

# Brand Supportive Behavior among Insurance Agents in Malaysia

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## ABSTRACT

Brand supportive behavior is important to companies because it shows the willingness of agents to go beyond their prescribed roles for the good of the corporate brand. Hence, this study aimed to examine the relationship of internal brand orientation and customer orientation on brand supportive behavior. A research framework was established based on existing literature to test the relationship among these variables. The Social Exchange Theory were employed to explain the relationship between the variables being studied. In order to empirically test the research framework of the study, data were collected by employing a questionnaire survey. 350 respondents from the insurance industry were selected using the systematic sampling. The data collected was analyzed using the Partial Least Square Structural Equation Modelling (PLS-SEM). The empirical result revealed that internal brand orientation, customer orientation, influenced brand supportive behavior. The results of this study provide insights to managers whereby they must use appropriate applications of internal brand management practices such as internal brand orientation and customer orientation. These findings also suggest that internal brand orientation, customer orientation are crucial factors that affect the willingness of agents to commit to brand supportive behavior.

**Keywords:** Brand Supportive Behavior, Brand Orientation, Customer Orientation, Brand Psychological Ownership, insurance agents

## INTRODUCTION AND BACKGROUND

The financial industry plays a crucial role in Malaysia economics and business landscape. There are three sectors in the Malaysia financial industry: banking intermediaries, insurance companies, and capital market intermediaries. Based on the complaint reported to the National Consumer Complaint Centre (NCCC), in 2021 almost 1500 consumers complained about issues related to refunds from insincere insurance agents. Meanwhile, in terms of turnover, The Star (2021) reported that the rates of employee turnover in Malaysia had risen to 17.4% in 2020. A key factor contributing to the higher acquisition rate in the Malaysian financial sectors is the belief among workers that the Malaysian economy will continue to thrive irrespective of the uncertain global economic conditions. The financial sectors generated the highest turnover rate, reaching 18.3%. Thus, indicate issues of low retention among the financial industry. In the context of branding, retention is related to loyalty. If retention is low, it will dramatically affect overall brand performance (Backhaus & Tikoo, 2004; Cascio, 2014; Kurdi & Alshurideh, 2020).

Malaysia's insurance industry has already achieved much significant progress, and this industry has been brought under the supervision of Bank Negara Malaysia (BNM) since 1988. There are four types of insurance companies in Malaysia: life, general, takaful, and reinsurance (BNM, 2000). The insurance industry is also one of the sectors that have contributed to the country's gross domestic production [GDP]. The contribution of the finance and insurance sub sector also showed a decrease towards GDP from 4.6% in 2022 to 4.5% in 2022 (Department of Statistics, Malaysia, 2024). The insurance industry is labor intensive in that it highly depends on the salesforce or agents to push the product and/or aggressive selling to convince people (Piaralal, Mat, & Piaralal, 2014; Dominic & Reshmi, 2021). Hence, agents in the insurance industry play a significant role in

determining the overall success of a brand. To represent an organization or brand, they need to exhibit consistent behaviors that are in line with the organization's brand promise (Miles & Mangold, 2004; Boukis et al., 2021). Due to the nature of the industry, most of the time insurance agents need to serve above and beyond their job description.

The main responsibility of staffs is to reinforce, strengthen, and even create a favorable brand image for their products and organizations (Miles & Mangold, 2011; Thakur, 2022). Towards this aim, they must commit to brand supportive behavior (King et al., 2010; Xing & King, 2019). In the insurance industry, agents are required to perform several roles, such as prospecting, meeting sales goals, selling to customer needs, developing client relationships, deeper product knowledge, and dependability (Malaysia Insurance Online, 2022). Failed to maintain such requirements, agents would tarnish the brand image and reputation, subsequently resulting in poor service quality. In representing their insurance company, agents are also involved in several extra-role behaviors that go beyond their normal job description. This includes such as providing sound financial advisory that meets customer budget requirements, praising the company's product and brand, and developing good relationship between clients, prospects, as well as organization. All this criterion known as brand supportive behavior (King et al., 2010; King et al., 2010; Xing & King, 2019). In addition, the Balanced Scorecard (BSC) for agents was introduced. Under the BSC framework, a proportion of agent remuneration will be dependent on a number of factors, such as persistency, professionalism, advice given to customers, good service, etc. In relation to brand supportive behavior, both internal brand orientation and customer orientation were found to be most prominent. Internal brand orientation includes value, norms, and artefacts (Baumgarth, 2010), and customer orientation involves after-sales services (Narver & Slater, 1990; Laukkanen et al., 2016; Rebeloo et al., 2021). In after-sales services, the agents cannot neglect the customers and must perform a follow up to obtain customer feedback and customer satisfaction (Narver & Slater, 1990; Othman et al., 2020). This situation is observed as a normal activity in the insurance industry.

