

Impact of Brand Positioning on the Marketing Services in Banking Sector

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Abstract – Brand positioning is consider to be the most delicate component to take the brand to the sky or no place the advertisers make a decent attempt to come sufficient of the customers in light of the fact that each buyer is unique and have a distinctive outlook and contains changed discernments and diverse worth. This research is led to see an effect of brand positioning strategies on customer's recognition. The research fundamentally rotates around 3 strategies of positioning for example advantageous positioning, surrogate positioning (Psychological), Competitive positioning the effect of these strategies being checked by indicating 250 buyers arbitrary brands in TV advertisements which contains the above said positioning strategies the questionnaires has been planned as it were that tells the responsiveness of various customers by viewing the promotions of the brands and what they feel and what is there recognition about the specific brand whether exceptionally negative, negative, nonpartisan, positive or profoundly positive.

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INTRODUCTION

Marketing of administration firms require the development of brand encounters and one of a kind symbolism prompting the basic job of brand working in administration firms. A solid brand scores high on brand mindfulness, brand administration quality discernments, and consumer loyalty. Brands convey their brand name, practical advantages, characteristic qualities and signs on brand encounters to clients which lead to solid client based brand value for the firm. The external direction in branding centers around building solid brand value among clients. Creating representative based brand value has picked up energy in administration branding writing as workers assume essential job in encouraging brand encounters, observations and connections that clients may have with the firm. The internal brand direction centers around building a solid brand direction empowering representatives to comprehend and soak up the brand estimations of the firm. Contenders can duplicate the presentation of the administration brand yet the elusive qualities, for example, employees 'attachment, trust and duty towards the brand, customers 'trust and faithfulness and the extraordinary, ideal relationship towards the brand can't be replicated. This proposition traces how administration brand quality can be estimated by surveying the internal brand quality and the external brand quality exclusively and gives a system to the equivalent by attempted an examination on banks in India. A solid help brand appreciates solid external just as internal brand value. India was chosen for the

examination as it is a developing business sector economy where the development openings are viewed as huge (Jin et al., 2010). Besides the Indian help sector has developed impressively during the most recent couple of years and has been all around perceived for its high development and development. Agreeing the Central Statistic Office, the services sector contributed 55.2 percent to the total national output, developing yearly at 9% during 2010-11. Banking sector was picked for the examination as it is delegated unadulterated assistance. In addition, the challenge in the Indian banking sector is expanding after the progression of the economy in 1991. Progression has likewise strengthened challenge in the banking sector after the new rules were given by the Reserve Bank of India (RBI) in 1993. Over a time that has changed, Indian consumers have a large decision by banking cooperatives on the market and the most experienced and known among them would usually select the best in terms of price and efficiency, which is consistent with global standards (Selvaraj 2009).

BANKING AND CORPORATE BRANDING

Banks for the most part pursue the brand engineering style of branded houses, where each item from the bank conveys the name of the corporate brand. Brand engineering of a firm alludes to the structure wherein brands are overseen inside a firm. There are two brand design styles which are named as branded houses and house of brands. In

the branded house position, the brands from the firm convey the corporate brands name where as the in house of brands style, where the brands convey individual brand names and not the corporate brand's name. FMCG items have for the most part received the house of brands design where as administration firms have embraced the brand houses engineering. In the branded house engineering, the various services offered by a similar firm will convey the name of the corporate brand. In the budgetary services field, we have for the most part seen the marvels of corporate branding. The corporate brand name rises above its brand picture to all assistance items offered by the bank. The corporate brand point of view bolsters, and could be an outcome of, the key perspective on brands. Ruler (1991) is considered one of the key writers to specifically distinguish between papers and products and to stress the significance for oversight with a multidisciplinary method. As a brand that refers to an Organization and represents its history, meaning, community, people and structure, Aaker (2004) described a corporate brand. Balmer and Gray, (2003) also recommended the creation of another component, named business-level marketing, by business brands. In the end, the basic values of an company will be the guiding light both internally and externally in the cycle in creating the brand. De Chernatony et al (2003) recommended that in correlation with the products model for brand building, more work is required as far as authoritative culture and internal branding when building administration brands. Fruitful services-branding models don't just pressure an external direction, as apparent in merchandise branding, yet have a decent internal and external direction (De Chernatony et al, 2003). Powerful authoritative brand are manufactured externally just as internally. Subsequently solid bank brands ought to have a branding direction which makes solid representative based brand value just as client based brand value.

