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Internal Branding in Customer Service Officers
PT Bank Central Asia

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ABSTRACT: Many companies aware their employees are the most important stakeholder and their understanding about the brand is essential even before customers. Employees branding or internal branding is as important as external branding, and the success of internal branding will make the company survives.

This research is going to find out about internal branding factors, mechanisms, and branding outcomes, specifically in Customer Service Officer (CSO) team at Bank BCA KCU Bekasi. The concept is based on internal branding elements, they are brand identification, commitment, loyalty and performance, affected by internal communications, training programs, work environments and personal variables.

The research is using qualitative methods where its primary data gathered by interviewing five senior CSOs and observed the whole team activities. The finding of this research proves that even both work environment and personal variables are positive and supportive, there are inconsistencies on applying internal communications and training schedules. Although all interviewees are permanent employees, they admit they cannot identify, commit and loyal to the brand of BCA. The result shows there is no connection between brand identification, commitment, and loyalty to brand performance.

KEYWORDS: Customer service officers, internal branding outcomes, branding factors, mechanisms

I.　　　INTRODUCTION

Nowadays, studies about branding are very well-known. While branding initiatives most frequently focus on external stakeholders, internal marketing, employee branding and/or internal branding efforts establish systems/processes and consequent employee behaviors that are consistent with the external branding efforts (Aurand et.al, 2005). There is, therefore, a need for managers to treat their employees with the same respect and keep them involved as they do with external consumers to enhance alignment of employee and organizational goals and employees' intention to stay (Matanda&Ndubisi, 2013).

Many authors such as Burmann and König (2010), Kashive (2017), Shaari, et al (2012), Burmann and Zeplin (2005) define how management support on internal branding can contribute to the success of organizations' brand performance. For financial companies like banks, which recently have begun internal branding effort, already improved the changes in management because they understand the positive effect it can make (Tosti&Stotz, 2001). It is essential that all staff, particularly for customer service staff to understand the brand so that is a link between the internal and external brand for a significant consumer relationship to develop (Chernatony&Cottam, 2005).

Since 2007 PT Bank Central Asia Tbk, (BCA) has been the first organization in Indonesia that wins Gallup Great Workplace Award for developing positive and productive workplace. It brings good results to the highest performance for the company. Mr. Armand Hartono (Sukmawijaya, 2017) as the Vice President Director of BCA said that the priority of this business is to rely on the quality of employees' support by improving coaching, training and learning.

Coaching, training and learning are parts of BCA's determination to improve its internal branding. Daily briefings, group role-play, sharing products, scheduled trainings, and e learning are given in order to get the best service performance for customers. Moreover, in order to minimize customers' complaints and improve its internal branding evaluation, BCA tries to embrace customers by conducting BSQ (Branch Service Quality) survey with independent parties. Nevertheless, at the end of the day, those activities and BSQ results cannot guarantee if the employees have a clear understanding about the brand "BCA" itself, and fail to deliver the brand to customers.

For instance, CSO (Customer Service Officers) unit in Bekasi Main Branch (Kantor CabangUtama/KCU) for so many times few of the members didn't join daily morning briefing, ignored information in Whatsapp group, notice board and BCA's internal website and magazine. They kept asking the same information eventhough some employees had spread the news before. Role-plays were only for new members, logbooks were empty, and trainings were made not for all but only for certain CSO senior members. This situation definitely affect to the lack of internal branding knowledge. The members could not have full understanding how to identify, commit or even being loyal to BCA's brand. Furthermore, in some cases, the failed to deliver the best brand performance for customers.

Internal branding is about promoting the brand inside an organization and has employees as the key audience, existing insights were gained from management's and brand consultants' perspectives. There are a few recent studies that have involved both management and employees within one research; however, management as respondents outnumbered employees. Importantly, all studies were carried out within the European and the UK context. This could raise concerns whether the concept could be of value when applied within the Asian context. (Punjaisri, et al. 2009).

Therefore, this paper sets out to understand internal branding from employees' perspective within the banking industry in Indonesia, where people are different from Americans and Europeans. It is focusing especially to customer services' point of view about internal branding of BCA. As the study was set out in BCA Bekasi, it can expand the knowledge of internal branding and its relationship with working environment and employees' personal variables, which effect the brand identification, brand commitment and brand loyalty according to employees.