In the insurance industry, Ernst and Young (2012) uncovered that for many insurers in Asia, the focus needs to be given on agency retention. Besides that, insurance companies should consider conducting training for new agents to ensure they know their products comprehensively, and they must make it compulsory for new agents to pass stringent examinations that encompass all issues related to insurance before endorsing people as qualified agents (National Consumer Complaint Centre, 2022). In addition, a product disclosure statement in which all key terms and conditions must be presented in simple language by insurance agents so that consumers are very clear about what they are signing up for (Federation of Malaysian Consumers Associations, 2020). Furthermore, insurance products need to be simplified so that the agents understand what they are selling and how products between insurers differ. Towards this end, internal brand orientation can be used by a company because it is a way to educate agents about the company through value, norms, artefacts (Baumgarth, 2010). Specifically, in Malaysia, customer orientation was found to be a significant antecedent towards an insurance agent's performance and customer satisfaction (Noor & Muhammad, 2005; Latif et al., 2023). As pointed out by Crosby, Evans, and Cowles (1990) and Agyei et al., (2020), to build a long-term mutually beneficial relationship between corporate brand and customers, insurance agents must completely understand the needs and requirements of customers and build a trusting relationship between the customers and the corporate brand. Customer satisfaction valuation towards the company is largely influenced by the services provided by the frontline (Stock & Hoyer, 2002; Raza, Onge & Ali, 2023), thus, a customer orientation approach by the insurance agent is deemed necessary. This frontline will assist the client to make the purchase decision that can fulfill customer needs (Stock & Hoyer 2002).

## LITERATURE REVIEW

**Brand Supportive behavior:** Based on the literature, there are many terminologies that have been used by previous authors to explain about employee brand performance. For instance, employee brand building behavior (Morhart et al., 2009), employee behavior (Miles & Mangold, 2004), behavioral branding quality (Henkel et al., 2007), brand performance (Punjaisri & Wilson, 2007; Baumgarth, 2010), brand-friendly behavior (Wei & Yan, 2010), core value behavior (Thorbjornsen & Supphellen, 2011), brand citizenship behavior (Burmman et al., 2008a), and brand supportive behavior (King & Grace, 2008a). This study will adopt the terminologies of brand supportive behavior (King & Grace, 2008a). This is because, the idea of frontline employee especially insurance agent behavior will be determining the image of a service firm in customers'

minds. Moreover, brand supportive behavior (King & Grace, 2008a). will be a good source of competitive advantage for service firms. Therefore, when insurance agents adopt brand supportive behavior, they will deliver good service to the client and improve company brand performance.

The conceptualization of employee brand behavior was introduced by Miles and Mangold (2004) and prior to that, the term “employee behavior” had been used in previous studies (Estell, 2002; Farrell, 2002; Frook, 2001; Mckenzie, 2001; Mitchell, 2002), and previous authors have defined employee behavior in different ways. Employee behaviors is a process in which employees incorporate a brand image within themselves and are impelled to communicate that image to customers and other organizational constituents (Miles & Mangold, 2004). The main task of frontline employees is to deliver the desired brand image to customers and other stakeholders. Therefore, before employees deliver brand image to other organizational constituents, they must understand and know about the desired brand image offered by the company. Failure to understand a brand image by employees can bring negative consequences to company performance (Miles & Mangold, 2007). In addition, Miles and Mangold (2004), claimed that employee branding is also derived from internal marketing practice. In the internal marketing practice, to achieve the objective and goals of an organization (i.e., deliver customer satisfaction), an organization will use marketing techniques and tools to motivate their employees (Rafiq & Ahmed, 2000).

To build and strengthen a company’s image, an employee may adopt several behaviors (Miles & Mangold, 2004) namely in-role behaviors and extra-role behaviors (Morhart et al., 2009). The main goals of in-role and extra-role behaviors is to engender employees that can exhibit a positive attitude that is consistent with the company’s brand values, image, and promise (Shaari, 2012). Employee performances can be improved through the implementation of brand consistent behaviors (Aurand, Gorchels, & Bishop, 2005; Mitchell, 2002; Punjaisri, Wilson, & Evanschitzky, 2008). Hence, frontline employees play an important role in delivering a brand promise that has been set by a company. Customers brand experience, especially in the service context, depends on the frontline behaviors (Morhart et al., 2009). Accordingly, employee behavior is exercised when an employee demonstrates his or her offering (Morhart et al., 2009) and extends communication with clients during and outside the job, with the aim is to advance corporate brand performance (Lohndorf & Diamantopoulos, 2014). In-role brand building behaviors refers to the behaviors of an employee to follow the standards and procedures already prescribed by an organization either in written (display rules, codices, manual) or unwritten form (Morhart et al., 2009). Extra role brand building behaviors refers to the voluntary behaviors shown by an employee in which he or she acts beyond the prescribed roles and engages in various behaviors to become a brand champion for the benefits of company performance (Burmam et al., 2008a; Morhart et al., 2009).