RESEARCH METHODOLOGY

The hypothetical system which was created from writing survey included two ideas, internal and external branding, which lead to administrations brand building. The writing survey additionally recognized the connection between employee satisfaction and internal brand and consumer loyalty and external brand. The positive impact of internal brand and external brand on employee satisfaction and consumer loyalty had been estimated. Likewise guessed were the employee recognition and client impression of various kinds of banks dependent on possession, to be specific private, open division and outside banks.

In this study, mentality of employees and clients towards banking administrations was estimated; demeanor is a suffering mien to reliably react in an offered way to different parts of the world including people, occasions and articles (Zikmund, 2003).

RESEARCH DESIGN

The study embraced the plan of graphic research and built up the hypothetical system and subjective research methods.

Clear research configuration portrays the attributes of a populace or a phenomenon. Survey technique is suggested in illustrative research structure (Zikmund, 2003). Spellbinding research configuration (survey research) was utilized in this research as this study estimated the mentalities and the attributes of bank employees and clients towards their administration brand. Graphic research configuration has been found as a proper research plan for this study as it is intended to portray qualities of a populace or a phenomenon. Symptomatic analysis, for example, multivariate analysis was performed to show up at research discoveries.

SAMPLING METHOD

The sampling method utilized in the study was helpful sampling for both client and employee data collection.

If there should arise an occurrence of client data collection, arbitrary sampling of bank clients couldn't be followed as banks didn't give client databases. Choosing clients through some other method for arbitrary sampling would have been tedious and exorbitant. Consequently helpful sampling was utilized.

BOOT STRAPPING & STANDARD ERROR CALCULATION

Boot lashing of the data was done to expel any chance of error that could have been caused because of helpful sampling. Bootstrapping is a procedure from which the sampling appropriation of a measurement is evaluated by taking rehashed samples (with substitution) from the data set (in this way, essentially regarding the data as a population from which littler samples are taken). The measurement of intrigue is determined for each sample (Field, 2003). The standard error of the measurement is assessed as the standard deviation of the sampling dispersion framed from the boot lashed samples. Thus the sample was considered for additional data analysis.

Table: Standard Error of Sampling Distribution of Employees

Variables	Original Sample	Bootstrap Estimates for Sample Size				Std. Error
	Mean	Mean	Mean	Mean	Mean	
	(SS*=778)	(SS=250)	(SS=350)	(SS=550)	(SS=600)	
Corporate Brand	2.1	2.15	2.21	2.09	2.04	0.2600
Reputation	2.17	2.33	2.36	2.07	2.22	0.1363
Modernity	1.81	1.78	1.91	1.83	1.86	0.0591
Conflict Handling	1.83	1.92	2.03	1.79	1.81	0.1118
Perceived Customer Satisfaction	1.95	2.03	2.01	1.93	1.97	0.0519

*Sample Size

Standard error is a proportion of how delegate a sample is probably going to be of the population (Field, 2003). A little standard error shows that most sample means are like the population mean. In the table given above, it tends to be seen that the standard error is little in contrast with the mean. Henceforth, it tends to be induced that this sample is probably going to be an impression of the population.

Table: Standard Error of Sampling Distribution of Customers

Variables	Original Sample	Boot strapped Samples				Standard Error
	SS*=1468	SS=300	SS=600	SS=900	SS=1200	
Brand Name	4.15	4.11	4.08	4.15	4.18	0.4591
Price/Value for Money	4.39	4.4	4.32	4.35	4.39	0.0412
Core Service	4.77	4.8	4.67	4.78	4.77	0.0529
Employee Service	4.47	4.47	4.38	4.5	4.5	0.0500
Servicescape	4.80	4.84	4.7	4.85	4.81	0.0616
Feelings	4.03	4.05	4.02	4.03	4.05	0.0141
Self-Image Congruence	4.06	4.05	4.02	4.04	4.11	0.0346
Controlled Communications	4.30	4.31	4.27	4.29	4.32	0.0200
Uncontrolled Communications	4.23	4.27	4.17	4.23	4.25	0.0374
Satisfaction	4.56	4.57	4.49	4.56	4.59	0.0387
Brand Attitude	4.59	4.67	4.44	4.63	4.62	0.0883
Brand Verdict	4.52	4.57	4.43	4.5	4.56	0.0565

*Sample Size

The impact of internal and external brand measurements on employee satisfaction and client brand decision were theorized and tried utilizing the data gathered. The study additionally thought about the private, open and outside banks dependent on employee recognition and client discernment towards the bank brands.