II. THEORETICAL FRAMEWORK

2.1. Internal/Employee Branding

Employee branding and/or internal branding is all about creating a persona, image in the minds of employees so that they feel empowered and deliver results in alignment with brands promise to delight customers (Memon & Kolachi, 2012). Therefore, employees in service firms not only should understand what the brand stands for, i.e. its identity but, more importantly, employees must be committed to support their brand and deliver consistently its promises to customers (Kimpakorn & Tocquer, 2009). The merging of internal branding and employer branding conceptualize employees as channels to customer experiences, not to ensure quality in employer-employee relations, but rather to secure a quality in building and sustaining long-term brand-costumer relationships (Aggerholm, et al. 2011).

According to Punjaisri and Wilson (2011), there are three elements of internal branding measurements strengthen by internal communication, training personal variables and work environment, which leads to brand performance, they are:

1. Brand Identification
2. Brand Commitment
3. Brand Loyalty

Figure 1: *Internal Branding Framework*
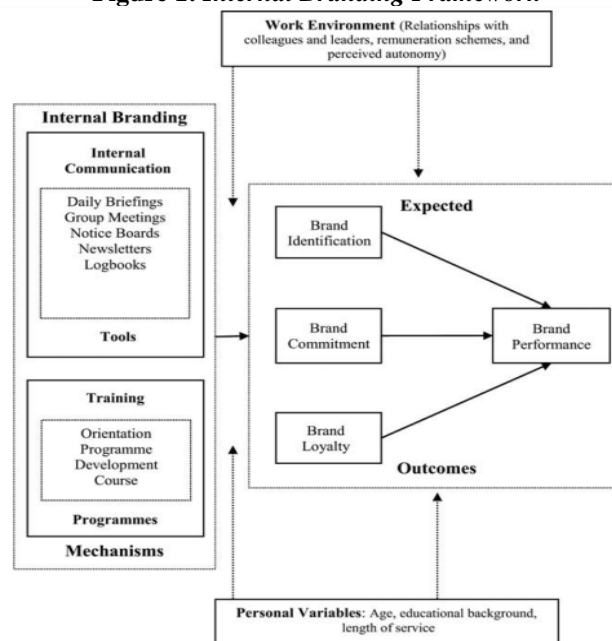
Source: Punjaisri and Wilson (2011)

Brand identity is a combination of visual, auditory and other sensory components that cerate recognition, represent the brand promise, provide differentiation, create communications synergy, and are proprietary (VanAuken, 2003). The more employees identify with the organization, the more stable and consistent the identity becomes, and the more employees are likely to uphold that identity in their actions (Stuart, 2002). Perceived clarity of vision, core values and brand communications were highly correlated with strong brand commitment, while lack of perceived business supports and adequate reward systems were potential inhibitors (O'Callaghan, 2009).A lack of employee loyalty, of course, often means a lack of commitment to the organization and its goals and loyalty issues can promote or destroy a stable work force as well as the futures of many individuals (Shea, 1987).Harris and Chernatony (2001) identified that employees play a crucial role in the brand building process and managers can further lever their brand potential by striving to achieve greater congruence among members of the brand team and between the team and other employees.

2.2. Other Internal Branding Factors

Training refers to a planned effort by a company to facilitate employees' learning of job-related competencies including knowledge, skills or behaviours that are critical for successful job performance. The goal of training is for employees to master the knowledge, skill and behavior emphasized in training programs and apply them to their day-to-day activities (Noe, 2002, p. 4).

The work environment within an organization—which is strongly influenced by management at all levels—can make the difference between the production of new, useful ideas for innovative business growth and the continuance of old, progressively less useful routines (Amabile, 1997). Not only environment, personal variables such as age, education and length of service also have influence upon organizational internal branding (Punjaisri& Wilson, 2011). Employees who have worked together, educated and shared common experiences, will possible negotiate and share the meanings of things (Iglesias &Bonet, 2012). As they get more mature in age, they may find more enjoyment in their work and feel good in their teams and in the company (Hanze&Kuipers, 2008).

