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FACULTY OF COMMERCE

DEPARTMENT MARKETING MANAGEMENT

**AN ANALYSIS ON THE ROLE OF CORPORATE IDENTITY
MANAGEMENT ON INFLUENCING COMPANY PERFORMANCE IN THE
INSURANCE INDUSTRY IN ZIMBABWE: A CASE OF NICOZDIAMOND
INSURANCE LIMITED.**

By

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APPROVAL FORM

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DEDICATION

To my ever-loving and caring mother

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ABSTRACT

The research was carried out to assess the role of corporate identity management on influencing company performance in the insurance industry. The objectives of this research were to establish the effectiveness of corporate design on insurance policy sale growth, to determine if corporate communication improves Gross Premium Written(GPW) and to find out if corporate behavior influences customer retention. These objectives were used to gather literature from several authors to get an appreciation of how corporate identity management affects company performance in the insurance industry in Zimbabwe. Areas of agreements and disagreements of different scholars were highlighted in the research. Exploratory and Descriptive research designs which applied to this research were discussed, justified and used to gather information pertaining to the research from NicosDiamond employees, management and employees from Harare and Gweru Branches. Sampling procedures and techniques were justified and explained by the researcher. The researcher used non-probability and probability sampling techniques. Interviews and questionnaires were used to by the researcher to gather data. Data gathered through these instruments was presented using tables, pie charts and graphs. The conclusions of the research were that corporate design affects policy sales growth, corporate behavior influences customer retention and corporate communication affects gross premium written in the insurance industry. However the researcher recommends that the company continuously upgrades its corporate design to counter competition, engage in ethical business practices and also continuously manage its communication with its diverse publics.

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List of Acronyms

IPEC- Insurance and Pensions Commission

NDI- NicozDiamond Insurance Limited

GPW- Gross Premium Written

CI- Corporate Identity

CIM-Corporate Identity Management

CHAPTER ONE

GENERAL INTRODUCTION

1.0 Introduction

This research explores the role of corporate identity management on influencing company performance. This research chapter focuses on highlighting the background of the study, statement of the problem, research objectives, research questions, significance of the study, assumptions, delimitations, limitations to the study, definition of terms and abbreviations.

1.1 Background to the Study

In Zimbabwe the business environment now tends to be highly competitive, is now rapid and complex and consumer tastes and preferences are now ever-changing. Products and services are becoming increasingly similar, which means that consumers make purchases on emotional rather than rational grounds (Ollins, 2002). A lot of organizations are trying to manage their corporate identity and are using different corporate identity management strategies to change consumers perceptions of products and services they offer. For an organisation to be successful in its market, popularity and good quality of the brand is not adequate, but corporate identity which concentrates on the procedure of making and altering perceptions of consumers about an organisation's products and services is of vital importance .

There has been no universally accepted definition of Corporate Identity management but Van Riel and Balmer(1997) define corporate identity as a philosophy that articulates the corporate ethos, values and aims and presents a logic of individuality that can help to separate the organization within its competition. Ballmer and Stotvig(1997) also argue that the corporate identity management aims to acquire a competitive advantage for an individual company in relation to competitors. This is based on the idea that if an organisation effectively manage its corporate identity will result in the organisation acquiring a favorable corporate image and a favourable corporate reputation, over time, which will lead to the key stakeholders of an organization and stakeholder groups to have a positive relationship with the organisation. As a

result such groups are motivated to use products and services of the organisation. Ollins (2013) postulated that corporate identity consists of three sub-elements that are: corporate design, corporate communication and corporate behaviour. Balmer (2007) opined that there is a direct relationship between organizational performance and corporate identity management. According to Richard *et al* (2009), company performance encompasses the actual results or output of a company as measured compared to its goals and objectives. He highlighted four measures of company performance which are profit levels, sales volumes, customer retention and market share..

Evidence gathered show that there has been many researches carried out on corporate identity on a global scale in both developing and developed countries. Musiyazviriyo (2009) conducted a research on corporate identity in the security industry in Zimbabwe but focused on the impact of corporate identity on brand performance. Moreover Adiele and Opara (2014) conducted a research in the banking sector in Nigeria but acknowledged that corporate design (symbols, logos, signs and artifacts) is the vital communication tool that communicates a company corporate image and values. Another research by Gonzalez (2014) focused on determining the impact of corporate identity on consumer perception of a brand in Finland in the retail industry. He concluded that consumers buy goods and services on emotional rather than rational grounds hence Corporate Identity plays a vital role in determining customer perceptions when buying goods and services for a company. There is scanty evidence that researches have been done on corporate identity has been done in the insurance industry globally especially in Zimbabwe. This research seeks to analyse the role of corporate identity management on influencing company performance in the insurance industry in Zimbabwe.

Insurance companies are important worldwide as they help the business community and individuals to safeguard their interests from uncertainty of payment at a given contingency. The insurance principle comes to be more and more used and useful in modern affairs. Insurance companies provide safety and security, peace of mind and eliminate dependency of individuals across the globe. However if their corporate identity is not well managed, it may lead to dissatisfaction of current and potential customers which may result in customer loss. In some instances consumers who use insurance services suffer from fears of insurance fraud and non-claims payment if a company has bad reputation in the society.

NicozDiamond Insurance (NDI) Limited is a short term insurance solutions provider to businesses and individuals. It is headquartered in Harare but has branches in Gweru, Bulawayo, Mutare, Chinhoyi and Masvingo. It also has regional presence in Uganda, Mozambique, Angola and Zambia. It offers risk solutions like motor insurance, house insurance, marine insurance, business insurance, and medical insurance among others. Since the hyperinflation period (2007-2008) which was associated with economic hardships NicozDiamond Insurance has since seen a drastic decline in its customer base as customers now opt for other insurance companies. NDI has since lost its position as the leader in the insurance industry, from position one to position three and has also seen a drastic decline in the Gross Premium Written (GPW), which measures all the total premiums a company collect over a given time period, and low profit levels (IPEC 2014 Last Quarter Report). The business market for NicozDimaond has been noted as a market that is sensitive to corporate identity as almost all insurance products are homogenous and hence insurance have to differentiate themselves from competition and instill a good image in the minds of the diverse publics in order to gain competitive advantage.. NicozDiamond has been losing most of its business customers to competitors due to lack of good corporate identity management. The research seeks to find out how good corporate identity management affects the performance of NicozDiamond Insurance Limited.

Table 1.0- Key Performance Indicators for NicozDiamond Insurance Limited

KPI	2010	2013	2015
GPW	\$15 842 000	\$14 972 000	\$10 440 000
Net Profit	\$ 3 121 000	\$ 2 670 000	\$ 1 480 000
Market Share	22%	18%	13%
Retention %	70%	64%	58%

Source : NicozDiamond Company Reports and IPEC reports

The table shows NicozDiamond company performance from 2010 in terms of GPW, Net profit, Market share and customer retention. All the KPI's have been deteriorating over the years as shown above. As a way to curb the problems of low profit levels and low gross premium written, NDI engaged in cost-cutting procedures by laying off some of its employees and minimizing expenditure, head office renovations, rebranding, The organization has also embarked on extensive marketing activities like public relations and advertising in an attempt to solve

deteriorating company. In spite of these strategies by management to improve the performance of NicozDiamond, Gross Premium Written for NicozDiamond continue to deteriorate, profit levels continue to decline , market share also continue to decline and low customer retention.

1.2 Statement of the Problem

NicozDiamond Insurance operates in a highly competitive business environment characterized by constantly changing consumer tastes and preferences. As a result the company has since seen a drastic decline in market share, decline in insurance policy sales and profitability. Despite the efforts by NDI management to solve the issue of deteriorating corporate performance by renovations, minimizing expenditure, corporate social responsibility, public relations and advertising, the customer base for NDI continue to be low, profit levels are low, the customer base continue to deteriorate and the company still sits on position three in the rankings of the insurance companies in Zimbabwe. Would corporate identity elements (Corporate design, corporate communication and corporate behavior) solve the problems of low profit levels, low sales volume and low customer retention?

1.3 Objectives

- (i) To establish the effectiveness of corporate design on policy sales growth
- (ii) To determine if corporate communication improves Gross Premium Written (Sales Volume)
- (ii) To find out if corporate behavior influences customer retention.

1.4 Research Questions

- (i) Does corporate design affects policy sales growth?
- (ii) What are the effects of corporate communication on Gross Premium Written?
- (ii) Does corporate behavior influence customer retention?

1.5.0 Significance of The Study

1.5.1 To The Researcher

- The study allowed the researcher to widen knowledge on the area of corporate identity management.
- The study aided the researcher on how to carry out research and the researcher will be able to carry out other researches in the future
- The research offered the researcher a strong understanding of how corporate identity can be managed to achieve a competitive edge.

1.5.2 To The University

- Students from the university may gain new knowledge on how a company can best manage its corporate identity to improve company performance as the research may be used as secondary data.

1.5.3 To The Company

- The research may enable the organization to assess which variables of corporate identity are affecting their reputation. This will facilitate the crafting of more effective strategies to manage its corporate identity and achieve a good corporate image.

1.5.4 To The Society

- The society will have the opportunity to freely express their views on reputation and image of the institution and also facilitate ways to improve the image of the organization.

1.6 Delimitations

- The research focused mainly on NDI Harare (Head Office) and Gweru Branches. Since NDI customers are spread all over the country, those in Harare and Gweru will represent majority customers.
- The target respondents of the study were NDI's customers, management and employees.
- The research stretched from November 2015 to April 2016

- The study dwelt mainly on literature based on three aspects of corporate identity (corporate design, corporate communication and corporate behavior) and their influence on company performance.
- The research data was based on information from 2012 to 2016 for NicozDiamond Insurance Limited.

1.7 Assumptions

- There was extreme cooperation from management, customers and employees when gathering information for the research.
- The respondents of the research gave correct and honest information.
- Respondents were aware of the NicozDiamond brand.
- The respondents correctly represented the total population of the research under study.
- The sample size was adequate to gather information that was required to fulfill the objectives of the study.
- The business environment in which NicozDiamond is operating remained unchanged.
- Access was granted to the researcher to gather information required.

1.8 Limitations

- Harare and Gweru branches were only used in the research yet NicozDiamond is present across the country and hence findings of the research may not present a true representation of the real findings of NicozDiamond. As a result a future research need to be carried out in order to incorporate all employees, customers and management throughout the country.
- The researcher may not be able to acquire access to secondary data wanted to be used in the research as NicozDiamond may restrict its information as private and confidential. However the researcher will try to explain that the information required is for academic purposes only.
- Language barrier as some of the respondents might not be able to understand and interpret English. However the researcher will try to be flexible as much as possible.

- Management might have limited time to fill in the questionnaires or to have interviews. However, the researcher will make appointments with managers.

1.9 Definition of terms and Abbreviations

- **Corporate Identity**- the overall image of a an organization, firm or business in the minds of the diverse publics such as customers, investors and employees(Ollins, 2002)
- **IPEC**- Insurance and Pensions Commission
- **NDI**- NicozDiamond Insurance Limited
- **GPW**- Gross Premium Written
- **CI**- Corporate Identity

1.10 Summary

The direction of the research been drawn in this chapter, as highlighted by the background of the study. The company being examined is NicozDiamond Insurance Limited. The problems which the company is facing have been highlighted in the problem statement by the researcher. The objectives of the research are highlighted followed by the research questions. The significance of the study, to the university, student, organization and the community was also highlighted in this chapter. This chapter also outlined the assumptions of the research as well as limitations and delimitations of the study. The next chapter seeks to review literature from different scholars so as to get an insight on how corporate identity management influences company performance.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter presents the general overview of on specific elements of corporate identity that is corporate communication, corporate design and corporate behaviour and their influence, role and effect on company performance. An empirical framework in which different notions regarding specific topics associated with the corporate identity are used and analyzed. Numerous authorities and scholars were referred to with regards to corporate communication; corporate design and corporate behavior will be referred to and reviewed in this chapter.

2.1 Corporate Identity

Corporate identity has attracted cumulative interest among researchers and practitioners during the previous decades (Balmer,2008).Corporate Identity and corporate image are frequently mistaken for each other .Corporate Identity entails what the organization communicates via numerous cues like design, communication, behavior and culture whereas corporate image resemble how the diverse publics actually view it. An image is viewed as a perception which is in the minds of the receivers and thus to derive a corporate image of a company, the diverse publics interpret its corporate identity.