Scale Development

The scale development method utilized in the study depended on Churchill's (1979) worldview and ensuing scaling writing (DeVellis, 1991; Netemeyer et al., 2003). The initial step was to characterize the builds of the study which were internal brand, external brand and administration brand by recognizing the measurements which define these develops. A pool of things were produced which estimated the measurements under the study. These things were later exposed to a specialist board which prompted the pruning of the quantity of things in the scale.

Internal Brand Measurement Scale

The study required lucidity for the estimation of the hypothetical structure proposed. The greater part of the Indian examinations directed in the financial territory concentrated on administration quality and related measurements, for example, dependability and relationship banking (Natarajan et al, 2010; Saravanan and Rao ,2006; Rai, 2009). Thus not many top to bottom meetings were led with heads of corporate branding or advertising capacity/senior bank officials just as bank employees to comprehend their point of view on bank branding. The profiles of the officials included Ms. Tina Singh, Head - Corporate Branding, ICICI Bank; Mr. Karthi Marshan, Chief Marketing Officer, Kotak Mahindra Bank; Mr. Tuhin Ranjan, Asst. VP, Market Research, H.S.B.C Bank and Mr. Dhavle, Chief Manager, Marketing from Indian Bank and 3 other bank employees at the center level.

External Brand Measurement Scale

Scale for the estimation of external branding depends on a study of client impression of the brand and was adjusted from writing. The measurements and factors which measure the external branding have been talked about in the past section on Theoretical Framework. The appropriateness of the scale was checked to begin with by leading a center gathering conversation. The members of the center gathering conversation spoke to clients from various fragments in order to comprehend their desires from a bank and the issues they had with their present banks. This method helped with closing the measurements on which client based brand value is built. The scale was adjusted as discoveries of the center gathering conversation uncovered comparative measurements for building a financial administrations brand. Build legitimacy was affirmed by utilizing the exploratory factor analysis. Scale unwavering quality was affirmed through the estimation of Coefficient Alpha (Cronbach, 1951). The scale was tried further for unwavering quality and legitimacy by directing a pilot study. Since the outcomes were ideal, it was chosen to adjust the scale for this study.

Internal Brand Measurement: Dimensions and Statements.

The bank employees were approached to rate their bank as the best, great, normal, awful, most noticeably terrible on a size of 1 to 5.

Corporate Brand

1. The top administration's vision
2. The work culture

3. The benefit produced
4. Nature of Advertisements
5. Statistical surveying
6. Imaginativeness
7. Development open doors for employees
8. Branch Ambience
9. The quantity of branches

Reputation

1. Picture
2. The perceivability
3. Notoriety
4. Social exercises

Modernity of the bank

1. Innovation utilized
2. Being current
3. Internet banking
4. Tele banking
5. Portable banking

Effective human interface

1. Strife taking care of
2. Considerate Staff

Customer satisfaction

1. Speed of exchange
2. Consumer loyalty

External Brand Measurement Scale: Dimensions and Statements

The clients of the banks were approached to determine whether they unequivocally concur or differ on the accompanying proclamations about their banks where 1 demonstrated emphatically disagree and 7 showed firmly concur

Brand Name

1. This bank's brand name shows a lot to me about what's in this bank's shop.

2. This bank's brand name shows a lot about this bank to me..
3. This bank's brand name means everything to me.
4. The name of this bank creates an impact on me regarding the branch..
5. The corporate identity of this bank shows to me what I need to know regarding its administration.

Value /Price for money

1. This present bank's administrations are sensibly valued.
2. This bank offers an incentive for cash.
3. This bank offers a decent support at the cost.
4. Utilizing this bank is affordable.

Services cape

1. This bank has modern offices.
2. This present bank's physical offices are outwardly appealing.
3. The employees of this current bank have a sleek and elegant look.
4. The presence of the physical offices of this bank has to do with the kind of administration it has provided.

Core service

1. The center help gave by this bank suits my necessities.
2. The center's assistance from this bank is secure..
3. I will depend on this bank to offer excellent center assistance.
4. This bank gives quality center assistance.
5. The center assistance gave by this bank is prevalent.