**Internal Brand Orientation:** The concept of internal brand orientation was first established by Mats Urde and Frans Melin (1994). In 1994, Mats Urde conducted empirical research on a pharmaceutical company to understand the evolution from product focus to brand orientation. The study found that brand orientation was a good survival strategy for a company that was facing problems such as decreasing product divergence, increasing media costs, and integration of markets. Brand orientation is an organizations’ means to create, develop, and protect a brand’s identity by continually communicating with target customers in order to extend the company’s competitive advantages in the form of brands (Urde, 1999). Urde (1999) also maintains that it is through brand that a brand-oriented company creates value and meaning. Products and brands differ in the sense that products can be compared, described, and explained by people, whereas brands are intangible and based on the experiences related to the emotional and symbolic value felt by customers. Thus, brands can generate a unique relationship between customers and a company (Urde, 1999). Brand orientation emphasizes the importance of brand identity elements such as mission, vision, and value integrity (Urde, Baumgarth, & Merrilees, 2011), artefact and behavior (Baumgarth, 2010). Brand identity refers to what the brands stand for and its promises to the customers (Kotler & Keller, 2006). The idea of internal brand orientation leading to brand supportive behavior is also supported by Gromark and Melin (2011), who examined how the internal brand orientation approach simultaneously affected the brand performance of small business entrepreneurs. Towards meeting the aim, the researchers established a six-element internal brand orientation wheel. By using the multidimension elements of internal brand orientation, Gromark and Melin (2011) discovered that all the dimensions of brand orientation were directly linked to the brand performance of the 263 largest companies in Sweden. Their findings also revealed that the performance of companies that adopted the internal brand

orientation approach was higher than the least brand- oriented company. Another recent evidence by Wallace, Buil, and de Chernatony (2013) also reveals that brand values are a crucial mechanism in implementing brand orientation by frontline employees in retail banking in Ireland. This is consistent with Baumgarth (2009, 2010), who attests that values, norms, artefacts, and behavior are the primary mechanisms in implementing internal brand orientation in the business-to-business sector in German. One multilevel study of Taiwan manufacturers by Huang and Tsai (2013) reveals that the one-dimensionality of internal brand orientation significantly influenced brand performance among the top management and employees. Huang and Tsai (2013) also recommend that to become a brand-oriented company, organizational culture, structure, and resources should be considered by every company. Another recent evidence by Wallace, Buil, and de Chernatony (2013) also reveals that brand values is a crucial mechanism in implementing brand orientation by frontline employees in retail banking in Ireland. This is consistent with Baumgarth (2009, 2010), who attests that values, norms, artefacts, and behavior are the primary mechanisms in implementing internal brand orientation in business-to-business sector in German. The study by Tajeddini and Ratten (2020) also found strong support between internal brand orientation and brand performance in small and medium enterprises (SMEs) that operate internationally in a variety of industries in Switzerland. The study in USA also found the strong relationship between internal brand and employee behavior (Carlini & Grace, 2021). Boukis and Christodoulides (2020) also propose that internal brand orientation can positively influence employee behavior, as it facilitates the transfer of knowledge from employers and colleagues to employees. The results of a multisource study in German (i.e., top management, human resource managers, employees) involving 93 firms reveal employer branding orientation (i.e., internal brand orientation) is positively associated to company performance through good emotional climate (Tumasjan et al., 2020). The results of study in Pakistan show that by adopting stronger internal branding standards, hotels may position themselves as top employers of choice to boost organisational performance (Azhar et al., 2024). The study by Balmer et al., (2020b), suggests that corporate brands that include internal brand orientation are only significant when they satisfy the desires and requirements of customers and other stakeholders, and it is imperative to consider their perceptions of the corporate brand.

On the other hand, several studies proved that internal brand orientation does not affect brand supportive behavior (Hirvonen & Laukkanen; 2013; King et al., 2013). One study by Hirvonen and Laukkanen (2014) revealed contrasting results whereby internal brand orientation did not have a direct effect on brand performance in the small business context in Finland. The study, which involved fitness and physiotherapy firms, attests that the relationship between brand orientation and brand performance will be significant through the mediation of brand identity. In another study, King et al., (2013) studied the relationship between service internal brand orientation and employee behavior in a hotel in China and found that the multidimensional of service brand orientation (leadership, human resources practices, standards, empowerment) insignificantly affected employee customer-oriented behavior. Based on the previous inconsistent connection between internal brand orientation and brand supportive behavior in other industry, thus, this study will examine the relationship between internal brand orientation and brand supportive behavior in the insurance industry in Malaysia. To examine the effect of internal brand orientation and brand supportive behavior the following could be hypothesized:

