

The Impact of Brand Psychological Ownership and Internal Brand Orientation on Employees' Brand-Supportive Behavior in Malaysia

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ABSTRACT

Brand psychological ownership is beneficial and essential to employees and companies. Through brand psychological ownership, employees can build good relationship with the company and they can engender positive attitude and behavior to deliver brand value to customers. Meanwhile, internal brand orientation refers to an organization's approach to establishing, nurturing, and protecting a brand's identity by continuously engaging with target customers, thereby strengthening the company's competitive edge through its brands. Hence to better understand employees' mental process, this study will examine the antecedent and consequence of internal brand orientation and brand psychological ownership on brand supportive behavior. The connection between the investigated variables was explained using the Social Exchange Theory and Social Identity Theory. To empirically test the research framework, data were collected through a questionnaire survey. Out of 384 questionnaires, 350 responses were received. The gathered data were examined with Partial Least Squares Structural Equation Modelling (PLS-SEM). The empirical results revealed that both internal brand orientation and brand psychological ownership significantly influenced brand-supportive behavior. This study emphasizes the significance of managers using good internal brand management strategies. It also emphasizes how important internal brand orientation and brand psychological ownership are for determining agents' commitment to brand-supportive behavior.

Keywords: Brand Supportive Behavior, Internal Brand Orientation, Brand Psychological Ownership, insurance agents

INTRODUCTION AND BACKGROUND

The financial industry is a key part of Malaysia's economy and business environment, consisting of three main sectors: banking, insurance, and capital markets. In 2021, the National Consumer Complaint Centre (NCCC) received almost 1,500 complaints, many of which were about problems with refunds due to dishonest insurance agents. The Star (2021) reported a 17.4% employee turnover rate in Malaysia in 2020, with the financial sector facing the highest rate at 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 (Kurdi & Alshurideh, 2020).

Malaysia's insurance industry has made significant strides and has been regulated by Bank Negara Malaysia (BNM) since 1988. The industry consists of four main types of insurance companies: life, general, takaful, and reinsurance (BNM, 2015). While the insurance sector has contributed notably to the nation's GDP, recent data from the Department of Statistics Malaysia (2024) shows a slight decline in its contribution, from 4.6% in 2022 to 4.5%. The insurance industry is labor-intensive, relying heavily on agents to market products through direct selling and persuasion (Dominic & Reshmi, 2021). Consequently, agents play a crucial role in shaping the brand's success and image. To represent the organization effectively, agents must align their actions with the company's brand promise (Boukis et al., 2021). Due to the nature of the job, insurance agents often exceed their typical duties, offering extra services and ensuring high levels of customer satisfaction.

Insurance agents play a pivotal role in shaping and maintaining a positive brand image for both the products they

represent and the organizations they serve (Thakur, 2022). To effectively contribute to this goal, agents must actively engage in brand-supportive behavior, which is instrumental in aligning their actions with the overarching brand strategy (Othman, 2024). Within the insurance industry, agents are tasked with a broad spectrum of responsibilities, including prospecting, achieving sales targets, understanding and addressing customer needs, and fostering enduring client relationships (Malaysia Insurance Online, 2022). Failure to meet these expectations not only compromises the brand's reputation but can also detrimentally affect the quality of service provided. Moreover, agents often exceed their routine duties by offering financial guidance, promoting the company's products, and nurturing strong connections with both existing clients and potential prospects. These proactive efforts, collectively known as brand-supportive behavior, are critical for sustaining the brand's credibility and enhancing its market position (Othman et al., 2024).