Service of employees

1. I get a brief peek at the staff of this new bank.

2. The employees of this bank are always happy to help me.
3. The employees of this bank are never too occupied to even think about responding to my solicitations.
4. I can confide in the employees of this bank.
5. Throughout my interactions with this new bank's employees I have a feeling of comfort.
6. The bank's employees are good.
7. I am granted individual attention by employees of this bank.

Approach

I feel as I use this bank

1. Irritated
2. Upbeat
3. Disturbed
4. Baffled
5. Satisfied
6. Dismal
7. Appalled
8. Uncomfortable
9. Great
10. Apprehensive
11. Sure
12. Intrigued

Note: The negative sentiments were opposite coded.

Congruence of the self-image

1. The picture of this bank is aligned with my own view.
2. Utilizing this bank reflects who I am.
3. Individuals like me use this bank.
4. The sort of individual who commonly utilizes this bank is particularly similar to me.

Communications controlled

1. I like this bank's ads and growth.
2. I respond well to this bank's ads and development.
3. I am optimistic regarding this bank's ads and growth.
4. This bank's advertising and performance is sufficient.
5. This bank's ads and success performs great..
6. I'm pleased with this bank's advertising and growth.

Communications Uncontrolled

1. This market experience was key to changing my opinion on this business.
2. Publicity regarding this bank disclosed several stuff about this bank which I had not considered.
3. This bank was introduced to many theories concerning this branch.
4. Advertising for this bank also enabled me to clarify my thoughts regarding this bank.
5. This market presence influenced my business evaluation.
6. The appraisal of my friends / families has affected my outlook on the bank.
7. My family and friends discussed certain stuff about this bank I didn't know.
8. My family / companions offer this bank some thoughts.
9. My companions/family truly helped me plan my thoughts regarding this bank.
10. My family and companions influenced my appraisal of the business.

Satisfaction

1. I'm especially pleased with this bank's administration.
2. This bank fits my criteria superbly.

3. The administration gave by this bank is extremely palatable.
4. I accept that utilizing this bank is generally an exceptionally fulfilling experience.
5. When I decided to use this ATM, I made up my mind.

Attitude of Brand

1. I think that this bank is basically fantastic.
2. In general, I believe it's a good bank.
3. In general I think this bank is exceptionally alluring.
4. Generally speaking I think this bank is attractive.
5. I find this bank is basically really helpful.

Verdict of the Brand

1. I would potentially use this bank later.
2. I will most likely utilize this bank later on.
3. I will potentially utilize this bank later on.
4. I have each expectation of utilizing this bank later on.

Techniques for statistical analysis

For the analysis of the results, correct observable analytical instruments were used. The considerations and destinations of the research are based on the concept, univariate, Bivariate and multivariate examinations were utilized.

Univariate Analysis

Univariate analysis alludes to the examinations wherein there is a solitary variable. In this study, univariate investigations were utilized for recognizing the enlightening attributes of the data. The classes of banks, age, sexual orientation, occupation, and training and salary levels of respondents were recognized by utilizing univariate investigations on data.

Bivariate Analysis

Bivariate analysis includes the concurrent analysis of two factors where the aim is to study the connection between two factors. Connection and ANOVA (Analysis of Variance) and Chi-square tests are the Bivariate examinations which were utilized in this study. Connection estimates whether two factors are shifting together or not. In this study, connection was utilized to test the sub theories of H1 and H2, where

the positive relationship between the free and ward variable were tried. Chi-square test was utilized to test whether responsibility for is a decent indicator of employee satisfaction which was the third theories of this study.

Multivariate Analysis

Multivariate examinations are utilized when there are more than one autonomous or ward factors. In this study, the multi variate investigations utilized were factor analysis, numerous relapse and discriminant analysis. Factor analysis is a multivariate procedure for recognizing whether the connection between's a lot of watched factors originate from their relationship to at least one idle factors in the data , every one of which appears as a straight model . In this study, factor analysis was utilized to test the develop legitimacy of the internal brand estimation scale. Various relapse is an augmentation of basic relapse wherein a result is anticipated by a straight blend of at least two indicator factors. In our study, theories H1 and H2 were tried utilizing various relapse.

