

**CHAPTER EIGHT: INTERPRETIVE INTERVIEW WITH SENIOR
EXECUTIVES OF THE THREE LARGEST BANKS
IN THE NIGERIAN BANKING INDUSTRY**

8.1 Introduction

The outcome of the critical hermeneutic analysis of corporate advertisements in the previous chapter support the argument that the meaning of corporate identity in the Nigeria's banking industry was constructed as generic, distinctive, innovative and transformative corporate personalities in the 1970 to 1986; 1986 to 1994 and 1994 to 2005 periods. The ways that the three largest banks in Nigeria construct the meaning of corporate identity during these periods are addressed again in this chapter through the adoption of interpretive interviews with senior managers responsible for corporate communications, corporate banking, private banking, banking operations, human capital management and corporate planning at the headquarters of the three largest banks in Nigeria. This chapter, which constitutes the second phase of this study, is pursued once again in conformity with the schema (see diagram 6.1) in chapter six.

This phase began by the researcher contacting the three largest banking institutions in Nigeria (i.e. First Bank of Nigeria Plc; Union Bank of Nigeria Plc; UBA Plc). These banks were chosen for the second phase of this study because the corporate advertisements that were interpreted in the first phase of this research belong to them. Hence, it would be interesting to see how these banks (represented by their senior management executives) interpret these corporate advertisements.

It is difficult to gain access into top national firms for research purpose. However, the industry contacts, which the researcher developed over a 7-year period in consulting, made access into these financial institutions achievable. The author contacted former colleagues in the branding industry. These executives, many of whom work for agencies that consult for key operators in the banking industry introduced the researcher to senior executives at the headquarters of the banks under investigation.

8.2 The sample

A total of 16 senior management executives working in the corporate communications departments as well as in other important departments located at the headquarters of the 3 largest banks in the Nigerian financial services industry (i.e. First Bank of Nigeria Plc; Union Bank of Nigeria Plc; UBA Plc) were interviewed. Of the 16 executives interviewed, three were Assistant General Managers responsible for corporate communications; thirteen were Principal Managers, Assistant General Managers, Deputy General Managers and Executive Directors in charge of various departments including Corporate Banking, Private Banking, Banking Operations, Human Capital Management and Corporate Planning. Specifically six executives from Financial Control, Domestic Banking Operations, Corporate Communications, Service Quality Management, Business Development and Public Sector Groups, departments and units were interviewed at First Bank of Nigeria Plc. In addition, five senior executives representing Corporate Resources, Banking Operations, Corporate Communications, International Banking Operations, Risk Management and Control departments and units were equally interviewed at Union Bank of Nigeria Plc. Similarly five executives responsible for Investment Banking, Global Banking,

Strategic Corporate Communications, Customer Relationships and Electronic and Transaction Banking were interviewed at UBA Plc. Please see table 8.1 below.

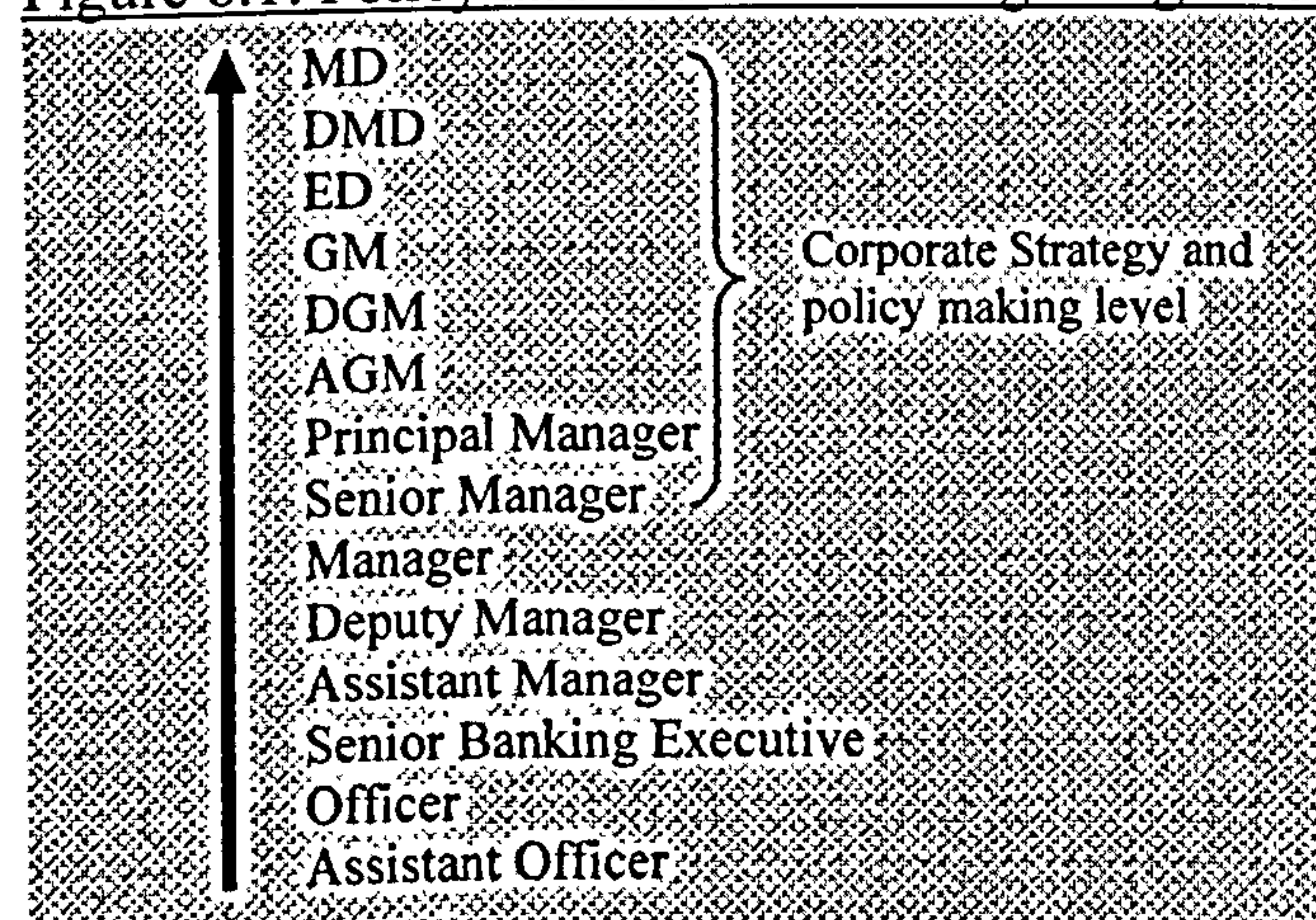
Table 8.1: Number of interviewees and their designation

Financial institution	No of interviewees	Designation of interviewees
First Bank of Nigeria Plc	6	Senior Manager (Financial Control) Senior Manager (Domestic Banking Operations) Assistant General Manager (Corporate communications) Assistant General Manager (Service Quality Management) Deputy General Manager (Business Development) Principal Manager (Public Sector Group)
Union Bank of Nigeria Plc	5	Senior Manager (Corporate Resources) Assistant General Manager (Operations, Up country-south) Deputy General Manager (Corporate Affairs) Executive Director (Corporate and International Banking) Principal Manager (Risk Management & Control)
United Bank of Africa (UBA) Plc	5	Executive Director (Investment Banking and Asset Management) Senior Manager (Global Banking Directorate) Assistant General Manager (Strategic Corporate communications) Assistant General Manager (Customer Relationships) Deputy General Manager (Electronic and Transaction Banking)

Source: developed by author

The views of senior management executives (in relation to the issue under investigation) were sought because they are responsible for policy, planning, strategy and decision making (see Figure 8.1) in all the departments in these banks.

Figure 8.1: Policy and decision making designations in the Nigerian banking industry



Source: developed by author

In addition, the views of these executives (especially those carrying out non-corporate communication functions) were sought because it is recognised that the production and development of a corporate campaign cannot be successfully accomplished without inputs from other departments. The production of a corporate advertising campaign is often achieved by corporate communications managers working in collaboration with other senior management executives in other departments.

8.2.1 Use of advertising briefs

Given that the corporate advertisements that were adopted as the unit of analysis (in this study) were produced long before many of the interviewees were employed, the researcher encouraged the senior executives or interviewees to use the advertising briefs that were issued to the advertising agencies that produced the advertisements that were adopted. Usually, advertising briefs, which is an agreement between a client and an advertising agency in relation to the objective of an advertising campaign (Hackley, 2000) gives a comprehensive insight into important issues such as the personality of the bank, its target audience, key message, appeal to be deployed as well as the media and media vehicles that will be used in presenting the message to target audience (Hackley, 2000). The use of the advertising brief (in this research) was to help the respondent in understanding the advertisements, what the objective of the advertisements were and why the banks wanted to achieve these objectives. By understanding the objectives, target audience, medium, appeal of the campaign, the interviewees are placed in a better positioned to interpret the advertisements.

8.2.1.1 Problem arising from the use advertising briefs

Although the advertising briefs were useful in helping the interviewees to interpret the signs and cues in the corporate advertisements, it however led to a high degree of uniformity in the interpretive responses generated from the interviewees. The uniform interpretations developed from the interpretive interviews resulted from the desire by all the respondents to deconstruct the signs in the advertisements based on the advertising briefs issued by the directorates of corporate communications without recourse to their own personal interpretations of what the signs constructed in the advertisements mean.

One of the interviewees (while confiding in the researcher) argued that the uniform interpretations generated from the interviews resulted from the directive by his corporate communication director to adhere strictly to the corporate advertising briefs as the only tool for answering all questions posed. As the researcher later discovered, this was the case in the other two banks being investigated in this study. In a clear and unequivocal manner, the corporate communications directors of the three banks advised interviewees that no personal views shall be injected into the interpretation of the corporate advertisements – and that any personal interpretation no matter how good it may look on the banks shall not be incorporated into the interpretations. The corporate communications directors advised further that all interpretations made during the interviews must be grounded solely upon the information in the briefs issued by the directorates of corporate communications. This was the case in all the three banks.

Whilst the directive given by the corporate communication directors were useful in assisting in constructing a uniform corporate identity, it is however disadvantageous to this study as it prevented the respondents from tapping into their personal understanding of the personality of their banks as an important basis for interpreting the cues constructed in the corporate advertisements. It is conceivable that if the respondents were given the freewill to interpret the cues based on their own personal experiences, non uniform interpretations may have been generated from the interviews. Now, given this challenge, it therefore becomes imperative to commission another study that would aim to examine how senior executives within these banks can use their understanding of the personality of these banks as a means of interpreting the banks' corporate advertisements.

8.3 Method of analysis

8.3.1 Meaning interpretation method of analysis

The meaning interpretation method draws from the hermeneutic philosophy. Under this method, the researcher goes beyond what is said by the interviewees to work out structures and relations of meaning not immediately apparent in the text. In order to do this, the researcher maintained a certain distance from the responses made by the interviewees by applying a methodical or theoretical stance, recontextualising these comments or responses within a defined conceptual context (Kvale, 1996).

8.4 Interview schedule

This interview schedule aims to provide a mechanism that will enhance the actualisation of the schema (see diagram 5.1) put forward in chapter 5. It is also to provide answers to the question raised in the first and third chapters of this thesis. Thus, this interview schedule is organised around the schema in chapter 5 and a discussion of the question under investigation in this thesis. In order to achieve this objective therefore, managers were asked to interpret signs and cues (i.e. pictures, corporate signature, body copy including headlines, riders, and actual words) in the same corporate advertising texts that were deconstructed in the previous chapter. The interpretation of the advertisements is achieved by probing interviewees to gain insight into the messages and the meanings of the messages that is being conveyed by these banks through these signs. Thus, responses to questions, which attempt to uncover the meanings of these signs, will be analysed. Importantly, the questions focus on the meaning of the entire texts; meaning of the pictures in the advertisements; meaning of the body copies (i.e. headlines, sub-headlines, printed words) and the meaning of signatures printed on the corporate advertisements.

Specifically, interviewees were encouraged to interpret the advertisements in relation to 1-what comes to mind when they were first confronted with the advertisements; 2-messages and meaning of messages being conveyed through the pictures in the advertisements; 3-messages and meaning of messages being expressed through the body copies (i.e. headlines, sub-headlines, printed words) in the advertisements and 4-

messages and the meaning of messages being expressed through the corporate signatures that appear on the corporate advertisements.

Issues relating to pictures, body copies and signature were put under interviewee interpretive scrutiny because they constitute the message dissemination centres within a corporate advertising text. As Wells et al (1995) points out in their work, messages are constructed in print advertisements through headlines (including main headlines and riders/kickers); images (i.e. pictures or cartoons) body copy (i.e. the written words) and a sign (logo), which identifies the sponsor or sponsors of the advertisement.

Consequently, an analysis on interviewees' interpretation of the messages conveyed through these advertisements will dominate this schedule. Hopefully, the outcome of this analysis will provide insight into how the meaning of corporate identity was constructed by the three largest banks in the banking industry between 1970 and 2005.

8.5 Interview schedule findings

As stated above, this chapter aims to address the question raised in the first and third chapters of this thesis using the schema put forward in chapters four and six. One method that could be adopted in this chapter would be to analyse each interviewees' interpretations of the corporate advertisements deconstructed in chapter seven individually. This method however would be laborious. The method adopted in the analysis of interviewees' interpretations of the corporate advertisements will draw upon the findings from each stage of the interview schedule. Thus, paragraph 8.5.1

will address empirical findings relating to interviewees' interpretation of corporate advertisements syndicated in the Nigerian national press by the three largest banks in Nigeria (i.e. First Bank of Nigeria Plc; Union Bank of Nigeria Plc; UBA Plc) between 1970 and 1986. Paragraph 8.5.2 will address the same objective by laying emphasis on interviewees' interpretation of corporate advertisements published by the three largest banks in Nigeria between 1986 and 1994. The same exercise will be carried out in paragraph 8.5.3. This paragraph will analyse interviewees' interpretation of the advertisements published by the same banks between 1994 and 2005. Paragraph 8.6 will then make a summary of the arguments adopted in terms of the research question in the context of the schema that was presented in chapters four and six. In each paragraph, opportunity will be taken to draw upon statements given by the corporate communications managers of the three largest banks in Nigeria.

In the process of carrying out various phases of interpretive interviews, four patterns characterising how the three largest banks in the banking industry constructed the meaning of corporate identity started to emerge. These include (1) generic corporate personality, (2) distinctive corporate personality, (3) transformative corporate personality and (4) innovative corporate personality. Particular attention was paid to how the interviewees' basic assumptions, concepts and themes relate to the banks.

8.5.1 Interpretation of corporate advertisements, 1970-1986

This section draws upon findings from interviewees' interpretation of corporate advertisements published by the three largest banks (i.e. First Bank Plc; Union Bank Plc; UBA Plc) in Nigeria between 1970 and 1986. These corporate advertisements

(please see figures 8.3, 8.4 and 8.5 below for details) are entitled “Standard Bank. First in Nigeria. Your Partners in Progress”; “Barclays in Nigeria”; and “United Bank for Africa Limited”. These analyses are presented in the paragraphs below.

8.5.1.1 Analysis of interviewee interpretation of “Standard Bank. First in Nigeria. Your Partners in Progress” corporate advertisement

8.5.1.1.1 The things that came to mind when confronted with this advertisement

All the 6 executives interviewed at First Bank of Nigeria Plc headquarters shared the view that when confronted with “Standard Bank. First in Nigeria. Your Partners in Progress” corporate advertisement (see Figure 8.3), the financial support services provided by First Bank of Nigeria Plc to aid and assist customers and businesses operating in agriculture, industry and commerce comes to mind.

All the six executives opine that First Bank is a leader in the provision of financial services to businesses in most sectors of the economy and therefore it was natural for the bank to express its support for these sectors in the advertisement. In addition, all the interviewees are of the opinion that the advertisement gives insight into the history and prime position of First Bank of Nigeria Plc as the first financial services institution ever to be established in Nigeria. In the words of one of these interviewees:

“When confronted with this advertisement, two things come to mind. The first has to do with the presence of First Bank and its prime position as the first financial

institution ever to be established in Nigeria. Second, the advertisement provides information about the top quality services rendered by our bank in the aid of businesses in the key sectors of the Nigerian economy. It tells you that we are a financial institution at the forefront of the provision of first class financial services. It tells you we are a first class financial institution that promotes small, medium, large scale businesses in industry, agriculture and commerce.”

In corroboration of this view, another senior executive noted that:

“The first time I saw this advertisement, I thought that our bank tried to provide information about its history and its resolve to assist farmers, builders and businessmen engaged in commercial business activities. In my opinion, the advertisement exhibits First Bank of Nigeria Plc’s ability and expertise to provide financial assistance to businesses in a variety of sectors throughout the country.”

The interviewees’ interpretation of what came to mind when confronted (for the first time) by First Bank’s corporate advertisement indicates an attempt by First Bank to position itself as a bank that provides comprehensive banking services as well as a bank with the richest history of providing these services in this industry. In short, the

interpretation given to this advertisement by the interviewees is reflective of the notion of “what the firm does” (Topalian, 1984; Melewar, 2003) and “where does the company come from” (Melewar, 2003). These issues (i.e. “what the firm does” and “where does the company come from”) have been described in Abratt’s (1989) work as an embodiment of corporate personality.

Figure 8.2: Standard Bank Ltd’s (now First Bank Plc) corporate advertisement

Page 10, Daily Times, Tuesday, January 4, 1977

Standard Bank. First in Nigeria. Your Partners in Progress.

83 years ago, we were the first commercial bank to open in Nigeria. Today we offer comprehensive banking services at 99 branches throughout Nigeria and as an associate member of Standard Chartered Bank Group, we offer direct access to 1,500 offices in more than 60 countries.

So if you're doing business or planning to, let the Standard's deeper experience in industry, commerce and agriculture, and greater national and international coverage work for you.

Standard Bank
Standard Bank Nigeria Limited
Unity House, 37 Marina, P.O. Box 5216, Lagos.
Telephone: 27312, 27313, 50477

Associate Member of the Standard Chartered Bank Group

Source: Daily Times, Tuesday, January 4, 1977, p. 10

8.5.1.1.2 The meaning of the message conveyed through pictures

All of the six interviewees contend that the pictures in the corporate advertisements are representative of the aid and financial assistances given to the key sectors of the Nigerian economy. All the interviewees opine that the pictures symbolise the desire by First Bank of Nigeria Plc to aid businesses and initiatives in the industrial, commercial and agricultural sectors, which make up the real sectors of the Nigerian economy. In addition, most of the interviewees hold the view that the pictures demonstrates First Bank's activities, aspirations and desire to provide financial services that help businesses grow. This view is fully reflected in the interpretation of a senior executive who opined that:

“The pictures give a representation of our bank's support for all businesses across the real sectors of the economy. For instance, the picture of a man in the farmer is a representation of our bank's financial aid to the agriculture sector. The picture of the engineer in the construction site provides an inkling of how we have been at the forefront of promoting businesses operating in the building and construction industry. The picture of the man in suit is a reflection of how First Bank of Nigeria Plc has promoted businessmen and women in the commercial and services sectors of the economy.”

The unanimous view that the pictures exemplify First Bank's resolve to aid and provide financial assistances to businesses and other key operators in the real sectors of the Nigerian economy (industry, commerce and agriculture) is indicative of what the firm does (Topalian, 1984) and a reflection of a firm's personality (Abratt, 1989).

8.5.1.1.3 Meaning of the message conveyed via body copies

The body copy or text in the "Standard Bank. First in Nigeria. Your Partners in Progress" corporate advertisement was viewed by all the six interviewees from a number of perspectives. Specifically, the interviewees opined that the text expressed the history and reputation of the bank, the type of banking services it provides and the distribution of its banking services to customers throughout the country. In addition, most of the interviewees interpreted part of the text as a representation of First Bank links to international banking institutions as well as its knowledge and experience in the financing of businesses operating in industry, commerce and agriculture. One of the interviewees interpreted the body copy of First Bank's corporate thus:

"The text in the advertisement tells our customers that we have been in Nigeria for a long period of time and this expresses our reputation in terms of performance and reliability. The text also tells our customers that we offer all types of banking services including current account, savings account, opening of letters of credit and so on. The text also informs our customers that we are a local bank located all over the country and that we

are connected to many international banks all over the world. Finally, the text in this advertisement makes the point that we are highly knowledgeable in the financing of businesses various sectors of the Nigerian economy including industry, commerce and agriculture.”

In a nutshell, issues such as corporate history (Melewar, 2003); provision of comprehensive banking services or what the firm does (Topalian, 1984); location of business (Melewar, 2003); links to international banking institutions; knowledge and experience in the financing of businesses operating in industry, commerce and agriculture (all which were generated from interviewee interpretations of the text in the corporate advertisement) is reflective of First Bank’s personality (Abratt, 1989).