Insurance companies should implement comprehensive training programs for new agents to ensure they fully understand the products they are selling and require them to pass rigorous examinations before qualifying (National Consumer Complaints Centre, 2021). Furthermore, agents should be trained to explain key terms in clear, simple language to enhance consumer understanding of what they are committing to (Federation of Malaysian Consumers Associations, 2022). Simplifying insurance products would allow agents to more effectively explain and compare options to potential clients. In this context, internal brand orientation plays a crucial role in educating agents about company values and aligning their behavior with organizational goals (Kuchеров, 2022; Othman, 2024). Ultimately, agents must possess a deep understanding of customer needs and prioritize relationship-building to foster trust and encourage long-term client engagement (Agyei et al., 2020). Consequently, customer satisfaction is significantly impacted by the quality of service provided by frontline agents (Raza, Onge, & Ali, 2023).

LITERATURE REVIEW

Brand Supportive behavior: Based on the literature, various terminologies have been used by previous authors to describe employee behavior. 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 citizenship behavior (Burmann et al., 2008a), and brand supportive behavior (King & Grace, 2008a). This study will adopt the terminologies of brand supportive behavior from King and Grace (2008a).

Internal Brand Orientation: The concept of internal brand orientation was initially introduced by Mats Urde in 1994, offering a foundational framework for understanding how organizations can align their internal stakeholders such as employees and management, with the brand's core values, strategic objectives, and overall identity. This alignment is essential for ensuring a cohesive and consistent brand experience across all touchpoints, both within the organization and in its external communications.

Recent studies have examined the influence of internal brand orientation on employee behaviour, underscoring the critical role of internal branding practices in fostering brand-aligned behaviours among employees. A meta-analysis investigated the interrelationships between internal brand management (IBM), brand understanding (BU), employee brand commitment (EBC), and brand citizenship behaviour (BCB). The results indicated that IBM has a substantial effect on both EBC and BCB, with brand communication emerging as the most influential factor in predicting EBC, followed by brand-oriented leadership (Afshardoost, Eshaghi, & Bowden, 2023). Further research highlighted the impact of internal branding practices such as communication, training, alignment, and leadership on brand loyalty through the process of brand internalization. This study found that brand loyalty positively influenced brand citizenship behaviour, which, in turn, enhanced employees' intentions to remain with the organization (Gulati, Mathur, & Upadhyay, 2023). Additionally, a study focused on the impact of internal branding on brand performance revealed the mediating role of organizational identity and the moderating effect of co-worker support. The findings suggest that aligning internal branding efforts with employees' identities, coupled with strong co-worker support, can significantly enhance brand performance (Kashyap & Kang, 2025).

While existing research has explored the relationship between internal brand orientation and brand-supportive

behavior across various industries, there remains a gap in the context of the insurance sector. Therefore, this study seeks to examine the connection between internal brand orientation and brand-supportive behavior specifically within the Malaysian insurance industry.

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

Brand Psychological Ownership: Numerous studies have attempted to explain the relationship between brand psychological ownership and employee behavior. Brand psychological ownership (BPO) has been increasingly studied for its influence on employee behavior, particularly in relation to their engagement, job satisfaction, and overall performance. BPO refers to the psychological attachment employees feel toward a brand, which can significantly affect their work attitudes and actions. Several recent studies have explored the connection between BPO and various employee behaviors, particularly in customer-facing roles.

For instance, research by Kim et al. (2023) found that psychological ownership is positively associated with both knowledge sharing and knowledge hiding behaviors among employees, with approach motivation enhancing the relationship between psychological ownership and knowledge sharing. Moreover, a study by Lee et al. (2024) indicated that employees who feel psychological ownership are more integrated and bonded with their company, leading to stronger identification with the organization. Similarly, Zhang and Zhang (2020) found that employees who experience a sense of ownership over their company's brand are more motivated and proactive in their work. Their study highlighted that BPO leads to increased job satisfaction and engagement, with employees taking greater pride in their work and aligning their behaviors with organizational goals.