III.   RESEARCH METHODOLOGY

The aim of the current study is to explore and look for the internal branding communication process in a specific group of CSO BCA Bekasi. Related to the aim, therefore, the qualitative design has been selected as the most appropriate. Furthermore, the research will use case studies. In case study, the researcher needs to select a site or sites to study, such as programs, events, processes, activities, individuals, or several individuals. In line with the purpose of the research, this qualitative case studies is going to examine a group (CSO KCU Bekasi), from a certain period (per January 2019), based on an activity (internal branding process activities).

Primary information will be gathered only through in-depth interview with key informants and direct observation of the team. Key informants are the members in CSO Bekasi who have worked minimum two years' experience. From two years' experience as CSO Bekasi, they are considered to have a full understanding about the daily work flow, products, services, and job responsibilities to provide information and solutions for customers. Since employees' rotation usually begin annually, starting December to February, therefore it is best to choose members who had worked for two years or above in CSO Bekasi by January 2019, not after. From 15 members available, researcher will only choose five selected respondents. Those are selected because of certain reasons and criteria, such as:

- Have completed all requirements as BCA's permanent employees such as graduated in a bachelor degree (in any area)
- Considered as seniors in the team, since they have passed certain tests to gain status as BCA's permanent employees
- Have been involved in many team activities to improve team engagement, both scheduled from central office or from CSO Bekasi team program
- Have been scheduled for training at central office at least two times a year
- Know very well about daily work flow services and hospitality cultures in BCA
- Have been given various job responsibilities related to services and customer data maintenance
- Have not been rotated or moved to other units by January 2019

Table 1
Interview Questions Design

Interviewee Name: xxxxxx	Date: dd/mm/yyyy	Interview Time: 00:00 – 00:00
Dimension	**Sub- Dimension**	**Questions**
Internal	Daily Briefings	How do you think about daily briefings that contain all

Communication	Group Meetings	essential information to provide services?
	Notice Boards	Do you feel you have a clear brand mission information at group meetings?
	Newsletters	Are newsletters and notice board giving you updated information?
	Logbooks	Do you know the importance to fill logbooks when entering restricted areas?
Training Programs	Orientation Program	Are seniors and supervisors being helpful during orientation time?
	Development Course	Do you feel that trainings give appropriate skills in relation to delivering the brand promise based on the brand standards? What do you think of the importance of e-learning/product socialization/skill meter?
Work Environment	Relationship with Colleagues and Leaders	Do you feel that you have a tight bond with the members?
	Remuneration Schemes	How fair is the remuneration such as when working overtime?
	Perceived Autonomy	Do your leaders give chances to work without supervision?
Personal Variables	Age	Do you feel age-gap with other members affect your communication?
	Educational Background	Do you think educational background contribute to your understanding for branding process?
	Length of Service	Do you feel the length of service effects the confidence when you serve customers?
Expected Outcomes	Brand Identification	Describe your sense of pride towards the brand reinforced by the brand-related messages? Do you feel the success of the brand as your success? How much is the sense of your belonging to the brand? What do you feel when someone praises the brand?
	Brand Commitment	Do you feel your commitment to the brand increases when you have enough knowledge of it? Have you experienced a minimal commitment to BCA and feel emotionally unattached?
	Brand Loyalty	Do you want to spend the rest of career in BCA? Do you have the intention to stay in BCA for a long time (until retiring age)?
	Brand Performance	Do you think your quality level of services meets the BCA's standards? Do you feel you can fulfil responsibilities specified in your job descriptions/targets? Do you think you have given customers' specific requests within a standard set of the brand (BCA)?

Source: Researcher's Data

Methodological triangulation is going to be used in this study, with the combination of in-depth interview and observation in a week. This triangulation method it will provide analysis from various data of many informants and avoid bias. Respondents are expected to give much and various information for the sake of the study.