8.5.1.1.4 Meaning of the message conveyed through the corporate signature

All of the six interviewees interpreted First Bank’s corporate signature (i.e. symbol, wordmark and contact details) printed on the “Standard Bank. First in Nigeria. Your Partners in Progress” corporate advertisement as an expression of the bank’s size, knowledge, intelligence and efficiency. For instance, First Bank’s corporate symbol, which is the large nimble black African elephant in motion, was interpreted by all the interviewees as First Bank’s positioning of itself as the biggest financial institution in Nigeria. This symbol was also interpreted as a representation of First Bank’s financial strength and ability to support businesses in the real sectors of the Nigerian economy. In addition, Standard Chartered Bank Group’s corporate symbol (a twine) was conceived a phenomenon implying the close relationship between First Bank Plc and

Standard Chartered Bank Group. Similarly, the word mark (i.e. Standard Bank), which incorporates the bank's name into a uniquely styled type font treatment was interpreted by all the interviewees as a reflection of First Bank's prime position as the first financial institution ever to be established in the Nigerian financial services industry. In the words of one of the senior executives that were interviewed:

“Our corporate symbol, which is an elephant in motion attests to the size of our bank. The elephant, which is the biggest living mammal on land positions our bank as the biggest financial institution in Nigeria. The moving elephant also denotes that we are not just the biggest financial institution but more importantly, it signifies that First Bank is agile, active, efficient, and strong. The size and strength of the bank is demonstrative of our ability to provide financial support services to businesses in all the sectors of the economy. The Standard Chartered's symbol expresses the close strategic relationship we have with this international banking institution. It indicates that we have access to international financial institutions and also that we are closely linked to them. Also our name implies that we hold a prime position in the banking industry. More importantly, our name signifies that we are the first financial institution that was established in Nigeria.”

The interpretations given to the corporate signature (i.e. the biggest financial institution in Nigeria; financial strength; ability to support businesses; close relationship between First Bank and Standard Chartered Bank Group; first financial institution to be established in the Nigerian financial services industry) is reflective of who or what the firm is (Gioia et al 2000; Topalian, 1984); core competence (Melewar, 2003); association (Dacin and Brown, 2002) and history (Melewar, 2003). These issues make-up and constitute First Bank's personality (Abratt, 1989).

8.5.1.1.5 Standard Bank (now First Bank Plc): an analysis of interviewees' interpretation of advertisement

The review of interviewees' interpretations from paragraph 8.5.1.1.1 to 8.5.1.1.4 indicates that the meaning of corporate identity was constructed by First Bank from several dimensions. A summary of these dimensions is presented in table 8.2.

Table 8.2: First Bank of Nigeria (FBN) Plc, 1970-1986

Bank	Interviewees	Questions	Interview responses	Response frequency
FBN	6	Things that came to mind when confronted with advertisement	Credit support for industry, commerce and agriculture Corporate history Prime position in banking industry	6 of 6 (100%) 6 of 6 (100%) 6 of 6 (100%)
		Meaning of the messages communicated through pictures	Credit support for industry, commerce and agriculture	6 of 6 (100%)
		Meaning of the messages conveyed via body copies	History and reputation of the bank Comprehensive banking services Nationwide branch network Links with international network of banks Knowledge and experience in the financing of businesses Credit support for industry, commerce and agriculture	6 of 6 (100%) 6 of 6 (100%) 6 of 6 (100%) 6 of 6 (100%) 6 of 6 (100%) 6 of 6 (100%)
		Meaning of the messages expressed through corporate signatures	Bank's size, knowledge, intelligence, strength and efficiency Credit support for industry, commerce and agriculture Prime position in industry Links with international network of banks	6 of 6 (100%) 6 of 6 (100%) 6 of 6 (100%) 6 of 6 (100%)

Source: developed by author

8.5.1.2 Analysis of interviewee interpretation of “Barclays in Nigeria” corporate advertisement

8.5.1.2.1 The things that came to mind when confronted with this advertisement

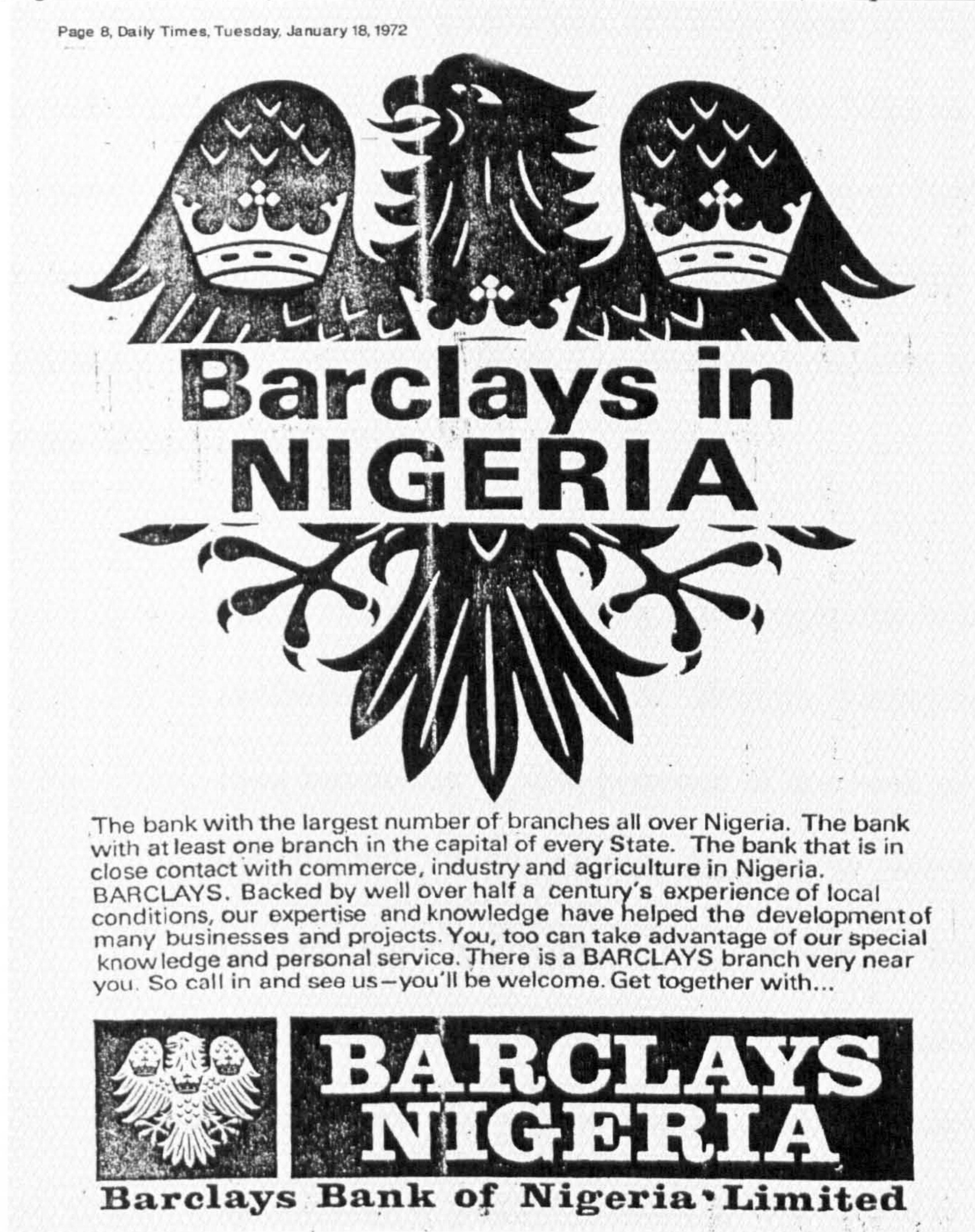
All of the five interviewees are of the view that when confronted with the “Barclays in Nigeria” corporate advertisement (see Figure 8.4), Union Bank Plc’s ability, speed, efficiency, business knowledge, history, quality of services came to mind. All the interviewees contend that Union Bank’s corporate symbol (a perching black African eagle), which is a powerful, intelligent and large bird expresses Union Bank Plc’s prime and leadership as a pioneering financial institution in the banking industry. In addition, the text of the body copy in the advertisement was mostly conceived as Union Bank’s positioning of itself as a reputable commercial bank offering comprehensive banking services to support the growth and development of businesses in industry, commerce, agriculture. In addition, most of the interviewees opined that the history of the bank (with regards to performance) came to mind when confronted (at first) with the advertisement. One of the interviewees who is an Assistant General Manager (Corporate Affairs) interpreted the corporate advertisement stating thus:

“A number of things came to my mind when I first saw this advertisement. First is that our bank developed this advertisement to position itself as financial institution that is strong, efficient, reliable and knowledgeable. For instance the use of the perching black eagle, which

symbolises the power, knowledge, presence and speed within our culture, equally exemplifies our personality. The black eagle is a representation of our financial strength and our ability to support a variety of business and capital projects in most industries. The eagle is a very intelligent and fast bird. It exemplifies our understanding of the Nigerian business environment and the speed with which we carry out our business. In addition, the history and reputation of the bank came to my mind at first glance.”

The interviewee interpretation of the “Barclays in Nigeria” corporate advertisement (i.e. strength; speed; efficiency; knowledge; corporate presence throughout the country) at first glance gives an illustration of who and what First Bank is (Gioia et al 2000; Topalian, 1984) as well as its unique ability (Melewar, 2003) in relation to the provision of fast, reliable and efficient banking services. For majority of the interviewees, the text (at first glance) gives insight into the nature of banking services provided by bank, which Topalian (1984) and Melewar (2003) theorised as what the bank does. In addition, the advertisement expresses the history (Melewar, 2003) of the bank. These characteristics define Union Bank’s personality (Abratt, 1989).

Figure 8.3: Barclays Bank Ltd's (now Union Bank Plc) corporate advertisement



Source: Daily Times, Tuesday, January 18, 1972, p. 8

8.5.1.2.2 The meaning of the message conveyed through Union Bank's corporate symbol

All the five interviewees avowed that Union Bank of Nigeria Plc's corporate symbol (a perching black eagle, found all over Nigeria) is evocative of the presence of the bank at various locations throughout the country. The interviewees contend that the

perching black eagle is a big, fast, powerful and intelligent bird symbolising size, speed and efficient services offered by Union Bank of Nigeria Plc. The symbol in the view of the interviewees is a reflection of Union Bank of Nigeria Plc's ability to provide financial support services to businesses in the Nigerian economy. Also the corporate symbol was interpreted as the sign of Union Bank's knowledge and understanding of the delivery of banking and financial services to businesses in the real sectors of the Nigerian economy. The interpretation given to this symbol by one of the executives summarises this point.

“As at the time our perching black eagle was in use, it symbolised speed, efficiency, strength, knowledge of local businesses and the presence of our bank all over the country. The eagle was designed to inform our customers and stakeholders that we were a fast and efficient financial institution. It was also meant to tell our customers that we had a strong financial muscle that can be used to support a variety of businesses in many sectors. You will agree that the eagle is a big and intelligent bird. The use of the eagle at that time was to present Union Bank as a large financial institution as well as a bank that understands how the Nigerian business environment operates.”

Interviewees' interpretation of the picture (i.e. the corporate symbol, which is a perching bird) as a signification of size, speed, efficiency, ability to provide financial

services, knowledge and presence can be described as a reflection of the bank's personality (Abratt, 1989). These characteristics are reflective of who and what the bank is (Gioia et al 2000; Topalian, 1984) and what the bank does (Melewar, 2003).

8.5.1.2.3 Meaning of the message conveyed via body copies

The five interviewees averred that the messages conveyed through the body copy exemplify the size of the bank and its presence at various locations throughout the country and the financial support services offered to customers. In addition, the interviewees observed that the messages imply Union Bank's corporate history, its experience and business knowledge. In the words of one of the interviewees:

“The text in the advertisement presents a variety of issues which tells a lot about important characteristics of our bank. For instance the reference to our bank as the financial institution with the largest number of branches distinguishes our bank from the rest. In addition, the reference to our branch network implies that we are a big financial institution with branches throughout the country. The reference to the proximity of the bank to industry, commerce and agriculture imply that Union Bank has been supporting firms operating the core productive sectors of the Nigerian economy. Reference to the half a century experience indicate that

we have robust history, reputation and experience in the Nigerian financial services market.”

These interpretations provide a synopsis of the nature of Union Bank of Nigeria’s corporate personality.

8.5.1.2.4 Meaning of the message conveyed through signatures

These are already discussed thoroughly under paragraph 8.5.1.2.2.

8.5.1.2.5 Barclays Bank (now Union Bank Plc): an analysis of interviewees’ interpretation of advertisement

The review of interviewees’ interpretations from paragraph 8.5.1.2.1 to 8.5.1.2.4 indicates that the meaning of corporate identity was constructed by Union Bank Plc from several dimensions. A summary of these dimensions is presented in table 8.3.

Table 8.3: Union Bank of Nigeria (UBN) Plc, 1970-1986

Bank	No of interviewees	Questions	Interviewee responses	Response frequency
UBN	5	Things that came to mind when confronted with advertisement	Ability, speed, efficiency, knowledge, history, service quality	5 of 5 (100%)
			Prime and leadership position in the banking industry	5 of 5 (100%)
			Corporate reputation	5 of 5 (100%)
			Comprehensive banking services	5 of 5 (100%)
			Credit support for industry, commerce, agriculture	5 of 5 (100%)
			Corporate history in relation to performance	5 of 5 (100%)
		Meaning of the messages communicated through pictures	Nationwide branch network	5 of 5 (100%)
			Size, speed and efficient services	5 of 5 (100%)
			Credit support for industry, commerce and agriculture	5 of 5 (100%)
			Knowledge and understanding of delivery of banking services	5 of 5 (100%)
		Meaning of the messages conveyed via body copies	Size of the bank	5 of 5 (100%)
			Nationwide branch network	5 of 5 (100%)
Credit support for industry, commerce, agriculture	5 of 5 (100%)			
Corporate history	5 of 5 (100%)			
Experience and business knowledge	5 of 5 (100%)			
Meaning of the messages expressed through corporate signatures	Nationwide branch network	5 of 5 (100%)		
	Size, speed and efficient services	5 of 5 (100%)		
	Credit support for industry, commerce and agriculture	5 of 5 (100%)		
	Knowledge and understanding of delivery of banking services	5 of 5 (100%)		

Source: developed by author

8.5.1.3 Analysis of interviewee interpretation of “United Bank for Africa Limited” corporate advertisement

8.5.1.3.1 The things that came to mind when confronted with this advertisement

The interviewees at the United Bank for Africa (UBA) Plc provided yet another insight into the meaning of corporate identity, especially what comes to mind when confronted with an advertisement. All the five interviewees at this bank are of the view that the thought of UBA as one of Nigeria’s leading financial institution comes to mind when confronted with the UBA corporate advertisement (see Figure 8.5). The view of a senior executive on this issue is presented in the excerpt below.

“When one sees this advertisement for the first time (especially in the first few seconds of being confronted with it) one thinks of UBA as a bank. It is also possible to think of this bank as one of Nigeria’s biggest financial services institution in the first few seconds of being confronted with this advertisement.”

Figure 8.4: United Bank for Africa (UBA) Ltd's corporate advertisement

Page 4 DAILY TIMES, Monday, October 12, 1970

ARE YOU A MANUFACTURER ?

We consider our area suitable for Sales/Distribution of your products. Make it a date to call for inspection of our premises today or Phone 34053 for an appointment.


SELLMORE ENTERPRISES COMPANY
36 Abeokuta Motor Road, Agege.

We have been able to stop water-leakage for numerous clients.

We can do the same for you, why not contact us today for bituminous felt roofing and waterproofing works.



DRYDEC & ASPHALT COMPANY
331 Herbert Macaulay St., Yaba, P.M.B. 1068, Yaba.

Degree honours for Ife guests



SOME distinguished Nigerians were honoured with honorary degrees at the graduation ceremony of the University of Ife-Ife, Western State, last week-end.

They include the Bishop of the northern diocese, the Right Rev. Festus Oluwole Segun (pictured above) honoured with the degree of Doctor of Divinity, theophilus Sunday Babatunde Arifisale (right) honoured with the degree of Doctor of Science. (Picture above, a section of graduates at the ceremony.)

MAJOR-GENERAL Yakubu Gowon; laying the foundation stone of the 'agricultural engineering' department of the university during the ceremony.

UNITED BANK FOR AFRICA LIMITED

announce that arrangements are being finalised for the Offer for Sale to the Nigerian public of a block of the issued share capital of the Bank which is to be quoted on the Lagos Stock Exchange.

United Bank for Africa Limited, which has 24 branches in various parts of Nigeria, is active in all aspects of commercial banking, including the operation of current, deposit, and savings accounts; short-term finance in industrial, commercial and agricultural fields; and medium-term finance in specific cases.

Full details of the Offer for Sale are expected to be advertised in the Press shortly, at which time copies of the prospectus and application form will be available throughout Nigeria.



UNITED BANK FOR AFRICA LIMITED

Source: Daily Times, Monday, October 12, 1970

The interviewee whose view is presented above showed a strong inclination towards the positioning of UBA as leading financial institution through the corporate advertisement. The interviewee made reference to the leadership position of United Bank for Africa (UBA) Plc within the Nigerian banking industry. None of the interviewees made reference to absence of a picture in the corporate advertisement.

Rather, the interviewees appear to lay a strong emphasis on the presentation of UBA Plc both as a bank as well as a leading financial institution operating within the Nigerian banking industry. Taken together, the interviewees' interpretation of the advertisement (especially when they were first confronted with the advertisement) demonstrated who and what the firm does (Gioia et al, 2000; Topalian, 1984). These interpretations, which gives insight into the core characteristics of UBA represents the embodiment of its corporate personality.

8.5.1.3.2 Message and the meaning of the message conveyed through the body copy

In the views of all of the five interviewees, the messages conveyed through the United Bank for Africa (UBA) corporate advertisement include the onward presentation of UBA for quotation on the Lagos Stock Exchange, nationwide distribution of comprehensive banking services at all locations throughout the country and the provision of credit facilities and financial services to support small, medium and large scale businesses in industry, agricultural and commercial sectors of the economy. The view of one of the interviewees (below) makes a summary this interpretation.

“The information that UBA is about to be quoted on the Lagos Stock Exchange implies that UBA has fulfilled some of the conditions set out by the Securities and Exchange Commission (SEC). Some of these conditions include evidence that the firm applying to be quoted on the exchange is profitable and growing. By applying to be quoted on the Lagos Stock Exchange, it implies that

UBA is a growing and profitable bank. The reference (made in the advertisement) to the number of branches and the type of banking services we offer means that we are present at major cities and location throughout the country and also that we offer a variety of banking services that aid businesses in the key productive sectors of the economy.”

Evidence from interviewee interpretation of UBA advertisement indicates that UBA is a leading financial institution providing comprehensive commercial banking services at many locations throughout Nigeria. These interpretations provide answers to the question of who and what UBA is (Gioia et al 2000; Topalian, 1984); where UBA carries out its business (Melewar, 2003) and what the bank does (Melewar, 2003). These issues provide a comprehensive insight into UBA’s personality (Abratt, 1989).

8.5.1.3.3 Meaning of the message conveyed through signatures

The five interviewees, UBA’s corporate signature is an amalgamation of many signs (i.e. name; date of incorporation of business; wordmark and corporate symbol). Majority of the interviewees concurred that the name United Bank for Africa and its abbreviation (UBA) is a symbol of successful banking. The interviewees also argued that the date of incorporation of the bank implies the history and reputation of the bank and the symbol represents the bank’s poise for innovation. The interpretation of the interviewee in charge of corporate communications summarises this:

“The UBA signature is a combination of our full name, which is United Bank for Africa Limited; our date of incorporation; our word mark and our corporate symbol. Our name clearly indicates that we are a limited liability African bank. The date of our incorporation exemplifies our history. It indicates that we have been in operation for decades. Our ability to operate successfully in an environment that is as difficult as ours (over a long period) means that we are a successful reputable financial institution. Our word mark symbolises our innovative and pioneering spirit of enterprise. The UBA corporate symbol represents efficiency, strength, speed and our ability to aid and support commerce, industry and agriculture as well as other businesses in other sectors of the economy.”

8.5.1.3.4 UBA Plc: an analysis of interviewees’ interpretation of advertisement

The review of interviewees’ interpretations in paragraphs 8.5.1.3.1 to 8.5.1.3.3 indicates that the meaning of corporate identity was constructed by Union Bank Plc from several dimensions. A summary of these dimensions is presented in Table 8.4.

Table 8.4: UBA Plc, 1970-1986

Bank	Interviewees	Questions	Interviewee responses	Response Frequency
UBA	5	Things that came to mind when confronted with advertisement	Prime and leadership position in the banking industry	5 of 5 (100%)
		Meaning of the messages communicated through pictures	No picture	NIL
		Meaning of the messages conveyed via body copies	Nationwide branch network	5 of 5 (100%)
			Comprehensive banking services	5 of 5 (100%)
Credit support for industry, commerce and agriculture	5 of 5 (100%)			
Meaning of the messages expressed through corporate signatures	Successful banking	5 of 5 (100%)		
	Prime position in banking	5 of 5 (100%)		
	Corporate history	5 of 5 (100%)		
	Corporate reputation	5 of 5 (100%)		
	Innovation	5 of 5 (100%)		

Source: developed by author

8.5.1.3.5 Generic corporate personality: emergence of a new construct

The findings from interviewees' interpretation of corporate advertisements in paragraphs 8.5.1.3.1 to 8.5.1.3.4 (above) indicates that Nigerian banks to display similar, common and unified corporate personalities in relation to credit support for the real sectors of the Nigerian economy (i.e. industry, commerce and agriculture). The analysis also indicates a unified corporate personality in relation to corporate history, size, branch network and provision of comprehensive banking services. Inadvertently, these interpretations present the Nigerian banking industry with a strong industry-wide generic corporate personality. These common characteristics dominated the ways that operators constructed the meaning of corporate identity between 1970 and 1986. Table 8.5 makes a summary of this finding.