Meanwhile, Chaudhary and Sharma (2020) explored the role of BPO in promoting brand commitment and customer-oriented behaviors. They concluded that employees who feel psychologically attached to the brand are more likely to engage in behaviors that align with the company's values, such as providing high-quality customer service and advocating for the brand. Khan and Hussain (2021) demonstrated that BPO can enhance employee creativity and innovation, particularly in customer-facing roles. Employees with high levels of psychological ownership are more likely to engage in innovative problem-solving behaviors, which benefit both the organization and its customers. Awwad and Aldwairi (2022) linked BPO to employees' organizational citizenship behaviors (OCBs). Their research found that employees who feel a strong sense of ownership toward the brand are more likely to engage in extra-role behaviors, such as promoting the brand and assisting customers beyond their basic duties. Jain and Kaur (2022) focused on the ethical implications of BPO, particularly in industries like insurance. They found that employees who feel ownership over the brand are more likely to promote ethical sales practices and provide accurate information to customers, thus enhancing customer trust and loyalty. Recent research consistently shows that brand psychological ownership is a key factor in shaping employee behaviors. Employees who feel psychologically connected to a brand exhibit higher engagement, creativity, and ethical behavior, all of which contribute to improved organizational performance. In industries like insurance, where trust and customer service are crucial, fostering BPO can lead to stronger brand advocacy and enhanced customer relationships. Thus, organizations should focus on building brand psychological ownership among employees to maximize brand loyalty and customer satisfaction.

This study will adopt the measurement of brand psychological ownership by Pierce et al., (2001), Avey et al., (2008) and Chang et al., (2012). These scholars have recommended that brand psychological ownership consist of (1) efficacy, (2) self-identity, (3) belongingness, and (4) accountability. Efficacy refers to the employee's belief in their capability to contribute to the brand's success by delivering value to customers. Employees with high efficacy feel confident in their ability to make meaningful contributions toward the brand's goals, which in turn influences their behaviors and attitudes towards the brand. Self-identity pertains to the extent to which employees internalize the brand's values and identify with the brand. It reflects the alignment between an employee's personal identity and the organizational brand, which motivates them to act in ways that reinforce the brand image and values. Belongingness is the emotional attachment and connection employees feel toward the company or brand. This dimension encompasses the sense of being part of the organization and feeling valued within it. Employees who experience a high sense of belonging are more likely to exhibit brand-

supportive behaviors as they perceive the brand as an extension of themselves. Accountability refers to the responsibility employees feel for their actions, attitudes, and behaviors in relation to the brand.

In the insurance industry, agents act as intermediaries between customers and the company. Their responsibilities include providing advice, introducing new products, and addressing customer queries. To effectively serve as brand champions, insurance agents must align their behaviours with the company's brand image, viewing the brand as both significant and meaningful. Studies on brand management have shown that employees' attitudes play a crucial role in shaping and establishing a company's brand image (Chung & Byrom, 2021; Soleimani et al., 2023). To investigate the influence of internal brand orientation, brand psychological ownership, and brand-supportive behavior, the following hypotheses may be proposed:

H2: Internal brand orientation (IBO) has a significant relationship with brand psychological ownership (BPO).

H3: Brand psychological ownership (BPO) mediates the relationship between internal brand orientation (IBO) and brand supportive behavior (BSB).

H4: Brand psychological ownership has a significant relationship with brand supportive behavior (BSB).

Social Exchange Theory: According to Aseleage and Eisenberger (2003), the relationship between employees and the organization can be effectively analyzed through the lens of social exchange theory. This study adopts the social exchange theory to explain the link between Brand Supportive Behavior and its predictors. Social exchange theory (SET) was first introduced by Malinowski (1922) and Mauss (1954) and has since been applied in various fields, including social power (Molm, Peterson, & Takahashi, 1999), psychological contracts (Rousseau, 1995), and organizational justice (Konovsky, 2000). Blau (1964) argues that social exchange fosters feelings of appreciation, reliability, and personal responsibility. Similarly, Chang, Chiang, and Han (2015) suggest that employees develop a positive “probrand” attitude and behavior as a way of reciprocating satisfaction from the exchange with their employer. Previous studies have also shown that social exchange theory is effective in explaining relationships between internal branding, organizational commitment, in-role behavior, and citizenship behavior (Settoon, Bennett, & Liden, 1996). Therefore, this study will use social exchange theory to explain the reciprocal relationship between employee attitudes and behaviors, proposing that insurance agents will demonstrate positive brand-supportive behaviors as they learn more about the internal brand orientation.