**H1:** Internal brand orientation has a significant relationship with brand supportive behavior

**Customer Orientation:** A meta-analytic evaluation by Zablah et al., (2012) concludes that a customer orientation approach is less beneficial for telemarketers and insurance sales representatives. Given this point, this study attempts to argue that customer orientation is crucial, especially for insurance sales representatives. In addition, Baumgarth (2010) proposed to integrate internal brand orientation and customer orientation in understanding brand behavior for future research. This is in line with Laukkanen et al., (2016), who proposed to examine the relationship between learning orientation or customer orientations towards employee behavior. As a result, this study will adapt the term and item of customer orientation from two authors, namely Ashill et al., (2005) and Laukkanen et al. (2016). The implementation of customer orientation is also very beneficial to a company because the employees can learn about customer needs through interaction with their customers and they can satisfy those needs (Saxe & Weitz, 1982; Hennig-Thurau, 2004; Homburg, Wieseke, & Hoyer 2009; Homburg, Müller, & Klarmann 2011b). The customer orientation approach will engender more committed and satisfied employees (Pettijohn & Taylor, 2002), and employees can build deeper relationships with clients

through the customer orientation strategy (Saxe & Weitz, 1982). Furthermore, if compared among companies that offer products and services, the role of customer orientation is more important to companies that offer services (Kelly, 1992; Vargo and Lusch, 2004). Therefore, customer orientation is crucial to salespeople, especially in the insurance industry because in this industry, employees will engage in long-term relationships with their customers. Attaining customer orientation notably necessitates a frontline employee to identify with an organization and be highly customer oriented; such a person is more likely to project a customer-oriented attitude compared to another employee who identifies the same but with a company less customer-oriented (Hennig-Thurau, 2004; Korchun, Bhattacharya & Swain, 2014). Donovan et al., (2004) also made a comparison between companies that used a customer orientation approach and those that did not use the approach. The results confirmed that the companies that adopted the approach performed better than non-oriented companies. Hence customer orientation is beneficial for a company because, through this approach, information regarding customers can be collected through close contact between salespeople and customers. The collected information can be subsequently used by companies to create superior customer value (Wu, Tsai, & Fu, 2013). Hennig-Thurau and Thurau (2003) extended the understanding of customer orientation by introducing the multidimensional conceptualization of customer orientation, namely (1) an employee's motivation to serve customers, (2) his or her customer-oriented skills, and (3) his or her self-perceived decision-making authority. These three dimensions were considered significant to employees because they can engender more customer-oriented employees (Hennig-Thurau & Thurau 2003). As a result, customer orientation can lead to the benefit of differentiation (Zhou, Li & Yhou, 2007) and increase company productivity (Wu et al., 2013). In the context of customer orientation in the service encounters, there are five steps that salespeople can follow: (1) the need identification stage, (2) the presentation stage, (3) the objections stage, (4) the negotiation stage, and (5) the closing stage. Employees will perform less or more customer-oriented depending on the steps they take in the service encounters (Jobber and Lancaster, 2006; Homburg et al. 2011). One empirical study involving 261 small retailers' employees in Switzerland by Tajeddini, Elg, and Trueman (2013) found that a customer orientation approach significantly influenced brand performance. The researchers also concluded that competitive advantage can be improved through the emphasis given to customer orientation by the employees. In another study that involved 275 frontliners in Taiwan, the researcher found that customer orientation had positively influenced the service performance of a financial services company. This positive relationship was also attested in the Korschun, Bhattacharya, and Swain (2014) study, which concluded that customer orientation had mediated the relationship between employee–customer identification and job behavior in a financial services company. Customer orientation is a very crucial element, especially in a service industry (Kelly, 1992; Vargo & Lusch, 2004), and satisfying customer needs and wants is a key determinant factor to improve brand performance (Megicks and Warnaby, 2008). Furthermore, the study in the banking industry in Jordan also found a strong relationship between customer orientation and brand supportive behavior (Hughes et al., 2019; Tarabieh et al., 2020). Another quantitative study in Iran, which studied a multilevel sample including 50 branch managers and 90 frontline employees in a large commercial bank, also found a strong connection between customer orientation and brand performance (Ghlichlee & Bayat, 2020). The study in luxury hotel restaurants among frontline service employees also found the strong connection between customer orientation and employee behavior (Gong, Wang & Lee, 2020). The study in hotel in China also found a significant relationship between customer orientation and service performance among the hotel frontline (Zang, Liu & Jiao, 2020). Boukis and Christodoulides (2020) also suggest that customer orientation will have good effects on employee behavior. Based on the strong connection between customer orientation and brand supportive behavior in other industries, thus, this study will examine the relationship between customer orientation and brand supportive behavior in the insurance industry in Malaysia. To examine the effect of customer orientation and brand supportive behavior the following could be hypothesized:

H2: Customer orientation has a significant relationship with brand supportive behavior

**Social Exchange Theory:** According to Aseleage and Eisenberger (2003), the relationship between staff and the company can be explained by social exchange theory. Thus, this study will adopt the same theory to explain the relationship between Brand Supportive Behavior and its predictors. A study on the social exchange theory (SET) was initiated in the 1920s by Malinowski (1922) and Mauss (1954), and the theory then has been developed in various fields such as social power (Molm, Peterson, & Takahashi, 1999), psychological

contracts (Rousseau, 1995), and organizational justice (Konovsky, 2000), and so forth. Blau (1964) claims that people will engender feelings of appreciation, reliability, and personal responsibilities through social exchange. In the same way, Chang, Chiang, and Han (2015) claim that employees will engender a positive “probrand” attitude and behavior to reciprocate satisfaction with the exchange between employer and employees. Previous studies have also suggested that the social exchange theory is commendable to explain the relationship between internal branding, organizational commitment, in role behavior and, citizenship behavior (Settoon, Bennett, & Liden, 1996). As a result, this study will adopt the social exchange theory to explain the reciprocity relationship related to employee attitude and behavior. This study advocates that insurance agents will deliver positive brand supportive behavior when they learn more about the orientation approach (brand orientation and customer orientation) from a company.

## RESEARCH METHODOLOGY

The population of this study involves Malaysian life insurance companies located throughout Peninsula Malaysia. According to the Life Insurance Association of Malaysia [LIFE] (2020), there are 16 companies that registered with LIAM to become LIAM members: 2 were life reinsurance companies, and 14 are life insurance companies. According to the Life Insurance Association of Malaysia [LIFE] (2020), the number of insurance branches that registered in the northern region, i.e. Penang, Kedah, and Perlis, is 44 branches. These states were chosen because most of the companies that are registered with Life Insurance Association of Malaysia (LIAM) have a branch in this region. The northern region is an area with industrial activities and has a strong position in the Malaysian economy (Kheng, et al., 2010). In addition, these three regions were selected because the code of conduct of an insurance agent is the same for every state in Malaysia (LIAM, 2020). Nevertheless, in 2018, official complaints about agents’ life insurance agents also increased to 2867 from 1419 in 2017 (Financial Mediation Bureau, 2019). This population of this study are life insurance agents, and based on the statistics provided by LIAM (2020), the number of total population registered agents is 81985. This study will follow the sample size that was suggested by Krejcie and Morgan (1970), whereby the scholars advocate that a minimum sample size of 384 elements is acceptable for populations that have 80,000 elements and above. As a result, this study will adopt the recommendation by Krejcie and Morgan (1970). In this study, 30 respondents of insurance agents in one agency in Kedah were chosen to answer the pilot test questionnaire to ensure the validity and reliability of the constructs in the study. The study’s reliability test through Cronbach Alpha coefficient exceeded the minimum threshold of 0.7. Table 1 shows that the result of a pilot test range.

## RESULTS

Table 1: Results of the Pilot Study

Variables	No. of items	Cronbach’s Alpha	Items deleted
Internal brand orientation	14	0.782	None
Customer Orientation	11	0.805	None
Brand supportive behavior	10	0.926	None

Table 2: Demographic and Geographic Information Pertaining to insurance agents in northern regions

	Frequency	Percentage
<b>Gender</b>		
Male	197	56.3
Female	153	43.7

<b>Ethnicity</b>		
Malay	154	44.0
Chinese	138	39.4
Indian	58	16.6
<b>Employment status</b>		
Fulltime	344	98.3
Part-time	6	1.7
<b>Age</b>		
20-25	77	22.0
26-30	162	46.3
31-40	94	26.9
41 and above	17	4.9
<b>Education level</b>		
Diploma	128	36.6
Degree	194	55.4
Master	25	7.1
PhD	3	0.9
<b>Monthly income</b>		
Below RM2000	36	10.3
RM2000 to RM3999	134	38.3
RM4000 to RM5999	126	36.0
RM6000 to above	54	15.4
<b>Organization tenure</b>		
Less than 1 year	24	6.9
1 to 3 years	173	49.4
4 to 6 years	100	28.6
7 to 9 years	31	8.9
10 and above	22	7.0