Table 2:
Observation Table Design

Observation Day:	Date: dd/mm/yyyy	Time: 00:00 – 00:00		
Dimension	**Sub- Dimension**	**Objects Observed**	**Observation Result**	**Description**
			Yes | **No**	

Internal Communication	Daily Briefings	Morning Briefing			
	Group Meetings	Weekly Meeting			
	Notice Boards	CSO Notice Board			
	Newsletters	Annual Financial Report			
	Logbooks	Safe Deposit Box/Archive Room Logbooks			
Training Programs	Orientation Program	On-Job Training			
	Development Course	Quality Quiz			
		E Learning			
		Role-Play			
		Self-Skill Meter			
		Product Socialization			
Work Environment	Relationship with Colleagues and Leaders	Team Engagement Outing			
	Remuneration Schemes	Main Salary, Incentives, Bonus			
	Perceived Autonomy	Customer Visit Allowance			
Personal Variables	Age	17-31 y.o.			
	Educational Background	High School – Bachelor Degree			
	Length of Service	0 – 3 years			
Expected Outcomes	Brand Identification	Product Knowledge			
	Brand Commitment	Using Training Skills for Daily Works			
	Brand Loyalty	Competent in Delivering Brand Promise			
	Brand Performance	Service Improvement for Customers			

Source: Researcher's Data

IV.   RESULT AND DISCUSSION

The researcher's intention was to understand internal branding process in banking services, specifically in unit Customer Service Officers (CSO) Bekasi Main Branch from PT Bank Central Asia, Tbk. (BCA). As one of the largest private banks in Indonesia, BCA is very famous with its employees' service quality and integrity. However, it was found that many of their young employees still confuse to the company's brand because of their inconsistency behaviour and lack of knowledge, causing hard complaints from customers. To define internal branding process, the researcher referred to the elements of internal branding by Punjaisri and Wilson (2011) (see Figure 1), where there were three elements of internal branding measurements (brand Identification, brand commitment and brand loyalty), strengthen by internal communication, training personal variables and work environment.

4.1 Interview and Observation Result

Table 3
Interview Result

Elements	Sub-Elements	Interviewee 1	Interviewee 2	Interviewee 3	Interviewee 4	Interviewee 5
Internal Communication	Daily Briefings	80% important, 20% unimportant	50-50, sometimes it is important, sometimes it isn't	Important to engage with the team	Important	50-50, sometimes it is important, sometimes it isn't
	Group Meetings	It is important to share	Informative	Can unite the perception of serving	Adding more information	Helps in solving problems

		experiences and perceptions equally				
	Notice Boards	Less attractive (eye-catching) and less updated information	Less attractive (eye-catching) and less updated information	Less informative compared to WA group.	The location is less strategic and the information is not updated	Less attractive (eye-catching) and less updated information
	Logbooks	Important as supervision for data security	Very important in helping to control the entry and exit of employees	Important for securing information data	Important for audit data	Important for audit data
Training Programs	Orientation Program	Senior CSOs were helpful	Senior CSOswere helpful and informative	Senior CSOs helped by providing information on how to work more efficiently	Senior CSOs helped by providing information on how to work correctly	Senior CSOs helped in directing and educating
	Development Course	Training is still basic, less updated because the real case in the work field is even more complex. E-learning is less important	Training is very helpful in forming and applying soft skills needed and when doingworks. E-learning is less important	Training materials are very complete and help with assignments in work, while e-learning is important in helping CSOs to update their knowledge	Knowledge from training is less detailed than in reality, while e-learning is less important	Training is still very basic and e-learning is not very important
Work Environment	Relationship with Colleagues and Leaders	Only close to certain friends who have similar personalities	Close to almost all other employees	Just feel close to half of the employees	Feeling close to everyone but closer to friends who work with the same job desks	Professional closeness as a teamwork, but no personal closeness
	Remuneration Schemes	Overtime payments received are not fair compared to the sacrifices given	Not satisfied with the overtime payment received,but do not want to complain about it	Overtime payment is fair compared to the welfare of other companys' employees	Overtime payment is fair compared to the welfare of other companys' employees	Overtime payment is fair compared to the welfare of other companys' employees
	Perceived Autonomy	Given the freedom to work without supervision	Given the freedom to work without supervision	The freedom to work without supervision is given but there is still responsibility and final	The freedom to work without supervision is given but there is still responsibility and final	Given the freedom to work without supervision