Table 8.5: Industry construction of the meaning of corporate identity, 1970-1986

No of interviewees	Questions	Interviewee (industry) response	Dominant interviewee (industry) response	Emergent construct
16 (All banks)	Things that came to mind when confronted with advertisement	<p>FBN Plc Credit support for industry, commerce and agriculture Corporate history Prime position in banking industry</p> <p>UBN Plc Ability, speed, efficiency, knowledge, history, service quality Prime and leadership position in the banking industry Corporate reputation Comprehensive banking services Credit support for industry, commerce, agriculture Corporate history in relation to performance</p> <p>UBA Plc Prime and leadership position in the banking industry</p>	<p>Credit support for industry, commerce and agriculture</p> <p>Corporate history & corporate reputation</p> <p>Comprehensive banking services</p> <p>Nationwide branch network</p> <p>Ability, speed, efficiency, knowledge, service quality</p> <p>Prime and leadership position</p>	Generic corporate personality
	Meaning of the messages communicated through pictures	<p>FBN Plc Credit support for industry, commerce and agriculture</p> <p>UBN Plc Nationwide branch network Size, speed and efficient services Credit support for industry, commerce and agriculture Knowledge and understanding of delivery of banking services</p> <p>UBA Plc No picture</p>		
	Meaning of the messages conveyed via body copies	<p>FBN Plc History and reputation of the bank Comprehensive banking services Nationwide branch network Links with international network of banks Knowledge and experience in the financing of businesses Credit support for industry, commerce and agriculture</p> <p>UBN Plc Size of the bank Nationwide branch network Credit support for industry, commerce, agriculture Corporate history Experience and business knowledge</p> <p>UBA Plc Nationwide branch network Comprehensive banking services Credit support for industry, commerce and agriculture</p>		
	Meaning of the messages expressed through corporate signatures	<p>FBN Plc Bank's size, knowledge, intelligence, strength and efficiency Credit support for industry, commerce and agriculture Prime position in industry Links with international network of banks</p> <p>UBN Plc Nationwide branch network Size, speed and efficient services Credit support for industry, commerce and agriculture Knowledge and understanding of delivery of banking services</p> <p>UBA Plc Successful banking Prime position in banking Corporate history Corporate reputation Innovation</p>		

Source: developed by author

8.5.2 Analysis of interviewees' interpretation of advertisements, 1986-1994

In this section interviewees' interpretation of corporate advertisements published by the three largest banks (i.e. First Bank Plc; Union Bank Plc; UBA Plc) in Nigeria between 1986 and 1994, were analysed. These corporate advertisements (please see figures 8.6, 8.7 and 7.8 below for details) are entitled "You'll always leave First Bank with a smile – that's our goal"; "You can depend on Union Bank"; and "UBA...for innovative banking". These analyses are presented in the paragraphs below.

8.5.2.1 Analysis of interviewee interpretation of First Bank's "You'll always leave First Bank with a smile – that's our goal" corporate advertisement corporate advertisement

All the six interviewees that interpreted the "You'll always leave First Bank with a smile – that's our goal" advertisement (see Figure 8.6) contend that when they were presented with this text for the first time they all thought that the advertisement gives a representation of First Bank's unique ability to provide a safety and security for its customers' deposits. Most of the interviewees conceive First Bank's ability to provide a safe and secure environment for customer deposits as being unique because it is one of the very few banks that have stood the test of time while other banks were collapsing. The interpretation given to this advertisement by First Bank Plc's manager responsible for corporate communications function captures this analysis:

“The first time I saw this advertisement, what came to my mind was an attempt by our bank to communicate its unique ability to provide top quality financial services that assure our customers that their deposits are safe and secure. Our bank’s ability to provide a safe haven for the deposits of our customer is unique because while other financial institutions collapsed we

Figure 8.5: First Bank (Standard Bank Ltd’s) corporate advertisement

DAILY TIMES Monday September 18, 1989 Page 1

**You'll always leave
FIRST BANK
with a smile.
-that's our goal.)**

It's no use aiming at a goal when you don't have the ability to achieve it.

First Bank is able and willing to make you smile. First Bank understands your needs and in so many ways responds fast and efficiently too.

With the widest experience in commercial banking in Nigeria, coupled with integrity and a most formidable asset and resource base, you can

always rely on First Bank.

First Bank has more branches, than any other bank in Nigeria and is associated with Standard Chartered Bank, a major British Banking Group, with representation in over 50 countries worldwide.

Come over now to First Bank— our ability and willingness will put a smile on your face.

 **Bank** ...truly the first.

Source: Daily Times, Monday, September 18, 1989 p.15

did not. We simply waxed stronger. Our bank has been in existence for over a long period of time and we have stood the test of time. We have developed a reputation for providing a safe haven for customer deposits. So basically, this advertisement is a clear attempt on our part to position our bank as a financial institution whose customers are happy, confident and rest assured of the safety and security of their deposits.”

Interviewees’ notion of the advertisement when they were first confronted by this advertisement provides insight into the issues that differentiate and distinguish First Bank of Nigeria Plc from other banks in the Nigerian banking industry. Reference to the issues that distinguishes First Bank of Nigeria Plc from other banks in the banking industry provides the basis for the development of a distinct personality for the bank.

8.5.2.1.1 The meaning of the message conveyed through pictures

The message communicated through the picture (in the advertisement) by First Bank of Nigeria Plc was interpreted by all of the six interviewees in two ways. First, majority of the interviewees interpreted the picture as a means of constructing the piece of mind that customers enjoy when their money is deposited at First Bank of Nigeria Plc. The interviewees argued that the relaxed posture of the couple in the advertisement reflects the rest of mind and confidence enjoyed by customers those

who bank with old generation banks– and First Bank is one of these banks. Second, the interviewees opine that the ability to assure customers of the safety and security of their deposits is a unique virtue that only First Bank Plc and a few other Nigerian banks have. In the opinion of the interviewees, this is a virtue that distinguishes First Bank Plc. The interpretation given by one of the interviewees captures this analysis:

“The picture in this advertisement is the image of a relaxed happy couple. The key message being conveyed by our bank through the relaxed happy posture in the corporate advertisement is that when customers keep their money with us, they become confident and they have a rest of mind. By keeping a deposit account with us, our customers are rest assured that their money is safe and secure in our vaults. This is what makes our customers feel relaxed and it puts a smile on their faces. Also our ability to keep our customer deposits safe and secure has enabled our bank to wax stronger and bigger in an industry where many other banks and financial services institutions have either collapsed or have their licenses revoked. This is what distinguishes First Bank of Nigeria Plc from others.”

It is clear that the interpretation given to the picture in the “You’ll always leave First Bank with a smile – that’s our goal” corporate advertisement is a representation of First Bank of Nigeria Plc’s unique ability to provide customers a rest of mind on the

safety and security of their deposits. This is an exceptional virtue that defines First Bank's unique ability or core competences (Melewar, 2003). It is this distinct virtue, which differentiates First Bank Plc from others. It presents First Bank with a distinctive corporate personality.

8.5.2.1.2 Meaning of the message conveyed via body copies

The issues of discourse under the body copy in the "You'll always leave First Bank with a smile – that's our goal" corporate advertisement were interpreted by all the six interviewees as a reflection of distinct characteristics of First Bank of Nigeria Plc. All of the six interviewees conceived the issues of discourse under the body copy as a representation of (1) First Bank's unique ability to satisfy customer needs efficiently and make them smile; (2) the bank's unique history and experience (3) biggest resource base and (4) largest branch network. The interpretation given by one of the interviewees, which captures this analysis, is presented below.

"This is an advertisement that presented a number of characteristics that differentiate our bank from other financial institutions in Nigeria. One of the characteristics presented (in the text) which differentiates our bank from others is our unique ability to make customers smile. Another characteristic is the ability to identify customer needs and satisfy these needs efficiently. The advertisement also laid emphasis our bank's history and experience, which no other bank

in Nigeria possess. We are the first bank ever to be established in Nigeria and we are the most experienced and smartest financial institution in Nigeria. No other bank can meet our wit. In addition, this advertisement distinguishes our bank by presenting us as the bank with the most formidable asset and resources base in the Nigerian banking industry. The advertisement distinguishes us further by positioning our bank as a financial institution with the largest number of branches in the Nigerian banking industry.”

It appears that the interpretation of the body copy in the “You’ll always leave First Bank with a smile – that’s our goal” corporate advertisement provides a synopsis of the unique characteristics that exemplify First Bank’s corporate personality. The references made to distinguishing characteristics such as unique ability to make customers smile; unique history (Melewar, 2003) and widest experience points to the bank’s distinct personality. In addition, the reference made to other unique features (i.e. the biggest resource base and the most formidable asset base) also exemplifies First Bank’s distinctive personality.

8.5.2.1.3 Meaning of the message conveyed through corporate signature

All of the six interviewees that spoke on behalf of First Bank of Nigeria Plc interpreted the corporate signature on the advertisement as an construction of the characteristics that differentiate First Bank from its competitors. All the interviewees

contend that the elephant in the corporate signature is a representation of First Bank's size and also that is a clear attempt by the bank to position itself as the biggest financial institution in Nigeria. Also all the interviewees concurred that the use of the word mark and the payoff, strap line or slogan (i.e. 1st Bank...truly the first) exemplifies the unique history of the bank and its pioneering position in the Nigerian banking industry. The quote from one of the senior executives interviewed at First Bank gives a summary of this analysis.

“Our signature is a combination of the large black African Elephant, a word mark, date of incorporation and our payoff. The black African elephant is the biggest mammal on land. This implies that we are the biggest financial institution in Nigeria. The nimbleness and agility demonstrated by the elephant implies that we are a big, fast and efficient financial institution. The word mark and the payoff position us as the first financial institution ever to be established in Nigeria. These together with date of incorporation positions us inevitably us as the pioneering and most experienced bank in this country”

The reference made by all the interviewees to the unique features of the bank such as First Bank's history (Melewar, 2003); wide experience; exceptional resource base; and its unmatched asset base exemplify the First Bank's distinct personality.

8.5.2.1.4 First Bank Plc: an analysis of interviewees' interpretation of advertisement

The review of interviewees' interpretations from paragraph 8.5.2.1.1 to 8.5.2.1.4 indicates that the meaning of corporate identity was constructed by First Bank of Nigeria Plc from several dimensions. A summary of these dimensions is presented in Table 8.6.

Table 8.6: First Bank of Nigeria (FBN) Plc, 1986-1994

ank	Interviewees	Questions	Response	Responses frequency
BN	6	Things that came to mind when confronted with advertisement	Unique ability to provide a safety and security for its customers' deposits in an environment fraught by bank collapse.	6 of 6 (100%)
		Meaning of the messages communicated through pictures	Unique ability to assure customers of the safety and security of their deposits in an environment fraught by bank collapse.	6 of 6 (100%)
		Meaning of the messages conveyed via body copies	Unique ability to satisfy customer needs and make them smile; Unique history and experience Biggest resource base Largest branch network	6 of 6 (100%)
		Meaning of the messages expressed through corporate signatures	Biggest financial institution in Nigeria Unique name Unique history Pioneering position in the Nigerian banking industry	6 of 6 (100%)

Source: developed by author

8.5.2.2 Analysis of interviewee interpretation of Union Bank's "You can depend on Union Bank" corporate advertisement

8.5.2.2.1 What came to mind when confronted with the advertisement

At the time the majority of interviewees were first confronted with the "You can depend on Union Bank" advertisement, several things came to their minds. First, all of the five interviewees thought that Union Bank attempted to position itself as a bank that supports industry, commerce, agriculture and other businesses in the Nigeria economy. In addition, majority of the interviewees thought that the advertisement was an attempt to present Union Bank as a financial institution with a large human capital

resources and a big branch network spread throughout the country. The interviewees also thought that the corporate advertisement (see Figure 8.7) positioned Union Bank as the first financial institution ever to offer free advisory services. They also thought of Union Bank as the most profitable and the first financial institution to attain a 1 billion Naira deposit. This analysis is represented in the quote presented below.

Figure 8.6: Union Bank Ltd's (previously Barclays Bank Ltd) corporate advertisement

10 - THE PUNCH, THURSDAY JULY 20, 1989

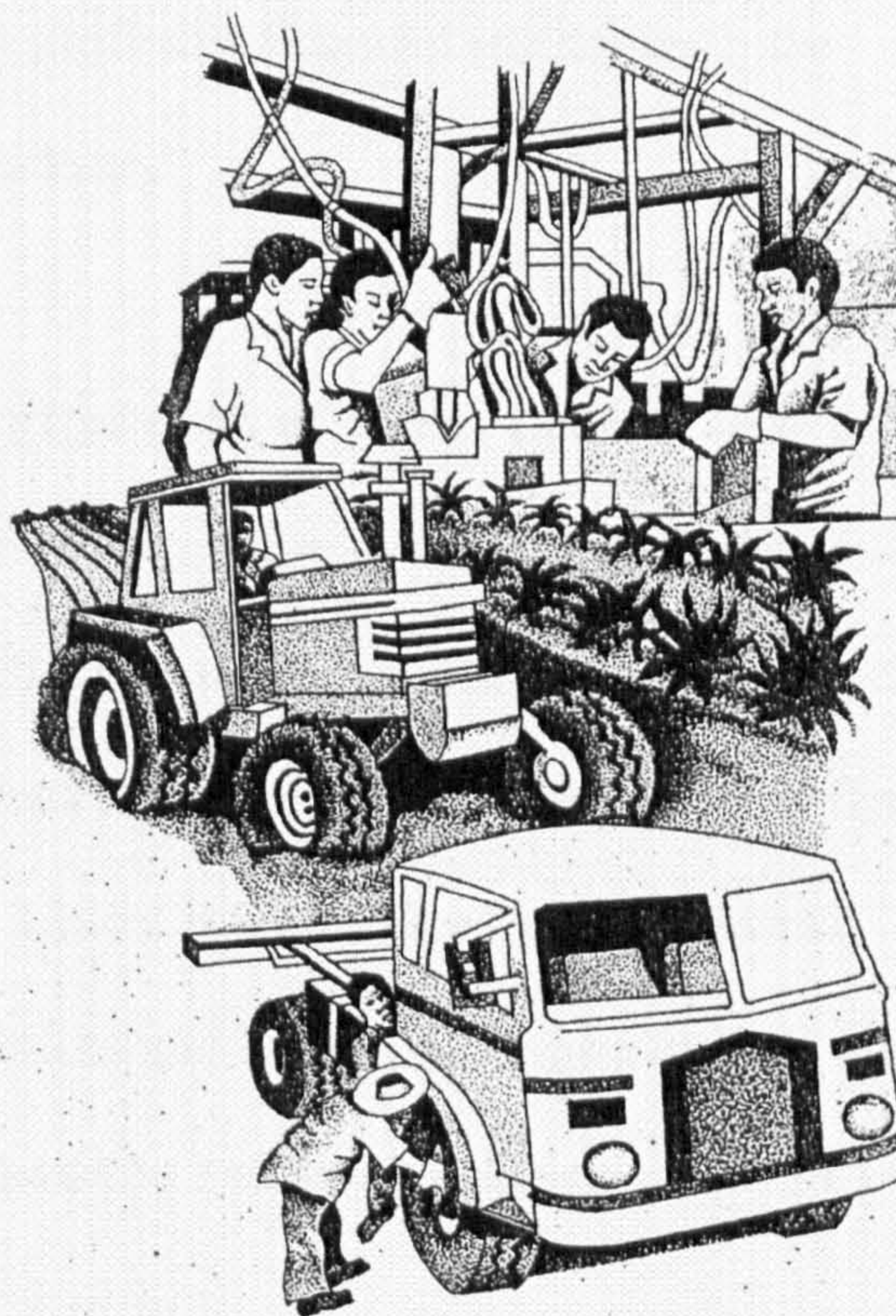
You can depend on Union Bank

At UNION BANK OF NIGERIA LIMITED, we have put in over 70 years of service to the people of our great nation. Our co-operation with government over the years for the development of agriculture, commerce and industry has established us as willing and able partners in progress.

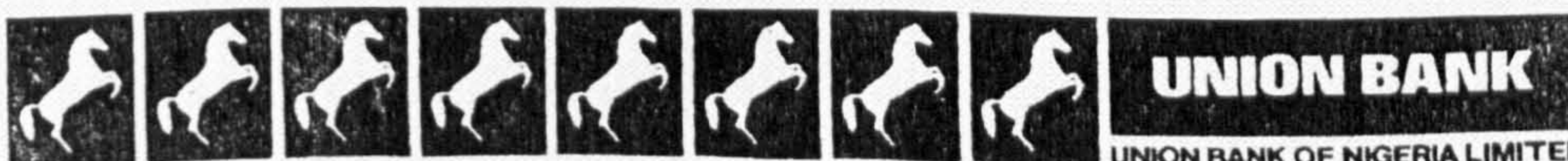
Growing bigger, we now have over 11,000 experienced and dutiful staff in over 200 branches spread around the urban and rural areas of the nation. And, assisted by our network of international connections and our full-fledged branch in London, UNION BANK handles a fairly large chunk of foreign exchange transactions in Nigeria.

Growing stronger, we continue to set the pace with our unique Business Advisory Service — the first by any Nigerian Bank. UNION BANK is undoubtedly one of Nigeria's most profitable financial institutions and was indeed the first Nigerian Bank to achieve the ₦1 billion mark in its savings account balances.

This is clear proof that more and more people are banking with us — making us bigger, stronger, for more dependable service. That's why we say you can depend on UNION BANK.



UNION BANK ... Big, Strong, Reliable
Head Office: 40 Marina, Lagos. Telephone: 606439, 606441 Telex: 21222 Fax: 063822



Source: The Punch, Thursday July 20, 1989, p. 10

“At the time I first set my eyes on this advertisement, I thought that we were trying to say to our customers that we were a friendly bank that provide credit and financial support services to businesses operating in various sectors of the Nigerian economy especially industry, commerce and agriculture. I also thought that the advertisement tried to represent us as the biggest bank with the largest branch network. I also think that Union Bank wanted to express present itself as the first financial institution ever to offer free advisory services as well as the most profitable financial institution in the Nigerian banking industry”

The analysis of interviewees’ interpretation of Union Bank’s “You can depend on Union Bank” advertisement (when they were first confronted by this campaign) indicates that Union Bank attempted to present a distinct corporate personality by presenting a variety of characteristics and accomplishments that differentiates the bank from other. References to Union Bank’s large branch network, unique staff strength, unique free advisory services and its 1 billion Naira deposit, all constitute a deliberate attempt by the bank to position itself with a distinct corporate personality.

8.5.2.2.2 The meaning of the message conveyed through pictures

All the five interviewees are of the opinion that the messages being communicated through the pictures is simply to highlight the financial support services that Union Bank of Nigeria Plc renders to all operators in the productive sectors of the Nigeria economy. All the interviewees concurred that the pictures positioned Union Bank of Nigeria Plc as a bank that contribute towards the development of agriculture, industry, trade and commerce. They are also of the opinion that the ability to provide these services to all operators in the productive sectors of the Nigerian economy is what distinguishes First Bank from others. As the interviewees' observed, only a few banks (during this period) had the financial ability to support all businesses in the productive sectors of the Nigerian economy. The interpretation given to the pictures in the Union Bank's "You can depend on Union Bank" advertisement substantiates this view:

"In these pictures we are saying that we are bank that provides financial and credit support services to manufacturers, producers, farmers, transporters and other businesses that contribute towards the development of our economy. We are just one of the very few banks that posses these financial ability to provide such services to all and sundry within these sectors of our economy."

Evidence from the interpretation of the pictures in the Union Bank advertisement is indicative of an attempt by Union Bank to differentiate itself from other financial institutions by laying emphasis on its ability to meet the financial services needs of businesses in the productive sectors of the Nigerian economy. The emphasis on the bank's ability or its core competencies (see Melewar, 2003) is reflective of an attempt to present Union Bank with a distinctive corporate personality.

8.5.2.2.3 Meaning of the message conveyed via body copies

Several issues were discussed under the body copy of Union Bank's "You can depend on Union Bank" corporate advertisement. These issues were interpreted by all of interviewees as a reflection of the characteristics that differentiate Union Bank of Nigeria Plc from its competitors. The five interviewees conceived the issues of discourse under the body copy as a representation of (1) Union Bank's unique ability to provide financial and credit support services for businesses operating industry, commerce and agriculture; (2) its strong staff strength (3) its unique business advisory service – the first in the history of Nigerian banking industry (4) its large branch network (5) the one billion naira in its savings account balances - first financial institution to attain such a balance (6) its level of profitability (i.e. the most profitable bank in Nigeria). The interpretation given by one of the interviewees, which captures this analysis, is presented below.

“The body copy in this advertisement presented several issues that differentiate Union Bank from its competitors. For instance the advertisement presented

information about our ability to aid farmers, manufacturing companies, transport companies and other companies in the productive sectors of the Nigerian economy. At the time of going to press with this advertisement, we were one of the few banks in Nigeria that had the financial muscle to aid businesses operating in various sectors of the Nigerian economy. In addition our advertisement presented information about our staff strength. Only one or two other banks during this period had as many as 11,000 employees. Our staff strength distinguishes us from other banks. Also we established the first business advisory service in Nigeria to provide free business advisory services to businessmen and women all over the country. The advertisement also presented us to our customers as one of the bank with the largest branch network and the first bank that attained one billion naira in its savings account balances. The advertisement also positioned us as the most profitable banking institution in Nigeria.”