Social Identity Theory: This study will incorporate brand psychological ownership as a mediating variable to explain the relationship between brand orientation, and brand supportive behavior. While previous research has shown that social exchange theory (SET) explains the direct relationships between predictors and outcomes, social exchange theory (SET) does not address brand psychological ownership. This is because SET focuses on external motivations, such as brand orientation, whereas brand psychological ownership is an internal motivation rooted in employees' psychological states. Thus, scholars have suggested that brand psychological ownership is better explained through social identity theory (SIT) (Avey et al., 2009).

RESEARCH METHODOLOGY

The population for this study consists of life insurance companies operating throughout Peninsula Malaysia. According to the Life Insurance Association of Malaysia (LIAM, 2020), a total of 16 companies are registered as members, comprising 2 life reinsurance companies and 14 life insurance companies. Among these, the northern region, including the states of Penang, Kedah, and Perlis, hosts 44 insurance branches, with these regions being selected for the study due to the concentration of LIAM members operating in this area. Furthermore, these regions were chosen because the code of conduct governing insurance agents is uniformly applied across all states in Malaysia (LIAM, 2020).

The specific population targeted in this study includes life insurance agents, with a total of 81,985 registered agents according to the LIAM (2020) statistics. Following the guidelines proposed by Krejcie and Morgan (1970), who recommend a minimum sample size of 384 for populations exceeding 80,000, this study will adhere to this recommendation. However, out of 384 questionnaires, 350 responses were received. For the pilot test phase, 30 respondents from an insurance agency in Kedah were selected to complete a pre-test questionnaire in

order to ensure the validity and reliability of the constructs employed in the study. The reliability of the instrument was assessed using Cronbach's Alpha, and the coefficient exceeded the accepted threshold of 0.7. The results of the pilot test are presented in Table 1.

RESULTS

Table 1: Results of the Pilot Study

Variables	No. of items	Cronbach's Alpha	Items deleted
Internal brand orientation	14	0.782	None
Brand Psychological Ownership	9	0.912	None
Brand supportive behavior	10	0.926	None

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

	Frequency	Percentage
Gender		
Male	197	56.3
Female	153	43.7
Ethnicity		
Malay	154	44.0
Chinese	138	39.4
Indian	58	16.6
Employment status		
Fulltime	344	98.3
Part-time	6	1.7
Age		
20-25	77	22.0
26-30	162	46.3
31-40	94	26.9
41 and above	17	4.9
Education level		
Diploma	128	36.6
Degree	194	55.4
Master	25	7.1
PhD	3	0.9
Monthly income		
Below RM2000	36	10.3
RM2000 to RM3999	134	38.3
RM4000 to RM5999	126	36.0

RM6000 to above	54	15.4
Organization tenure		
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 presented in Table 2, all participants in this study are Malaysians. Of the 300 respondents, 197 (56.3%) are male, while 153 (43.7%) are female. In terms of ethnicity, the majority of respondents are Malay (44%), followed by Chinese (39.4%) and Indian (16.6%). Regarding employment status, 98.3% are employed full-time, and 1.7% are part-time workers. Respondent age is categorized as follows: 22% are aged 20-25 years, 46.3% are aged 26-30 years, 26.9% are aged 31-40 years, and 4.9% are aged 41 years and above, with the largest group in the 26-30 age range. In terms of educational attainment, 36.6% hold a diploma, 55.4% have a degree, 7.1% have a master's degree, and 0.9% hold a PhD. Regarding monthly income, 10.3% earn below RM2000, 38.3% earn between RM2000 and RM3999, 36% earn between RM4000 and RM5999, and 15.4% earn more than RM6000. Finally, respondents' organizational tenure is as follows: 6.9% have worked with the organization for less than 1 year, 49.4% for 1-3 years, 28.6% for 4-6 years, 8.9% for 7-9 years, and 7% for 10 years or more.