Melewar et al.(2006) argues that the reasons for the emergent enthusiasm in corporate identity management comes from the real fluctuations in the business environment that is requiring new devices for organisations to tackle them. As a result corporate identity management has appeared to be a possible strategic resource in creating an image for an individual organisation (Melewar et al. 2006). Effective and well managed corporate identity provides an organization with different advantages which incorporates: corporate identity management which acts as a key source of differentiation strategy which may foster a viable competitive advantage that is creating a separate image and differentiating from competition that may help the organization in creating competitive advantage over competition(Cornelissen 2011). Furthermore corporate

identity management motivates inspiring of stakeholders to get committed to the brand. A clearly defined corporate identity management structure is valuable to various external and internal stakeholders to whom organisational characteristics are channeled and communicated.

Cornelissen (2011) sets that a corporate identity that if well managed fosters employee motivation. This depends on the idea that personnel will feel motivated if they are in a position to identify with the organization they work for, and on the chance that the organization promotes a strong image and reputation in the society it operates in and employees are more likely to increase and efficiency and productivity (Melewar et al. 2006). In addition an organization that has a good strong corporate identity that is well-defined constructs commitment in the minds of external audiences that will foster the organization to provide consistent signals and communications which will help stakeholders develop a clear picture of the company.

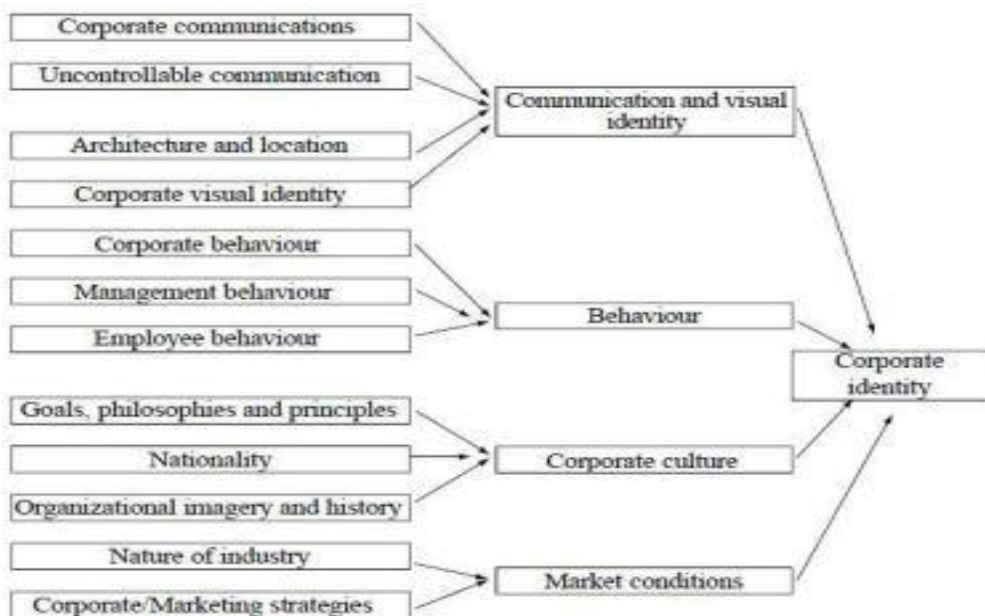
Moreover, Cornelissen (2011) and Melewar et al (2006) contends that an effectively managed corporate identity rouses trust in potential workers, financial partners, customers and the society at large that is when an organization succeeds in managing and maintaining its corporate identity, it will be in a position to build commitment and trust among its diverse publics which will in turn result in an ability by the organization to retain and attract employees and customers, enter strategic alliances, and obtain support from financial markets and foster a sense of purpose and direction. Furthermore a strong and clearly managed corporate identity enables organization in having a central platform on which corporate communication policies are shaped and developed and corporate images are shaped (Balmer 2008). In having a solid corporate identity, an organisation guarantees that all forms of its external and internal stakeholders are consistent which will consequently prompt consumer loyalty.

Quite a number of researches have been administered in the field of corporate identity management and its effectiveness. The researches tried to identify the benefits that organizations can accrue from successful employment and management of corporate identity. Ruitis et al., (2012) argues that more modern researches on corporate identity are in relation to cross-disciplinary analysis of the corporate identity as a concept and concluded that corporate identity management should be analysed in broader ways than just simple marketing concept. For instance, Cornelissen *et al.* (2007) sightsee issues of organizational, social and corporate identity citing differences that exists between the three variables. They argue that, the social identity of

an organisation work generally by examining concerns of the cognitive process and cognitive structure whereas organizational identity researches tend to address the modeling of shared meanings and lastly studies of corporate and organizational identity tends to focus on products and services that communicate a specific image of an individual organisation. Nevertheless, it seems that there is great consensus among many researchers that these collective identities (social identity, organizational identity and corporate identity) are: (a) made feasible by their distinctiveness and positivism, (b) fluid, (c) a basis for sharing actions and perceptions, (d) are strategically managed and created, (e) are different from individual identities and (f) the basis for material outcomes and products.

2.1.1 Corporate identity dimensions

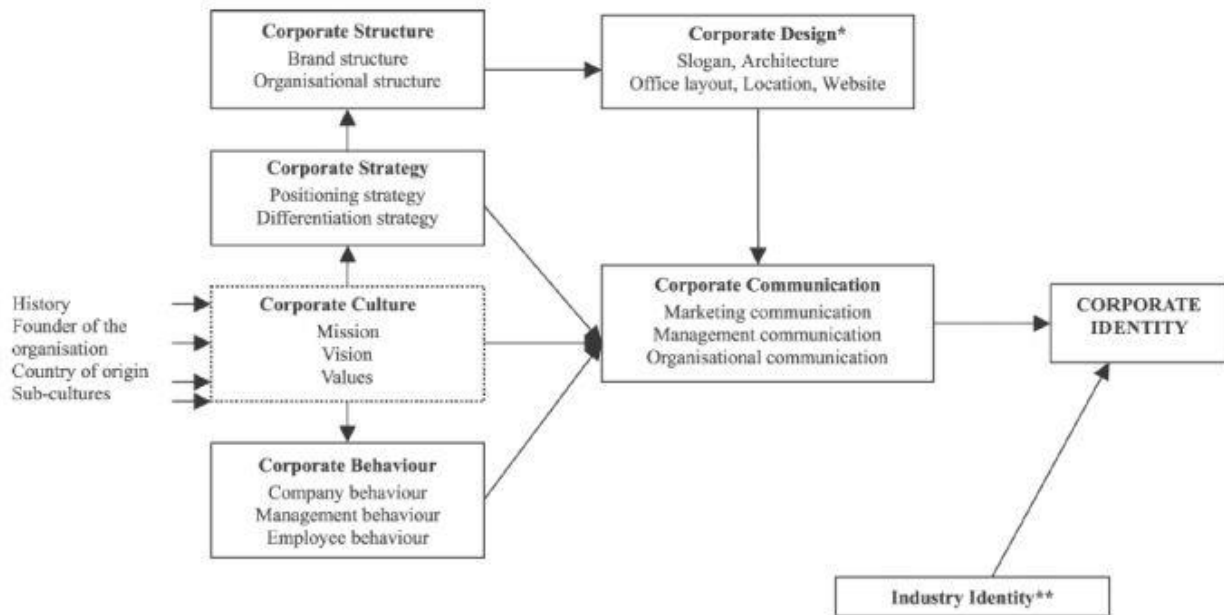
One of the most complete and basic corporate identity framework that brings together findings that come from the greater part of past corporate identity management studies and characterizing distinct corporate identity measurements is the corporate framework by Melewar and Jenkins (2002). The structure covers four primary corporate identity measurements which are corporate design (corporate visual identity), corporate communication and corporate behavior, market conditions and corporate culture. The first corporate identity framework by Melewar and Jenkins, (2002) is portrayed beneath:



Source: Melewar and Jenkins (2002). Corporate Identity Model

Figure 2.1.1: Corporate identity framework by Melewar and Jenkins, (2002)

The above framework was further first developed by Melewar & Karaosmanoglu (2006) and they revised the list of corporate identity dimensions.



Note:

* Corporate Design (Visual Identity)

** The most salient external factor mentioned by the interviewees

Figure 2.1.2: Revised Corporate identity framework by Melewar and Karaosmanoglu, (2006)

Bartholme and Melewar (2009) includes tangible (discernable) measurement to the reconsidered corporate identity system by Melewar and Karaosmanoglu, (2006) which prompted the foundation of a more comprehensive meaning of corporate way of life as, the presentation of an organization to each partner that is corporate identity is what makes an organization unique and it consolidates the organizational communication, design, culture, behaviour, structure, industry identity and strategy. Therefore it is intrinsically related to both the corporate personality and image (Melewar and Karaosmanoglu, 2006).

As highlighted by Melewar and Karaosmanoglu (2006), the wide range of elements backing the development of corporate identity management dimensions and the level of connection that exists between them brings up the issue of how these diverse dimensions are managed and

recognized practically and how these dimensions are used to assess and modify corporate identity in connection to rapidly changing and complex market situations. They presume that the significance given to these corporate identity management systems vary from organisation to organisation and from region to region and in relation to services or products and to prospects. In this way a more critical look on the effectiveness of corporate identity and how organizations can best manage and it is imperative to manage corporate identity as corporate identity management is crucial for organizations operating in a less or more regulated but still competitive free market environment and hence reflecting the need for attracting clients and growing their business.

The study of corporate identity is a fairly recent subject, although distinct approaches by different scholars relating to corporate identity management have been administered in a way to determine how this corporate identity management affects the performance of an individual organization how it also impacts the external field. Although there has been an growing interest by researchers in corporate identity and image, there is somewhat little efficient empirical researches on the topic (Cornelissen et al, 2003). As a result, the way that organizations can attain a positive image from stakeholders in context of a relationship with performance and business factors like profitability, sales volume and customers' retention is still a subject that needs more empirical research. Distinct authors (Kowalczyk and Pawlish, 2002) opine that there is a relationship that exists between how stakeholders view organizational identity and corporate identity as measured by corporate image. Furthermore, another vital element of corporate identity tends to be found in the corporate image papers, the bridge that build a relationship between customer retention of an organisation to the business profitability purpose. Undoubtedly, the global environment has now turned more complex to understand issues that are related to corporate identity management having a supreme objective to obtain a favorable image in the minds of the diverse publics outside and inside the organization, developing business growth and success.

Corporate identity management views corporate image as a corporate asset; to be used, nurtured, shaped and protected (Balmer and Greyser, 2003). Every organisation intends to build positive corporate identity to gain a favourable projection in the minds of the diverse stakeholders. Moloney (2000) contents that the reputation that is brought by a well-managed corporate identity

is the social prestige that accumulates to an individual organisation in relation to competition. Furthermore, the way that these stakeholders can be influenced by a positive perception in the minds of the diverse publics is considered as a corporate added-value. Oliver (2001) opined that the clearer an organization is about its corporate identity; the more effectively it will be understood accurately by both internal and external stakeholders. If an organisation understands the business nature in which it is operating together with its corporate image, it can transform corporate identity into a strategic tool to communicate with its stakeholders to create a favourable image. Some scholars content that a company's corporate identity is often the visual manifestation of the company's reality (van den Bosch, 2005).

Balmer, (2002) carried out a literature-based study that ought to clarify the dimensions of an company's identity, or what is known as, "The corporate identity mix". Balmer, (2002) study results exhumes that: (1) there is a broad consensus among both practitioners and academics regarding the multifaceted and multidisciplinary, nature of corporate identity, (2) there is a broad consensus among both practitioners and academics relating to the key elements to be included in a corporate identity mix., (3) there is a noticeable difference of emphasis between practitioners and academics approaches to the corporate identity mix. (The former seek simplicity whilst the latter celebrate complexity but strive for simplicity in articulation), (4) there is a discrepancy been the "mix" of elements comprising a corporate identity, as referred to in the literature and the mix of elements which are reflected in many models of corporate identity management, formation and audit, (5) there is a growing chasm between recent conceptualizations of the component parts of corporate identity and that advocated by Birkigt and Stadler (1986), and (6) there is a lack of distinction is made between the mix of elements comprising a corporate identity and the mix of elements required of its management.