					supervision	supervision	
Personal Variables	Age	Age differences affect communication	Age differences affect communication	Age differences affect communication	Age differences affect communication	Age differences really affect communication
	Educational Background	Educational background differences in have a great influence on the understanding of BCA's brand	Differences in educational background do not affect the understanding of BCA's brand	Differences in educational background do not really affect the understanding of BCA's brand	Differences in educational background do not affect the understanding of BCA's brand	Differences in educational background affect understanding and work methods
	Length of Service	The longer the length of service experiences, the higher the confidence when serving customers	The longer the length of service experiences, the higher the confidence when serving customers	Length of service experiences do not really affect the confidence when serving customers	The longer the length of service experiences, the higher the confidence when serving customers	The longer the length of service experiences, the higher the confidence when serving customers
Expected Outcomes	Brand Identification	• Feel proud of messages regarding the brand • Feeling personal success contributes to the success of company • Dont feel for having emotional belonging to the brand • Feel proud when someone praises the brand .	• Feeling quite proud of the messages regarding the brand • Feels that brand success also as personal success • Having emotional belonging since able to explain brand to customers • Feel proud when someone praises the brand	Feel neutral with messages regarding the brand • Take part in contributing to brand success as personal success Have emotional belonging to the brand and able to explain brand to customers Feel proud when someone praises the brand	• Feel neutral with messages regarding the brand • Don't feel brand success as personal success • Dont feel for having emotional belonging to the brand • Don't feel proud when someone praises the brand	• Feel neutral with messages regarding the brand • Take part in contributing to brand success as personal success • Dont feel for having emotional belonging to the brand • Feel proud when someone praises the brand
	Brand Commitment	Commitment to the brand increases along with knowledge increasement, have an emotional bound	Commitment to the brand increases along with knowledge increasement, but not emotionallybound	Commitment to the brand increases because of the appreciation, but not emotionallybound	Commitment to the brand increases along with knowledge increasement, but not emotionallybound	Commitment to the brand has nothing to do with knowledge, nor is it emotionally tied to the brand
	Brand Loyalty	Don't want to spend the	Don't want to spend the rest	Don't want to spend the rest	Don't want to spend the rest	Don't want to spend the

		rest of career in BCA and don't want to stay until retirement age	of career in BCA and don't want to stay until retirement age	of career in BCA, but don't refuse to stay until retirement age	of career in BCA and don't want to stay until retirement age	rest of career in BCA and don't want to stay until retirement age
	Brand Performance	70% of the services given are in accordance with the standards, have fulfilled all job responsibilities, and have served all customer requests quite well without violating the procedure	The services given are in accordance with company standards, have fulfilled all job responsibilities on target, and the services provided to customers have exceeded customer expectation without breaking the procedure	Services provided have not been consistent with company standards, have fulfilled all jobresponsibilities as targeted, and provided services to all customer requests without violating procedures	The services provided are in accordance with company standards, have fulfilled all job responsibilities as targeted, have provided services to all customer requests	The services provided are in accordance with company standards, but have not yet fulfilledall job responsibilities as targeted, and have tried to provide services to all customer requests without violating procedures

Source: Researcher's Data

4.1.1 Internal Communication

Statements form interviewees about daily briefings are mostly important and necessary, although Interviewee 1, 2 and 5 said that sometimes it is not. Besides daily briefings, the team also use weekly group meetings as their tool for internal communication. At this point, all interviewees agree that weekly group meeting is very important, informative, and can unite their perception for giving the best service. Meanwhile, for notice boards, all of the informants confess that they almost never read it. The reasons are varies, including because of its non-strategic position where everyone can see it, the information is not up-to-date, and because of its non-eye-catching view. Unlike notice board, logbooks and registers are things that they regularly filled in. All of informants understand the use of logbooks and registers as the media of internal communication, because it can record who accessed restricted rooms or for securing data information.

Based on the observation, daily briefings were conducted every day regularly, but Duty Officer (DO CSO) and Back Office (BO CSO) always didn't have a chance to join. It is because they always very busy doing their jobs and doing work preparations since before the briefing started after morning greeting when the bank opened. Sometimes they missed the latest information and policies because they passed morning briefings.

Observation on group meetings and/or role-play also was no being implemented regularly, because the members and supervisors was tend to prioritize other things such as decorating the banking hall for Chinese New Year or doing their individual jobs done. Furthermore, notice board and newsletters also had never been checked or read. However, the team and supervisors were regularly filled logbooks and registers and checking them thoroughly at the end of the day.