Descriptive Statistics: This section presents the descriptive statistics for the constructs of internal brand orientation, brand psychological ownership, and brand supportive behavior. Table 3 provides a detailed descriptive analysis of the latent variables, including the variable names, the number of items, as well as the mean and standard deviation for each construct in this study.

Table 3: Descriptive Statistics

Variables	Number of items	Mean	Standard Deviation
Internal brand orientation	15	5.4347	.42458
Brand psychological ownership	9	5.4743	.39375
Brand supportive behaviour	10	5.4689	.39164

As shown in Table 3, the mean scores for the variables of internal brand orientation, brand psychological ownership, and brand supportive behavior are 5.4347, 5.4743, and 5.4689, respectively.

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

Construct	Items	Loadings	CR	AVE	Convergent validity
Brand supportive behaviour	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 Orientation	IBO 1	0.771	0.935	0.529	YES
	IBO 2	0.765			
	IBO 3	0.740			
	IBO 4	0.735			
	IBO 5	0.643			
	IBO 6	0.769			
	IBO 7	0.763			
	IBO 8	0.717			
	IBO 9	0.629			
	IBO 10	0.700			
	IBO 11	0.705			
	IBO 12	0.804			
	IBO 13	0.624			
Brand Psychological Ownership	BPO1	0.695	0.900	0.504	YES
	BPO2	0.624			
	BPO3	0.663			
	BPO4	0.707			
	BPO5	0.657			
	BPO6	0.644			
	BPO7	0.745			
	BPO8	0.861			
	BPO9	0.747			

Note: 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 assess the degree of correlation between items. In marketing research, composite reliability and Cronbach's alpha coefficient are commonly used to estimate this consistency (Peterson & Kim, 2013). However, Cronbach's alpha has some limitations, such as its tendency to underestimate internal consistency reliability (Hair, Hult, Ringle & Sarstedt, 2014) and its assumption that all indicators have equal outer loadings on the construct (Hair et al., 2014). Therefore, this study uses composite reliability as a more accurate measure of internal consistency reliability. According to Hair et al. (2014), composite reliability values between 0.70 and 0.90 are considered acceptable. The composite reliability results are presented in Table 4.

The primary objective of indicator reliability is to evaluate whether a set of indicators accurately measures the intended construct (Urbach & Ahlemann, 2010). Researchers typically follow several acceptable thresholds for indicator reliability. This study adheres to the guideline provided by Byrne (2016), which states that loading values of 0.5 or higher are acceptable, provided that the cumulative loadings contribute to an average variance extracted (AVE) score greater than 0.5. The results of the indicator reliability analysis are presented in Table 4.

Convergent validity refers to the extent to which an item accurately represents the intended latent construct, indicating a strong relationship with other measures of the same construct (Hair et al., 2014). To establish

convergent validity, researchers typically examine two indicators: factor loading and average variance extracted (AVE). This study follows the guidelines of previous research, which suggest that both factor loading and AVE should exceed 0.50 (Bagozzi & Yi, 1998; Fornell & Larcker, 1981; Hair et al., 2014). The results of convergent validity are presented in Table 4. As shown in Table 4, all constructs in the model meet the required factor loading criteria, with all indicators exceeding 0.6 (Byrne, 2016), resulting in ideal AVE scores. Additionally, the composite reliability (CR) for each construct exceeds 0.8, indicating strong internal consistency and confirming that all components are measuring the same concept. However, 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 and mediation effect.