DATA ANALYSIS

Theoretical system introduced in the prior chapter closed a service brand ought to have a reasonable brand direction between its internal and external brand. Service brands should concentrate on building and upkeep of both internal and external brand. In the chapter on Research Methodology it was determined that the investigation managed two unique populaces for example (1) Employees and (2) Customers of banks to test the theoretical model dependent on all encompassing service branding dependent on internal and external brand value.

Employee Sample

Representative sample comprised of employees of 3 every one of public sector, private sector and foreign banks. Data was gathered from employees of the accompanying public sector banks, for example, (a) Andhra Bank, (b) Oriental Bank of Commerce,(c) State Bank of India (SBI). Private sector banks that obtained data (a) ICICI Bank, (b) Kotak Mahindra Bank and (c) HDFC Bank. Foreign banks included were (a) HSBC Bank, (b) Oman International Bank and (c) Standard Chartered Bank. The sample comprised of employees of all age bunches from their twenties to fifties and diverse instructive foundation for example graduates, post graduates and experts, and across various levels including junior staff, Officers, Managers, General Managers and top administrators. 374 respondents had a place with private banks, 159 for public banks and 245 for foreign banks.

Table: Bank - wise distribution of respondents

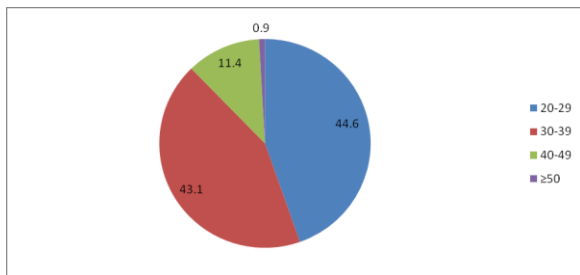
Bank	Sample Size
HDFC Bank	42
ICICI Bank	182
Kotak Mahindra Bank	150
Andhra Bank	72
OBC	41
SBI	46
HSBC	144
OIB	15
Standard Chartered Bank	86
Total	778

Table speaks to the age insightful conveyance of the respondents. A graphical portrayal is likewise given by Graph. Greater part of the sample had a place with the age groups of 20-29 and 30-39. Around 11% of the sample comprised of employees having a place with age get-together of 40-49 years and the rest had a place with employees over 50 years of age.

Table: Age -based Respondent Distribution

Age Category	Percentage (%)
20-29	44.6
30-39	43.1
40-49	11.4
50 and above	0.9

Graph: Age -based Respondent Distribution



Development of Internal Brand Measurement Scale

Writing audit and gap analysis uncovered the nonappearance of internal brand measurement scales. Consequently a scale for internal brand measurement was developed.

Reliability and Validity of the internal brand measurement scale

As recommended by Churchill (1979) and Netemeyer (2003) a rundown of things were pooled from writing which improve the comprehension of internal brand value. Inside and out meetings were led with top administrators dealing with branding or advertising arrangement of banks to comprehend different parameters which add to the internal brand quality of banks.

Construct Validity

The construct validity alludes to whether a scale gauges the theoretical construct it indicates to quantify. The underlying pool had 34 items under five measurements which were decreased to 21 items under 5 factors by leading exploratory Data Factor Analysis. In this manner the construct validity of the scale was built up.

Face Validity

The scale was exposed to a trial of face validity by taking the assessments of specialists from the branding zone and scholastic scientists who affirmed the theoretical rationale behind the scale and its capacity to gauge the proposed theoretical system.

Reliability

The reliability of a measure is the capacity of the measure to create predictable outcomes when similar substances are measured under same conditions. Assessing Cronbach's alpha in increasing test has proven the reliability of the scale.

Internal Brand Factors: Reliability and Validity

The aftereffects of construct validity and reliability of the internal brand measurement scale are introduced beneath.

To order to measure amplitude (KMO), the Kaiser-Meyer-Olkin method was used. The calculating KMO ranges in the range 0 and 1 everywhere. A value of almost 1 indicates that descriptions of partnerships are fairly conservative. Thus factor research will provide precise and accurate factors.

Table: Sampling Adequacy Check of Kaiser Meyer Olkin (KMO)

Measure	Test Result
Kaiser-Meyer Olkin Measure of Sampling Adequacy.	0.913

The KMO measurement for the sample is .913, which is viewed as wonderful (Hutcheson and

Sofroniou, 1999) so you will recognize that direct factor analysis on this study is sufficient, which results in unmistakable so accurate factors.