In trying to determine the effectiveness and use of corporate identity, He, (2012) conducted a research aiming to explore different dimensions of managerial perceptions of corporate identity. He conducted his research utilizing a total of 48 semi-structured interviews that were conducted with senior managers within three organizations in the British financial service sector. Seven principal categories of corporate identity anchors were identified: external image, vision and mission, ownership, values, beliefs, business and personality attributes, and strategic

performance. He, (2012) study was useful within the corporate identity fraternity because it advanced knowledge on:

- The development of corporate identity by the senior managers;
- The foundations of corporate identity multiplicity; and
- A general pattern of managerial cognitive representation of corporate identity.

He, (2012) further went ahead to place a lot of effort has been invested in searching and recognizing the right corporate elements/attributes that represent the identity of the focal company and early attempts focused on the concept of corporate identity of the focal company and early attempts focused on the concept of corporate identity mix and developed multiple versions of it (Balmer, 2001; Melewar and Karaosmanoglu, 2006). However, He, (2012) brought up an issue on corporate identity regarding to corporate components that are pretty much likely credited by senior managers as corporate identity. On answering the question he posits for strong consideration of corporate identity managers that is he suggests a strong claim for managerial intervention on corporate identity so that the perception of corporate identity by other stakeholders can be more consistent. Moreover, He, (2012) opines that given the fact that even among managers corporate identity might not be as consistent as expected, it is therefore important to identify the specific meanings of corporate identity in the minds of specific managers or otherwise corporate identity as a management language might be misleading and confusing.

In addition to He, (2012) contribution Tsai, (2008) opines that corporate identity management has emerged as one of the key topics in the field of corporate marketing studies, but the relationship that exists between corporate marketing management and corporate-identity management seems still stuck at the stage of operational rather than strategic consideration. He further went on to say that corporate identity is understood largely in terms of instrumentality for enhancing competitive advantage and corporate marketing is mostly discussed as only an execution part in representing corporate identity to the stakeholders. So as to have a better insight into the two (corporate identity and corporate marketing) he carried out a research with the intention to propose a model which explicates the strategic roles the corporate marketing manager plays in building effective corporate identity. To gather his information Tsai, (2008)

used detailed theoretical exploration, coupled with several conceptual propositions as well as analyses of exemplary cases which provides academic and practical implications for corporate marketing researchers and managers. Through his research Tsai, (2008) conceptualizes that the corporate marketing manager assumes three strategic roles for building effective corporate identity: narrative coordinator to manage the narrative construction process, narrative-network weaver to manage the narrative network, and narrative co-author to manage the external communication programs. These roles define the strategic relationship between corporate marketing management and corporate-identity building.

2.1.2.1 Narrative coordinator

As a narrative coordinator, the corporate marketing manager prioritize his or her mission as a narrative coordinator to overview the internal and external environments of the corporate organisation. He or she is responsible for ensuring that the rhetoric, stories, legends, myths, ideological scripts, rites and rituals in organizational contexts reflect the ways the organisation grows and matures. Then, the historical development and transformation which the organisation has been undergoing is associated with the organization's aspirations, interests, beliefs, goals and objectives (Tsai, 2008). In addition Tsai, (2008) opine another noteworthy characteristic of a typical narrative coordinator as the capability to interpret relevant visions and values embedded in narratives. As Chambers (1984) and Ricoeur (1988) reiterate, identity narratives are not necessarily only facts and evidence. Sometimes, they contain fictions. Here, we have to caution against equating fictions with falsifications. Fictions, in identity narratives, refer to stories which can be fabricated but convey a higher level of visions and values.

2.1.2.2 Narrative network weaver

As a narrative network weaver, the corporate marketing manager fosters an atmosphere in which organizational members may engage in active reconstruction of the past in the light of present circumstances and anticipation of the future. He or she also augments the aura conducive to producing values and meaning out of sequences, habits, clusters, routines, capabilities, systems and vectors in the organisation. In addition, a narrative-network weaver assists organizational

members to learn, validate their knowledge about the organisation, and negotiate expectations about their career future Tsai, 2008). Tsai, (2008) further went on to say that most importantly, a narrative-network weaver promotes the interfacing between individual and collective self-narratives in order for the social fabric of the organisation to become a social whole, which characterizes bonding between the organisation and its individual members. To weave the narrative network, the corporate marketing manager has to be wary of equating weaving with patch working. Unlike patch working, which is picking up patches by chance to put them together, weaving is the creative and creative planning and active implementation which bring different pieces into a harmonious entirety. Only by weaving with the narrative network in the organisation will they not end up as a lifeless bundle of verbal and non-verbal languages or similes and metaphors which do not contain substantive meaning. The corporate marketing manager, as a narrative-network weaver, plays the organizing agent role who goes back and forth in different pathways of the network, searching for explicit and implicit thoughts and feelings of the participating members.

2.1.2.3 Narrative coauthor

The corporate marketing manager, as a narrative co-author, is responsible for planning and implementing the marketing communication campaign for representing corporate identity, but he or she can never have total control over the outcome of these efforts. Therefore, relative diversity in the perceptions of corporate identity is a regular phenomenon (Rink and Ellemers, 2007). The external stakeholders perceive the identity narratives partly through the lens of the organisation, partly in their own way. Here, we encounter a question: Does corporate identity of an organisation represent itself differently to different segments of the public? If so, is there such thing as a unified corporate identity which the stakeholders may perceive? (Tsai, 2008).

Notwithstanding the above corporate identity practices, results and commitments, Waithaka (2014) carried a study to decide the impact of Corporate Identity Management (CIM) practices, Organizational Characteristics and Corporate Image on Brand Performance of 53 Kenyan Universities. He used a descriptive cross-sectional survey to collect data from key informants using semi-structured questionnaires. The decision variables she utilized for corporate identity

management includes corporate visual identity systems, corporate culture, corporate communication, corporate brand personality and customer relationship management and she used both subjective and financial performance measures. de Chernatony et al (2004); Lehmann et al (2008) and Farris et al (2008) acknowledge that no single metric can perfectly measure brand performance and that a universal measure does not exist. The empirical finding for her research supports the notion that CIM practices drive brand performance. Her study also established a positive and significant relationship between corporate identity management practices and brand performance which is consistent with previous study results. Similarly, Coleman (2004) work revealed that service brand identity had a positive influence on brand performance. Balmer and van Riel (2006), Balmer and Wilson (2010) also argue that CIM contributes to a favorable image and reputation, which leads to an inclination to use an organization's products and services, to work for the organization and to speak well about it. Balmer and Gray (2000) concur noting that companies are better prepared if they manage their corporate identity towards external environmental influences that can adversely affect their operations.

2.2 Corporate communication

With increased competition, digitalization of world, and emergence of pressure groups, consumer activism is becoming increasingly vital for organizations to manage relationships with stakeholders like customers, investors, employees etc. This has led to increased importance and role of corporate communications in organizations (Gupta 2011). Riel and Fombrum (2007) define corporate communication as activities that are involved in organization and coordinating all external and communication aimed at constructing positive corporate reputation with participants with which an organization depends. The definition posits that corporate communication is founded on the notions of relationship building with both the internal and external stakeholders in creating a favorable corporate image for the corporation in the minds of the diverse publics.

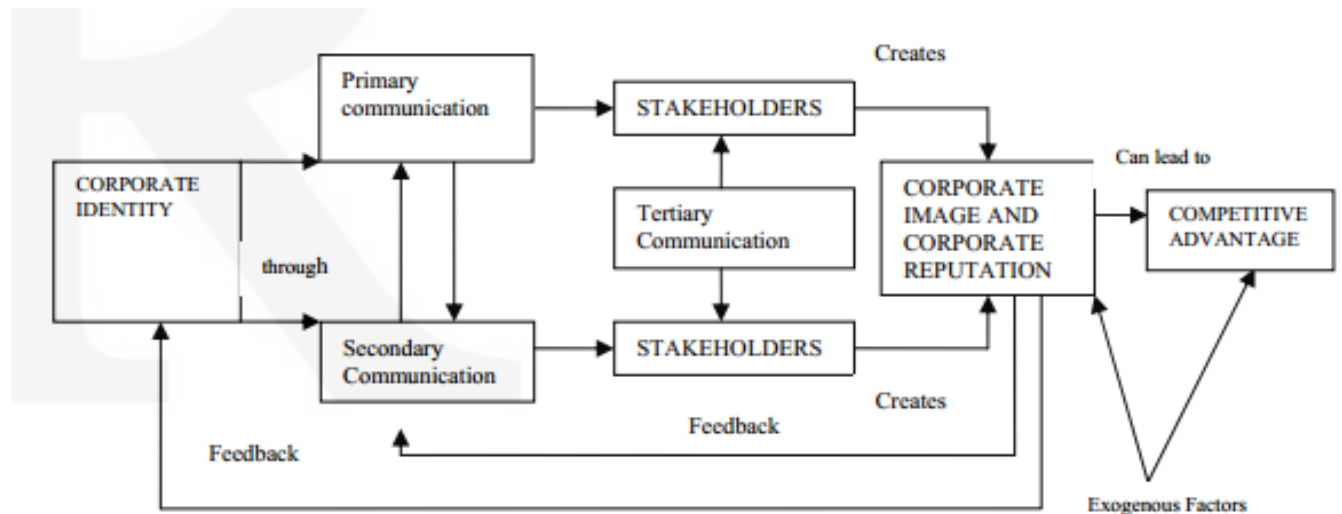
Riel (1995) divided communication into three sub-groups: marketing communication, organizational communication and management communication. Brand and marketing managers

use marketing communication to enhance- the sales of the organization's products and services. Organizational communication is all forms of communication with stakeholders with whom an organisation has an independent relationship. Stakeholders such as media may in turn communicate with other stakeholders (Kotha et al, 2001). Management communication occurs when management communicate with organizational employees. In addition Malumbo (2010) further categorized corporate communication into external and internal communication. External communication takes the form of advertising, corporate social responsibility, public relations, meetings, exhibitions and fairs while internal communication takes the form of bulletin boards, intranet and internet, banners, newsletters, brochures and handbooks, reports, system, announcements. Malumbo (2010) further highlight that these communications must be aligned with the corporate philosophy of the organization such that the corporate identity of the organisation is understood by the targeted group.

Although corporate brands are birthed in organizations, their value is only realized when they are assimilated by stakeholders (Holt 2003).The importance of corporate communication for organizations is an vital new development for businesses because they enhance the organizations relationship with people (Fournier and Lee,2009). According to Riel and Fonbrum (2007) corporate communication helps the organization in many ways that is it provide a detailed account of the features of the organisation behind the brand (corporate branding); implement strategies to minimize inconsistencies between the organization's desired identity and brand attributes; determine the tasks of the various role players involved in the organization's communication; implement procedures to promote effective decision making about communication matters; and enhance support of the corporate objectives among internal and external stakeholders. Nobel (2006) also added that corporate communication institutes and retains identity and it is in charge of shaping of the external appearance of a company; as such, it is a significant function of corporate governance, in terms of corporate identity organization.

In order to be competent in the global market, organizations must therefore identify who are the main stakeholders and what are they expecting from the company. Regarding Balmer and Gray (2000) corporate communication is the process through which stakeholders perceive the organizational identity to form the image and reputation. Haywood, (2002) was of the view that today many organizations are thinking that all organizational problems can be solved by listening

and talking which is somehow no true but how the organisation behaves and communicates is the critical factor to its public. Certainly, today publics are more informed and they demand from organizations an ethical and straightforward communication. Regarding to the above sentiments it can be suggested that corporate communications management should be undertaken not only because it makes good business sense but because companies have a moral duty to communicate: it is a question of integrity. Indeed, the figure to follow illustrates the wider view that is developed in a new model of corporate identity-corporate communication process.



Source: Balmer and Gray (2000)

Figure 2.2: model of the corporate identity-corporate communication process.

Organizations in this manner must therefore perform ethically, comprehend themselves and subsequently be reasonable in the messages that they pass on to the diverse partners reflecting their reality always facing the risk to be misunderstood (Péreztrejo, 2011). Moreover, the way people interpret the messages in business communication, has a strong relationship with the hermeneutic which is the art of the interpretation that gives significance to impressions (Prasad et al, 2002). Corporate communication can be described as the orchestration of all the instruments in the field of organisation identity in such an attractive and realistic manner as to create or maintain a positive reputation for groups that have a relationship with the organisation (Van Riel, 2003).