As displayed in Table 2, all the respondents of this study are Malaysians, and out of the 300 respondents, 197 or 56.3% of the respondents are male, meanwhile 153 or 43.7% are female. In terms of ethnicity, the majority were Malays (44%), followed by Chinese 39.4%, and Indian 16.6%. For the employment status, 98.3% are full-time and 1.7% are part-time. In this study, the age of the respondents is classified into four categories; 20 until 25 years old (22%), 26 until 30 years old (46.3%), 31 until 40 years old (26.9%), and 41 years old and above (4.9%). The higher age category is from 26-30 years old. As for the education level, 36.6% of the respondents are the diploma holders, 55.4% are the degree holders, 7.1% are the master holders, and 0.9% are the PhD holders. Regarding the monthly income, it is reported that 10.3% to gained monthly income below RM2000, 38.3% earned the monthly income between RM2000 to RM3999, 36% gained the monthly income between RM4000 to RM5999, and 15.4% earned more than RM 6000. Lastly, organization tenure is classified into five categories; agent who working less than 1 year (6.9%), working with the organization between 1 to 3 years (49.4%), working with the organization between 4 to 6 years (28.6%), working with the organization between 7 to 9 years (8.9%) and working with the organization 10 years and above (7%).

**Descriptive Statistics:** This section describes the descriptive statistics for internal brand orientation, customer orientation, and brand supportive behavior. Table 3 will discuss the descriptive analysis of the latent constructs, namely variable name, number of items, mean, and standard deviation for this present study.

Table 3: Descriptive Statistics

Variables	Number of items	Mean	Standard Deviation
Internal brand orientation	15	5.4347	.42458
Customer orientation	12	5.3895	.36379
Brand supportive behavior	10	5.4689	.39164

As illustrated in table 3, the outcomes of means scores ranging from 5.4347, 5.3895, and 5.4689. for variables of Internal brand orientation, customer orientation, and brand supportive behavior.

Table 4: Item, loadings, composite reliability, and Average Variance Extracted

Construct	Items	Loadings	CR	AVE	Convergent validity
Brand supportive behavior	BSB 1	0.673	0.909	0.502	YES
	BSB 2	0.718			
	BSB 3	0.717			
	BSB 4	0.677			
	BSB 5	0.767			
	BSB 6	0.700			
	BSB 7	0.702			
	BSB 8	0.740			
	BSB 9	0.743			
Internal Brand	IBO 1	0.771	0.935	0.529	YES



Orientation	IB0 2	0.765			
	IB0 3	0.740			
	IB0 4	0.735			
	IB0 5	0.643			
	IB0 6	0.769			
	IB0 7	0.763			
	IB0 8	0.717			
	IB0 9	0.629			
	IB0 10	0.700			
	IB0 11	0.705			
	IB0 12	0.804			
	IB0 13	0.624			
	Customer Orientation	C02	0.659	0.899	0.501
CO3		0.725			
CO4		0.761			
CO5		0.781			
CO6		0.776			
CO7		0.730			
CO8		0.621			
CO9		0.637			
CO10		0.655			

Note: Items CO1 and CO11 were deleted due to loadings no greater than 0.50; items BSB 10, IBO14 and IBO 15 were deleted to achieved average variance extracted (AVE) greater than 0.50. \*AVE=Average Variance Extracted, CR=Composite Reliability.

The function of internal consistency reliability is to check whether correlations between items are large or not. In marketing research, composite reliability and Cronbach's alpha coefficient are often used to estimate internal consistency between the items (Peterson & Kim, 2013). However, there are several drawbacks when using Cronbach's alpha like it tends to underestimate the internal consistency reliability (Hair, Hult, Ringle & Sarstedt, 2016), and it assumes that all the indicators have equal outer loadings on the construct (Hair et al., 2014). As a result, this study adopted the composite reliability coefficient as a measurement to explain the internal consistency reliability. To achieve internal consistency reliability, this study follows the rule of thumb provided by Hair et al., (2014), whereby composite reliability values between 0.70 and 0.90 can be regarded as acceptable. The result of composite reliability is shown in Table 4.

The main purpose of indicator reliability is to assess whether a set of indicators is consistent with what the

researcher intends to measure (Urbach & Ahlemann, 2010). As a result, there are several acceptable values for indicator reliability that can be followed by researchers. The present study follows the rule of thumb by Byrne (2010), whereby he mentioned that the loading values equal to and greater than 0.5 are acceptable, if the summation of loading results in a high loading score, contributing to the average variance extracted (AVE) scores of greater than 0.5. The result of indicator reliability is shown in Table 4.

Convergent validity refers to the level at which the item represents the intended latent construct. In other words, the item is indeed closely related to other measures of the same latent construct (Hair et al., 2006). In order to achieve convergent validity, researchers must consider the result of two indicators, which is factor loading and average variance extracted (AVE). Thus, this present study followed the rule of thumbs by previous researchers whereby both indicators namely, AVE and factor loading must greater than 0.50 (Bagozzi & Yi, 1998; Fornell & Larcker, 1981; Hair et al., 2014). The result of convergent validity is shown in Table 4. Next, Table 4 also depicts the assessment of convergent validity for the construct in the model. All the constructs achieve satisfactory factor loadings, with all indicators achieve loadings of more than 0.6 (Byrne, 2016), resulting an ideal average variance extracted (AVE). Similarly, the composite reliability (CR) for each of the construct are good. All construct achieves CR of More than 0.8 indicating that the measure has internal consistency whereby all components are measured similar concepts. However, two items for customer orientation (CO1, CO11), two items for internal brand orientation (IBO14, IBO15), and one item for brand supportive behavior (BSB10) have been deleted because these items do not meet the average variance extracted (AVE) accepted values.

