to management practice. In line with previous studies (Arruda, 2002; 2014), this paper underscores the importance of personal branding by linking it to service performance. In doing so the study used four personal branding constructs (behaviour, appearance, self-esteem, communication) to assess the impact of personal branding on perceived service performance. The paper has established that communication has an effect on perceived service quality. The implication of this finding is that organisations should train employees on effective communication skills with a view to enhance their audibility when talking to clients; listen to the needs of the clients; and being confident as they address issues with clients.

The results of this study imply that personal branding can be used to improve service performance of an organisation. Personal branding has been found to act as a motivator to employees making them to perform their duties with more diligence, passion and dedication. Vosloban (2013) established that managers and supervisors recognized that aspects of personal branding like patience and trust enhance the relationship between the client and the organization. This increases the value of the organization and gives it a superior standing in

the market (Doyle, 1989). While corporate branding is a crucial element in differentiating an organization from its competitors (Jahanzeb, Fatima, & Butt, 2013), it could be argued that personal branding has a similar effect. Insurance companies who sell the same policies and products with identical specifications do not have the same market share. Some enjoy a larger market share than others. The success of these players is attributed to the way they have positioned themselves in the mind of the consumers, offering distinctive service and added values including putting customers first (Doyle, 1989).

Putting customers first involves having employees who understand that their interactions with customers could affect a customer's decision to either stay or defect to a new provider (Sandquist, 2014). This challenges organisations to help their employees brand themselves in a manner that supports the company's organizational goals. Jandaghi, Mehranjani, Seresht and Mokhles (2011) concur that personal branding ensures diversity among employees of the organization, giving them flexibility which promotes creativity and innovation. It highlights the uniqueness of each individual and how they can use their differences to add value to the organization. Employees are the ones who are in contact with the outside world. Even if the organization has created a sound corporate brand, it can be useless if the employees' personal brand is not aligned with the vision of the organization (Hatch & Schultz, 2001). It is apparent from this study that management in insurance companies should consider personal branding as an important factor in improving service quality. Personal branding of employees must be monitored and enhanced continuously. The results of this current study suggest that programs aiming at improving employees' personal branding must be developed and employees must be made aware of how their behaviour, appearance, communication, and self-esteem impact the organization's perceived service quality as indicated by Morgan (2011). This will complement the organization's corporate brand which still remains an important brand communication strategy.

Secondly, this current study was based on two theoretical constructs: The SERVPERF model (a variant of the SERVQUAL scales) and the proposed personal branding constructs. The SERVPERF model used the same 22 items of the SERVQUAL model, but only taking a performance approach (Cronin & Taylor, 1994; Meng, Summey, Herndon, & Kwong, 2009). Table 3 shows that the 22 SERVPERF item scale measuring perceived service quality was reduced to three factors (Responsiveness, Reliability and Tangibles) explaining 66.764% of the variance. Many empirical studies have failed to recover the five dimensions of service quality (Badri, Abdulla, & Al-Madani, 2005; Kansra & Jha, 2016). For instance, Kansra and Jha (2016) reduced the SERVQUAL factors to four dimensions measuring service quality of hospitals in Jalandhar, India, while Badri et al. (2005) produced four factors explaining 74.169% of the variance. While the validity of the SERVPERF is not in doubt, the findings of study finding suggests that future research on service quality in the financial sector should consider modifying the SERVPERF instrument with a view of capturing a true reflection of the quality of the service offered in this sector. This is essential because previous research has found that both the SERVQUAL and SERVPERF scales have not adequately captured service quality in the environment of industries different from that of pure service setting (Meng et al., 2009), while others have questioned the efficacy of this five-component conceptualisation of service quality by Parasuraman and others (Cronin & Taylor, 1992).

The current study also has implications relating to the study of personal branding as a concept. More work is needed in order to capture the constructs for personal branding. Refinement of the personal branding scale used in this study is necessary if further developments for understanding the role of personal branding on organisational life are to be made. The current study has developed a construct to measure personal branding and it gives opportunities for further development of the scale. More research for such development is necessary as a way of including personal branding literature into the academic arena.

This study was not without limitations. The greatest limitation was the small sample. This study collected data from 75 respondents as opposed to large (in the hundreds or thousands) samples common in quantitative marketing research (Bock & Sergeant, 2002). When small sample sizes are being employed “we should be very careful to ensure that any inferences are appropriate given the data collection (of course, when a small sample represents a high proportion of our population, such concerns are less relevant)” (Bock & Sergeant, 2002, p. 240). This may have negative effects since low sample size may affect the reliability of the findings (Button et al., 2013; Maxwell, Kelley, & Rausch, 2008). Studies with larger samples are essential particularly in applying the personal branding scale, which has just been developed in this study. The second limitation of this current study is that it was limited to the insurance sector. Broad based studies will be necessary for generalizability of the findings. The third limitation is that the questionnaire was distributed to the customers immediately after a service encounter in order to aid them regarding the particulars of the encounter. However, such a single encounter may affect the respondent’s perceived service quality of the organization. Fourthly, the developed personal branding scale has not been refined. More studies are necessary to validate the scale. Mixed methods studies involving the focus group interviews and in-depth interviews could be used to further determine consumers’ perceptions and views about employees’ self/personal branding as a way of modifying the scale.

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