2.2.1 Effectiveness of corporate communication on Gross Premium Written (GPW)

Recent researches in the field of corporate identity have confirmed that corporate communication of an organisation is a strategic management function (Goodman, 2006). A management function plays a key role in developing and maintaining corporate communication for coordinating and overseeing works in various disciplines such as media relations, public affairs and internal communication (Cornelissen, 2008). Therefore, *“the dissemination and alignment of the core ideology of the company to the communication process and activities is vital to achieve a favorable public exposure”* (Melewar & Karaosmanoglu, 2006,). Within a business set-up, corporate communication practitioners have to deal with the perceptions of stakeholders towards acquiring a competitive advantage for the organization. With above if business practitioners do not manage how they communicate with both the internal and external stakeholders, the company will attract bad reputation in the minds of these diverse publics hence this may affect its performance as well as reduce sales for the company as consumers now switch to other brands.

In addition, Waithaka, (2009) opined that corporate communication is a management function that provides a basis for efficient and effective organization of all external and internal communication with the main aim of creating and maintaining favourable reputations with the organization’s stakeholders upon which the organization depends. Corporate Communications create favorable relationships with stakeholders and transmit corporate philosophy and vision to ensure the organization acquires consistency. Goodman (2004) argues that corporate communication is a strategic tool in developing a competitive advantage. A study by Convey (2004) on the significance of corporate communication on levels of staff commitment to company objectives found that no more than one in three employees knew what the organization was trying to achieve and why, and just one in five were excited about these objectives. Not surprising then, just one in ten employees felt that the organization expected staff members to take responsibility for the results of company operations. By creative sustainable competitive advantage an organisation also grows its sales volume as consumers now throng for the company products and services at the expense of competitors.

The study implies that organizational performance is positively affected by adequate communication and good management, which combined fosters a motivating organizational culture. Mee and Clewes (2004) found that regular communications, and specifically direct mail, had a positive influence in the recycling behaviour of 75 per cent of residents in Rushcliffe Borough Council in U.S.A. In an attempt to relate corporate communication management to its effectiveness on sales volume, Mohamad (2014) adapted a similar approach that was employed Samos et al., (2005) in their study on the role of corporate identity management (CIM) in the telecommunication industry in South Africa highlighted that “*Corporate communication Management plays a key role in the development and maintenance of corporate image which is necessary for company survival, including paying particular attention to the internal and controllable aspect of the process.*” The statement highlight that corporate communication is a vital element for companies to stay afloat and achieve competitive advantage .Mohamad, (2014) research focused on the role of corporate communication management that can be controlled internally by the company which includes employee communication, investor relations, public relations and corporate advertising (Balmer & Soenen, 2003). These also involve communication with internal stakeholders, employees, as well as external stakeholders, media, customers and government, that can be controlled and managed directly. Taking into account the prevailing definitions and important characteristics of corporate communication, their research defines corporate communication as management of the organizational perception which can be influenced by all internal and external information (message of communication) means and measures (Cornelissen, 2008). Therefore, the collective message from both sources conveys an organisation identity through every form, manner and medium of communication to the respective stakeholders.

Mohamad, (2014) research results offer vigorous evidence in this respect (effectiveness of corporate communication on sales volumes), indicating a definite positive relationship between corporate communication and financial performance. He further went on to envisage that even though, the relationship between corporate communication and financial performance is not well established, the close field to corporate communication such as communication and marketing reveals strong relationships as previously sighted by Kohli & Jaworski, (1990) and Narver and Slater, (1990). His results were also consistent with prior studies, which also found a positive relationship between corporate communication management and financial performance. The

mission achievement (non-financial performance) also has significant relations with corporate communication management. Ditlevsen and Kastberg (2007), label corporate communication as ‘mediational properties’ constituting the interface between the strategic and operational levels of communication management that support decision-making processes to ensure the communication are in line with the mission, vision and value of an organisation.

2.3 Corporate behavior

Corporations, in addition to being economic entities engaged in the pursuit of profit through fair competition, should be beneficial to society at large and shall behave in a socially responsible manner and shall have all of its directors, officers and employees clearly acknowledge the spirit of Charter of Corporate Behavior (www.konicaminolta.eu). According to Melewar and Jenkins (2002), corporate behaviour refers to the entire spectrum of corporate activities and behaviour. These include strategic actions that are aligned with corporate culture as well as actions that take place spontaneously from recruitment, environmental and ethical issues. Management communications are a composition of employee behaviour and manager behavior.

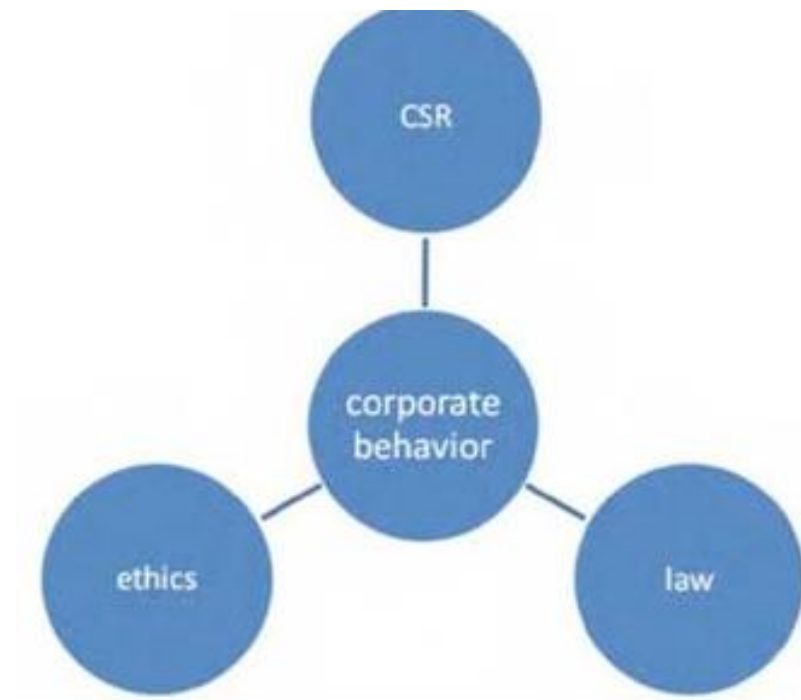
Furthermore, Karaosmanoglu and Melewar (2006) shared the same sentiments as Melewar and Jenkins (2002) that management behaviour and employee behaviour are two distinct entities. Management behaviour involves the function of senior management to communicate the corporate vision and strategy to employees in an unambiguous manner. Consequently, managers ‘ability to reflect and communicate an organization’s values as well as employees ‘behaviour towards consumers contributes significantly to corporate image formation (Paswan et al 2005). Employee behaviour involves the process by which employees relate to the organisation by internalizing the organizational values and objectives and aligning their behaviour accordingly (Melewar et al 2006) add that employee behaviour reflects the distinct attributes of the organisation to external stakeholders, which demonstrates how the organisation thinks, feels and behaves.

In addition, www.academlib.com opine that corporate behaviour is important for company success both financially and concerning the relationship between corporate and business interests (stakeholders). They also postulate that corporate behaviour cannot be clearly defined without an

ethical and corporate social responsibility base base in order to refer to that behavioral aspect. They then postulates that corporate behaviour involves legal rules, ethical codes of conduct and social responsibility principles (figural). In other words corporate behaviour is based on all of these components and involves law, ethics and CSR. It is important to recognize also that this behaviour must be ethical but must also be seen to be ethical as corporate behaviour has effects not only on stakeholders and shareholders but also on the entire economy. When a corporation acts ethically and socially responsibly in its business decisions and strategic planning then that corporation will be more sustainable.

It can be observed from the above discussion that corporate behaviour that is socially responsible is gradually seen as vital to the long term survival and growth of companies. Corporate behaviour toward the stakeholders is becoming a much more important concept in practice and a central part of corporate governance. Corporate behaviour is an important concept in building a corporate image because it has to be ethical, legal, and responsible behaviour for organizations, stakeholders and society. This aspect of the corporate behaviour has more benefit for society also and so that is why it is more related with ethics and corporate social responsibility as well as with governance. www.academlib.com they then postulate the below figure that relates the components of corporate behaviour (ethics, law and corporate social responsibility).

Figure 2.3: The components of corporate behaviour



2.3.1 Effectiveness of corporate behaviour on customer retention

In essence of organizations to achieve effective corporate behaviour to improve customer retention organizations are now increasingly being forced to eliminate all unethical behaviours reflected in their corporate communication and behaviour (Bernstein 2009) which contradicts with its decisions, strategies, vision, and actions in a way to benefit the organisation. (Adkins 2005). In a way to increase the integrity of the organisation and better align the organization's actions and promises, employees are now being regarded as organizational ambassadors who are anticipated to display and maintain the ethical and social values of the organization. Morsing (2006) associates this to a step towards "Corporate Moral Branding". This now put organisations under extreme pressure to come up with measures that make sure decisions and behavior of employees display the ethical values highlighted in the charter of corporate behavior by top management (Powell et al 2009). In this regard, Ind and Bjerke (2007) maintain that in future organizations will only be able to control their brand image effectively by encouraging employee

participation and aligning the behaviour of all internal stakeholders to create relevant value to the customer.

2.4 Corporate Visual Identity/Corporate Design

Corporate identity's visual aspects are covered by corporate visual identity (Jabbar 2015). Corporate visual identity (CVI) is a tangible asset which is used by organizational practitioners to represent the organisation. Jabbar (2015) defined corporate design as a symbolic representation of a company in an exclusive way using particular style and colours related to the organisation or products with the aim of positive image building. Key elements of corporate visual identity are the corporate name, logo, corporate slogan, colour, stationery, printed materials (such as brochures and leaflets), advertisements, websites, vehicles, buildings, interiors, and corporate clothing as well as architectural buildings. In general terms, a CVI expresses the values and ambitions of an organization, its business, and its characteristics. Boyle (1996) asserts that the brand's visual identity helps overcome intangibility in terms of consumers being able to differentiate between brands. Fombrun and Van Riel (2004) adds that a number of distinctive trademarks, logos and visual elements like Nike, the swan of KLM, the logo of Akzo Nobel and the Shell emblem are used by organizations and are recognized all over the world.

Van den Bosch et al. (2005) concur noting that a brand's name and logo as visual cues are important drivers of brand awareness. Similarly, deChernatony (2006) observes that for service brands, physical cues such as the logo, clothes employees wear and premises help to distinguish organizations. A well-managed corporate design helps consumers to distinguish one company or organisation from competition, and increases the likelihood that these consumers purchase the products or services for that company (Hsieh et al, 2004). In addition Jabbar (2015) opined that corporate visual identity is a source of differentiation to the diverse publics of an individual organisation hence there is need to clearly manage the corporate design for an organisation. However deChenatomy (2001) criticized that the current pace of technological change makes it difficult to differentiate organizations purely using only physical attributes and added that differentiation of brands using physical attributes solely is practically impossible.

2.4.1 Effectiveness of corporate visual identity on policy sales growth

Whichever the design and the structure of corporate identity chosen by an organisation, a corporate visual identity management strategy must be embedded in every organisation. As already been highlighted in the above discussions, an organisation communicates its brand via various platforms and various channels of communication as well as through the behaviour of its employees. The organisation may try to manage and engage in controlling all forms of organizational expression, but it has been recognized by many practitioners and academics that, comparing with the content of communication, only corporate visual aspects of the organisation are truly noticeable (Ind, 2001).

In trying to determine the effectiveness of corporate design, Melewar and Saunders (2000) carried out a study to determine on which corporate visual identity applications is effective in building the corporate identity of British multinational companies that had with subsidiary companies in Malaysia. Saunders, (2000) concluded that apart from clothing, all other Corporate Visual Identity elements like interiors and exteriors of premises, publications, stationery, signs, vehicles, promotional gifts and products, advertising, forms, packaging are of great importance in expressing the corporate identity of the organization which would in turn grow sales of the organisation through repeat purchase and customer loyalty. In addition a study on how logo designs affect the image of a company was replicated and carried out in Singapore and China (Henderson et al, 2003) with the conclusion that the design of a logo accomplishes the visibility goals and objectives of an organisation across all international borders. The research by Henderson and Cote was only limited to the design of a company's logo, however Warlop, et al (2005) added to henderson's etal's research by increasing the complexity of their research by measuring the visibility of corporate design, comparing difficult and easy learning conditions, basing on different brand or company names, price and packaging. The study found out that characteristics such as a distinctive packaging and brand name is of vital importance in helping consumers in recalling intrinsic quality of a product or service. This view is supported by Souiden et al. (2006) empirical study on corporate branding dimensions on consumer's product evaluation that was based on a sample of 218 Japanese and American consumers. The corporate name was found to have a direct, positive and significant effect on consumer's product evaluations. Basing on the above researches it can be noted that effective corporate design for a

company enables consumers in making purchases decisions with consumers likely to purchase products or service for a company that has a quality design.