Hypothesis	Relationship	Std beta	Std error	T-value	Result
H1	IBO - BSB	0.238	0.047	5.024	Supported
H2	IBO-BPO	0.206	0.048	4.220	Supported
H3	IBO-BPO-BSB	0.006	0.019	4.511	Supported
H4	BPO-BSB	0.328	0.050	6.507	Supported

Note: BSB=Brand Supportive Behaviour, IBO=Internal Brand Orientation, BPO=Brand Psychological Ownership

DISCUSSION

This section discusses the direct effect of internal brand orientation on brand supportive behaviour among insurance agents in Malaysia. All hypotheses tested are found to be significant. Specifically, insurance agents who receive internal brand orientation from their company are better equipped to share information about the policies offered by the corporate brand with colleagues, family, and friends. With enhanced product knowledge from internal brand orientation, agents can also provide better recommendations to existing and potential customers, thereby fostering positive behaviour and strengthening relationships between the corporate brand and its customers.

Moreover, the findings suggest that the more experienced and knowledgeable insurance agents are about internal brand orientation, the more likely they are to assist customers with policy choices, renewals, and claims. This highlights the importance of internal brand orientation, as it enables agents to understand company values, regulations, and systems before developing marketing strategies and building their client base. Additionally, this study contributes to the body of knowledge on internal brand orientation and brand supportive behaviour, particularly in the insurance industry, an area that has been less explored compared to other sectors like banking and hospitality (e.g., Wong & Merrilees, 2005; Baumgarth, 2010; Gromark & Melin, 2011; Huang & Tsai, 2013; Wallace et al., 2013; King et al., 2013). Based on these findings, it is recommended that insurance companies in Malaysia invest in enhancing internal brand orientation for their agents to promote brand supportive behaviour.

Internal brand orientation plays a key role in influencing brand psychological ownership. This study highlights the significant relationship between the two, showing that when insurance agents are aligned with the company's brand values through internal brand orientation, they are more likely to exhibit consistent brand behaviours. By participating in meetings, seminars, and programs, insurance agents gain knowledge about new products and services, enabling them to better serve customers and tailor insurance solutions to their needs.

This process aligns with social exchange theory (Blau, 1964), where the more agents identify with the company's brand values, the more they feel a sense of ownership toward the brand. As a result, agents are more likely to assist customers in choosing suitable policy plans and support them with claims. Agents with a

strong sense of brand ownership will share information about the insurance plans with their family and friends and help them make better choices. The findings also contribute to the literature by introducing brand psychological ownership as a mediating variable, highlighting its importance in fostering positive brand behaviour and enhancing the relationship between internal brand orientation and employee actions.

This study found a significant positive relationship between brand psychological ownership (BPO) and brand supportive behaviour (BSB), as outlined in hypothesis four (H4). Specifically, the results suggest that the stronger the feeling of brand psychological ownership among insurance agents, the greater their willingness to exhibit BSB. These findings are consistent with previous studies which emphasize that brand psychological ownership can encourage individuals to become brand champions, displaying behaviours that support the brand.

Brand psychological ownership positively influences BSB, meaning agents who feel a sense of ownership towards the company brand are more likely to exhibit behaviours that align with and reinforce brand values. This supports the premise of social exchange theory (Eisenberger et al., 1986; Avey et al., 2009), which suggests that committed employees, who feel aligned with the company brand, will engage in altruistic behaviour and extra-role activities such as BSB. In the context of the insurance industry, agents with high psychological ownership often go beyond their basic job descriptions. They transmit positive brand values, such as providing accurate information about insurance plans, terms, and benefits, and adhering to ethical standards in promoting the brand. Insurance agents with strong psychological ownership feel a personal responsibility to deliver the best service and uphold the company's brand values, even when faced with challenges or fatigue from their daily duties.

CONCLUSION

As a result, this relationship supports and validates the social exchange theory and social identity theory, which suggests that individuals develop feelings of appreciation, reliability, and personal responsibility through social exchange. In this context, the mutual benefits between insurance agents and their company are emphasized. Overall, the findings indicate that the effective implementation of practices like internal brand orientation encourages agents to invest significant effort for the organization, ultimately leading to better customer satisfaction and meeting customer needs and expectations

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