Table 5: Hypothesis testing on direct relationship

Hypothesis	Relationship	Std beta	Std error	T-value	Result
H1	IBO - BSB	0.238	0.047	5.024	Supported
H2	CO-BSB	0.202	0.047	4.211	Supported

Note: BSB=Brand Supportive Behaviour, IBO=Internal Brand Orientation, CO=Customer Orientation.

To assess the direct relationship between variables, the researcher must run the bootstrapping procedure in the smart PLS software. Hair et al., (2014) stated that to assess the significant path coefficient in the model, bootstrapping should use a large number of subsamples which is 5000 subsamples. The main purpose of the bootstrapping procedure is to get the path coefficient and t-values for the loadings. The path coefficient is significant if t-values exceed 1.645 ( $t\text{-value} \geq 1.645$ ) by using a one-tailed t-test at the significant level of 0.05. Table 5 displays the result of all the direct relationships between independent variable (internal brand orientation and customer orientation). As shown in Table 5, it showed that all hypotheses are supported. Specifically, hypothesis one supported whereby internal brand orientation is positively related to brand supportive behavior (BSB), with ( $\beta=0.238$ ,  $t=5.024$ ,  $p<0.01$ ). In addition, the relationship between customer orientation was also found to have a significant relationship with brand supportive behavior ( $\beta=0.202$ ,  $t=4.211$ ,  $p<0.01$ ). Hence, hypothesis two is supported.

## DISCUSSION

This part addresses the direct effect of internal brand orientation and customer orientation on the dependent variable, namely brand supportive behavior among insurance agents in Malaysia. Both hypothesis one and two are reported as significant. In the context of the insurance industry, insurance agents who received internal brand orientation from the company could share the information about the policy plan that was offered by the corporate brand to their colleagues, family, and friends. Furthermore, through internal brand orientation, insurance agents who have better knowledge about products and policies plan can also assist and make recommendations about good product plan to their existing and potential customers. As a result, internal brand orientation can create positive behavior among insurance agents as they intend to help and maintain their relationship between corporate brand and customers. Furthermore, this implies that the more insurance agents are experienced and knowledgeable about internal brand orientation, the more insurance agents are willing to

assist their customers that related to the choices of policy plan, renewals of policy plans, and also help policyholders settle the claims. Therefore, internal brand orientation plays a crucial role whereby before insurance agents spend a lot of time by making marketing strategies and creating their own base of clients, they must learn about company values, regulations, and systems through internal brand orientation that is already provided by the corporate brand. In addition, the findings of this study enlarge the body of knowledge in the insurance industry since most studies on internal brand orientation and brand supportive behavior linkage were conducted in other industries, such as banking and the hotel industry (e.g. Wong & Merrilees, 2005; Baumgarth, 2010; Gromark & Melin, 2011; Huang & Tsai, 2013; Wallace et al., 2013; King et al., 2013). In this relation, it is suggested that insurance companies should enhance internal brand orientation among insurance agents in Malaysia.

Therefore, in the context of the present study, the insurance industry is also considered justified with an internal brand orientation approach because an insurance company has strong values and principles. As a result, this study showed that when insurance agents are exposed to internal brand orientation from their company, they will understand about the 1) company values that relate to company strategy to become competitive advantages; 2) company norms that relate to the company rules and regulations; and 3) artefacts that include the company logo and uniform that reflect and reinforce the positioning of the brand. Through this approach, insurance agents will understand about company expectations. Thus, based on the expectations of their company, insurance agents will show their behavior that aligns and matches with the common goals stated in the internal brand orientation to their customers. Hence, when insurance agents understand the internal brand orientation of their company, agents can successfully perform and show appropriate behavior during the brand delivery process with the customers. The present study is also in line with social exchange theory (SET) by Blau (1964), who proposed that the more people identify with internal brand orientation, the more he or she is likely to engage in brand supportive behavior. Therefore, internal brand orientation should be a new approach to cultivating powerful brands and emerged as an attractive business philosophy for industrial services like the insurance industry, which believes that brand plays a critical role in delivering customer value and improving a firm's performance. The findings suggest that a company with a high level of brand orientation will actively communicate its brand orientation approach to insurance agents. Then, through this approach, insurance agents are more willing and skilled to provide excellent customer experience, which leads to appropriate behavior such as positive word-of-mouth, effective brand communication, pleasant customer experience, and others, and finally builds up strong brand supportive behavior among insurance agents.