Sr.No	Name of the Bank	Number of Respondents
1.	Andhra Bank	30
2.	Axis Bank	12
3.	Bank of Baroda	110
4.	Bank of India	60
5.	Bank of Maharashtra	10
6.	Canara Bank	42
7.	Catholic Syrian Bank	10
8.	Central Bank of India	10
9.	Deutsche Bank	18
10.	Dena Bank	30
11.	Dhanalaxmi Bank	10
12.	HDFC	298
13.	HSBC	64
14.	ICICI Bank	319
15.	Indian Overseas Bank	51
16.	ING Vysya Bank	10
17.	Kotak Mahindra bank	41
18.	Lord Krishna Bank	10
19.	Oriental Bank of Commerce	33
20.	Standard Chartered Bank	23
21.	State Bank of Hyderabad	10
22.	State Bank of India	215
23.	State Bank of Indore	1
24.	State Bank of Patiala	11

Table: Multiple Regression Model Summaries

R	R Square	Adjusted R Square	Std. Error of the Estimate
0.844	0.712	0.707	0.37575

Predictors: (Consistent), corporate brand, reputation, modernity, a strong human interface and customer satisfaction. Subordinate variable: ANOVA is used to check the essentiality of the corresponding model. The ANOVA for the relapse model is given beneath.

Table: Fit of the Regression Model by ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Regression	106.586	5	21.317	150.985	0.000
Residual	43.203	773	0.141	150.985	0.000
Total	149.789	778			

Table

Correlations between independent brand factors and overall service brand verdict

Dimensions		Brand verdict
Brand Name	Pearson Correlation	0.58
	Sig. (1-tailed)	0.00
	N	1468.00
Price/Value for Money	Pearson Correlation	0.70
	Sig. (1-tailed)	0.00
	N	1468.00
Servicescape	Pearson Correlation	0.50
	Sig. (1-tailed)	0.00
	N	1468.00
Core service	Pearson Correlation	0.76
	Sig. (1-tailed)	0.00
	N	1468.00
Employee Service	Pearson Correlation	0.67
	Sig. (1-tailed)	0.00
	N	1468.00

Feelings	Pearson Correlation	0.54
	Sig. (1-tailed)	0.00
	N	1468.00
Selfimage Congruence	Pearson Correlation	0.60
	Sig. (1-tailed)	0.00
	N	1468.00
Controlled Communication	Pearson Correlation	0.59
	Sig. (1-tailed)	0.00
	N	1468.00
Uncontrolled Communication	Pearson Correlation	0.43
	Sig. (1-tailed)	0.00
	N	1468.00
Satisfaction	Pearson Correlation	0.81
	Sig. (1-tailed)	0.00
	N	1468.00

Brand Attitude	Pearson Correlation	0.75
	Sig. (1-tailed)	0.00
	N	1468.00

Table gives the bi-variate correlation between the 11 external brand factors and the reliant variable, brand decision. This correlation lattice gives the aftereffect of the trial of relationship between external brand factors and brand decision.

Table

Brand verdict vs. Different Age Groups through ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	6.260	5	1.252	0.709	0.618
Within Groups	266.818	151	1.767		
Total	273.078	156			

Table

Brand verdict vs. Different Educational Categories through ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.986	1	2.986	1.673	0.198
Within Groups	258.811	145	1.785		
Total	261.797	146			

Table

Brand verdict vs. Employment Categories through ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.986	1	2.986	1.673	0.198
Within Groups	258.811	145	1.785		
Total	261.797	146			

Table

Brand verdict vs. Different annual family income categories through ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	4.447	5	0.889	0.431	0.825
Within Groups	154.609	75	2.061		
Total	159.056	80			

The single direction ANOVA led, demonstrated no critical contrast towards the general assessment of brand decision among the distinctive segment groups which is demonstrated from the way that the p-values (sig. values) of all the four F-proportions (from Table) are much over the basic 0.05 p-value. This is extremely low whether the Null Hypothesis is incorrect, which prompts the acknowledgment of the Null Hypothesis, H50.