The review of interviewee interpretation of “You can depend on Union Bank” advertisement points toward an attempt by Union Bank to differentiate itself from its competitors. Essentially interviewees’ interpretation of the advertisement provides an insight into the characteristics that define Union Bank’s unique personality.

8.5.2.2.4 Meaning of the message conveyed through corporate signature

All the interviewees are of the opinion that the corporate signature is composed of the word mark (i.e. Union bank), the corporate symbol (a rearing white horse), and the payoff or slogan (...big, strong, reliable). Most of the interviewees contend that the word mark is a sign of excellence, performance and strength. They observed that the rearing or gliding white horse represents speed, efficiency, purity, strength and the large size and the large branch network of the bank. Similarly, the interviewees argue that Union Bank's slogan signifies its large branch network, dependability, asset base and financial ability. The opinion of one of the interviewees summarises this view.

“Our corporate signature is composed of three signs. These are our name, our gliding white horse and our slogan, which is big, strong, reliable. Basically, our name represents our banking service excellence, excellent performance and strength. Our gliding horse expresses our ability to provide banking services speedily. It represents efficiency, strength, the size our bank and its branch network. In addition our slogan signifies that we have a large network of branches. It also implies that we are a dependable, strong and reliable bank. These virtues differentiate us from our competitors.”

The interpretation given by the interviewees' indicate that the signature signifies the unique characteristics that differentiate Union Bank's corporate personality from other financial institutions in the Nigerian banking industry.

8.5.2.2.5 Union Bank Plc: an analysis of interviewees' interpretation of advertisement

The review of interviewees' interpretations in paragraphs 8.5.2.2.1 to 8.5.2.2.4 indicates that the meaning of corporate identity was constructed by Union Bank Plc from several dimensions. A summary of these dimensions is presented in Table 8.7.

Table 8.7: Union Bank of Nigeria (UBN) Plc, 1986-1994

Bank	Interviewees	Questions	Response	Response Frequency
UBN	5	Things that came to mind when confronted with advertisement	Credit support for industry, commerce, agriculture Large human capital resources Big branch network spread throughout the country First financial institution ever to offer free advisory services. Most profitable financial institution First financial institution to attain a 1 billion Naira deposit	5 of 5 (100%) 5 of 5 (100%) 5 of 5 (100%) 5 of 5 (100%) 5 of 5 (100%) 5 of 5 (100%)
		Meaning of the messages communicated through pictures	Unique ability to provide credit support for agriculture, industry, trade and commerce	5 of 5 (100%)
		Meaning of the messages conveyed via body copies	Unique ability to support to industry, commerce, agriculture Unique large and strong staff strength Unique business advisory service Unique and large branch network Unique ₦1M balances - first institution to attain such balance The most profitable bank in Nigeria	5 of 5 (100%) 5 of 5 (100%) 5 of 5 (100%) 5 of 5 (100%) 5 of 5 (100%) 5 of 5 (100%)
		Meaning of the messages expressed through corporate signatures	Unique sign of excellence, performance and strength Speed, efficiency, purity, strength Large/unique size and large/unique branch network	5 of 5 (100%) 5 of 5 (100%) 5 of 5 (100%)

Source: developed by author

8.5.2.3 Analysis of interviewee interpretation of UBA's "UBA...for innovative banking" corporate advertisement

8.5.2.3.1 What came to mind when interviewees were first confronted with advertisement

All of the five interviewees representing UBA opined that the when they were first presented with the "UBA...for innovative banking" advertisement (see Figure 8.8), they thought of the attempt to construct the innovative spirit of UBA and how this spirit differentiates it from competitors. Specifically, the majority of the interviewees thought that UBA attempted to communicate what it has done so far to assist small, medium and large scale businesses in the key productive sectors of the Nigerian economy. The interpretation given by one of the executives provides an insight:

"When you first presented me with this advertisement, I thought that our bank was trying to inform our customers that unlike other banks we are different bank that thrive on innovation. In addition, I thought that our bank was trying to inform our customers that we have distinguished ourselves by pioneering numerous financial services schemes that aid and support small businesses especially women entrepreneurs in rural areas and farmers and so on.

The numerous but pioneering financial services schemes that aid and support small businesses especially women entrepreneurs in rural areas and farmers is reflective of UBA's unique business activities (or what the firm does, Gioia et al, 2000; Topalian, 1984). It is a representation of what UBA does and how these activities differentiate UBA from the rest of the operators in the Nigerian banking industry. These unique activities present UBA with a distinct corporate personality.

8.5.2.3.2 The meaning of the message conveyed through picture

The picture in the advertisement is the image of the right hand of a human hand ticking all the achievements that UBA accomplished. Importantly, the five executives interviewed at UBA opined that the picture attempted to inform UBA's target audiences of the numerous pioneering achievements UBA has accomplished in recent times. One of the executives interviewed summarises this point.

“The hand ticking the list of things we have achieved in the advertisement simply attests to the numerous pioneering and innovative achievements we have accomplished over the years. It implies that we are a bank that sets and achieve unique goals. Our unique and pioneering achievement differentiates us from our competitors.”

Figure 8.7: United Bank for Africa (UBA) Ltd's corporate advertisement

THE PUNCH, WEDNESDAY JULY 5, 1989 - 3



...for innovative banking

At UBA, breaking new ground has become a tradition. It started with the pioneering spirit with which UBA was founded.

We have scored a number of firsts with the unique services we have introduced for the convenience of our customers. There is the Credit Scheme for Rural Women, the Joint Liability Agricultural Credit Scheme, Statements Savings Scheme, House Savings and Loans Scheme, Customers' Guest Night, Women's Forum, UBACARD, ... You can go on and on.

These all point to UBA's innovative and dynamic approach to banking which has made it the choice for wise men and women.

So come to UBA ...

The wise choice in banking



UNITED BANK FOR AFRICA LIMITED
Head Office: 97, 105 Broad Street, P.O. Box 2406, Lagos, Nigeria.
Tel: 667470, 667510. Cable: Minobank. Telex: Mbank 21241, 21805.
21486, 21692 & 22997. UBACEL 21580.
BRANCHES THROUGHOUT NIGERIA.



CREDIT SCHEME FOR RURAL WOMEN
JOINT LIABILITY AGRIC. CREDIT SCHEME
STATEMENT SAVINGS SCHEME
HOUSE SAVINGS AND LOANS SCHEME
CUSTOMERS' GUEST NIGHT
WOMEN'S FORUM
UBACARD

UBA

Source: The Punch, Wednesday, July 5, 1989, p. 3

The references made by the interviewees to the hand ticking the unique and pioneering achievements positions UBA as the most innovative bank in the Nigerian banking industry and it differentiates it and provide it with a distinct corporate personality.

8.5.2.3.3 Meaning of the message conveyed via body copies

All of the five interviewees that were interviewed interpreted the key messages in the body copy of the “UBA...for innovative banking” advertisement as an attempt by the sponsor (UBA) to inform customers and stakeholders alike that UBA is an innovative bank with a distinguished track record in the Nigerian banking and financial services industry. The interpretation given by one of the interviewees captures this view.

“The body copy in this advertisement expresses messages that imply that we are an innovative bank that develop new and pioneering financial services ideas that help our customer to grow. The body copy in this advertisement implies that we were the first financial institution to assist small scale women entrepreneurs in rural areas. We have also led the pace in the financing of agric credit scheme, house saving and loans scheme. The innovation and leadership we have shown in the provision of financial aids to these sectors typically differentiates us from others.

The interpretation of the body copy in the corporate advertisement gives insight into some of UBA’s pioneering accomplishments. These pioneering achievements (or what the firm does, Gioia et al, 2000; Topalian, 1984) sets UBA apart from its competitors and positions the bank with a distinct corporate personality.

8.5.2.3.4 Meaning of the message conveyed through signatures

For the five interviewees, UBA's corporate signature is an amalgamation of many visible signs (i.e. name; wordmark and corporate symbol). Majority of the interviewees concurred that the name United Bank for Africa and its abbreviation (UBA) is a symbol of successful and innovative banking. The interpretation of the interviewee in charge of corporate communications summarises this:

“The UBA signature is a combination of our full name, which is United Bank for Africa Limited; and our word mark. Our name clearly indicates that we are a limited liability African bank and our word mark represents efficiency, strength, speed and our ability to aid and support commerce, industry and agriculture as well as other businesses in other sectors of the economy.”

Interviewee interpretation of the body copy in the corporate advertisement points towards an attempt by UBA to differentiate and position itself as an innovative bank. This innovative positioning (or what the firm does, Gioia et al, 2000; Topalian, 1984) differentiates UBA and defines it with a distinct corporate personality.

8.5.2.3.5 UBA Plc: an analysis of interviewees' interpretation of advertisement

The review of interviewees' interpretations in paragraphs 8.5.2.3.1 to 8.5.2.3.4 indicates that the meaning of corporate identity was constructed by UBA Plc from several dimensions. A summary of these dimensions is presented in Table 8.8.

Table 8.8: UBA Plc, 1986-1994

Bank	Interviewees	Questions	Responses	Response Frequency
UBA	5	Things that came to mind when confronted with advertisement	Unique spirit of innovation First institution to support SMEs, in industry, commerce, agric	5 of 5 (100%) 5 of 5 (100%)
		Meaning of the messages communicated through pictures	Pioneering achievements	5 of 5 (100%)
		Meaning of the messages conveyed via body copies	Unique innovative track record	5 of 5 (100%)
		Meaning of the messages expressed through corporate signatures	Unique abbreviation name symbolizing success and innovation	5 of 5 (100%)

Source: developed by author

8.5.2.3.6 Distinctive corporate personality: emergence of a new construct

The findings from interviewees' interpretation of corporate advertisements in paragraphs 8.5.2 to 8.5.2.3.5 (above) indicates that Nigerian banks displayed unique corporate personalities in relation to size, asset base, history, branch network, innovation. These interpretations present Nigerian banking industry with a distinct corporate personality. The construction of corporate identity as distinctive corporate personality dominated the ways that operators constructed the meaning of corporate identity between 1986 and 1994. Table 8.9 makes a summary of this finding.

Table 8.9: Industry construction of the meaning of corporate identity, 1986-1994

No of Interviewees	Questions	Interviewee (industry) response	Dominant interviewee (industry) response	Emergent construct
16 (All banks)	Things that came to mind when confronted with advertisement	<p>FBN Plc Unique ability to provide safety and security for its customers' deposits in an environment fraught by bank collapse.</p> <p>UBN Plc Credit support for industry, commerce, agriculture Large human capital resources Big branch network spread throughout the country First financial institution ever to offer free advisory services. Most profitable financial institution First financial institution to attain a 1 billion Naira deposit</p> <p>UBA Plc Unique spirit of innovation First institution to support SMEs, in industry, commerce, agric</p>	<p>Unique corporate history</p> <p>Unique service quality that cannot be matched</p> <p>Most formidable asset base</p> <p>First advisory services in Nigerian banking industry</p> <p>Matchless profit level</p> <p>Unparalleled savings balance</p> <p>Largest branch network</p> <p>Widest experience</p> <p>Innovative and ground breaking services</p> <p>Core competencies</p>	DISTINCTIVE CORPORATE PERSONALITY
	Meaning of the messages communicated through pictures	<p>FBN Plc Unique ability to assure customers of the safety and security of their deposits in an environment fraught by bank collapse</p> <p>UBN Plc Unique ability to provide credit support for agriculture, industry, trade and commerce</p> <p>UBA Plc Pioneering achievements</p>		
	Meaning of the messages conveyed via body copies	<p>FBN Plc Unique ability to satisfy customer needs and make them smile; Unique history and experience Biggest resource base Largest branch network</p> <p>UBN Plc Unique ability to support to industry, commerce, agriculture Unique large and strong staff strength Unique business advisory service Unique and large branch network Unique ₦1M balances - first institution to attain such balance The most profitable bank in Nigeria</p> <p>UBA Plc Unique innovative track record</p>		
	Meaning of the messages expressed through corporate signatures	<p>FBN Plc Biggest financial institution in Nigeria Unique name Unique history Pioneering position in the Nigerian banking industry</p> <p>UBN Plc Unique sign of excellence, performance and strength Speed, efficiency, purity, strength Large/unique size and large/unique branch network</p> <p>UBA Plc Unique abbreviation name symbolizing success and innovation</p>		

Source: developed by author

8.5.3 Analysis of interviewees' interpretation of advertisements, 1994-2005

This section aims to analyse interviewees' interpretation of corporate advertisements published by the three largest banks (i.e. First Bank of Nigeria Plc; Union Bank of Nigeria Plc; UBA Plc) in Nigeria between 1994 and 2005. The corporate advertisements interpreted by interviewees in this section are "Century2"; "Union Bank in the age of change" and "How may we help you?". Please see figures 8.9, 8.10 and 8.11 for details. These analyses are presented in the paragraphs.

8.5.3.1 Interviewee interpretation of First Bank's Century2 corporate advertisement

8.5.3.1.1 What came to mind when interviewees were first confronted with advertisements

When the First Bank's Century2 corporate advertisement (see Figure 8.9) was presented to the interviewees, all of the six interviewees thought that it represented the changes that First Bank of Nigeria Plc pursued in order to reposition it to offer better, speedy and more efficient banking services. Majority of the interviewees also opined that the advertisement represented the creative and the innovative ability of First Bank. The quote below drawn from the interpretation given to this advertisement by one of the interviewees substantiates this.

This is one of First Bank's recent corporate advertisements. Now, when you first handed me a copy

of this campaign, what came to my mind were the ongoing changes in our bank. You see just over a decade ago, our bank recognised the need to change the way we serve our customers. This resulted in a change management project which we call Century2. This project is still ongoing and it is aimed at reengineering the entire bank and repositioning it to offer better and more efficient banking services. We have since revitalised our banking services and we have become more efficient than ever before. Now, in the course of these changes, we instituted a number of measures to make our bank more innovative than ever before. We have introduced new products, new service approaches, engaged the most talented and most experienced hands in the industry. These things are reflected in this advertisement and these are the things that came to my mind when I first saw this advertisement.

Following the interpretation of the things that comes to mind when the interviewees were presented with the Century2 advertisement, it is possible to argue that the syndication of this advertisement in the media is an attempt to construct the new changes and the new innovative spirit driving the bank. The construction of these virtues defines First Bank as a financial institution with a transformative and innovative corporate personality.

Figure 8.8: FirstBank Plc's (previously First Bank Ltd) corporate advertisement

Thisday, Tuesday, March 3, 2000, Page 19

Building on Our Assets of Security, Integrity and Ability,
We're Recharged with

CENTURY 2

A re-engineered First Bank to remain contemporary and resilient
A new First Bank has emerged. Recharged by another century of operations. Century 2 is a subtle name.
A deliberate strategy characterized by highly skilled and experienced personnel with a winning attitude.
A re-engineered purpose, advanced technology and innovative services.

FIRST BANK
RECHARGED
IN ANOTHER CENTURY OF OPERATION

FIRST BANK OF NIGERIA PLC
ESTABLISHED 1894
...truly the first

© 2000 First Bank of Nigeria PLC. All rights reserved.

Source: Thisday, Tuesday March 3, 2000, p. 18

8.5.3.1.2 The meaning of the message conveyed through pictures

All the six interviewees concurred that the messages expressed through the pictures signify that First Bank has been renewed and also that it has become more creative and innovative than ever before. All the interviewees contend that the picture is representative of the re-engineering of First Bank towards the provision of fast and efficient, top quality and innovative banking services. The view of one of the interviewees, which is presented below gives support to this analysis.

“The picture in this advertisement is a panoramic view of the high-rise architectural edifice housing our international headquarters at night. The picture represents a new and innovative First Bank. It denotes our change from the past to a new First Bank re-engineered to provide speedy, efficient and world class financial services. This architectural edifice, covered with fabricated glass and brick red ceramic wall tiles brightly lit with yellow lights illuminating onto the walls of the basement section as well as onto the Marina waters represents our renewed creative and innovative as well as our rejuvenated First Bank poised to provide a speedy, more efficient financial services.”

The common view that the picture in the Century2 advertisement is a representation of the change and innovative projects pursued by First Bank to provide faster, innovative and more efficient banking services endows First Bank of Nigeria Plc with a transformative and innovative corporate personality.

8.5.3.1.3 Meaning of the message conveyed via body copies

For all the six interviewees, the messages constructed through the body copy in First Bank's century2 corporate advertisement is representative of the history of First Bank in the provision of financial services to customers throughout Nigeria in the last 100 years. All the interviewees observed that in order to get the bank ready to meet the challenges in the next century, the Century 2 project was initiated to re-engineer and reposition the bank to provide a better and more efficient and innovative financial services to customers. The quote below drawn from the view of one of the interviewees throws more light into this.

“The message conveyed through the body copy in the Century2 campaign implies that we have offered financial services to our customers for over a hundred years. In preparedness for the next century, we have re-engineered and repositioned ourselves towards the provision efficient banking services by engaging talented, experienced and highly skilled executives, new and advanced information technology, revitalized business processes and the development of new and

innovative services. These are things which the body copy in this advertisement implies.”

The interpretation of the body copy in the advertisement as a representation of the new spirit of change and innovation driving the bank towards the provision of a better, faster, more efficient and more innovative financial services provide First Bank with a transformative and innovative corporate personality.

8.5.3.1.4 Meaning of the message conveyed through signatures

First Bank’s corporate signature is a combination of a symbol (i.e. an agile elephant) word mark, date of incorporation and slogan. Five of the six interviewees interpreted this signature as an expression of First Bank’s size, its ability to operate speedily and efficiently. It is also a representation of its history and its pioneering position as the first financial services institution that was established in Nigeria. The interpretation given by one of the interviewees in the paragraph below, support this analysis.

“Our signature comprises our symbol, which is an agile nimble black African Elephant, our name, our date of incorporation and our slogan ‘.....truly the first’. The black African elephant is the biggest mammal on land. This implies that we are the biggest financial institution in Nigeria. The nimbleness and agility demonstrated by the elephant implies that we are a big, fast and efficient financial institution. The word mark and the payoff

position us as the first financial institution ever to be established in Nigeria. These together with date of incorporation positions us inevitably us as the pioneering and most experienced bank in this country”

The review of the interpretations given above is reflective of First Bank’s drive towards change and innovation. The drive towards these virtues created a new First Bank with a new management style and a new innovative way of doing business. These virtues provide First Bank with an innovative and transformative personality.

8.5.3.1.5 First Bank Plc: an analysis of interviewees’ interpretation of advertisement

The review of interviewees’ interpretations in paragraphs 8.5.3.1.1 to 8.5.3.1.4 indicates that the meaning of corporate identity was constructed by First Bank Plc from several dimensions. A summary of these dimensions is presented in Table 8.10.