On the same note Annette et al., (2005) argues that corporate design encompasses all the graphical elements and symbols that express the principles of an organization. Although corporate visual identity is by far the most tangible and visible asset in the armory of tools used many of organizations in their interaction with both internal and external stakeholders, the role of corporate visual identity is rarely mentioned in studies on corporate identity, corporate reputation and brand values which leaves very little known about the function and role of corporate visual identity. Due to the above argument they then decided to carry out a research study aiming to explore the relationship between corporate visual identity and five general dimensions of corporate reputation which are: visibility, distinctiveness, authenticity, transparency, and consistency. They tried to determine the relationship that exists between corporate visual identity and reputation that is they wanted to have a clear understanding on which ways and to what extent can corporate visual identity support a corporate reputation? They based their research of the relationship between reputation and corporate visual identity on the framework established by Fombrun and Van Riel in 2004. Annette et al., (2005) they concluded that corporate visual identity can in principle, support each of these dimensions, through the quality of the design, the range of its application, and the condition of carriers. They further went on to posit that convincing evidence is there that consistency and transparency in corporate visual identity design increases the visibility of the organisation. In the same sentiments they also shared that besides the corporate visual identity, which symbolizes the communication, organization and behaviour are of main importance in maintaining and creating a sustainable, solid and unambiguous reputation. Nonetheless, corporate visual identity requires particular attention therefore it must be well managed as corporate visual identity is more than just the design of a logo. Corporate design does not only represents an organization, its products and services, but it's also represents its visual appearance that is associated with corporate image and reputation as corporate visual identity can enhance reputation through eye-catching design, effective application on a wide range of corporate identity carriers as well as the condition of these carriers. As a result corporate visual identity must be considered a useful tool that can be successfully applied to managing the reputation of any organization.

A research by Jabbar (2014) on trying to establish the impact of corporate visual identity on brand personality found out that Corporate Visual Identity has a positive significant impact on building the personality of a brand. He highlighted major elements of Corporate visual identity that are essential in the creation of a strong brand namely the logo, company name, brand colours. As a result consumer are inclined to use the services or buy products of company which will result in the sales of the company increasing. The study by Jabbar (2014) provides a basis for management of a company to influence the perceptions and consumer buyer behaviour and helping to position a brand and differentiate it from competition hence this will result in sales growth as consumers will be favouring your brand compared to competition. The notion was supported by Melewar (2001) who carried out a research in South China in trying to determine the impact of corporate design on influencing customer patronage in the hotel industry. Melewar concluded that visual identities for an organization are projected by the appearance of uniforms, hotel interiors and exteriors of premises and signage plays a pivotal role in helping stakeholders of a company to identify and differentiate the organisation from other organisations. As a result the this has the effect of growing the sales of an individual organisation.

In addition deNatal (2014) carried out a research in Scotland in the banking industry to assess the impact of corporate visual identity on brand personality.⁴⁸ Banks were used in the research to gather findings on the topic under study. deNatal found out that consumers in the banking sector in Scotland use visual brand associations of an organisation to organize, process and retrieve information in their memory to aid them to make purchase decisions and understanding how these consumers make their purchase decisions is a task for marketers in order to better market their brand, that is growing sales and profitability.

2.5 Chapter Summary

This chapter explored and clarified literature that was related to the research topic under study. The review of the literature includes literature for corporate identity with an attempt to fulfill the objectives of the research. Areas of agreements and disagreements were reviewed.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

This chapter is going to discuss the research design and techniques that are going to be used in this research to gather and collect data. The chapter lays out the research design, target population, sampling methods and sampling techniques, sample frame, sample size, sampling procedure, data sources, research instruments, data collection procedure and administration, validity and reliability of findings, data analysis and presentation tools and the chapter summary.

3.1 Research Design

Research design highlights the ways that are essential in gathering information required in solving research problems. It entails the researcher's strategy on how to conduct the research. It is a detailed blueprint used to guide the implementation of a research study toward the realization of objectives. It enables the researcher to have an in depth analysis and understand various research strategies prior to implementation. The researcher used both exploratory and descriptive research designs for the purpose of this research

3.1.1 Exploratory Research Designs

The researcher utilized exploratory research design in order to find out the degree to which corporate identity management affects company performance and NicozDiamond Insurance Ltd. The researcher utilized this technique as it made available background knowledge about the problem under research and seeks to understand more about it. The researcher decided to use this research design as it aided the researcher to interview those individuals who possessed knowledge and also had a clear understanding of the NicozDiamond brand in terms of its

corporate identity and performance. Furthermore the researcher utilized this research design because there is rich and flexible information that can be gathered on what led to declined company performance. The researcher utilized informal discussions about the image of the NicozDiamond brand and how this has impacted on the overall performance of the brand.

3.1.2 Descriptive Research Design

In an approach to collect and gather first-hand information accurately, the researcher utilized descriptive research design. Descriptive research design was used by the researcher to gather first-hand information on how NicozDiamond manages its identity in the eyes of the diverse publics and how this affects the overall performance of the company. Closed-ended and open-ended questionnaires were administered to collect quantitative data from NicozDiamond employees and customers on the relationship between corporate identity and company performance. The researcher used descriptive research because it permitted the researcher to quantify responses.

3.2 Target Population

The target population under study for this research comprised of NicozDiamond management, employees and customers from Harare (Headquarters) and Gweru Branch. The target population consisted of 6500 individual customers, 20 NicozDiamond management team and 85 employees adding up to a total of 6605 target population.

3.3 Sampling Methods and Techniques

The researcher utilized both non-probability and probability sampling techniques as the chance of selection of a certain element of the population was both known and unknown hence the results collected in this research can be estimated to the total population. The researcher used stratified random sampling as probability sampling method and also utilized non-probability sampling methods which are judgmental sampling and convenience sampling technique.

3.3.1 Sampling Frame

This entails list of population members which will be utilized to acquire a sample to which the researcher will be able to make reference to. For the purpose of this research, the sample frame consisted of individual customers who throng to NicozDiamond service centers to purchase insurance services during the period of study at Harare and Gweru Branches. Also NicozDiamond management and employees also participated in the collection of data for the purpose of this research as they are involved in the provision of insurance service and seemed to provide valid, accurate and reliable.

3.3.2 Sampling Procedure

The researcher used both probability and non-probability sampling methods which are stratified random sampling, judgmental sampling and convenience sampling techniques

3.3.2.1 Stratified Random Sampling

Stratified random sampling is simply variations on random sampling method. This sampling method is mostly used where the population is sub-divided into strata or groups. Random samples were taken from a category or stratum. The researcher utilized this method as it was the best in selecting the right sample. The strata which was randomly sampled to be selected included NicozDiamond Management, employees and customers. This sampling technique results in high statistical accuracy, as the variability inside of the subgroups was lower compared with the variability of managing the whole population.

3.3.2.2 Judgemental Sampling

Judgmental sampling is non-probability sampling technique in which the researcher selects units to be sampled based on his/her knowledge and professional judgments. This sampling technique is also known as purposive sampling or authoritative sampling method or purposive sampling method. The process was mainly on carefully handpicking individuals drawn from the

population based on the knowledge of the researcher or authorities and judgment. This technique was utilized because not all employees, customers and managers understood the concept of corporate identity and company performance, so the researcher selected those customers, managers and employees that possessed a clear understanding of the concepts' that were under study.

3.3.2.3 Convenience Sampling

Convenience sample refers to the best reachable population where participants are carefully selected in a way that is flexible in terms of reaching the respondents. The researcher utilized this method to choose employees and customers as it permitted picking respondents from the sample of respondents that were readily available for data gathering in a way to save time.

3.3.3 Sample Size

The researcher utilized deVaus's (2002) formula to calculate sample size for customers, employees, and individual customers. The formula can be depicted as follows:

$$n = \frac{N}{1 + N(\alpha^2)}$$

Where; n = sample size, α is the margin of error, N= population size . The method assumes a 90% degree of confidence and a 10% margin of error (deVaus 2002). Hence the research sample size for customers, employees and management was calculated as follows:

Employee Sample Size

$$n = \frac{85}{1+85(0.1)(0.1)} = n = \frac{85}{1+85(0.01)} = n = \frac{85}{1+0.85} = n = \frac{85}{1.85} = 46$$

Therefore out of 85 employees will be included in the research for data collection.

Management Sample Size

$$n = \frac{20}{1+20(0.1)(0.1)} = n = \frac{20}{1+20(0.01)} = n = \frac{20}{1+0.2} = n = \frac{20}{1.02} = 19.61$$

Therefore out of 20 managers 20 managers will be interviewed for the purpose of this research.

Individual Customers

$$n = \frac{6500}{1+6500(0.1)(0.1)} = n = \frac{6500}{1+6500(0.01)} = n = \frac{6500}{1+65} = n = \frac{6500}{66} = 98.48$$

Therefore out of 6500 individual customer 98 customers will be taken into account for data collection for the purpose of this research.

Table 3.3: Sample size

Description	Sample frame	Sample size
Management	20	20
Employees	85	46
Customers	6500	98
Total	6605	164

Therefore the total sample size will be 164

3.4 Data Sources

The researcher made use of interviews and questionnaires as sources of primary data, to which the information gathered was first-hand data collected from individual customers, employees and management of NicozDiamond Insurance Limited .There was high level of confidence in the

context of accuracy, reliability and validity of the data as the information was first-hand. The researcher also utilized secondary data sources for the purposes of this research.

3.4.1 Primary Sources

The researcher utilized primary data sources because it gave the researcher latest and precise data for the problem under study. The data for this research was collected through interviews and questionnaires administered for NicozDiamond employees, customers and management. Open-ended questionnaires, closed-ended questionnaires and in-depth interviews were used to aid the researcher to gather information from NicozDiamond employees, management and customers relating to the relationship between corporate identity management and company performance. The collection of primary data gave the researcher control over the data collected as it was first-hand information. The data collected through primary data sources is valid, naturally reliable and accurate.

3.4.2 Secondary Data

The researcher also collected some of the relevant data through the use of secondary data sources which included NicozDiamond in-house magazines, website, corporate sales database, public relations monthly bulletins' and newspaper publications. This aided the purpose of finding the company's performance trends, sales trends, customer retentions and complaints and profit levels. By utilizing secondary data sources the researcher saved time, costs and effort as the data was readily available. These sources helped the researcher to save costs, time and effort as the data was already available.

3.5 Research Instruments

The research instruments utilized in this research incorporated questionnaires and in-depth interviews. The instruments were designed to take into account the nature of the research in question and respondent's characteristics.

3.5.1 Questionnaires

Self-administered questionnaires were distributed by the researcher. The questionnaires were distributed to NicozDiamond employees and customers. The self-administered questionnaires were constructed in line with objectives of the research under study.. The researcher utilized both closed ended questionnaires and open ended questionnaires to gather data appropriate for analysis. The researcher also made use of the Likert-Scale in some parts of the questionnaires in order to enable the respondents to indicate their level of disagreement or agreement on how the elements of corporate identity affects company performance.

3.5.2 In-Depth Interviews

The researcher scheduled interviews with the management of NicozDiamond so as to get a clear understanding of the factors that affect sales volume (GPW), profit levels and customer retention and how they manage their corporate identity. During interviews data was collected by taking notes so as to aid the researcher in coding information suitable for analyzing data. Structured questions were used by the researcher in the interview guide as they enhanced reliability and validity of research results. The researcher used this method of data collection as it helps the researcher to gather quality data and there was direct feedback.

3.6 Data collection Procedure

The researcher collected data through crafted questionnaires and in-depth interviews. The questionnaires were self-administered and the researcher gave the respondents 3 days to respond to questionnaires to minimize biasness. The questionnaires were tested on colleagues to see if there were no vague questions that were going to confuse the respondents. The interview guide and the questionnaires were also corrected by the researcher's supervisor.