4.1.2 Training Program

All interviewees are all agreed that both supervisors and seniors were very helpful during orientation programs. Supervisors used to help them by telling the right policies and seniors give information of how to work effectively. Meanwhile for development course such as e-learning provided by the company, four interviewees agreed that it is less important and only interviewee 3 stated that it is necessary. Mostly of them said that BCA's e-learning is not up-to-date or not supporting the real event in daily work field, or not every members has a concern to get knowledge form e-learning.

Based on the observation, on Thursday (24th January 2019) there was a new member of CSO who had OJT Orientation for the next two weeks. All of the members including supervisors were very welcome, helped her to understand the workflow in CSO, and answer her questions. The team seemed very pleased that the main office had sent them a new member since they really need to improve quantities and qualities of CSO.

On the other hand, eventhough e-learning had been scheduled in every Monday, but none of the members doing e-learning for the whole observation week. Whether in operational hours or after work, they used to be very busy with their own job desks and doing other things. Some used to have sudden meeting with other units, while others were helping each other finishing their work in order to go home in time.

4.1.3 Work Environment

When it comes to relationship with colleagues and leaders, almost all interviewees said that they are engaged with one another as officemates. However, only a few that have special closeness because of their similar personalities and the same job desks. For the statement of remuneration schemes, interviewees felt that they had been paid well, but two of them didn't feel the same. For example, interviewee 1 and 2 didn't satisfy with the scheme, otherwise interviewee 3, 4, and 5 felt satisfied enough. For the next statement about perceived autonomy, all interviewees agreed that supervisors were giving a free will to do their job without being supervised. Although they are in a low supervision, the end result of their jobs still need to be approved.

Based on the observation, team engagement activities reflected through almost every day in after-operational hour activities, such as when the team was decorating for Chinese New Year. Other examples are when they were having conversation or jokes in the middle of completing their jobs, helping others with their jobs even if it was not theirs, sharing foods, and having a small birthday party for one of its member. Although some interviewees didn't agree with remuneration scheme, but at the pay date (25th January 2018), no one had a protest and tend to accept their salary or incentives. Meanwhile, almost every day in a week, CSO had an allowance to visit customers in operational hours all day long, without any obligation to open a counter in the office.

4.1.4 Personal Variables

All interviewees agreed that age differences affect the way they communicate to each other. Between the team members there were a very huge gap of age (excluding supervisors). They thought that the way they communicate to the youngers must be more specific and detail, but not to the elders. Different with age, educational background statements seemed to be varied from one interviewees to others. One said that it affects the way they behave and work. The other said that BCA had chosen the best no matter what educational background that they had because at the end the company provided trainings that would make them equal in understanding the brand. For the length of services, almost all the interviewees thought that the longer they had worked, the more they felt confident serving people. All of them had been working as a customer service for above two years, and along with that they had learnt to understand the brand every day in order to add more solutions to customers rather than just to give regular services.

Based on the observation, there was a big gap of ages in CSO, starting from the youngest (17 y.o.) to the oldest (31 y.o.). Although the gap is very significant, both the elders as seniors and the youngers as juniors communicate with respect and understand their position in the team, so that the age gap seemed to be disappeared. High school and bachelor degrees graduates both responsible for their job desks and involved actively in enriching their knowledge for the company's brand to their seniors, even when they have to ask form a high school graduates. Seniors who had high experiences in serving different customers always offering others solutions rather than regular services because they knew very well the brand.

4.1.5 Expected Outcomes
4.1.5.1 Brand Identification

Interviewees statements about brand identifications tend to be varies. Interviewee 2 said that he felt proud of brand messages or when people praises the brand and contributed to the success of the company, and had emotional belonging in it. In spite of it, interviewee 4 seemed to have no identification at all to the brand. She felt neutral to the brand messages, don't feel proud of the company's success stories or when people praise the brand and didn't have emotional belonging to the brand.

Based on the observation, brand identification can be represented as delivering brand knowledge had been implemented well. They were motivated to deliver their knowledge about the brand and giving solutions to every customers' problems. Although may be some of the members felt neutral about brand identification, but they still give their best to deliver their product knowledge to customers.