Table 8.10: First Bank of Nigeria Plc, 1994-2005

Bank	Interviewees	Questions	Responses	Response Frequency
FBN	6	Things that came to mind when confronted with advertisement	Changes to offer better, speedy and more efficient services Creative and the innovative ability of First Bank	6 of 6 (100%) 6 of 6 (100%)
		Meaning of the messages communicated through pictures	Corporate renewal Creativity and innovation Reengineering towards efficient, quality, innovative service	6 of 6 (100%)
		Meaning of the messages conveyed via body copies	Corporate history in the provision of financial services to customers throughout Nigeria in the last 100 years. Reengineering and repositioning to provide a better, efficient, innovative services	6 of 6 (100%)
		Meaning of the messages expressed through corporate signatures	Size, ability to operate speedily and efficiently Corporate history Pioneering position as the first financial services institution	6 of 6 (100%)

Source: developed by author

8.5.3.2 Interviewee interpretation of Union Bank's Union Bank in the age of change corporate advertisement

8.5.3.2.1 What came to mind when interviewees were first confronted with advertisements

All of the five interviewees opined that the notions of change management and innovation dominated their minds when they were first confronted with the Union Bank in the age of change corporate advertisement (see Figure 8.10). These notions or concepts were conceived as the approaches drawn by Union Bank of Nigeria Plc to reengineer its management style, rejuvenate its business processes, introduction of new products and new state of the art technology. One of the interviewees interpretation of the advertisement states thus:

“At the time I first came in contact with the advertisement, what struck me was the internal reorganisation of our bank especially in the mid 1990s. Between the mid 1990s and until recently, our bank tried to reengineer itself, its process and its management style. We introduced new technologies and we implemented better and more efficient ways of ways of dealing with customer queries. We developed new and better human resource policies and we engaged some of the most talented and most experienced bankers. In

addition, we introduced new products to the market and provided our customers with a more efficient and more reliable Union Bank. These are the things that came to my mind when I first saw the advertisement and it represents the information being presented in this advertisement”

The interviewees’ interpretation of what came to mind when confronted by Union Bank’s Union Bank in the age of change corporate advertisement indicates an attempt by Union Bank to position itself as a financial institution changing and driving the change in the Nigerian financial services industry. It is also an attempt by Union Bank to position itself in the mind of stakeholders as a bank at the forefront of business

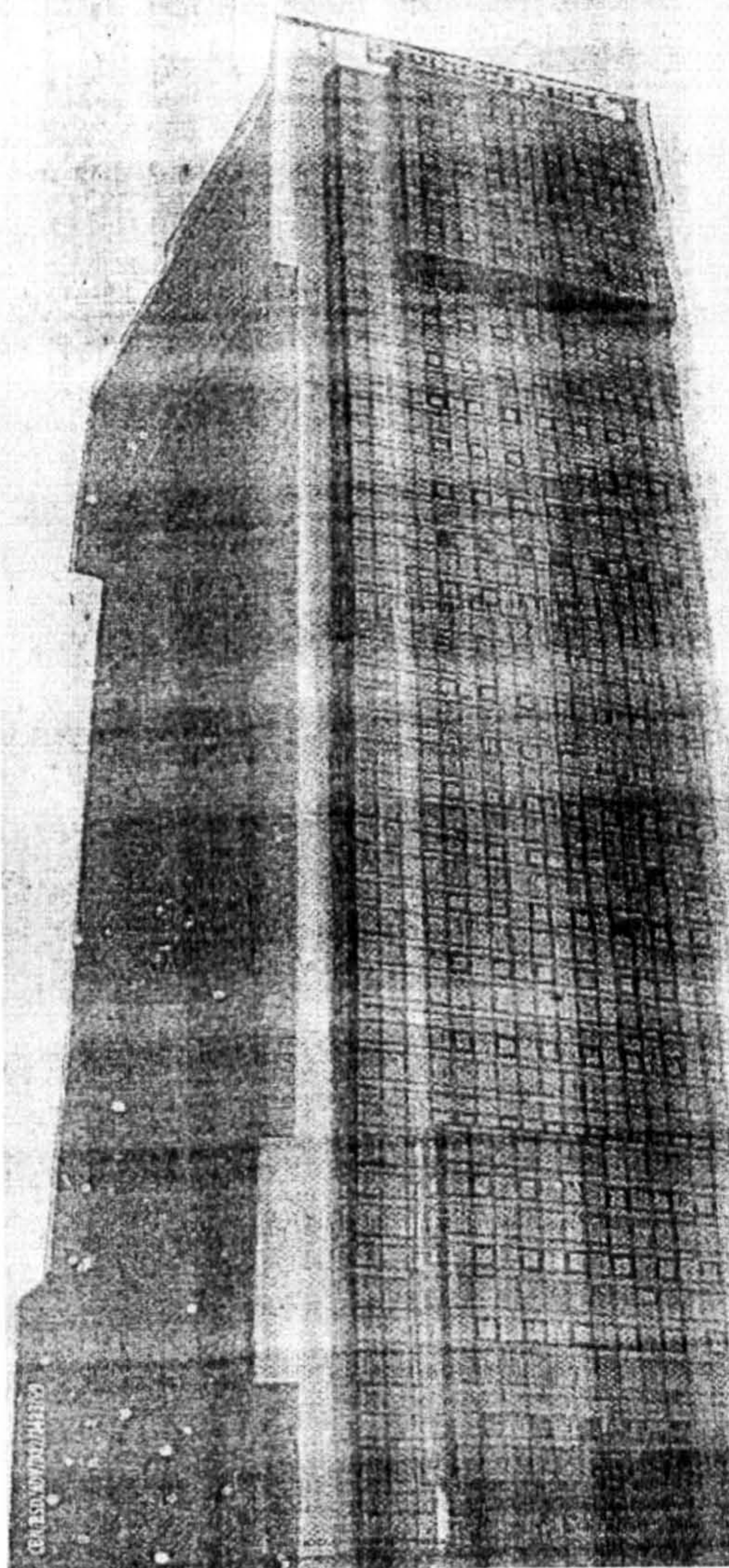
8.5.3.2.2 The meaning of the message conveyed through pictures

The picture (in the Union Bank’s “Union Bank in the age of change corporate advertisement”) was interpreted by four of the five interviewees in two ways. First, majority of the interviewees interpreted the picture as a signification of Union Bank of Nigeria Plc’s change and preparedness for the newly emerging financial services industry. Second, the interviewees argued that the picture of the building housing Union bank of Nigeria Plc’s international headquarters, which has been designed in the shape of figure 1 is reflective of the innovative ability of the bank. The interpretation given by one of the interviewees captures this analysis:

Figure 8.9: Union Bank Plc's (previously Union Bank Ltd) corporate advertisement

THE GUARDIAN, Wednesday, June 7, 2000

UNION BANK IN THE AGE OF CHANGE




To you our customers, time is of essence. To help you keep pace with the changing times, we have introduced; new products, new structure, new technology and our new office. All in readiness for the millennium, where time is money.

Our over 80 years of banking experience in Nigeria has given us the skill to lead the forces that change and shape events in Nigeria's financial landscape. Our customers can now deal easy and enjoy a wide choice of banking opportunities.

We never wait for things to change us, we change things.

For further information on reliable banking call:



UNION BANK
UNION BANK OF NIGERIA PLC
...Big, Strong, Reliable

Head Office:
31 Marina, Lagos. Tel: 01-2644358, 2644388, 2644315, 2644149. Telex: 28723, 28729, 28473. Fax: 2669073, 2644306.

London Office:
14/18 Cannon Avenue, London EC2A 7DF.
Tel: (0171) 493-0721, Fax: (0171) 493-0740.

Johannesburg Office:
13 Protea Drive, Hill Flats, Rosebank, Johannesburg, 2196, South Africa.
Tel: 2611-883-3114, 2611-883-7911, 2611-883-7912, 2611-883-7913, 2611-883-7914, 2611-883-7915, 2611-883-7916, 2611-883-7917, 2611-883-7918, 2611-883-7919, 2611-883-7920, 2611-883-7921, 2611-883-7922, 2611-883-7923, 2611-883-7924, 2611-883-7925, 2611-883-7926, 2611-883-7927, 2611-883-7928, 2611-883-7929, 2611-883-7930, 2611-883-7931, 2611-883-7932, 2611-883-7933, 2611-883-7934, 2611-883-7935, 2611-883-7936, 2611-883-7937, 2611-883-7938, 2611-883-7939, 2611-883-7940, 2611-883-7941, 2611-883-7942, 2611-883-7943, 2611-883-7944, 2611-883-7945, 2611-883-7946, 2611-883-7947, 2611-883-7948, 2611-883-7949, 2611-883-7950, 2611-883-7951, 2611-883-7952, 2611-883-7953, 2611-883-7954, 2611-883-7955, 2611-883-7956, 2611-883-7957, 2611-883-7958, 2611-883-7959, 2611-883-7960, 2611-883-7961, 2611-883-7962, 2611-883-7963, 2611-883-7964, 2611-883-7965, 2611-883-7966, 2611-883-7967, 2611-883-7968, 2611-883-7969, 2611-883-7970, 2611-883-7971, 2611-883-7972, 2611-883-7973, 2611-883-7974, 2611-883-7975, 2611-883-7976, 2611-883-7977, 2611-883-7978, 2611-883-7979, 2611-883-7980, 2611-883-7981, 2611-883-7982, 2611-883-7983, 2611-883-7984, 2611-883-7985, 2611-883-7986, 2611-883-7987, 2611-883-7988, 2611-883-7989, 2611-883-7990, 2611-883-7991, 2611-883-7992, 2611-883-7993, 2611-883-7994, 2611-883-7995, 2611-883-7996, 2611-883-7997, 2611-883-7998, 2611-883-7999, 2611-883-8000.

Source: Guardian, Wednesday, June 7, 2000, p. 20

“The picture in the advertisement is the image of our high-rise building. It is the home and headquarters of our bank. The architecture was designed creatively to look like figure 1. This architecture represents Union Bank’s creative and innovative ability as well as our

poise to deliver better and more efficient banking services in future.”

Interviewee interpretation of the picture of architectural edifice housing Union Bank’s international headquarters is illustrative of Union Bank’s effort to position itself as bank at the forefront of change. It is also an attempt to position itself as an innovative bank. The attempt towards change and innovative positioning presents Union Bank of Nigeria Plc with a transformative and innovative corporate personality.

8.5.3.2.3 Meaning of the message conveyed via body copies

In the view of the all of the five interviewees, two interpretations can be drawn from the body copy in the Union Bank’s “Union Bank in the age of change corporate advertisement”. First, the body copy in the corporate advertisement signifies Union Bank’s effort to drive the change in the Nigerian banking industry and its attempt towards changing its own banking and management practices. Second, the message constructed through the body copy of the corporate advertisement signifies Union Bank’s innovative ability and its drive towards the introduction of new products and new technology. The interpretation give to the body copy by one of the interviewees support this view.

“The text in the advertisement addresses two main issues. First it informs customers about our change management programme and second it informs our customers that we are an innovative commercial bank.

As a testimony to our change and innovation programme, we have developed new products, new and more efficient management styles, new technology and new office designs and new architecture. Our drive towards the reengineering, change and innovation is what the text in this advertisement implies”

Interviewees interpretation of the body copy in Union Bank of Nigeria Plc’s corporate advertisement as a representation of the bank’s drive towards the reengineering of its banking practices and management style and the innovation driving the bank towards the introduction of new products, new technology, endow Union Bank of Nigeria Plc with a transformative and innovative corporate personality.

8.5.3.2.4 Meaning of the message conveyed through signatures

The meaning of the message conveyed through Union Bank’s corporate signature (i.e. name, gliding white horse and slogan) was interpreted by four of the five interviewees as a representation of excellence, successful performance, size, speed, strength, and reliability. This argument is supported by the interpretation presented below.

“Our corporate signature is composed of three signs.

These are our name, our gliding white horse and our slogan, which is big, strong, reliable. Basically, our name represents our banking service excellence, excellent performance and strength. Our gliding horse

expresses our ability to provide banking services speedily, efficiency, strength and the size our bank and its branch network. In addition our slogan signifies that we have a large network of branches. It also implies that we are dependable, strong and reliable bank. These virtues differentiate us from our competitors.”

Interviewees’ interpretation of Union Bank’s corporate signature as a representation of strength, size, purity, efficiency and reinforces the bank’s drive towards the development of a transformative and innovative corporate personality.

8.5.3.2.5 Union Bank Plc: an analysis of interviewees’ interpretation of advertisement

The review of interviewees’ interpretations in paragraphs 8.5.3.2.1 to 8.5.3.2.4 indicates that the meaning of corporate identity was constructed by Union Bank Plc from several dimensions. A summary of these dimensions is presented in Table 8.11.

Table 8.11: Union Bank of Nigeria Plc, 1994-2005

Bank	Interviewees	Questions	Responses	Response Frequency
UBN	5	Things that came to mind when confronted with advertisement	Change management and innovation reengineering of management style Rejuvenation business processes Development of new products Introduction of new state of the art technology	5 of 5 (100%) 5 of 5 (100%) 5 of 5 (100%) 5 of 5 (100%) 5 of 5 (100%)
		Meaning of the messages communicated through pictures	Change Preparedness for the newly emerging financial industry Innovative ability	5 of 5 (100%) 5 of 5 (100%) 5 of 5 (100%)
		Meaning of the messages conveyed via body copies	Drive towards industry change Change of banking and management practices Innovative ability Introduction of new products and new technology	5 of 5 (100%) 5 of 5 (100%) 5 of 5 (100%) 5 of 5 (100%)
		Meaning of the messages expressed through corporate signatures	Excellence Successful performance Size Speed Strength Reliability	5 of 5 (100%) 5 of 5 (100%) 5 of 5 (100%) 5 of 5 (100%) 5 of 5 (100%) 5 of 5 (100%)

Source: developed by author

8.5.3.3 Interviewee interpretation of UBA's How may we help you? corporate advertisement

8.5.3.3.1 What came to mind when interviewees were first confronted with advertisements

All the five interviewees that were given the advertisement (see Figure 8.11) to interpret viewed it as UBA's expression of drive towards change and innovation. An interviewee interpretation of this advertisement when he was first confronted reads:

“Technology! This is what came to my mind. It appears our bank is telling its customers that we are technology driven financial institution. Until recently we were not highly driven by technology. But with the recent changes and reorganisation of our bank, we have become technology focused and we have also become more innovative than before. This in my opinion what is being expressed through this advertisement”

Figure 8.10: United Bank for Africa (UBA) Ltd's corporate advertisement

The PUNCH Friday, November 28, 2003 Page 21

BUSINESS
Today

NLNG, Shell sign gas purchase agreement

Louis Iba

THE Nigerian Liquefied Natural Gas Company has signed gas sales and purchase agreement with Royal Dutch/Shell Group.

Under the contract, the NLNG would be supplying 1.4 million tonnes of liquefied natural annually from its sixth train to the Shell Western LNG Company, a subsidiary firm of the Shell Group. The contract is for a period of 20 years.

A statement on Wednesday by the NLNG's General Manager, External Relations, Ms. Sene Alilwell-Brown described the deal as "a multiple destination contract which would permit Shell to distribute the gas to key markets in Europe, North America and Mexico."

This would be the NLNG's second long term sales and purchase contract with Shell as the company had earlier signed a SPA for 1.1mtpa from the trains four and five. Managing Director of the company, Dr. Andrew Jamieson said the contract "demonstrated the healthy appetite for NLNG's volume in the Atlantic Basin and the further extension of sales to North America."

The sixth train, when completed, would raise the company's LNG capacity by 4mtpa of natural gas.

NLNG started commercial operations in October 1999 with its two trains of six tonnes per annum base project.

A third train of similar design and capacity as the on stream during the last quarter of 2002, while its new LPG facility started in April 2003.

NLNG's fourth and fifth trains, also known as the NLNGplus, are currently under construction and are scheduled for completion in 2005.

NLNG is a Nigerian joint venture company whose shareholders are the Nigerian National Petroleum Corporation (49 per cent), Shell Gas (25.6 per cent), Total LNG (15 per cent) and Eni International (10.4 per cent).

Oil & Gas

Tariffs: FG told to grant community broadcasters waiver

Bosede Fameroff

Broadcasting

asked the government to draw up a publicly stated, open and transparent national broadcasting frequency map that accommodates community broadcasters.

The Building Community Broadcasting in Nigeria initiative is a component of a program known as Catalising Access to Information Communication Technology in Africa.

How May We Help You?



For Enquiries, Suggestions and Complaints
Call **The UBA helpline** ☎

01-2644754-50
0803 500 6000
0802 560 6000

United Bank for Africa Plc
UBA

www.ubagroup.com ...the wise choice in banking.

Source: Punch, Friday, November 28, 2003, p. 21

The interpretation of this advertisement (in relation to what comes to the mind of the interviewees when they were first presented the corporate advertisement) is reflective of UBA's drive towards change and innovation. The drive towards the virtues of change and innovation led to a new UBA with a new and new innovative UBA. These virtues personify UBA with a transformative and innovative corporate personality.

8.5.3.3.2 The meaning of the message conveyed through picture

The notion that the picture of the girl with a finely braided hair wearing a head set is a representation of UBA's telephone banking services, effort towards innovation and reengineering of its management style dominated the views of the five interviewees. This analysis is supported by the interpretation given by one of the interviewees.

“The picture in the message is that of a beautiful young girl wearing a headset and attending to customer calls. This signifies telephone banking. It must be noted however that telephone banking is one of the outcomes of the recent changes in our bank. It is outcome of our renewed effort to provide innovative financial services.”

The interpretation of the picture in United Bank for Africa (UBA) Plc's “How may we help you?” corporate advertisement presented by majority of the interviewees indicate that United Bank for Africa (UBA) Plc developed this advertisement to present an innovative and transformative corporate personality.

8.5.3.3.3 Meaning of the message conveyed via body copies

The messages conveyed through the body copy addressed UBA's renewed effort towards the provision of first class customer services. This is the view that was

reiterated in all the five interviewees interpretation of UBA's "How may we help you?" advertisement. The quote from one of the interviewees supports this analysis.

"The body copy is a signification of our customer services philosophy. It implies that we now offer top quality banking services through telephone banking"

The review of interviewees' interpretation of the body copy implies that UBA attempted to represent itself as an innovative and transformative bank. The body copy provides a representation of UBA's innovative and transformative personality.

8.5.3.3.4 Meaning of the message conveyed through signatures

UBA's corporate signature is a combination of a name; word mark and corporate symbol. All the five interviewees interviewed observed that the name United Bank for Africa and its abbreviation (UBA) symbolises change and successful and innovative banking. One of the interviewees summarises this point.

"The UBA signature is a combination of our full name, which is United Bank for Africa Limited; and our word mark. When you compare this signature with the old, you will agree that we have made slight changes to it. The change is representative of our new drive towards change. Our name clearly indicates that we are a limited liability African bank and our word mark represents

efficiency, strength, speed and our ability to support commerce, industry and agriculture as well as other businesses in other sectors of the economy.”

Interviewee interpretation of the body copy in the corporate advertisement is reflective of the attempt by UBA to position itself as a transformative and innovative bank. These transformative and innovative positioning defines UBA and defines it with an innovative and transformative corporate personality.

8.5.3.3.5 UBA Plc: an analysis of interviewees’ interpretation of advertisement

The review of interviewees’ interpretations in paragraphs 8.5.3.3.1 to 8.5.3.3.4 indicates that the meaning of corporate identity was constructed by UBA Plc from several dimensions. A summary of these dimensions is presented in Table 8.12.

Table 8.12: UBA Plc, 1994-2005

Bank	Interviewees	Questions	Responses	Response Frequency
UBA	5	Things that came to mind when confronted with advertisement		5 of 5 (100%) 5 of 5 (100%) 5 of 5 (100%) 5 of 5 (100%) 5 of 5 (100%)
		Meaning of the messages communicated through pictures		5 of 5 (100%) 5 of 5 (100%) 5 of 5 (100%)
		Meaning of the messages conveyed via body copies		5 of 5 (100%) 5 of 5 (100%) 5 of 5 (100%) 5 of 5 (100%)
		Meaning of the messages expressed through corporate signatures		5 of 5 (100%) 5 of 5 (100%) 5 of 5 (100%) 5 of 5 (100%) 5 of 5 (100%) 5 of 5 (100%)

Source: developed by author

8.5.3.4 Transformative and innovative corporate personalities: the emergence of two new constructs

The findings from interviewees' interpretation of corporate advertisements in paragraphs 8.5.3.2.1 to 8.5.3.2.4 (above) provides enough evidence to argue that Nigerian banks displayed transformative and innovative corporate personalities in relation to business and product process change; redesign of new offices; reengineering of management styles; introduction of new technology; development of new banking products etc. These interpretations endow the banking industry with transformative and innovative corporate personalities. This construction dominated the ways that operators constructed the meaning of corporate identity between 1994 and 2005. Table 8.13 makes a summary of this finding.

Table 8.13: Industry construction of the meaning of corporate identity, 1994-2005

No of interviewees	Questions	Interviewee (industry) response	Dominant interviewee (industry) response	Emergent construct
16 (All banks)	Things that came to mind when confronted with advertisement	<p>FBN Plc Changes to offer better, speedy and more efficient services Creative and the innovative ability of First Bank</p> <p>UBN Plc Change management and innovation reengineering of management style Rejuvenation business processes Development of new products Introduction of new state of the art technology</p> <p>UBA Plc Change Innovation</p>		
	Meaning of the messages communicated through pictures	<p>FBN Plc Corporate renewal Creativity and innovation Reengineering towards efficient, quality, innovative service</p> <p>UBN Plc Change Preparedness for the newly emerging financial industry Innovative ability</p> <p>UBA Plc Innovativeness Reengineering of management style Telephone banking</p>	<p>Business and product process change</p> <p>Redesign of new offices</p> <p>Reengineering of management styles</p>	TRANSFORMATIVE AND INNOVATIVE CORPORATE PERSONALITY
	Meaning of the messages conveyed via body copies	<p>FBN Plc Corporate history in the provision of financial services to customers throughout Nigeria in the last 100 years. Reengineering and repositioning to provide a better, efficient, innovative services</p> <p>UBN Plc Drive towards industry change Change of banking and management practices Innovative ability Introduction of new products and new technology</p> <p>UBA Plc Provision of first class customer services</p>	<p>Introduction of new technology</p> <p>Development of new banking products</p>	
	Meaning of the messages expressed through corporate signatures	<p>FBN Plc Size, ability to operate speedily and efficiently Corporate history Pioneering position as the first financial services institution</p> <p>UBN Plc Excellence Successful performance Size Speed Strength Reliability</p> <p>UBA Plc Change Success Innovative banking</p>		

Source: developed by author

8.6 Discussion in the light of the conceptual schema and research question

In conformity with the schema presented under Figure 6.1 in chapter six, this chapter has sought to address how senior executives of the three key operators in the Nigerian banking industry (i.e. First Bank Plc, Union Bank Plc, UBA Plc) interpret the corporate identity of their banks, which were constructed in some corporate advertisements published in the press between 1970 and 2005. Before making a review of these findings in this context, a brief summary of this chapter is made.

Initially, a sample size of sixteen senior (strategy and decision making) executives and the rationale for approaching these executives for the purpose of these interviews were highlighted and discussed. Kvale's (1996) grounded theory method was drawn as a means of analysing interviewees' interpretation of the corporate advertisements published in the press by the three largest banks and financial services institutions in Nigeria. The use of Glaser and Strauss's (1967) method was hinged on its ability to provide insight into how interviewees understood corporate advertisements published by the three biggest financial institutions in Nigeria. Table 8.2 below makes a summary of the main findings from interviewee interpretation of these corporate advertisements.

Table 8.14: Findings from the interpretive interview with senior executives

Findings	Details of findings
1 (one)	The meaning of corporate identity was interpreted by senior managers of the three largest banks in Nigeria as generic corporate personality between 1970 and 1986. The construction of this concept as generic corporate personality was stable throughout this period.
2 (two)	Thus the meaning of the concept was constructed by senior managers of the three largest banks in Nigeria as distinctive corporate personality between 1986 and 1994. The construction of this concept as distinct corporate personality remained stable throughout this period.
3 (three)	Following a stable period, the meaning of corporate identity changed to a combination of innovative and transformative corporate personalities. This occurred between 1994 and 2005. These meanings emerged from interpretations by senior managers of the three largest banks in Nigeria.