3.7 Validity and Reliability

The researcher anticipated that the research carried out was reliable and valid because two methods of data collection were used by the researcher which are primary and secondary data sources to gather data, which instilled confidence regarding the reliability and validity of the research results. The researcher's vast knowledge about the organisation under study ensured reliability and validity of the research results as the researcher was attached at the organization under study for more than a year. In order to ensure reliability and validity of the research, the researcher gave the employee and customer questionnaires as well as interview guide questions to student colleagues who acted as a pilot study to confirm the relevance of the research questions on questionnaires in line with the objectives of the research. The researcher then amended the questions in accordance to the pilot study corrections and gave them back to the colleagues for rechecking for this helped to reduce vagueness of the questions. In administering the questionnaire, the researcher guaranteed respondents of confidentiality and privacy so that respondents would express their views freely.

3.8 Data Presentation and Analysis

The researcher used various techniques in presentation of responses collected. The researcher used the Microsoft Office Excel software for data presentation and to analysis of variables under study. The researcher used the Likert-Scale to code data gathered through questionnaires. The findings of the study were presented using tables, bar graphs and pie charts.

3.9 Chapter Summary

The chapter outlined different selected research methodologies that was used by the researcher to obtain data regarding the research topic under investigation. The chapter laid out the research design, target population, sampling methods and sampling techniques, sample frame, sample

size, sampling procedure, data sources, research instruments, data collection procedure and administration, validity and reliability of findings, data analysis and presentation tools.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND INTERPRETATION OF FINDINGS

4.0. Introduction

This chapter focuses on presentation, analysis and interpretation of the findings of the research in a bid to find out the role of corporate identity on influencing company performance. Findings are presented in tabular form, graphs and pie charts. The Microsoft Office Excel software was used to sort, group, analyze and present the tables, pie charts and bar graphs. Findings from the research are based on customers, management and employees responses that made up the sample of the research.

4.1 Response Rate

The researcher distributed 144 questionnaires to NicozDiamond Employees and customers. Of the 144 questionnaires, 46 were administered by NicozDiamond employees and 98 to individual customers of NicozDiamond Insurance Limited. The table below highlights the response rate that the researcher obtained from administering the questionnaires:

Table 4.1- Response rate

Respondents	Issued Out	Returned	Variance	Response rate
Employees	46	43	3	93.5%
Customers	98	90	8	91.8%
Total	144	133	11	92.4%

The above table indicates that the response rate that the researcher obtained from the questionnaire was high showing an average response rate of 92.4%.The 7.6% who did not

participate in the research by responding to questionnaires was probably due to high pressures of work. The researcher managed to get a high response rate because of the great and valued interest that the research respondents showed during the data gathering period.

The high response rate allowed the researcher to make valuable and valid research conclusions with regards to how corporate identity management affects the overall performance of NicozDiamond Insurance Limited. Interviews were also conducted by the researcher to the management team of NicozDiamond insurance Limited to collect data for the research. The following table highlights the response rate that the researcher obtained from conducting the interviews.

Table 4.1.2 : Management response rate

Participants	Expected	Carried Out	Variance	Response Rate
Management	20	11	9	55%
Total	20	11	9	55%

The data gathered from questionnaires was complemented by data gathered from interviews. From the 20 expected interviews the researcher managed to interview 11 management team obtaining a response rate of 55% as some of the management team were not available on the scheduled time when the researcher had made appointments. The average response rate from questionnaires (92.4%) and from interviews (55%) enabled the researcher to come up with valuable conclusions regarding the research under investigation.

4.2 Demographics of respondents

The researcher established the gender of customers, age of customers, NicozDiamond insurance services used by customers, how long they have been using NicozDiamond services. The responses from the questionnaires are shown below:

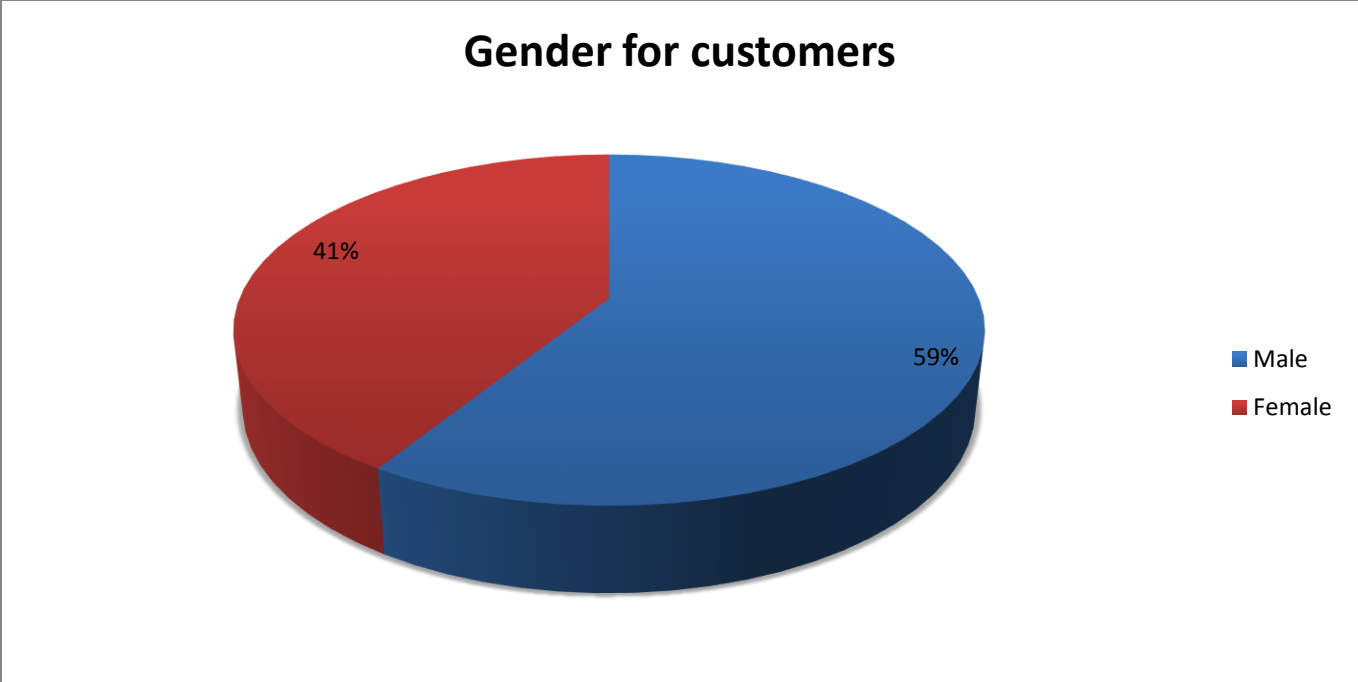


Fig 4.2.1 : Gender for customers

Of the 90 questionnaire participants’ 53 were male and the remainder 37 were females. From the analysis from the survey it shows that a greater number of people who use NicozDiamond services are male who constituted 59% in comparison to their female colleagues who constituted 41%.

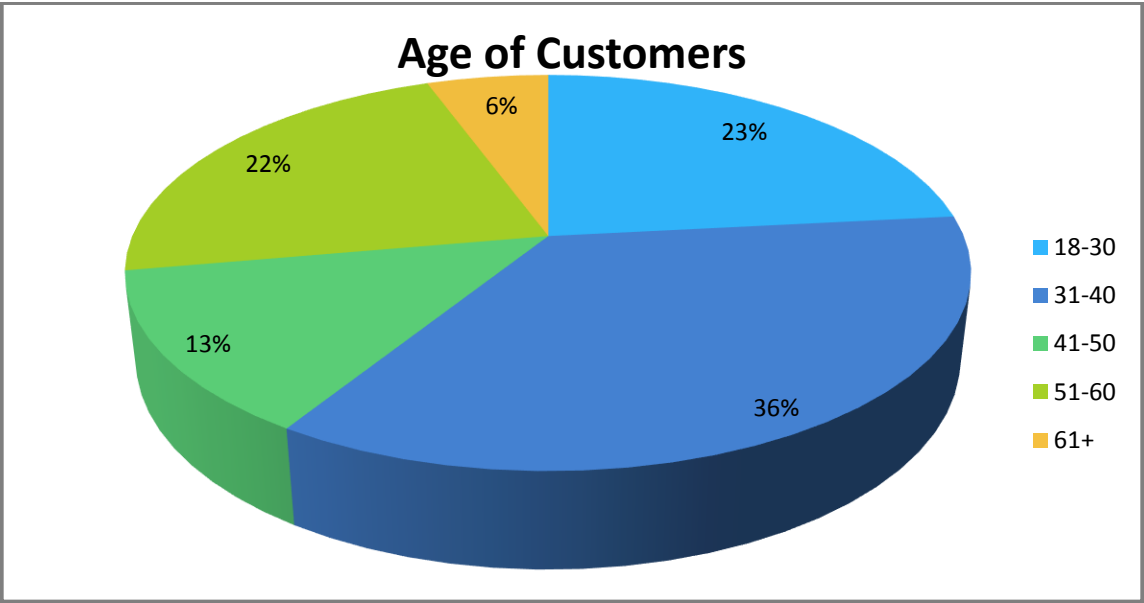


Fig 4.2.2 Age of customers

The researcher found out that from the total 90 actual respondents 23% were between 18-30 years of age, 36% were between 31-40 years of age, 13% were between 41-50 years of age, 22% were from 51-60 years of age and lastly 6% were more than 60 years of age. From the analysis it can be noted that the sample constituted respondents from all age groups hence this reduced the biasness of the research findings.

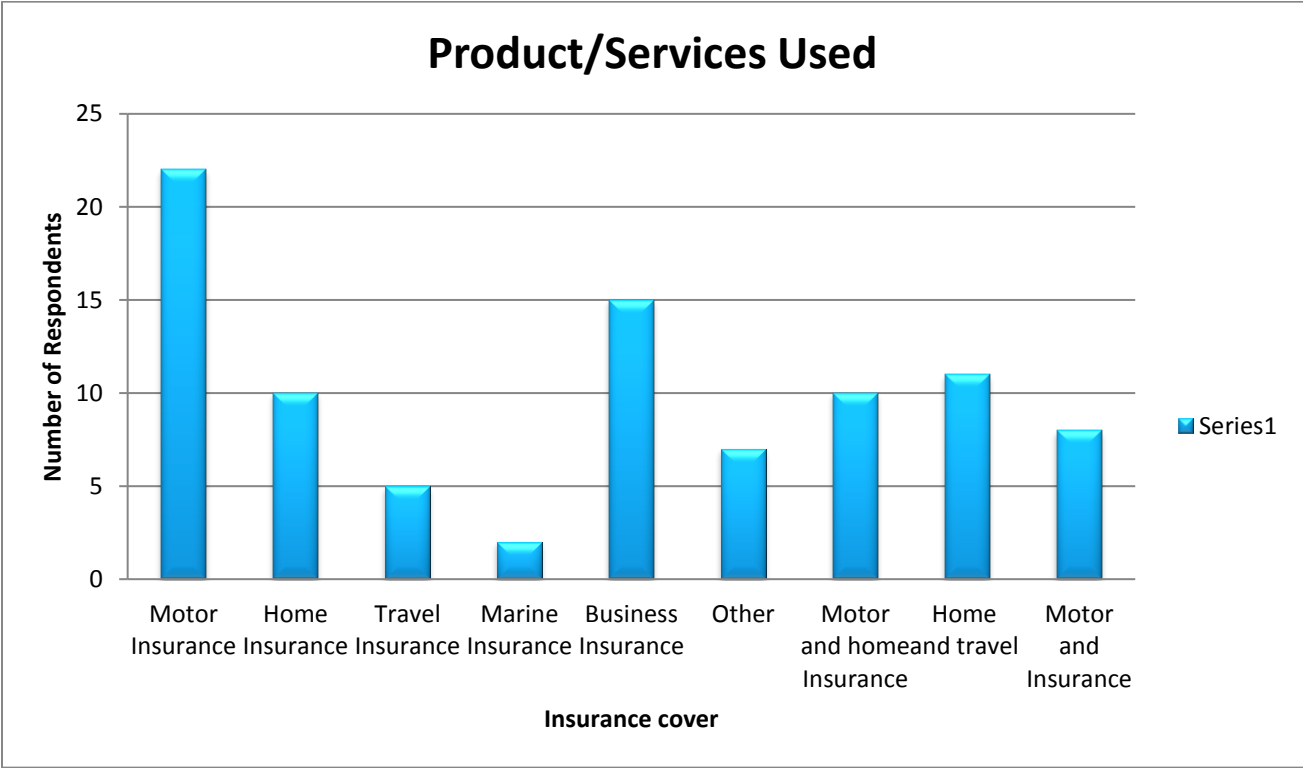


Fig 4.2.3 Insurance Products Used

From the data gathered by the researcher it can be noted that of the 90 expected respondents, 22 (24%) respondents use Motor insurance, 10(11%) respondents use Home Insurance, 5 (6%) respondents use Travel insurance ,2 (2%) respondents use Marine Insurance, 15 (17%) respondents use Business Insurance, 7 (8%) respondents use other insurance products, 10 (11%) use a combination of both home and motor insurance,13 (12%) also use a combination of both Home and Travel insurance and lastly 8 respondents use a combination of both Motor and Travel Insurance. It can be noted that Motor insurance has more service usage than other insurance products and this can be because that majority of customers who use insurance products buy motor insurance first then consider other insurance products (IPEC 2014 last quarter report).