The second hypothesis (H2) pertains to the relationship between customer orientation and brand supportive behavior. Customer orientation is a critical factor in building strong customer relationships. In the insurance industry, salespeople are strategically important since they are in direct contact with customers, they acquire information, and they are usually the implementers of any strategic initiative (Küster & Canales, 2008). For instance, customer-oriented agents are easier to gain a customer because customer trust them easily (Lin, 2012). In the insurance industry, agents who are customer oriented and eager to deliver value to customers are vital to increasing the overall performance, such as brand supportive behavior. In general, customer orientation and brand supportive behavior were found to have a positive relationship to brand supportive behavior. This result is in line with previous studies by Liang et al. (2010), Homburg et al. (2011), Tajjedini et al. (2013), Grisseman et al. (2013), and Korschun et al. (2014) that persistently argued the importance of customer orientation towards the performance of staff behavior, such as brand supportive behavior in the service company. In addition, the internal brand orientation alone is not adequate to influence brand supportive behavior among insurance agents in Malaysia. Thus, based on the previous research, researchers have advocated that customer orientation is an important mechanism for frontlines, especially insurance agents, to exhibit performance and brand supportive behavior (e.g., Brown et al., 2002; Donovan et al., 2004; Babakus & Yavas, 2013; Singh & Das, 2013; Terho et al., 2015; Wang & Miao, 2015; Singh and Venugopal, 2015; ELSamen & Akroush, 2018). Customer orientation is a critical factor in building strong customer relationships. In the insurance industry, salespeople are strategically important since they are in direct contact with customers, they acquire information, and they are usually the implementers of any strategic initiative (Küster & Canales, 2008). For instance, customer-oriented agents are easier to gain a customer because customer trust them easily (Lin, 2012). In the insurance industry, agents who are customer oriented and eager to deliver value to customers are vital to increasing the overall performance, such as brand supportive

behavior. In general, customer orientation and brand supportive behavior were found to have a positive relationship to brand supportive behavior. This result is in line with previous studies by Liang et al. (2010), Homburg et al. (2011), Tajjedini et al. (2013), Grisseemann et al. (2013), and Korschun et al. (2014) that persistently argued the importance of customer orientation towards the performance of staff behavior, such as brand supportive behavior in the service company. In addition, the internal brand orientation alone is not adequate to influence brand supportive behavior among insurance agents in Malaysia. Thus, based on the previous research, researchers have advocated that customer orientation is an important mechanism for frontlines, especially insurance agents, to exhibit performance and brand supportive behavior (e.g., Brown et al., 2002; Donovan et al., 2004; Babakus & Yavas, 2013; Singh & Das, 2013; Terho et al., 2015; Wang & Miao, 2015; Singh and Venugopal, 2015; ELSamen & Akroush, 2018).

As a result, the implementation of customer orientation is also very beneficial to a company because, through the customer orientation approach, insurance agents must focus on the set of needed skills to deliver value to target customers. The insurance agents can learn more about customers' needs through the customer's interaction; they can learn how to satisfy customers' needs, can build deeper relationships with customers, and also can engender more committed agents and also increase company productivity (Saxe & Weitz, 1982; Pettijohn & Taylor., 2002; Homburg et al., 2009; Homburg et al., 2011b; Wu et al., 2013). Consequently, through this customer orientation approach, there is hope that it can engender more committed insurance agents who are willing to become brand champions. Interestingly, this study rejected the argument by Zablah et al., (2012), whereby the researcher concludes that a customer orientation approach is less beneficial to the insurance agents. Evidently, this study reveals that a customer orientation approach is crucial for understanding brand supportive behavior among insurance agents in Malaysia.

In this study, customer orientation is an important factor that can influence brand supportive behavior towards insurance agents that include full-time (98.3%) and part time agents (1.7%). As a result, the findings of hypothesis two are consistent with SET (Blau, 1964). This study suggests that when insurance agents establish strong relationships with their customers, they will develop customer orientation skills. These skills will enable them to share their opinions and assist customers in matters related to the brand, such as providing information, fulfilling their needs, building customer satisfaction, sustaining customer relationships, creating value for customers, and understanding their needs. In addition, the insurance company will also have benefited from customer orientation because, through this approach, the customer will be more likely to provide referrals, subsequently increasing sales for the long run.

## CONCLUSION

As a result, this relationship is consistent and validates the social exchange theory, whereby people will engender feelings of appreciation, reliability, and personal responsibilities through social exchange. By applying this theory, the feelings of mutual benefits between insurance agent and company are involved. Overall, the findings suggest that the appropriate application of practices (internal brand orientation and customer orientation) will result in the willingness of agents to make considerable effort on behalf of the organization and consequently can satisfy customers' needs and wants.

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