Source: developed by author

Based on the findings presented in table, it appears that the meaning of the concept of corporate identity was dominantly constructed as generic corporate personality between 1970 and 1986 and remained stable throughout this period. The construction made a shift towards distinct corporate personality between 1986 and 1994 and maintained stability during this period. The meaning of corporate identity also witnessed a movement from distinct corporate personality between 1986 and 1994 towards a combination of transformative and innovative corporate personalities and remained stable between 1994 and 2005. These findings are indicative of how the key operators in the Nigerian banking industry constructed the meaning of corporate identity between 1970 and 2005. Importantly, these outcomes provide an answer to the question set out in chapters one and three of this thesis.

8.7 Summary

Findings from the preceding chapter indicate that the meaning of corporate identity has been constructed as a combination of generic corporate personality (i.e. 1970 to 1986); distinct corporate personality (i.e. 1986 to 1994) and transformative and innovative corporate personalities (i.e. 1994 to 2005). Rather than confirm these

findings as it is often done in positivistic studies, this chapter presents us with the interpretive interview as another plausible approach capable of addressing the same research question (i.e. how do firms construct the meaning of corporate identity over time), which was set out in chapter one and chapter three of this thesis.

These findings were obtained following the interpretation of nine corporate advertisements published in national and general interest newspapers by senior executives of the three largest banks and financial services institutions in the Nigerian banking industry. Specifically these findings were analysed using Glaser and Strauss's (1967) grounded theory.

In conclusion, it seems reasonable to argue that the findings generated from this chapter strengthens the arguments made in chapter four of this thesis, which is that the meaning of corporate identity has been on a trajectory flow of change and stability. In addition, findings from this chapter provide an insight into how the meaning of corporate identity has been constructed in the Nigerian banking industry over time.

CHAPTER NINE: DISCUSSION OF RESEARCH FINDINGS
**CHAPTER TEN: RESEARCH CONTRIBUTIONS, IMPLICATIONS,
LIMITATIONS AND FUTURE RESEARCH DIRECTIONS**

CHAPTER NINE: DISCUSSION OF RESEARCH FINDINGS

9.1 Introduction

This thesis attempts to examine how the meaning of the concept of corporate identity was constructed by the three largest banks in the Nigerian banking industry (i.e. First Bank of Nigeria Plc; Union Bank of Nigeria Plc; UBA Plc) between 1970 and 2005. Following the development of a theoretical framework in chapters one to five and the identification of a suitable research methodology (i.e. interpretive research methodology) in chapter six, an empirical analysis of corporate advertisements was drawn in chapters seven and eight. Importantly, the empirical chapters attempted to address the question under investigation in this research (*i.e. how do firms construct the meaning of corporate identity over time?*) by deconstructing corporate advertisements published during the said period (through critical hermeneutic method) as well as providing analytical insights into how senior management executives at the headquarters of these banks understand or interpret these corporate advertisements. The outcome of the deconstruction of corporate advertisements (in phase one) together with the analysis of interpretive interviews with senior managers (in phase two) strengthens the argument in the theoretical framework that the industry construction of the meaning of corporate identity was on a trajectory flow of stabilities and changes between 1970 and 2005. Given its importance, it is worth reiterating the outcome of this research. These are discussed briefly below.

First finding: corporate identity as generic corporate personality

The deconstruction of corporate advertisements together with the analysis of interpretive interviews with senior managers of the three largest banks in the Nigerian banking industry indicate that the meaning of corporate identity was constructed as generic corporate personality between 1970 and 1986. It appears that the construction of this concept as generic corporate personality was stable throughout this period.

Second finding: corporate identity as distinctive corporate personality

The interpretations derived from the deconstruction of advertisements published between 1970 and 1986 and the interpretations generated from the analysis of interpretive interviews with senior managers of the three largest banks in the Nigerian banking industry reveals that the construction of the meaning of corporate identity witnessed a change from generic corporate personality (between 1970 and 1986) towards distinctive corporate personality between 1986 and 1994. Evidently, the construction of the meaning of corporate identity was stable throughout this period.

Third finding: corporate identity as a combination of transformative and innovative corporate personalities

By 1994, the construction of the meaning of corporate identity by the three largest banks in Nigeria changed from corporate distinctiveness towards a combination of transformative and innovative corporate personalities. This construction, which

emerged following the construction of the meaning of corporate identity as corporate distinctiveness (between 1986 and 1994) remained stable until year 2005.

Objective of this chapter

The aim of this chapter therefore is to discuss these findings (which are presented briefly in the paragraphs above) with reference to the question (i.e. *how do firms construct the meaning of corporate identity over time*) being investigated in this study. These findings are discussed comprehensively in the paragraphs that follow.

9.2 Corporate identity as generic corporate personality (1970-1986)

The meaning of corporate identity was constructed by the three largest banks in the Nigerian banking industry as generic corporate personality between 1970 and 1986. The factors of credit support for industry, commerce and agriculture; comprehensive banking services; corporate history; size/branch network, which influenced the development of this construct are discussed in the paragraphs that follow. Table 8.5 gives a graphic description of this view.

9.2.1 Provision of credit support for industry, commerce and agriculture

Phase one of the empirical research (i.e. the deconstruction of corporate advertisements) found that the three largest banks in the Nigerian banking industry (i.e. First Bank of Nigeria Plc; Union Bank of Nigeria Plc; UBA Plc) presented the provision of credit services to businesses operating in industry, commerce and

industry as a signification of how the three largest banks in the Nigerian banking industry constructed the concept of corporate identity. See Table 7.1. Phase two of the empirical study, the analysis of interpretive interviews with senior management executives of the three largest banks in the Nigerian banking industry strengthens this position. It found out that the views of all senior management executives (see Tables 8.2, 8.3, 8.4 and 8.5) strengthens the notion in phase 1 (see Table 7.1) that the provision of credit services to industry, commerce and industry represents how the three largest banks in Nigeria constructed the concept of corporate identity in the period under review. Importantly, this representation contributed significantly towards the construction of the meaning of corporate identity as generic corporate personality. Importantly, this finding supports the argument grounded in theoretical review of literature (see chapter four).

9.2.2 Provision of comprehensive banking services

The empirical findings via phase one of this research (i.e. critical hermeneutic analysis of corporate advertisements) showed that corporate identity was partly constructed as a phenomenon reflective of the comprehensive banking services provided by the three largest banks in the Nigeria banking industry between 1970 and 1986 (see table 7.1). This finding was supported in chapter eight when it was reported that the three largest banks in Nigeria presented the provision of comprehensive banking services (see Tables 8.2, 8.3, 8.4 and 8.5) as a representation of their corporate identity. This finding, which contributes towards the overall construction of the meaning of corporate identity as generic corporate personality (between 1970 and 1986) strengthens the argument in theoretical literature (see chapter four) that the

meaning of corporate identity was constructed as a representation of the comprehensive banking services offered by these banks.

9.2.3 Corporate history

The construction of corporate identity as a representation of corporate history was highlighted in the empirical research. For example in the outcome of the critical hermeneutic analysis of corporate advertisements published by the three largest banks in Nigeria between 1970 and 1986, the author found out that the concept of corporate identity was constructed as a representation of a firm's performance since the date of incorporation (see Table 7.1). This position is firmly supported by second phase of this study involving interpretive interviews with senior managers working for the three largest banks in the Nigerian banking industry. All the managers interviewed expressed the notion that corporate identity was constructed as a reflection of a firm's history especially since the date of incorporation (see Tables 8.2, 8.3, 8.4 and 8.5). This empirical finding supports those derived from the theoretical framework of literature review presented in chapter four of this thesis.

9.2.4 Size/branch network

The critical hermeneutic analysis of corporate advertisements, which constitutes the first phase of this study, provides considerable evidence to show that the three largest banks in Nigeria attempted to construct corporate identity by laying emphasis on their large size of the large branch network (see Table 7.1). This argument was firmly supported by all the interviewees in phase two. Importantly, the outcome of the

analysis of interpretive interviews with senior managers showed that the three largest banks in the Nigerian banking industry presented the large size of the banks or their large branch network (throughout the country) as a representation of corporate identity is constructed between 1970 and 1986 (see Tables 8.2, 8.3, 8.4 and 8.5). The finding generated from this empirical analysis strengthens the argument in the theoretical literature in chapter four of this thesis.

9.2.5 The development of a generic corporate personality

The discussion in paragraphs 9.2.1 to 9.2.4 indicate that the three largest banks in the Nigerian banking industry displayed similar characteristics in relation to (1) the provision of credit support for industry, commerce and agriculture; (2) provision of comprehensive banking services to customers; (3) expression of history; and (4) expression of corporate size and branch network. These similar characteristics, which constitute the core personality of a firm triggers the development of a strong industry-wide generic corporate personality between 1970 and 1986 (see Tables 7.1 and 8.5).

9.2.6 Comments in the light of the research question and research objective

The theoretical frameworks proscribing the arguments developed under the literature review and empirical analysis sections of this thesis bear unanimity. It was argued under the review of literature in chapter four that the meaning of corporate identity was constructed by the three largest banks in the Nigerian banking industry as a reflection of their (1) provision of credit support for industry, commerce and agriculture; (2) provision of comprehensive banking services to customers; (3)

expression of corporate history; and (4) expression of corporate size and branch network. These arguments were strengthened under a two phase empirical analysis involving the deconstruction of corporate advertisements published by the banks between 1970 and 1986 as well as an interpretive interview with senior managers at the headquarters of these banks. Although the views generated in the second phase of the empirical study are not replicated with exactitude, the dominant views expressed during the interpretive interview phase are nevertheless in agreement with the outcome of the critical hermeneutic deconstruction of corporate advertisements in the first phase. Importantly, the outcome of this study goes to show that the meaning of corporate identity has been constructed as generic corporate personality between the period of 1970 and 1986. It is noted that the theoretical and empirical arguments, linked by the research design, indicate broadly similar arguments. This finding (i.e. the industry construction of the meaning of corporate identity as generic corporate personality) however, constitutes only a part of the research (i.e. 1970 to 1986 period). It is part of an attempt towards proffering an answer to question under investigation in this thesis.

9.3 Corporate identity as distinctive corporate personality (1986-1994)

Between the period of 1986 and 1994, the three largest banks in the Nigerian banking industry constructed the meaning of corporate identity drawing on its distinctive characteristics including unique corporate history that cannot be imitated and unique service quality that cannot be matched by competitors. The characteristics that the three largest banks drew upon to differentiate themselves include (1) rich but unique corporate history, (2) unique service quality, (3) unique achievements, (4) innovative

and groundbreaking activities and (5) core competencies. These constructions, which influenced the development of a distinctive corporate personality throughout this period (1986 to 1994), are discussed in full in the paragraphs that follow.

9.3.1 Rich but unique corporate history

The construction of the concept of corporate identity as a phenomenon reflective of a firm's rich but unique history during the 1986 to 1994 period of study was indicated in the first and second phases of empirical findings. For example, the critical hermeneutic deconstruction of corporate advertisements published by the three largest financial institutions in the Nigerian banking industry proposed the construction of corporate identity as a representation of how firms express their unique history with reference to events such as the date of business incorporation, which is exclusive to the banks, their historic reputation and corporate performance (see Table 7.2) since inception. The outcome of the analysis of interpretive interviews held with senior managers supports this view (see Tables 8.6, 8.7, 8.8 and 8.9). All the managers interviewed opined that the three largest banks in the Nigerian banking industry constructed the concept of corporate identity as a representation of the banks' date of incorporation. The findings generated from this empirical analysis strengthen the argument presented in the review of theoretical literature in chapter four.

9.3.2 Unique service quality that cannot be matched by competitors

Phase one of this research involving the deconstruction of corporate advertisements indicates that the three largest banks in the Nigerian banking industry constructed the

notion of corporate identity as a phenomenon indicative of the unique service quality offered by the banks, which cannot be matched or surpassed by competitors (see Table 7.2). The argument has been supported by the outcome of the analysis of interpretive interviews held with senior managers of the same banks (see Tables 8.6, 8.7, 8.8 and 8.9). All the managers argue that the concept of corporate identity was constructed as a manifestation of the banks' unbeatable top quality banking services, which is being offered to customers. Findings from the two phases of empirical research strengthen the theoretical argument put forward within the theoretical framework of literature review in chapter four of this thesis.

9.3.3 Unique achievements

The critical hermeneutic interpretations generated from the deconstruction of corporate advertisements in phase one of this study reported that the concept of corporate identity in the Nigerian banking industry was constructed as a set of unique achievements accomplished by a bank. The report from the deconstruction of advertisements indicates that the notion of corporate identity was constructed as a phenomenon which positions a firm as having the largest asset base, creation of the first free advisory services, attainment of the highest profit level, accomplishment of an unparalleled savings balance, development of the largest branch network, achievement of the widest industry experience (see Table 7.2). Phase two of the empirical research supported this view. In the view of all the senior executives of First Bank Plc for instance, the concept of corporate identity reflects the unique features of a firm - especially its achievements. All of First Bank's senior managers argue that while these unique accomplishments (i.e. largest asset base, creation of the first free

advisory services, attainment of the highest profit level, accomplishment of an unparalleled savings balance, development of the largest branch network, achievement of the widest industry experience) differentiates the banks from competitors, these factors also signify what the concept of corporate identity means (see Tables 8.6, 8.7, 8.8 and 8.9). Importantly, the two phases of empirical research support the argument presented in chapter four of this thesis.

9.3.4 Innovative and groundbreaking activities

The deconstruction of corporate advertisements through critical hermeneutic method in the first phase of the empirical research showed that the concept of corporate identity in the Nigerian banking industry was constructed as a manifestation of the innovative and groundbreaking business activities of a bank (see Table 7.2). This position was supported by the views of managers during the interpretive interview phase of this study. For all the managers, the construction of the concept of corporate identity in the Nigerian banking is signification of the innovative or pioneering business ability of the key operators of this industry. For instance, all the managers at UBA Plc opine that the innovative and pioneering spirit with which the bank carries out its business activities led the bank to pioneering several new business initiatives. This in the view of these managers is at the heart of the banks corporate personality and it inadvertently represents the bank's corporate identity (see Tables 8.6, 8.7, 8.8 and 8.9). This view together with the outcome of the deconstruction of advertisements in the first phase of the empirical study corroborates the arguments presented in review of literature in chapter four.

9.3.5 Core competencies

The empirical findings in the first phase of this study showed that the deconstruction of corporate advertisements published by the three largest banks in the Nigerian banking industry constructed the concept of corporate identity as core competencies or as the core abilities of Nigerian banks. The interview phase of this study corroborated this viewpoint (see Table 7.2). Specifically, the review of the interpretive interviews held with all senior managers positioned the concept of corporate identity as a representation of the bundles of skills developed or created within the banks. For instance, all the managers interviewed at First Bank Plc conceived corporate identity as a phenomenon indicative of the bank's ability to provide fast and efficient banking services to customers (see Tables 8.6, 8.7, 8.8 and 8.9). This ability in the views of these managers represents (metaphorically speaking) the nucleus of the bank's personality and it is indicative of what corporate identity means for the bank. Importantly, these findings support the argument in the framework of theoretical literature in chapter four of this thesis.

9.3.6 The development of a distinctive corporate personality

The discussion in paragraphs 9.3.1 to 9.3.5 together with the review of theoretical literature in chapter four reveals that the meaning of corporate identity was constructed as a concept indicative of a firm's unique accomplishments (i.e. largest branch network, largest asset base, unique corporate history, innovativeness and so on) (see Tables 8.6, 8.7, 8.8 and 8.9). Although, it may appear that (in some cases)

this construction may not necessary have a theoretical basis under the literature review, nevertheless, it does not challenge the dominant view that the meaning of corporate identity was constructed as a unique phenomenon. It must be noted however that these unique characteristics, which constitute the part of these banks' personality influenced the development of a distinctive corporate personality between throughout the industry between the period of 1986 and 1994 (see Table and 8.9).

9.3.7 Comments in the light of the research question and research objective

The framework of theoretical literature and the outcome of the deconstruction of corporate advertisements and the outcome of interpretive interviews with senior management executives of the three banks are similar. The review of the outcome of the two phases of research in chapters seven and eight indicate that the meaning of corporate identity has been dominantly constructed as distinctive corporate personality. Although this finding does not provide an over all answer to the question under investigated in this study, it nevertheless less represents one of the ways in which the meaning of corporate identity has been constructed by key operators of the Nigerian banking industry between 1986 and 1994. The next paragraph attempts to discuss and analyse how the meaning of corporate identity was constructed by these key operators during the remaining period (i.e. 1994 to 2005) under investigation.

9.4 Corporate identity as transformative and innovative corporate personalities (1994-2005)

The three largest banks in the Nigerian banking industry (i.e. First Bank Plc, Union Bank Plc and UBA Plc) constructed their corporate identity as a combination of transformative and innovative corporate personalities between 1994 and 2005. This construction was accomplished by these banks by laying emphasis on issues such as the changes adopted by the banks in their business processes, redesign of new offices, reengineering of management styles, introduction of new business technologies and the development new banking products. These issues, which led to the construction of the concept of corporate identity as a combination of transformative corporate personality and innovative corporate personality between 1994 and 2005, are discussed comprehensively in the paragraphs that follow.

9.4.1 Business and product process change

The concept of corporate identity was constructed as a representation of the business and product change processes witnessed in the Nigerian banking between the period of 1994 and 2005. This construction is reflected in the outcome of the deconstruction of corporate advertisements via the critical hermeneutic analysis (see Table 7.3). The construction of corporate identity as an expression of the banks' business and product process change has also been reiterated in the second phase of this study (see Tables 8.10, 8.11, 8.12, 8.13) involving interpretive interviews with senior management executives of the three largest banks in the Nigerian banking industry. Essentially,

these two phases of research (i.e. critical hermeneutic phase and interpretive interview phase) are corroborative of the arguments presented in the framework of the review of theoretical literature.

9.4.2 Redesign of new offices

Phase one of this research, the outcome of the critical hermeneutic analysis of corporate advertisements published by the three largest banks in the Nigerian banking industry, indicated the concept of corporate identity was constructed as a manifestation of the redesign of new business offices (see Table 7.3). This view was corroborated in the second phase of this study involving interpretive interviews with senior management executives of the three largest banks in the Nigerian banking industry (see Tables 8.10, 8.11, 8.12, 8.13). In the view of all managers interviewed at First Bank Plc and Union Bank Plc for instance, the concept of corporate identity manifests in the redesign of their business offices and premises. These new designs reflect the banks' corporate identity. This is seen to be at the centre of these new designs. These empirical findings are supportive of the arguments developed in the framework of the review of conceptual literature in chapter four of this thesis.

9.4.3 Reengineering of management styles

One of the major findings emerging from the review of theoretical literature in this thesis is the argument that corporate identity is partly reflective of the reengineering that takes place in management styles. This theoretical argument is firmly supported by the outcome of the deconstruction of corporate advertisements using critical

hermeneutic analysis (see Table 7.3). The construction of the concept of corporate identity as a phenomenon reflective of the reengineering of management styles is also indicated in the outcome of the interpretive interviews carried out with senior executives (see Tables 8.10, 8.11, 8.12, 8.13). All the senior managers at First Bank and Union Bank opined that the construction of corporate identity lies at the reengineering of the banks' entire business activities.

9.4.4 Introduction of new technology

The adoption of critical hermeneutic method in the analysis of corporate advertisements indicates that the concept of corporate identity was constructed as a reflection the ability of a bank to adopt the use of information and electronic technologies in their business operations (see Table 7.3). This position is firmly supported in the second phase of empirical study following the analysis of interpretive interviews with senior managers. The analysis of interpretive interviews with senior managers indicates that the concept of corporate identity was constructed as introduction of new information and electronic technologies (see Tables 8.10, 8.11, 8.12, 8.13). These findings support the arguments advanced in the review of literature.

9.4.5 Development of new banking products

The deconstruction of corporate advertisements through critical hermeneutic analysis of corporate advertisements (see Table 7.3) together with the outcome of interpretive interviews with senior managers of the three largest banks in Nigeria indicate that the concept of corporate identity was constructed as a reflection of the development of

new bank products between the period of 1994 and 2005 (see Tables 8.10, 8.11, 8.12, 8.13). This position is supported by the strands of arguments under literature review.

9.4.6 The development of transformative and innovative corporate personalities

The discussion in paragraphs 9.4.1 to 9.4.5 indicates that the three largest banks in the Nigerian banking industry displayed transformative and innovative characteristics in relation to (1) business and product process change; (2) redesign of new offices; (3) reengineering of management styles; (4) introduction of new technology; (5) development of new banking products. These characteristics influenced the development of a combination of transformative and innovative corporate personalities between 1970 and 1986 (see Tables 7.3 and 8.13).

9.4.7 Comments in the light of the research question and research objective

The theoretical arguments presented under the review of theoretical literature together with the arguments advanced under the empirical analytical sections of this thesis are related. The argument presented in chapter four of this thesis is that the meaning of corporate identity was constructed by the three largest banks in the Nigerian banking industry as a reflection of their (1) business and product process change; (2) redesign of new offices (3) reengineering of management styles; (4) Introduction of new technology; (5) development of new banking products. These conceptual arguments were strengthened by the development of a two phase empirical analysis incorporating the deconstruction of corporate advertisements published by the banks between 1994 and 2005 as well as an interpretive interview with senior managers of banks.