4.1.5.2 Brand Commitment

Four interviewees' stated they were not emotionally committed to the brand. Even interviewee 5 said that commitment has nothing to do with her emotion towards the brand, eventhough she had spent years

working in the company as CSO. Based on the observation, the implementation of brand commitment could be seen when the CSO members were committed to use training skills for their daily works. When CSOs explain the brand products they used to use CSO toolkits in the computer and CSO Duty Officer (DO) use DO's tab to explain the brand to customers who were still in queues. Using toolkits instead of words only to explain products showed their commitment for using training skills for their daily works.

4.1.5.3 Brand Loyalty
Surprisingly, although all interviewees are permanent employees, they didn't want to spend the rest of their career as a banker in BCA and still looking for other better chances out there. All of them had dreams to be independent entrepreneur, or even because they thought that the company itself had not showed its loyalty to employees.

Based on the observation, the implementation of brand loyalty could be seen when the team was able and competent to deliver brand promise. In this case was, for instance, CSOs who worked as CS Solusi succeeded in fulfilling their promise to handle internet banking complaints from companies in time. It indicated that they were trying to actualize and competent enough to deliver company's brand promise to satisfy the need of customers. As their knowledge grew and became experts of many cases in services, it could improve their intention to be loyal to the company.

4.1.5.4 Brand Performance
At the end of interview, interviewees' answers were varied on how they felt about delivering company's services standards performance. They thought service performances and job responsibilities were hard and sometimes they didn't have confidence if they had served perfect performances and achieved job desks targets. However, they all agreed that they provided services to all customer requests so hard without violating procedures.

Based on the observation, adding more valuable services for service improvement was the best indicator for brand performance. For instance, when a CSO was doing regular transaction, CSO and customers usually had conversation. In that time, CSO started to asses and evaluate what customers needed and offering other solutions such as offering bank assurance (AIA). For so many times, CSO also offers BCA M-Banking everytime customers opening a new account, in order to make their transaction easier through mobile phones without going to ATM.

4.2 Analysis
Internal branding process is as important as external branding. Specifically for CSO, brand knowledge is a must, because they are the first place where customers will ask questions and believe in. Along with the process of internal branding, there are many factors which can affect its branding output. They are internal communications, training programs, work environment and personal variables. The company must continue to maintain them, in order for internal branding running smoothly. CSOs that have deep knowledge on the company's brand will be able to provide solutions and resolve problems, and at the end, be able to create a good image to not only customers but also oher stakeholders as well.

Related to the interviews, observations and theory, internal communication in this group members appears to be inconsistent and it affects to the performance of their attitudes towards the brand. Not everyone can have the same chance to obtain information and being heard for their ideas to support the team performance. If this condition continues, some may experience or feel that they are just a tool to get the job done or suffering of lack of team spirit. Meanwhile, during OJT or in in-class training, the team has a full support to improve its members' knowledge, skills, abilities, attitudes, behaviour, and/or motivation in work. Supervisors give examples and senior CSOs follow them to help new members in the team. However, since there are many activities and jobs to be done in the group, e-learning sometimes can be forgotten by the supervisors and CSOs. Whereas, e-learnings are one of BCA's systematic program designed to improve employees' quality to achieve the best brand performance. Unfortunately, the team seemed to violate the e-learning schedule without knowing the purpose of it. If this condition continues, it might affect the improvement of individual and group competence performance to achieve company goals.

There were no doubts about the team's engagement from one to other peers and leaders since they had been through many events and occasions. Perceived autonomy for doing their job independently with low supervisions also has been conducted well and smoothly, as long as CSOs can give the best result at the end of the day. The only problem is when it comes to salary, incentives, or bonus because when the company limit it, seems like the company doesn't appreciate its employees. It obviously will affects directly to employees' satisfaction towards the workplace and internal branding itself will be unsuccessful if the work environment is not conducive. Every member inside of CSO is a unique individual. They come from different background of education, age, ethnics, sex and that past experiences. These personal variables make everyone communicate to customers differently, but still in line with company's brand and policies.

Related to the interviews, observations, and theory, only one from five interviewees felt perfectly identify the brand. It is very unfortunate, since the length of service classified them as seniors in CSO doesn't guarantee that they identify themselves as part of the brand. When employees have less brand identification, there are big possibilities of company's identity will be less stable. The failure of internal brand identification can affect the stabilization core values of the company to customers.