Fig 4.2.4 Employees work experience

From the questionnaires from NicozDiamond employees it can be noted that 4 employees have been working for NicozDiamond for less than a year, 11 employees have been working for NicozDiamond for a period between 1-5 years and 28 employees have been working for NicozDiamond for more than 5 years. This gives reliable and accurate data since the majority of employees have been working for NicozDiamond for more than 5 years hence they are knowledgeable about the NicozDiamond brand in relation to performance and corporate identity.

4.3 Effectiveness of corporate design on policy sales growth

The responses were drawn from both NicozDiamond employees and individual customer with regards on how corporate design of NicozDiamond influences the growth in insurance policies purchased and the responses are shown in the figure below.

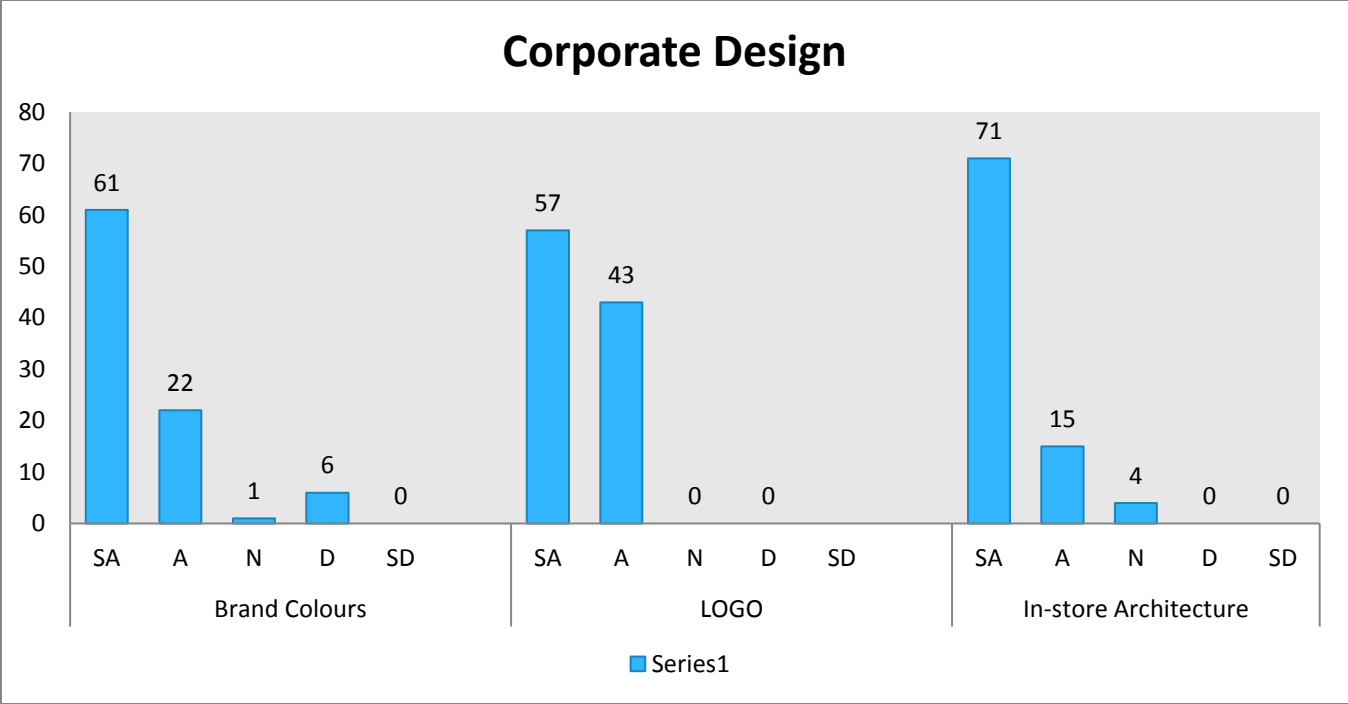


Fig 4.3 Corporate Design Customer Results

The responses gathered by the researcher show that NicozDiamond customers perceive brand colors as of vital importance when purchasing insurance products as they make them to have positive feelings towards the organization. This is supported by majority customers who strongly agree (67.8%) and agree (24.4%) to the conception that brand colors of a company make customers to have positive feelings towards the organization and only a few customers disagree to this conception. In addition 63.3% of the customers strongly agree that if a logo of a company is easy to recall they are likely to make repeat purchases and also 36.7% of the respondents agree to this notion and no customer disagreed or strongly disagreed to this notion. Furthermore, 78,9% strongly agree that in-store architecture and design attracts customers and also influenced them to make repeat purchases, 16.7% agreed to this notion and only an insignificant 4.4% were neutral and no customer disagreed or strongly disagreed to the notion. The results from the study in order to determine how corporate design influences policy sales growth is supported by Saunders(2000) who postulated that managing the corporate design of an organisation is of vital importance in communicating the identity of the organization which would in turn grow the sales of the company through repeat purchases and becoming a loyal customer.

4.4 Influence of Corporate Communication on Gross Premium Written (Sales Volume)

The responses were drawn from both NicozDiamond employees and individual customer with regards on how corporate communication of NicozDiamond influences the growth in insurance policies purchased and the responses are shown in the figure below.

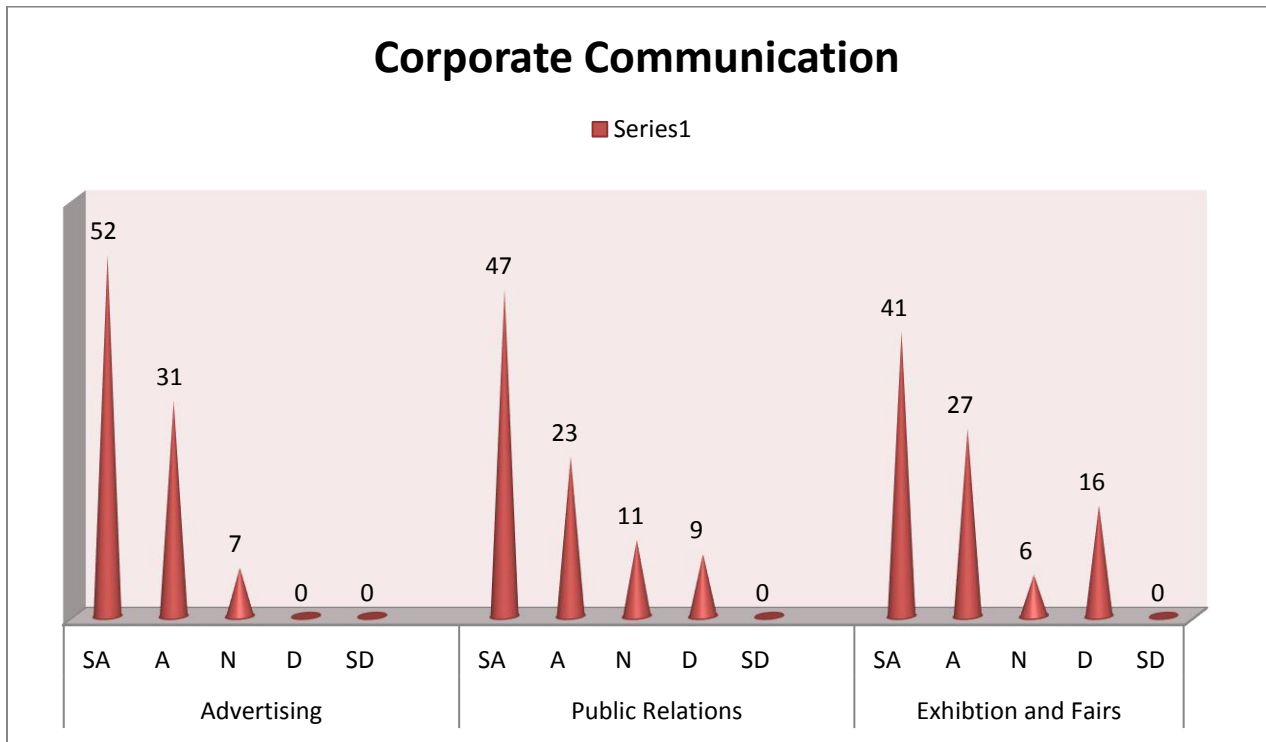


Fig 4.4 Corporate Communication customer responses

The responses gathered by the researcher show that corporate communication plays a vital role on influencing gross premium written (sales volume). This is supported by 57,8% of customers who strongly agree that advertising plays an important role in influencing the purchase of insurance services, 34,4% also agree to this notion and only an insignificant 7,8% are neutral in their view. In addition 55,2% of customer respondents strongly agree that good public relations of a company influences insurance service adoption by customers, 25,6% agree to the notion that public relations enhances sales growth whilst 10% disagree to this notion. Furthermore 45,6% of the respondents strongly agree to the notion that Exhibition and Fairs plays a vital role in increasing the sales volume for a company, 30% agree to the notion whilst 6,7% of the respondents were neutral on their views and 17,8% disagreed to this notion. The results from the

research in trying to find out whether corporate communication influences sales volume are supported by Rindova (2009) who postulates that an organisation can use corporate communication to support the sales of an organisation's product and services by communicating with stakeholders with whom an organization has an established and independent relationship with.

4.5 Effect of Corporate behavior on customer retention

The research aimed at establishing the effect of corporate behavior on influencing customer retention for an organisation. Fig below illustrates customer responses on whether corporate behaviour of an organisation influences customer retention.

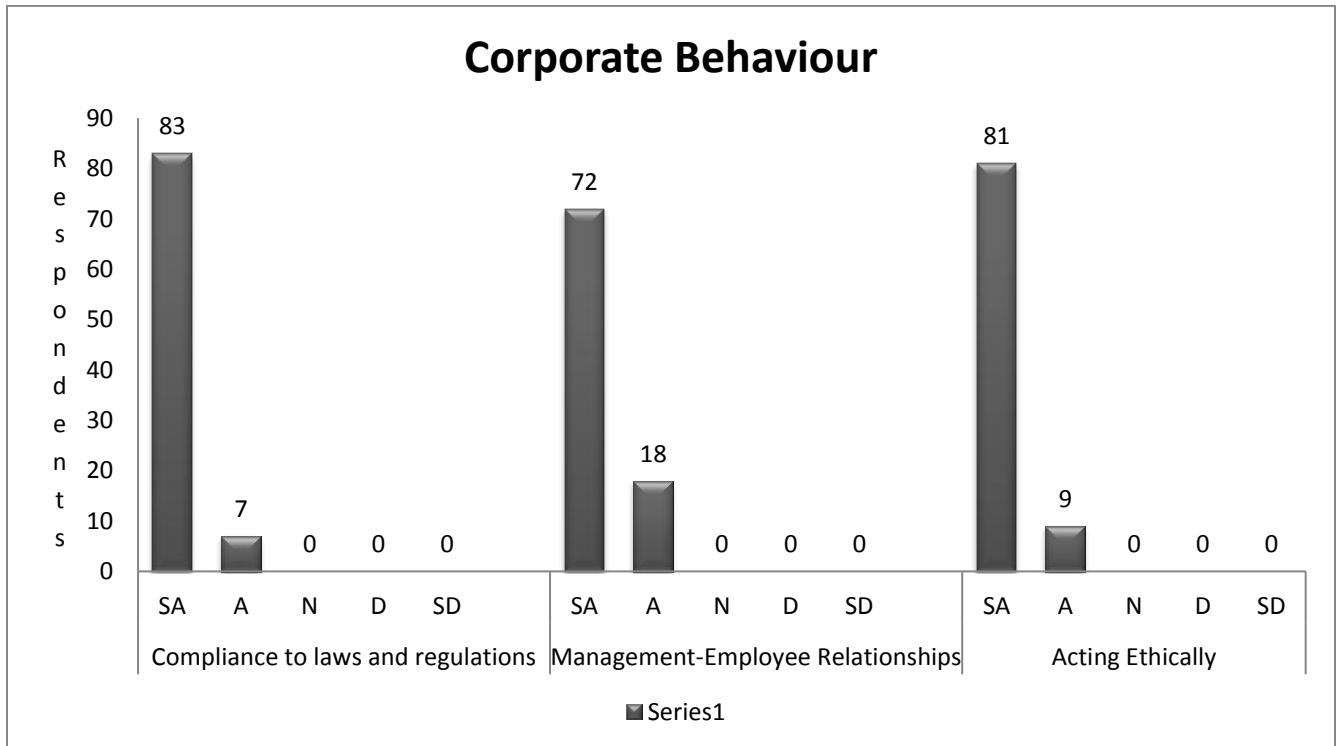


Fig 4.5 Corporate Behavior customer responses

From the responses from the questionnaire, it can be noted that corporate behavior plays an important part in retaining customers. This is supported by 92.2% of customer respondents who strongly agreed that compliance to laws and regulations by an organization is vital in customer retention and also 7% also agree to this notion. In addition 80% of the respondents strongly agree

that good management-employees relationship is vital in customer satisfaction which results in customer retention and 20% of customers agree to this notion. Furthermore, 90% of customers strongly agree that if a company acts ethically it results in them becoming loyal to the organization, 10% of the respondents also agreed to this notion.