Importantly, the outcome of this study demonstrates that the meaning of corporate identity was constructed as a combination of transformative corporate personality and innovative corporate personality. This finding (i.e. the construction of the meaning of corporate identity as a combination of transformative corporate personality and innovative corporate personality between 1994 and 2005) represents the final part of empirical study (i.e. 1994 to 2005 period). It answers (in part) the question being investigated under this thesis.

9.5 Comments in the light of the social constructionist based model and findings

The argument emerging from the social constructionist based model presented in chapter two of this research highlighted the repetitive, habitualised, ongoing and never-ending nature of business activities, especially a firm's personality. Findings from the deconstruction of nine corporate advertisements in the empirical chapters of this thesis support this viewpoint. Importantly, the deconstruction of these corporate advertisements through critical hermeneutics in chapter seven, together with the data generated from the interpretive interview in chapter eight indicates that the industry construction of the meaning of corporate identity has been on an ongoing flow of stabilities and change. Specifically, the empirical data generated from these chapters indicates that the industry construction of the meaning of corporate identity moved from corporate identity as generic corporate personality between 1970 and 1986 to distinctive corporate personality between 1986 and 1994. Following the construction of the meaning of corporate identity as distinctive corporate personality between 1986 and 1994, the industry construction of this concept changed to a combination of transformative and innovative corporate personalities between 1994 and 2005. Whilst

this outcome strengthens the argument presented under the social constructionist corporate identity model in chapter two, it also provides an answer to the question set out in chapters one and three of this thesis.

9.6 Summary

This chapter sought to juxtapose the theoretical framework with the empirical evidence developed the process of this research. The research question and schema put forward in chapters one, three and six became the integrative mechanism for the research design and the subsequent findings from the two phases of research discussed in chapters seven and eight. The discussion in this chapter addressed the three major periods in which the meaning of corporate identity was constructed by the three largest banks in the Nigerian banking industry. For instance, the argument stipulated in the first period (i.e. 1970 to 1986) under investigation is that the meaning of corporate identity was constructed as generic corporate personality. This position was firmly conceptualised by drawing on theoretical and empirical evidences to argue that the display of strong industry-wide characteristics such as ((1) the provision of credit support for industry, commerce and agriculture; (2) provision of comprehensive banking services to customers; (3) expression of history; and (4) expression of corporate size and branch network) triggered the development of generic corporate personality throughout the Nigerian banking industry between 1970 and 1986.

Similarly, the discussion in this chapter examined the argument presented in the second period (i.e. 1986 to 1994), which is that the meaning of the concept of corporate identity was constructed as distinctive corporate personality. Theoretical

and empirical evidence to this effect was presented by presenting an analysis of how a number of factors (i.e. unique corporate history, unique service quality, unique achievements, innovative and groundbreaking activities, core competencies) led the Nigerian banking industry towards the development of a distinctive corporate personality during the period under review.

The third period being investigated in this study (i.e. 1994-2005) addresses the notion that the meaning of corporate identity was constructed as a combination transformative corporate personality and distinctive corporate personality. The theoretical and empirical evidence presented in this chapter highlighted several factors (i.e. business and product process change; redesign of new offices; reengineering of management styles; introduction of new technology; development of new banking products), which contributed towards the emergence of these new constructs during the period under review, were addressed.

The next chapter makes an attempt to draw together the important findings generated from the framework of literature review as well as the framework of supporting evidences derived from the empirical chapters of this thesis. It will also examine the implication of these findings for corporate identity theory and practice.

CHAPTER TEN: RESEARCH CONTRIBUTIONS, IMPLICATIONS, LIMITATIONS AND FUTURE RESEARCH DIRECTIONS

10.1 Introduction

This chapter makes an attempt to bring together the contributions that emerged from the conceptual, methodological and empirical chapters of this thesis. It also aims to highlight, underscore and draw attention to the implication of these contributions for corporate identity theory and practice. Put another way, this chapter aims to draw together what has been accomplished throughout the process of this doctoral research and highlight what these contributions imply for the theory and practice.

In order to amalgamate these contributions, this chapter has been further delineated into five paragraphs. The first paragraph makes a summary of the contributions from this thesis. The second and third paragraphs provide an insight into the implication of the contributions from this thesis for corporate identity theory and practice. The next paragraph makes an analysis of the limitation of this research and makes recommendations for future research directions. The chapter ends with a concluding remark on the objective of this thesis and its outcome.

10.2 Contributions emerging from thesis

Four important contributions emerged from the second chapter of this thesis. First, the review of literature indicates all existing corporate identity formations process models

(Kennedy, 1977; Dowling, 1986; Abratt, 1989; Balmer, 1995b; van Riel and Balmer, 1997; Marwick and Fill, 1997; Stuart, 1998b, 1999b; Alessandri, 2001; Melewar and Woodridge, 2001; Suvatjis and de Chernatony, 2005) are positivistic in nature. Thus there is a lack of a social constructionist based model that could be drawn to examine the relationship between social constructionism and the concept of corporate identity. This study attempted to overcome this challenge by deconstructing existing corporate identity process models (Kennedy, 1977; Dowling, 1986; Abratt, 1989; Balmer, 1995b; van Riel and Balmer, 1997; Marwick and Fill, 1997; Stuart, 1998b, 1999b; Alessandri, 2001; Melewar and Woodridge, 2001; Suvatjis and de Chernatony, 2005) into five conceptual typologies namely 'environmental', 'corporate personality', 'mission', 'strategy', and 'communication' driven models. A critique of these models led to the conceptualisation of a social constructionist based model, which articulates how corporate identity is formulated. In addition, the deconstruction of these models provide a comprehensive analysis of all arguments in corporate identity formation processes and in addition, the models gives a highlight of the mandatory presence of major and minor components within corporate identity formation process literature.

Second, conceptual literature on identity studies is very explicit as to the source of organisational identity and social identity theories. While some authors trace identity theories to Mead's (1934) epistemological philosophy (Hatch and Schultz, 2002) others (see Gioia, et al, 2000) contend that organisational identity literature such as the influential work of Albert and Whetten (1985) has been inspired by a combination of the epistemological philosophies of Cooley (1902/1964); Goffman (1959) and Mead (1934). Whatever the philosophical sources of these academic fields of study, it appears that social and organisational identity theories has their roots firmly grounded

in strong philosophical epistemologies. The review of the works of some of the most influential and prolific authors in corporate identity studies (i.e. Balmer, 1998, 2001a; Balmer and Greyser, 2002, 2006; Melewar and Karaosmanoglu, 2006; Melewar & Saunders, 1999a, 2000; Melewar, Saunders and Balmer, 2001a) which appears in some world class journals are founded mostly on corporate strategy theory. Authors have yet to provide corporate identity studies with a strong epistemological foundation. This chapter addressed this gap by developing a synthesis which builds ontological assumptions under social constructionism into discourses emerging from the social constructionist based corporate identity model. Consequently, seven points of interconnectivity between these two disciplines were put forward. These include social order, direction, stability; social interaction; habitualisation; institutionalisation; historicity; control; communication. These points of interconnectivity provides an epistemological and ontological rationale for approaching future work on the meaning of corporate identity and other works concerning corporate identity in general.

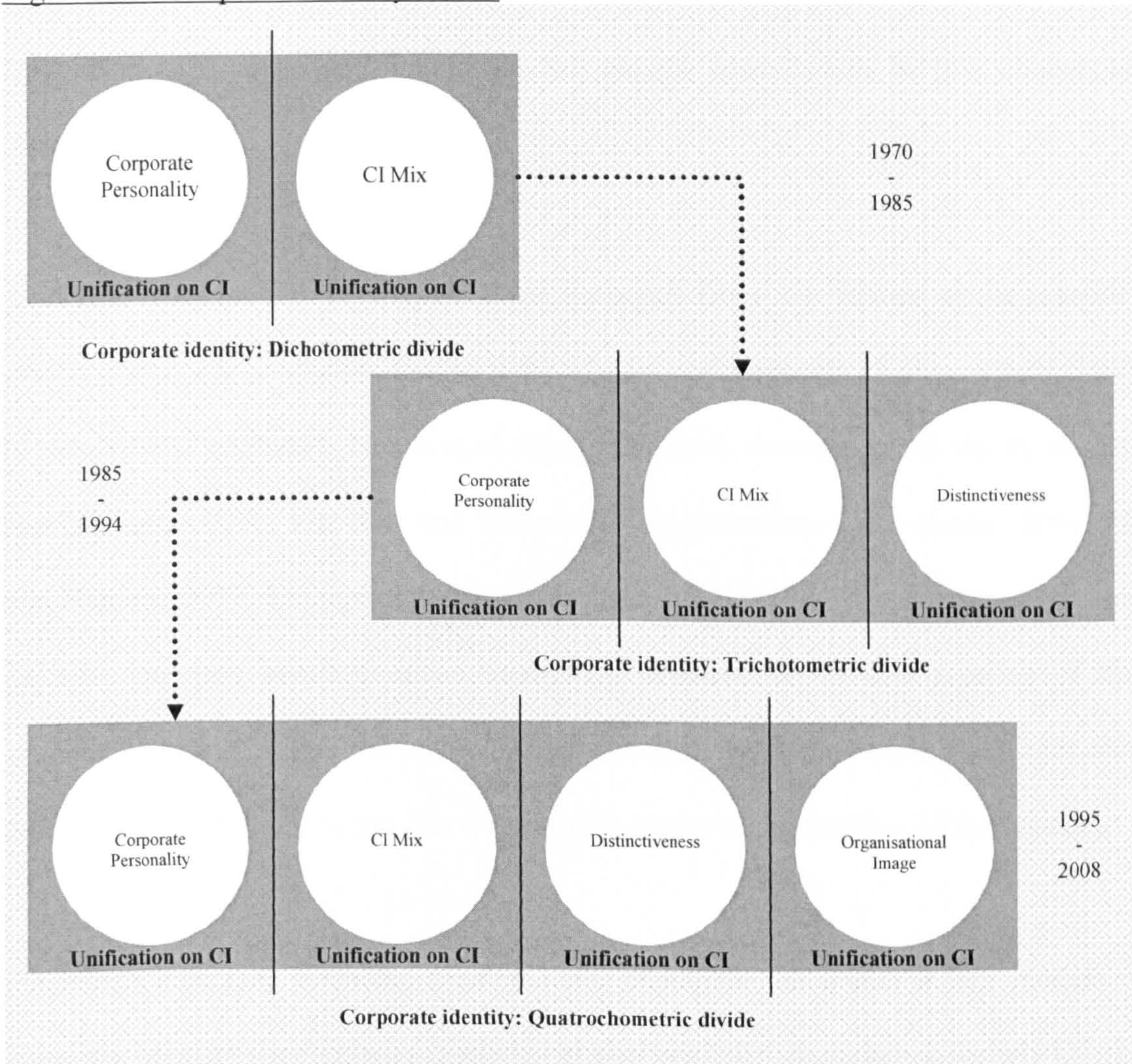
The seven mutual points of interconnectivity as developed in this study is hinged on the notion that corporate identity emerges through formal or informal interactions between corporate actors (who act on behalf of the firm) and stakeholders. There is evidence to suggest that a great deal of effort is placed on the management of the formal outcome of interactions between managers and stakeholders. However, there is very limited proof to argue that the outcome of informal interaction between corporate actors and stakeholders is viewed as importantly as the formal management of corporate identity. The monitoring and effective management of informal expressions of corporate identity can help to build a strong and more effective corporate identity

among customers and other stakeholders who interact daily with service based firms such as banks, insurance companies etc.

Five important contributions emerged from the review of literature in chapter three. First, this chapter presented evidence to argue that the theoretical construction of the meaning of corporate identity has been on ongoing flow of stability and change. Specifically, it was argued that the meaning of corporate identity was dominantly constructed as corporate personality and CI mix between 1970 and 1984. It also argued that following the publication of Albert and Whetten's (1985) influential text in the mid 1980s, the theoretical construction of the meaning of corporate identity as corporate personality and CI mix (between 1970 and 1984) changed dramatically to corporate distinctiveness. The construction of corporate identity as corporate identity and CI mix however remained constant during this period. By 1995, the theoretical construction of corporate identity changed to 'CED-central, enduring, distinctiveness' and organisational image. This remained stable until 2008. The ongoing changes and stabilities that were witnessed in the theoretical construction of the meaning of corporate identity represent the first contribution emerging from the third chapter.

Second, contrary to the view that the meaning of corporate identity is fraught with lack of consensus (Topalian, 2003; Cornelissen and Harris, 2001; Balmer and Wilson, 1998; van Rekom, 1997; van Riel and Balmer, 1997; Baker and Balmer, 1997; Balmer, 2001b) evidence emerged from this chapter that this may not be completely true. This is because this study demonstrates that there is a growing notion of consensus on the meaning of corporate identity within a framework of disagreements.

Figure 10.1: Corporate identity divide



Source: developed by author

The variety of ways in which the meaning of corporate identity has been constructed between 1970 and 2008 illustrates a dichotometric, trichotometric and quatrochotometric divide along two, three and four lines of thought. Each of these lines of divide, which represent the disagreement in the theoretical construction of corporate identity, equally contains common, unified, related and correlated views on the meaning of this concept. Based on the review of theoretical literature, it appears that there is both a “lack of consensus” as well as “framework of accords” on the theoretical construction of the meaning of this concept. Figure 10.1 gives a

description of how unified constructions of the meaning of corporate identity function cohesively within the dichotometric, trichotometric and quatrochotometric framework. This argument represents the second contribution in this conceptual chapter.

The third contribution in chapter three emerged from the failure to successfully resolve the raging confusion that beset the meaning of corporate identity. The inability to resolve this confusion encouraged some authors to develop social theory models (see Balmer, 1995b; van Riel and Balmer, 1997; Cornelissen and Harris, 2001; He and Balmer, 2007; Moingeon and Ramanantsoa, 1997) which compartmentalise and describe common assumptions in theoretical construction of the meaning of this concept. Essentially, this led to a paradigmatic shift from the search for a universal definition to an attempt to provide a better and deeper understanding of the concept.

Fragments emerging from the elements that constitute the social theory models of corporate identity were drawn to together at two levels of convergence namely CI mix level and corporate personality level. At the CI mix level, a synthesis, which integrated common and unifying chords of arguments (i.e. corporate symbol, behaviour, corporate communications and multidisciplinary) from the social theory models of corporate identity, were presented. Similarly, the corporate personality level brings together corporate and internal personality elements within these models. These two syntheses represent the fourth and fifth contributions in chapter three.

Two major contributions emerged from chapter four. The first contribution indicates that the meaning of corporate identity (in the Nigerian banking industry) has been on

a trajectory flow of change and stability; triggered by a myriad of regulatory and deregulatory policies together with an untimely outbreak of financial distress. The outcome of this study reveals that the meaning of this concept was dominantly constructed as generic corporate personality between 1970 and 1986 and remained stable throughout this period. This has been so given the regulatory nature of business activities of the key operators of the Nigerian banking industry. Following the deregulation of this industry in 1986, this construction made a shift towards distinct corporate personality between 1986 and 1994 and maintained stability during this period. The meaning of corporate identity also witnessed a movement from distinct corporate personality between 1986 and 1994 towards a combination of transformative and innovative corporate personalities and remained stable between 1994 and 2005. This is so given the liquidation of many banks by the CBN and the recognition by the key operators that such a liquidation exercise provides a unique opportunity to be innovative and transform their entire business processes.

The second contribution made in this study addresses four new conceptualisations. These are generic, distinct, transformative and innovative corporate personalities. Generic corporate personality refers to the display of similar, homogeneous and unified corporate characteristics throughout the banking industry. Distinct corporate personality came about in view of the desire by key industry operators to distinguish themselves by express who and what they are, following the rise in the use of competitive marketing strategies in the banking. Transformative and innovative corporate personalities are interconnected. Both refer to the display of signals of change and renewal in business processes. The concepts signify the introduction of products and processes in relation to a firm's corporate character.

One major contribution emerged in the methodological chapter of this thesis. This contribution emerged from the positioning of the research question (how do firms construct the meaning of corporate identity over time) within the context of a variety of methodologies (i.e. quantitative, qualitative, mixed and exploratory methodologies). A critique of theoretical literature on research methodology indicates a lack of fit between these methodologies and the research question. Consequently, the lack of fit between any of these methodologies (on the one hand) and the research question (on the other) led to the adoption of a methodology (i.e. interpretive research methodology) which is not commonly used in corporate identity studies signifies a turning point. This represents a breakaway from the usual positivistic approach to corporate identity studies. This contribution indicates that work on the meaning of corporate identity can also be approached from an interpretive perspective.

Two major contributions, which strengthens the arguments put forward in the conceptual chapters of this thesis emerged in chapters seven and eight. The first contribution relates to how the meaning of corporate identity has been constructed by the three major operators of the Nigerian banking industry. This contribution emerged based on the empirical evidence gathered from the critical hermeneutic analytical phase (i.e. chapter seven) and the interpretive interview phase (chapter eight). The outcome of analysis of data in these chapters indicates that the industry construction of the meaning of corporate identity has been on an ongoing trajectory flow of change and stability. Specifically, evidence emerged from these chapters (i.e. chapters seven and eight) to argue that the meaning of corporate identity was constructed as generic corporate personality between 1970 and 1986 and remained stable throughout this

period but made a shift towards distinct corporate personality between 1986 and 1994 and maintained stability during this period. The meaning of corporate identity also witnessed a shift from distinct corporate personality between 1986 and 1994 towards a combination of transformative and innovative corporate personalities and remained stable between 1994 and 2005. Importantly, the ongoing stabilities and changes witnessed in the construction of corporate identity throughout these period is representative how the Nigerian banking industry construct the meaning of the concept of corporate identity over time.

The second contribution represent the bulk of the new constructs (i.e. generic corporate personality, distinct corporate personality, transformative corporate personality and innovative corporate personality) emerging from the hermeneutic and interpretive interview phases of this thesis. These constructs have been discussed above.

10.3 Implication of contributions for corporate identity theory

This thesis attempted to provide an epistemological foundation by positioning social constructionism within the context of corporate identity. The review of literature indicate that although social constructionism has been deployed in the fields of business management and organisational studies, it has however not been sufficiently addressed within the nascent disciplines of corporate identity and corporate marketing. Until date, majority of studies conducted within the disciplines of corporate marketing and corporate identity has been positivistic. There is no known study in any western or high profile business or management journal that addressed

corporate identity issues from a social constructionist lens. Thus, social constructionist phenomenon is yet to be sufficiently addressed within the nascent field of corporate marketing and more importantly within corporate identity studies. Consequently, it is argued that the use of social construction within the realm of corporate identity and corporate marketing studies is new. More importantly, this study attempts to make a break from the traditional positivistic approach to corporate identity by laying a foundation for the pursuit of corporate identity research from the social constructionist epistemological lens.

The use of the social constructionist perspective portends significant implication for the understanding of the meaning of corporate identity. The outcome points to the notion that the meaning of corporate identity cannot be understood through authors' conceptual constructions alone. It indicates that the meaning of corporate identity is better understood by taking a critical review of a firm's corporate communication activities. Texts or press advertisements, which constitute a significant proportion of a firm's corporate communications, are often loaded with signals and cues which when deconstructed provide useful insights into the corporate identity of the sponsor of the text. Importantly, the corporate identity of the sponsors of texts can invariably provide useful connotations for the meaning of the concept of corporate identity.

This study is valuable and important because it aims to draw the attention of corporate identity and corporate marketing scholars (majority of who are positivists) to the social constructionist philosophy. Thus, the study attempts to initiate how social constructionism can be drawn as an underlying philosophy for addressing topical issues within the disciplines of corporate identity and corporate marketing. Hopefully,

this will provide a foundation for gaining deeper knowledge and robust intellectual insights into the true meaning of corporate identity, which is currently fraught by heated debate (Otubanjo and Melewar, 2007; Melewar and Karaosmanoglu, 2006; Topalian, 2003; Cornelissen and Elving, 2003; Motion and Leitch, 2002; Balmer, 2002b; Balmer and Wilson, 1998; Wilkinson and Balmer 1996; van Rekom, 1997; van Riel and Balmer, 1997; Baker and Balmer, 1997; Balmer, 2001b).

In addition, the study is new and important because it offers a new synthesis, which extends beyond the disciplines of corporate identity and social constructionism. The synthesis provides ontologically grounded evidence demonstrating the usefulness of social construction. The blend of these two constructs provides new insights into the issues that bind these disciplines together and how the conceptualisation of these issues enhances the understanding of the meaning of corporate identity.