Interview result shows that only one from five interviewees wants to commit with the company, although from observation their behaviour showed they were committed to the brand by applying training skills for daily works. Eventually, when they were asked about commitment, only one that felt committed to the brand. The lack of brand commitment indicates that the company itself may failed to deliver perceived business support and reward systems.

Moreover, the interviews result shows that even when someone has become a permanent employee in BCA, doesn't mean he/she is loyal to the brand. There are some factors that has to be fulfilled by the company in order to make employees loyal. If the company and employees fail to negotiate and decide how much loyalty is appropriate, they don't mind to leave the company to pursue other careers. Moreover, eventhough they didn't loyal to the company, they can cover their feelings perfectly and still be able to do their daily jobs professionally. The fact is that competencies in real job doesn't get along or have no connection at all to brand loyalty. If this loyalty issue continuous, its absence of loyalty directly affects CSO's service productivity.

Employees thought that they had given the best brand performances without violating company's policies no matter how difficult the situation or customers' behaviors were. They always tried to act professional and give the best services and adding more solutions, eventhough sometimes customers expected better. This is the condition where company needs to create conditions by which their employees can give the best services. CSOs are in the center that can drive the company to be better or worse. Therefore, they need to be appreciated by the company and managers/supervisors for what they have done to create friendly environment, and trained regularly so that their performances are aligned with organization's strategic business goals and objectives. If performers (in this case, CSOs) cannot execute brand performance, services to customers will be negatively affected.

As the conclusion of interviews, observations, and theory, CSOs in general have understood BCA as a brand. Some juniors may still learn to adapt, but seniors always try to help and at the same time, try to upgrade knowledge about company's branding. Every CSO has a unique way of working and different ways of communicating. However, they continue to serve customers in accordance with the standards set by the company. However, this does not guarantee that the output of the branding they are currently doing is as expected. In the end, the internal branding relationship that starts from brand identification, then becomes a brand commitment that lead to brand loyalty and generating brand performance does not apply in this study.

V.   CONCLUSION

From the results of research on the analysis of internal branding outcomes process from Customer Service Officers at BCA KCU Bekasi, they can be concluded as follows:

1. The process of internal branding mechanisms in BCA at frontliners, specifically CSO unit is inconsistent due to the fact that some of the members usually don't join morning briefing, violate group meetings schedules, don't read information at notice board, underestimate the use of e-learning. Actually, every member understands that it is not good to serve customers when they don't provide themselves with branding knowledge. That is why they are very enthusiast to join every sharing product session. Nevertheless, the members who do not involved in internal branding process always be the last person to know about the latest information

2. Other factors that influence the company's internal branding mechanisms and influence on employees' internal branding outcomes delivery are work environment and personal variables. Age and education gap differences are real, but the team understand how to communicate effectively well, appreciate, and respect each member. Seniors don't mind to share their experiences and knowledge, while juniors are very enthusiast to learn new things. This condition makes a supportive and pleasant work environment in the team.

3. Internal branding outcomes results (brand identification, commitment, loyalty and performance) from CSO KCU Bekasi are varies. Being a permanent employees doesn't guarantee that he/she has a better identification to the brand. Sometimes they also questioned their commitment to the company and clearly stated that they are not loyal to the brand. However, in the daily job they still work professionally to give the best brand performances to other units or to customers.

Suggestions for similar research can also be done by focusing on the following:

1. Assessing what factors influence the low brand identification and brand loyalty on permanent employees. The lack of understanding of brand identification and loyalty should not happen to permanent employees considering they are few of selected people who are considered qualified, can

work for a long time, be loyal to the company, and be able to bring the company better in the future

2. Looking for a solution to the problem of weak internal branding processes, especially for brand loyalty. This is based on the fact that many permanent CSO employees resigned long before their retirement age. Some of them even moved to work in other companies.

3. Using mix-method method, so that the results of the research are more detailed and the results can be generalized

In accordance with the limitations of the research, the suggestions for practical recommendation can be given by researchers include:

1. PT Bank Central Asia Tbk, (BCA) can improve internal branding within frontline employees since they are the first to engage as the representative of the company to customers and directly has a big effect to the future of the company

2. Managers and supervisors supervised the activities of their CSOs, communicate with the team how to make the internal branding process run smoothly without violating the schedules agreed.

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