4.6 Summary

This chapter focused on presenting, analyzing and discussing the information gathered from NicozDiamond employees, customers and management concerning the role of corporate identity management on company performance. Pie charts, bar graphs and tables were used by the researcher to present the information gathered while the Microsoft Excel was used to analyze the data. The following chapter highlights the summary, recommendations and conclusions for the research.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.0 Summary

The aim of the research was to assess the role of corporate identity management on influencing company performance. The research was motivated by problems NicozDiamond was facing which include declining market share, loss of customers, declining gross premium written (GPW). The background of the study outlined the direction of the research. The objectives of this research were to establish the effectiveness of corporate design on insurance policy sale growth, to determine if corporate communication improves Gross Premium Written (GPW) for NicozDiamond Insurance Limited and to find out if corporate behavior influences customer retention for NicozDiamond Insurance Company. The significance of the study to the company, to the student, to the university and to the community was highlighted in the research. Limitations , delimitations and assumptions of the study were also highlighted in the research. To find out different views of different authors in relation to corporate identity, literature was gathered from published journals, online resources, research papers, newspapers and textbooks. Areas of disagreements and agreements were also reviewed in the research. The different views of several authors helped the researcher in having a deep understanding of the influence of corporate identity management on company performance. Corporate identity variables; corporate design, corporate communication, and corporate behavior were also reviewed by the researcher in line with the objectives f the research. Exploratory and Descriptive research designs which applied to this research were discussed, justified and used to gather information pertaining to the research from NicozDiamond employees, management and employees. Sampling procedures and techniques were justified and explained by the researcher, Interviews and questionnaires were used to by the researcher to gather data. The researcher used non-probability and probability sampling techniques with a sample size of 164 respondents derived from a target population of using deVaus (2002) formula of calculating sample size. Findings of the research were

gathered, analysed, discussed and presented in the form of tables, pie and graphs. The following findings were established by the researcher:

- Good corporate identity management results in a favourable image in the minds of the diverse publics who in turn would want to establish a positive relationship with the organisation hence the organisation may be able to perform in an efficient and effective manner.
- Good and quality corporate design is an effective way to attract customers. This is supported by the majority of customers who strongly agreed that in-store architecture and design, logo and brand colors attract them to purchase products and services offered by a company.
- Corporate communication enhances sales for a company as the company will be communicating what it stands for, create awareness about its existence and products or services it has to offer.
- Corporate behavior by companies enhances customer retention as they as employees and the company will be acting ethically, compliance to laws and regulations and this was supported by majority of customers who strongly agreed.

5.1 Conclusions

The researcher drew the following conclusions:

5.1.1 Influence of corporate design on policy sales growth

The research found out that 67,8% strongly agreed that brand colors makes them to have positive association towards the organization while 24,4% agreed to the notion. Furthermore 78,9% of customers strongly agreed that in-store architecture and design attracts customers while 16,7% supported the notion by agreeing. From the findings it can be concluded that corporate design plays a vital role in attracting customers hence increasing insurance policy sales.

5.1.2 Influence of corporate communication on Gross Premium Written

The research found out that 57.8% strongly agree that advertising plays a key role in influencing the purchase of insurance services, 34.4% agreed to the notion. Also 55,2% of customer respondents strongly agreed that good public relations of a company influences service adoption by customers and 25,6% agree to the notion that Furthermore 45,6% of the respondents strongly agree that exhibition and fairs increases sales of a company, 30% agreed and 6,7% were neutral. From above research findings it can be concluded that effective corporate communication by a company is vital in growing the sales of a company.

5.1.3 Effect of corporate behavior on customer retention

From the research findings it can be concluded that corporate behavior plays a key role in retaining customers for an individual company. This is supported by 92.2% of customer respondents who strongly agreed that compliance to laws and regulations by an organization is vital in customer retention and also 7% also agree to this notion. In addition 80% of the respondents strongly agree that good management-employees relationship is vital in customer satisfaction which results in customer retention and 20% of customers agree to this notion. Furthermore, 90% of customers strongly agree that if a company acts ethically it results in them becoming loyal to the organization, 10% of the respondents also agreed to this notion. From the above findings, the researcher concluded that there is a positive relation between behaviour of an individual organization and customer retention.

5.2 Research recommendations

The recommendations came from the research conclusions. The study presents the following recommendations:

- **Corporate Design-** NicozDiamond may continuously improve its corporate design with regard to in-store architecture and design, staff uniforms, signage and office furniture so as to attract and to retain existing customers in a way to counter competition. The organization should also engage in branch renovations and branding so as to attract

customers as it has been noted that corporate design for company is vital in attracting and growing sales for an organization.

- **Corporate Communication-** From the research it can be noted that corporate communication is of vital importance in enhancing the sales of a company, therefore NicozDiamond could continuously communicate its purpose, what it stand for and what products and services it offers to the diverse publics in order create a favorable image in the minds of these diverse publics. It should continuously advertise its products on offer to improve its sales, foster good public relations, engage in exhibitions and fairs.
- **Corporate Behavior-** It has been noted from the research that good corporate behavior. As a result NicozDiamond could comply with laws and regulations that govern the insurance industry in Zimbabwe, train and encourage employees to act in an ethical manner and also handle customers with customer care in order to retain and attract customers and this will enhance organizational performance.

5.3 Further research

The current study investigated the role of corporate identity management on influencing company performance. Further research hence is recommended on corporate identity on influencing corporate image. Only three dimensions of corporate identity were considered yet corporate identity consists of many other dimensions. As a result the researcher recommends that a similar study of corporate identity on influencing company performance be done using other corporate identity dimensions like corporate personality, corporate culture and market conditions.

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Appendix A

Employees Questionnaire

My name is Mariga Blessing. I am currently pursuing a Bcom (Hons) Degree in Marketing Management with the Midlands State University. In partial fulfillment of my degree, I am carrying out a research on an analysis on the role of corporate identity management on influencing company performance, case of NicozDiamond Insurance Limited Zimbabwe. I therefore kindly ask for your assistance in filling this questionnaire with utmost knowledge. Please note that this research is purely for academic purposes and the information you are going to give will be treated with strictest confidentiality. Your co-operation will be greatly appreciated.

Instruction(s)

- Tick in the appropriate box and fill in the gaps provided

Section A: Demographics

1. Please show your gender

Male

Female

2. Please kindly show your age

18-30

31-40

41-50

51-60

61+

3. How long have you been working for NicozDiamond Insurance Limited?

Less than a year

1-5 years

5+ years

4. Which department are you from?

Operations

Marketing

IT

Accounting

HR and Admin

Others. (Specify).....

Section B: Corporate Behaviour

Using The following ratings answer the following questions

Strongly Agree (5), Agree 4, Neutral (3), Disagree (2), Strongly Disagree (1)

Description	5	4	3	2	1
Compliance to laws and regulations is vital for customer retention					
Good management-employee relationships results in overall customer satisfaction					
Acting ethically instils customer confidence					
Corporate Behaviour should be aligned with corporate mission and vision to achieve corporate objectives.					
Engaging in corporate social responsibility attracts and retain customers for NDI					

SECTION B: Corporate Communication

Description	5	4	3	2	1
Advertising by NDI results in policy sales growth					
CSR results in improved sales for the organisation					
Good Public relations helps in retaining and growing sales					
Exhibitions and Fairs grow sales for the company					
Internal communication motivate employees to grow sales for the organisation.					

SECTION C: Corporate Design

Strongly Agree (5), Agree 4, Neutral (3), Disagree (2), Strongly Disagree (1)

Description	5	4	3	2	1
The brand colours of the company make me have positive feelings towards the company					
It is easy to recall the logo of the company					
In-store architecture and design attracts and makes customers to make repeat purchases					
Staff Uniforms makes customers to make repeat purchases					
The logo of the company communicates what it stands for					

Thank you for your co-operation and may the GOD continue to bless you.

Appendix B

Customers Questionnaire

My name is Mariga Blessing. I am currently pursuing a Bcom (Hons) Degree in Marketing Management with the Midlands State University. In partial fulfillment of my degree, I am carrying out a research on an analysis on the role of corporate identity management on influencing company performance, case of NicozDiamond Insurance Limited Zimbabwe. I therefore kindly ask for your assistance in filling this questionnaire with utmost knowledge. Please note that this research is purely for academic purposes and the information you are going to give will be treated with strictest confidentiality. Your co-operation will be greatly appreciated.

Instruction(s)

- Tick in the appropriate box and fill in the gaps provided

Section A: Demographics

5. Please show your gender

Male

Female

6. Please kindly show your age

18-31

31-40

41-50

51-60

61+

7. How long have you been using NicozDiamond Insurance Limited's services?

Less than a year

1-5 years

5+ years

8. Which NicozDiamond Insurance's products do you use?

Motor

Home

Business

Travel

Marine

Others. (Specify).....

Section B: Corporate Behaviour

Using The following ratings answer the following questions

Strongly Agree (5), Agree 4, Neutral (3), Disagree (2), Strongly Disagree (1)

Description	5	4	3	2	1
Compliance to laws and regulations is vital for customer retention					
Good management-employee relationships results in overall customer satisfaction					
NicozDiamond Staff act ethically which instils customer confidence					
Corporate Behaviour for NicozDiamond should be aligned with corporate mission and vision to achieve corporate objectives.					
Engaging in corporate social responsibility attracts and retain customers for NDI					

SECTION B: Corporate Communication

Description	5	4	3	2	1
NicozDiamond advertise their products which results in policy sales growth					
I use NicozDiamond services because they engage in social corporate responsibility					
Good Public relations by NicozDiamond helps in retaining and growing sales					
Exhibitions and Fairs grow sales for the NicozDiamond					
I use NicozDiamond services because there					

are customer-centric employees who grow sales for the organisation.					
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SECTION C: Corporate Design

Strongly Agree (5), Agree 4, Neutral (3), Disagree (2), Strongly Disagree (1)

Description	5	4	3	2	1
The brand colours of the company make me have positive feelings towards the company					
It is easy to recall the logo of the company					
In-store architecture and design attracts and makes customers to make repeat purchases					
Staff Uniforms makes customers to make repeat purchases					
The logo of the company communicates what it stands for					

Thank you for your co-operation and may the GOD continue to bless you.

Appendix C

Management Interview Guide

Questions.

- 1) Do you think poor management of corporate identity can affect the performance of NicozDiamond?
- 2) Which measures does your organization apply to ensure the following aspects contribute to enhancing the brand's performance optimally?
 - i) Corporate behavior
 - ii) Corporate design
 - iii) Corporate communication
- 3) What do you think needs to be done in order to achieve a positive corporate image for the organization?
- 4) Explain how corporate communication practices contribute to creating a favorable impression of your organization among internal and external stakeholders.
- 5) Does the corporate design for NicozDiamond attracts customers?
- 6) In your own view, do you think corporate behavior for NicozDiamond is vital for retaining customers?