Table: Group Statistics for Employee Rating of Private, Public and Foreign Banks for Internal Brand Factors

Dimensions	Private Banks		Public Sector banks		Foreign Banks	
	Mean	Std. Deviation	Mean	Std. Deviation	Mean	Std. Deviation
Corporate brand	2.0364	0.49415	2.9546	0.24852	1.6503	0.4696
Reputation	2.3297	0.52705	2.5503	0.66963	1.6776	0.665
Modernity	1.7377	0.66584	2.7673	0.86379	1.2939	0.53787
Conflict Handling	1.9464	0.69625	2.1101	0.61533	1.4286	0.38941
Perceived Customer Satisfaction	2.0319	0.75029	2.5943	0.57964	1.3898	0.41501

The bank employees rating of end customer satisfaction has been marked as perceived customer satisfaction. Foreign bank employees appraised their banks high on this measurement where as private bank employees and public sector bank employees evaluated their banks with a general score of good on this parameter.

The tables give the mean values of the considerable number of banks which took an interest in the examination.

Table: Group Statistics for Individual Banks for Internal Brand Factors

Table (a): Private Banks

Dimensions	HDFC		ICICI		Kotak Mahindra	
	Mean	S.D*	Mean	S.D	Mean	S.D
Corporate Brand	2.1361	0.50165	1.9892	0.48677	2.0630	0.49784
Reputation	2.4063	0.53316	2.2759	0.51557	2.3706	0.53586
Modernity	1.7063	0.57425	1.7698	0.70111	1.7092	0.65029
Conflict Handling	2.0000	0.66986	1.997	0.7604	1.8723	0.61934
Perceived Customer Satisfaction	2.0125	0.67451	2.0823	0.81074	1.9787	0.6966

*Standard Deviation

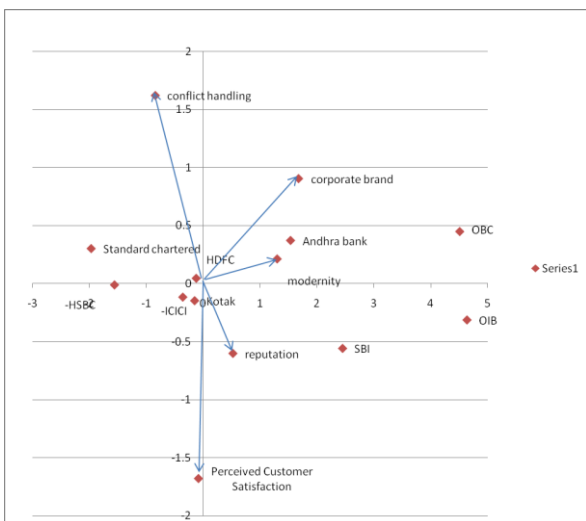
Table (b): Public Sector Banks

Dimensions	SBI		OBC		Andhra Bank	
	Mean	S.D	Mean	S.D	Mean	S.D
Corporate Brand	2.8188	0.22389	3.1463	0.18665	2.9321	0.22882
Reputation	2.0435	0.2804	3.4695	0.45482	2.3507	0.36976
Modernity	2.8587	0.36762	3.9512	0.28073	2.0347	0.4139
Conflict Handling	1.7826	0.43014	2.5732	0.51915	2.0556	0.61413
Perceived Customer Satisfaction	2.8043	0.53206	2.7683	0.29786	2.3611	0.6458

Table (c): Foreign Banks

Dimensions	HSBC		OIB		Standard Chartered Bank	
	Mean	S.D	Mean	S.D	Mean	S.D
Corporate brand	1.6169	0.19589	3.2963	0.22485	1.4215	0.16353
Reputation	1.6066	0.2989	4.0000	0.37796	1.3937	0.23075
Modernity	1.0437	0.10826	3.1833	0.33363	1.3793	0.22185
Conflict handling	1.2238	0.26984	1.9000	0.3873	1.6839	0.33337
Perceived customer satisfaction	1.2238	0.28258	2.3667	0.5164	1.4943	0.30014

It very well may be noticed that the employees of Oriental Bank of Commerce have evaluated their bank as average on practically all measurements with the exception of in struggle taking care of. Oman International Bank (OIB) employees have likewise evaluated their bank to be average on most measurements aside from struggle dealing **Graph: Brand Positioning of Banks among Employees**



ICICI bank, Kotak Mahindra Bank and HDFC bank are found near both X-Axis and Y-Axis which implies that these banks are stacking exceptionally on the two capacities. They are perceived to be solid in the five internal brand measurements. As they are firmly situated in the perceptual guide, it very well may be comprehended that employees of these banks see them to be like one another.

Customer Perception towards Foreign, Private and Public Banks

The mean value of every one of the external brand measurement was determined, which prompted the comprehension of how various sectors of banks toll in customer recognitions in every one of these measurements. Public sector banks in general, scored low in building up the correct relationship in the brains of customers through their brand name, in creating positive emotions towards customers and

creating self-image consistency with customers. Foreign banks in general accomplished higher scores in services cape, core service, representative service, controlled communications and brand demeanor and so on., It is fascinating to take note of that the majority of the scores were around 4 which showed neither concur nor differ which adds up to an average exhibition. Banks need to work more diligently on pleasing customers to guarantee better satisfaction rates across various external brand measurements.

Table: Mean Values of External Brand Dimensions across Different Ownership Types of Banks

Brand Dimensions	Private Bank		Public Sector Bank		Foreign bank	
	Mean	Std. Deviation	Mean	Std. Deviation	Mean	Std. Deviation
Brand Name	4.02	1.38	3.99	1.33	4.42	1.17
Price/Value for Money	4.14	1.42	4.06	1.50	4.49	1.34
Servicescape	4.83	1.45	4.70	1.43	5.20	1.34
core service	4.60	1.43	4.47	1.44	5.05	1.10
Employee Service	4.39	1.28	4.30	1.21	4.93	0.95
Feelings	4.03	1.02	3.98	1.03	4.24	0.81
Self-image congruence	4.08	1.40	3.97	1.30	4.16	1.07
Controlled communication	4.32	1.32	4.22	1.26	4.63	1.18
Uncontrolled communication	4.26	1.20	4.20	1.16	4.48	1.11
Satisfaction	4.41	1.41	4.32	1.40	4.62	1.16
Brand attitude	4.45	1.47	4.34	1.46	4.71	1.22
Brand verdict	4.30	1.62	4.25	1.62	4.57	1.45

This table gives the mean values of the appraisals given by customers on the 12 elements of external brand for foreign, public sector and private banks. The customers appraised the measurements on a seven point Likert scale where 1 implied unequivocally differs and 7 implied emphatically concur.

Table: Comparison of customer perceptions of private, public sector and foreign banks through one way ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Brand Name	Between Groups	8.859	3	2.953	1.611	0.185
	Within Groups	2571.865	1403	1.833		
	Total	2580.724	1406			
Price/Value for Money	Between Groups	4.620	3	1.540	0.724	0.538
	Within Groups	3062.778	1439	2.128		
	Total	3067.398	1442			
Servicescape	Between Groups	23.346	3	7.782	4.027	0.007
	Within Groups	2772.900	1435	1.932		
	Total	2796.247	1438			
Core service	Between Groups	15.547	3	5.182	2.758	0.041
	Within Groups	2711.312	1443	1.879		
	Total	2726.858	1446			
Employee Service	Between Groups	14.977	3	4.992	3.188	0.023

	Within Groups	2266.091	1447	1.566		
	Total	2281.068	1450			
Feelings	Between Groups	4.820	3	1.607	1.718	0.161
	Within Groups	1308.569	1399	0.935		
	Total	1313.389	1402			
Self-Image Congruence	Between Groups	9.356	3	3.119	1.751	0.155
	Within Groups	2206.915	1239	1.781		
	Total	2216.271	1242			
Controlled Communications	Between Groups	5.817	3	1.939	1.186	0.314
	Within Groups	2006.926	1227	1.636		
	Total	2012.743	1230			
Uncontrolled Communications	Between Groups	6.163	3	2.054	1.525	0.206
	Within Groups	1911.852	1419	1.347		
	Total	1918.015	1422			
Satisfaction	Between Groups	5.806	3	1.935	0.977	0.403
	Within Groups	2802.411	1415	1.981		
	Total	2808.217	1418			
Brand Attitude	Between Groups	12.476	3	4.159	1.647	0.177
	Within Groups	3613.024	1431	2.525		
	Total	3625.500	1434			
Brand Verdict	Between Groups	1.910	3	0.637	0.251	0.861
	Within Groups	3653.079	1439	2.539		
	Total	3654.989	1442			

The investigation recommends that customers see the various sorts of banks to be like each other in the remainder of the measurements.

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