Existing social theory models on the meaning of corporate identity (Balmer, 1995b; van Riel and Balmer, 1997; Moingeon and Ramanantsoa, 1997; Cornelissen and Harris, 2001; He and Balmer, 2007) compartmentalize and describe common assumptions in the theoretical construction of the meaning of corporate identity. Other works (Melewar and Karaosmanoglu, 2006; Podnar, 2005; Schmidt, 1995; Schmidt, 1997) focus on managerial perceptions of the meaning of this concept. Although these models contributed towards the understanding of the meaning of corporate identity, they are however limiting in that they failed to acknowledge the ongoing nature of the theoretical construction of the meaning of corporate identity, which arguably has been prone to changes, stabilities and paradigmatic shifts since the publication of Pilditch's (1970) definition of corporate identity. This adds to these studies by providing a

longitudinal analysis of the theoretical construction of the meaning of corporate identity between 1970 and 2008. Contribution from this study is valuable and important for several reasons. First, it provides a broad, comprehensive and longitudinal analysis of how the meaning of corporate identity was constructed for nearly four decades and highlights the ongoing changes and stabilities witnessed in the theoretical construction of the meaning of this concept. In addition, the study provides insights into the clusters of accord emerging from the dichotometric, trichotometric and quatrochotometric divisions in the meaning of corporate identity. Furthermore, this theoretical analysis provides corporate identity and corporate marketing scholars with a broad view of the meaning of corporate identity and it gives insights into the scope and boundaries of the meaning of the concept. An insight into the boundaries and scope of authors' conceptualisations of corporate identity provides the basis on which other conceptual issues (i.e. communication, planning, management, measurement of corporate identity etc) that depend on a clear understand the meaning of corporate identity can advance. In addition, this chapter demystifies, draws the lines, pinpoints and makes precise the issues that constitute the meaning of corporate identity in theoretical literature. In addition, this study provides scholars with a clarification of and insight into what the concept of corporate identity is and what it is not. In essence, by making a review of this subject, academics are provided with an analysis that squarely distinguishes corporate identity from other related concepts and provides a means of confining the meaning of the concept, which might otherwise allow it to claim more territory and importance for itself than is legitimate.

Chapter four makes a departure from previous studies on corporate identity by presenting a conceptual insight into how the Nigerian banking firms constructed the meaning of corporate identity over a period of thirty-five years, 1970 to 2005. Earlier studies tended to focus on theoretical perceptions of corporate identity (Balmer, 1995b; van Riel and Balmer, 1997; Moingeon and Ramanantsoa, 1997; Cornelissen and Harris, 2001; He and Balmer, 2007). This chapter adds to the conceptualisations emerging from these theories by presenting evidence to argue that the meaning of corporate identity has been theorised from four new constructs namely generic, distinctive, transformative and innovative corporate personalities. Unlike existing social theory models of corporate identity and other works (Melewar and Karaosmanoglu, 2006; Podnar, 2005; Schmidt, 1995; Schmidt, 1997) which addressed the meaning of corporate identity at specific periods, this chapter gave insight into the ongoing stabilities and changes in industry construction of the meaning of corporate identity.

This study approached the concept of CI mix as a media (i.e. symbols, behaviour and corporate communication) through which generic, distinctive, transformative and innovative corporate personalities of a firm are expressed. This view runs contrary to previous works where corporate identity (CI) mix has been used interchangeably with the concept of corporate identity. This chapter takes the view that corporate identity addresses the generic, distinctive, transformative and innovative aspects of who and what the firm is (Gioia et al., 2000; Topalian, 1984); where the firm is and why it is there (Melewar, 2003); where it is going (Downey, 1986); what it does (Topalian, 1984); how the firm is run, what it stands for (Topalian, 1984); what it believes in and how it operates (Abratt, 1989). In essence, the study advocates that the meaning of

corporate identity needs to be broadened to accommodate generic, distinct, transformative and innovative corporate personalities.

Surprisingly, unlike what is already known within existing studies positivistic led studies, which conceives corporate identity as a combination of elements of the CI mix (see Balmer, 1995b; van Riel and Balmer, 1997; Cornelissen and Harris, 2001; He and Balmer, 2007) the notion of corporate identity (within the Nigerian banking industry) is seen along the dimensions of corporate personality with reference to the generic nature of the Nigerian banking industry. The outcome of this study also indicates that the concept is approached from distinctive, transformative and innovative corporate personality perspectives. The implication of this shocking outcome, which challenges existing western positivistic knowledge points to the urgent need for western corporate identity academics and researchers to widen their understanding of this phenomenon by commissioning further studies that examine the nature of corporate identity within non western context. It is apparent from this study that deeper understanding of the meaning of corporate identity is achievable if further studies on the concept of corporate identity are approached from a non-western context. Therefore, commissioning further studies from a non western context will serve a useful purpose in advancing existing knowledge within this discipline.

The majority of empirical works on the meaning of the concept of corporate identity (see Melewar and Karaosmanoglu, 2006; Podnar, 2005; Schmidt, 1995; Schmidt, 1997) and other works on corporate identity in general often employ the use of quantitative, qualitative, mixed and exploratory methodologies, which are embedded in the positivistic paradigm. This study challenges existing methodologies by

approaching the meaning of corporate identity from an interpretive methodological approach incorporating critical hermeneutics and interpretive interviews – methods which are not commonly used in corporate identity studies.

The outcome of the deconstruction of the corporate advertisements published between 1970 and 2005 by the three largest banks in Nigeria and the interpretation of these advertisements by senior management executives of these banks strengthened the argument that the meaning of corporate identity has been on an ongoing trajectory flow of change. It also strengthened the emergence of four new theoretical conceptualisations including generic corporate personality, distinct corporate personality, transformative corporate personality and innovative corporate personality constructs. Contributions from this empirical study present a significant implication for the meaning of corporate identity. Unlike the existing literature which positions corporate identity as an embodiment of the elements that make up the corporate identity mix (see van Riel and Balmer, 1997). Contributions from the interpretation of corporate advertisement make a departure from this conceptualisation. It presents empirical evidence to argue that corporate identity implies generic, distinctive, transformative and innovative aspects of a firm's corporate personality (Abratt, 1989).

As stated in the last paragraph, a key finding in this study concerns the ongoing nature of the industry construction of the meaning of corporate identity. The ongoing nature of this concept as witnessed in the Nigerian banking industry implies that corporate identity would be better understood if approached as one whose meaning will constantly change. The reason for the continuous change in the meaning of the concept of corporate identity lies within the desire by business organisations to

constantly seek change in their business activities. Thus, for as long as firms strive to adapt to various business and environmental changes, corporate identity authors' experiences of how these firms respond to change will automatically manifest in the theoretical conceptualisation of the meaning of this concept. Consequently, the meaning of corporate identity will constantly be made subject to change. Thus, a useful approach to the understanding of the meaning of corporate identity would be first to address it as an illusive phenomenon fraught by constant change. This serves as a key implication for the understanding of the meaning of corporate identity.

10.3.1 The significance of the cultural context (as indicated in the literature review) in research findings

A number of environmentally induced factors were highlighted under the literature review of this study. Some of these factors include the regulation of the Nigeria banking industry through military decree and administrative fiats, the deregulation of banking industry to usher-in private operator institutions, improvements in information technology systems, financial distress and the collapse of some new private banks. Importantly, these factors did not just change or stabilise the corporate identities constructed within the Nigeria's banking landscape, more importantly, it contributed towards the socio economic and cultural attitudes of Nigerians. For instance, the ongoing stabilities and changes witnessed in the Nigerian banking industry has led many Nigerians to loose confidence in Nigerian banks for the safekeeping of their monies and other valuables. Consequently, many Nigerians now resort to keeping their monies and other valuables at home or spreading their savings or capitals over a consortium of banks. This is often done to reduce the risk of loosing

entire business capitals or personal savings to the unexpected collapse of financial institutions. Importantly, this presents a serious challenge to the managers of the Nigerian economy as this attitude has made it increasingly difficult to use fiscal and monetary instruments to effectively control the flow of money within the economy.

10.4 Implication of thesis contributions for corporate identity practitioners

The seven mutual points of interconnectivity as developed in this study is hinged on the notion that corporate identity emerges through formal or informal interactions between corporate actors (who act on behalf of the firm) and stakeholders. There is evidence to suggest that a great deal of effort is placed on the management of the formal outcome of interactions between managers and stakeholders. However, there is very limited proof to argue that the outcome of informal interaction between corporate actors and stakeholders is viewed as importantly as the formal management of corporate identity. The monitoring and effective management of informal expressions of corporate identity can help to build a strong and more effective corporate identity among customers and other stakeholders who interact daily with service based firms such as banks, insurance companies etc.

This conceptual aspect of this thesis identified four dominant perceptions namely “corporate personality”, “corporate identity mix”, “central, enduring and distinctiveness-CED”, “organisational imagery”. These perceptions or dominant views of divide in literature provide a precise idea of what corporate identity means. By understanding the meaning of corporate identity, managers can gain greater insight into corporate identity planning, strategy, management, evaluation and its many

important aspects. Knowledge on the meaning of corporate identity enables managers to quickly understand how to better manage corporate identity in practice.

Another important implication of this study for practitioners is that it points to the need for managers to renew and intensify efforts towards the management of (not just the corporate identity mix) but more importantly the constituents of corporate personality mix. This study serves as a guide to managers not just in understanding the meaning of corporate identity but also it gave insight into how the meaning of the concept navigated through the complexities of industry turbulence and how industry regulations can affect corporate identity. More importantly, the study indicates that the construction of corporate identity is a never ending business activity. It implies therefore that managers must be skilful at managing corporate identities in relation to ongoing industry turbulence. The management of the construction of the meaning of corporate identity is an ongoing exercise underpinned by stability and change.

10.5 Limitation of research and future research directions

The study reveals a couple of limitations that offer opportunities for future research. First this study mainly addresses the construction of the meaning of corporate identity was constructed in the Nigerian banking industry between 1970 and 2005. It is time bound and industry specific. Thus the outcome of this study may not be generalisable for other industries either within or outside Nigeria. There is no concrete evidence that the contributions from the study can be applied to industries either in other parts of Africa and indeed the western world. Given this limitation therefore, it may be necessary to extend this study further to cover other industries in other countries and

possibly the western world. Also it will be insightful to see the outcome of a similar study focusing on how firms in the post consolidation period of the Nigeria banking industry and the period of pre-independence constructed their corporate identity. Future research addressing all these areas will enhance the development of corporate identity theory and give deeper and more robust insight into the meaning of corporate identity.

Second, the unit of analysis in this study is corporate advertisements. However, corporate advertisements are not the only corporate identity and corporate communications tools. Firms also express their corporate personality formally using several tools of corporate communications. These include corporate brochures, report of annual report of accounts, corporate websites, corporate social responsibility reports, guided editorials, stage managed events, calendars etc. It will therefore be insightful to see how the use of these corporate communication tools enhances the construction of corporate identity either longitudinally or during a given period.

Third this study is devoted to the formal construction of corporate identity. However, there is significant evidence that corporate identity is not only communicated formally but it is also expressed informally through employee behaviour. Consequently, it will be useful to carry out a study deconstructing the informal expression of corporate identity to see whether this matches the formal expression of corporate identity.

Fifth, the conceptual literature of this study is limited to the conceptualisation of an epistemological and ontological foundation for this thesis. There is no indication whether such a philosophical foundation is generalisable for interpretive studies on

other related areas including corporate identity communication, corporate branding, corporate reputation etc. A valuable direction for future research would be to establish how work on these fields of study can be approached via social constructionism.

Sixth, this study addressed the relationship between formal corporate identity models and social construction. The study failed to address how informal corporate identity can be integrated into the social constructionist epistemology. A future research direction therefore will be to understand the relationship between informal aspects of corporate identity social constructionism.

10.5.1 Strengths and weaknesses of the data

Strengths: a number of strengths are inherent in the use of the Nigerian banking industry as the venue for this research. First, the corporate advertisements generated in this study contain signs (which when deconstructed) are capable of providing answers to the question being investigated in this study. Second, the corporate advertisements generated from the Nigerian banking industry have never been used in any study of this nature before. Therefore, the use of these new data, presents the researcher with a unique opportunity to present the Nigerian perspectives to the ongoing debate (in western literature) on the meaning of corporate identity. Third, the corporate advertisements drawn in this study provides a detailed picture of the varieties of corporate identities inherent in the banks under investigation in the study. Therefore, these corporate advertisements make a good representation of all other corporate advertisements, which were not deconstructed. Third, the corporate advertisements that were deconstructed in this study were drawn from the three

largest financial institutions in Nigeria, 1970-2005. The use of these advertisements, presents this study with a very clear picture of the nature of the corporate identities that were outwardly constructed by the key operators of the Nigerian banking industry during the period under review.

Weaknesses: a number of issues, which appear as weaknesses in these corporate advertisements are also observable. First, some of the corporate advertisements that were deconstructed in this study lacked pictures. Pictures (if used in these corporate advertisements) would have enriched data. Second, some of the pictures do not present a good representation of women, who form a significant proportion of the customers of these banks. Women if used in some of these corporate advertisements (i.e. the 1989 UBA advertisement) would have assisted the banks in conveying their identity more effectively and it would have also enriched the data used in this study.

10.6 Concluding remarks

This thesis set off in chapter one with the conceptualisation of a research question, which reads: *how do firms construct the meaning of corporate identity over time?*.

An attempt was made to answer this question by developing a theoretical framework grounded on social constructionism. Consequently, an interpretive research methodology firmly supported by method combination research design approach grounded on critical hermeneutic analysis of corporate advertisements of the three largest banks in Nigeria and interpretive interviews with senior managers of the three largest banks in Nigeria were developed. Contributions from the data analytical stage of this study indicate that the Nigerian banking industry constructed the meaning of

corporate identity as generic corporate personality between 1970 and 1986 but changed dramatically to distinct corporate personality between 1986 and 1994. The stability witnessed during the 1986 to 1994 period was truncated as these banks began to construct the meaning of corporate identity as a combination of transformative and innovative corporate personality in 1995. These constructions remained stable until 2005. The ongoing stabilities and changes witnessed in the construction of corporate identity throughout these period is representative how the Nigerian banking industry construct the meaning of the concept of corporate identity over time. This outcome answers the question investigated in this study and it brings this study to an end.

REFERENCES

- Abratt, R. (1989), "A new approach to the corporate image management process", *Journal of Marketing Management*, Vol. 5 No. 1, pp. 63-76.
- Ackerman, L.D. (1988), "Identity strategies that make a difference", *The Journal of Business Strategy*, May/June, pp28-32.
- Albert, S. and Whetten, D.A. (1985), "Organisational identity", in Cummings, L.L. and Staw, B.M. (Eds), *Research in organisational behaviour*, Jai Press, Greenwich, CT, Vol. 7, pp. 263-295.
- Albert, S., Ashforth, B.E. and Dutton, J.E. (2000b), "Organisational identity and identification: charting new waters and building new bridges", *Academy of Management Review*, 25, 1, 1 pp13-17.
- Albert, S. (1998), "The definition and metadefinition of identity", in Whetten, D.A. and Godfrey, P.C. (Eds), *Identity in organisations: building theory through conversations*, Sage Publications, Thousand Oaks, CA, pp. 1-13.
- Alessandri, S.W. and Alessandri, T. (2004), "Promoting and protecting corporate identity: the importance of organisational and industry context", *Corporate Reputation Review*, Vol. 7 No. 3, pp. 252-268.

- Alessandri, S.W. (2001), "Modelling corporate identity: a concept explication and theoretical explanation", *Corporate Communications: An International Journal*, Vol. 6 No. 4, pp. 173-182.
- Allaire, Y. and Firsirotu, M.E. (1984), "Theories of Organisational Culture", *Organisation Studies*, Vol. 5 No. 3, pp. 193-206.
- Alpert, M. (1991), "Office buildings for the 1990s", *Fortune*, November 18, Vol. 124 No. 12, pp. 140-143.
- Alvesson, M. and Willmott, H. (2002), "Identity regulation as organisational control: producing the appropriate individual", *Journal of Management Studies*, Vol. 39 No. 5, pp. 619-644.
- Alvesson, M. (1990), "Organisation: from substance to image?" *Organisation Studies*, Vol. 11, pp. 373-94.
- Alvesson, M. (1994), "Talking in organisations: managing identity and image in an advertising agency", *Organisation Studies*, Vol. 15, pp. 535-63.
- Andriopoulos, C. and Gotsi, M. (2001), "Living' the corporate identity: case study from the creative industry", *Corporate Reputation Review*, Vol. 4 No. 2, pp. 144-154.
- Annis, D. (1978), "A contextualist theory of epistemic justification", *American*

Philosophical Quarterly, Vol. 15 No. 3, pp. 213-219.

Antonoff, R. (1985), *CI-Report 85: identittat und image excellenter, Unternehmen, Verbande, Stdte: Analyse-Projekte*, Trench, Frankfurt.

Aredal, A. (1986), "Procrustes: a modern management pattern found in classical myth", *Journal of Management*, Vol. 12 No. 3, pp. 403-414.

Argenti, P.A. (1998), *Corporate Communications*, McGraw-Hill, Boston, MA.

Arnold, A.S. and Fischer, E. (1994), "Hermeneutics and consumer research", *Journal of Consumer Research*, Vol. 21 No. 1, pp.55-70.

Arnold, James E. (1988), "Communications and strategy: the CEO gets and (gives) the message", *Public Relations Quarterly*, pp. 5-11.

Ashforth, B. and Johnson, S. (2001), "Which hat to wear? the relative salience of multiple identities in organisational contexts", in Hogg, M. and Terry, D. (Eds.), *Social identity processes in organisational contexts*, Philadelphia, Psychology Press, pp.31-48.

Ashforth, B. E. and Mael, F. A. (1989), "Social identity theory and the organisation", *Academy of Management Review*, Vol. 14, pp. 20-39.

Ashforth, B. E. and Mael, F.A. (1996), "Organisational identity and strategy as a

context for the individual”, in Baum, J.A.C. and Dutton, J.E. (Eds.), *Advances in strategic management*, Jai Press, Greenwich, CT, Vol. 13, pp. 17-62.

Babbie, E.R. (1973), *Survey Research Methods*, Wadsworth Publishing, Belmont, CA.

Baker, M.J. and Balmer, J.M.T. (1997), “Visual identity: trappings or substance?”, *European Journal of Marketing*, Vol. 31 No.5, pp. 366-382.

Balmer, J.M.T. and Dinnie, K. (1999), “Corporate identity and corporate communications: the antidote to merger madness”, *Corporate Communications: An International Journal*, Vol. 4 No. 4, pp.182-192.

Balmer, J.M.T. and Gray, E.R. (1999), “Corporate identity and corporate communications: creating a competitive advantage”, *Corporate Communications: An International Journal*, Vol. 4 No. 4, pp. 171-176.

Balmer, J.M.T. and Gray, E.R. (2000), “Corporate identity and corporate communications: creating a competitive advantage”, *Industrial and Commercial Training*, Vol. 32 No. 7, pp. 256-62.

Balmer, J.M.T. and Greyser, S.A. (2002), “Managing multiple identities of the corporation”, *California Management Review*, Vol. 44 No. 3, pp. 72-86.

Balmer, J.M.T. and Greyser, S.A. (2003), *Revealing the corporation. perspectives on*

identity, image, reputation, corporate branding and corporate-level marketing, Routledge, London.

Balmer, J.M.T. and Greyser, S.A. (2006), "Commentary corporate marketing integrating corporate identity, corporate branding, corporate communications, corporate image and corporate reputation", *European Journal of Marketing*, Vol. 40 No. 7/8, pp. 730-741.

Balmer, J.M.T. and Soenen, G. (1999), "The acid test™ of corporate identity management", *Journal of Marketing Management*, Vol. 15, pp. 69-92.

Balmer, J.M.T. and Stotvig, S. (1997), "Corporate Identity and Private Banking: A Review and Case Study", *International Journal of Bank Marketing*, Vol. 15, No. 5, pp. 169-184.

Balmer, J.M.T. and van Riel, C.B.M. (2000), "Editorial. Special issue on corporate Identity", *European Journal of Marketing*, 31, 5/6, pp. 340-342.

Balmer, J.M.T. and Wilkinson, A. (1991), "Building societies: change strategy and corporate identity", *Journal of General Management*, Vol. 17 No. 2, pp20-33.

Balmer, J.M.T. and Wilson, A. (1998), "Corporate identity: there is more to meet it than meets the eye", *International Studies of Management and Organisation*, White Plains, Vol. 28 No. 3, pp. 12-31.

Balmer, J.M.T., Fukukawa, K., and Gray, E.R. (2007), "The nature and management of ethical corporate identity: a commentary on corporate identity, corporate social responsibility and ethics", *Journal of Business Ethics*, Vol. 76 No. 1, pp. 7-15.

Balmer, J.M.T. (1993), "Corporate identity: the power and the paradox", *Design Management Journal*, Winter, pp. 39-44.

Balmer, J.M.T. (1994), "The BBC's corporate identity: myth, paradox and reality", *Journal of General Management*, Vol. 19 No. 3, pp. 33-49.

Balmer, J.M.T. (1995a), "Corporate identity: myth, paradox and reality", *Design Management Journal*, Winter, pp. 39-44.

Balmer, J.M.T. (1995b), "Corporate branding and connoisseurship", *Journal of General Management*, Vol. 21 No. 1, pp. 24-46.

Balmer, J.M.T. (1996), "The nature of corporate identity: an exploratory study undertaken with BBC Scotland", Unpublished PhD Thesis, Department of Marketing, University of Strathclyde, Glasgow.

Balmer, J.M.T. (1997), "Corporate identity: what of it, why the confusion, and What's next?" *Corporate Reputation Review*, Vol. 1 No. 1-2, pp. 183-194.

Balmer, J.M.T. (1998), "Corporate identity and advent of corporate marketing",

Journal of Marketing Management, Vol. 4, pp. 963-996.

Balmer, J.M.T. (1999a), "Corporate identity, in Baker, M.J. (Ed.), *Encyclopaedia of Marketing*, Thomson Business Press, London, pp. 732-46.

Balmer, J.M.T. (1999b), "Corporate brands: avoiding the deadly sins", working Paper, International Centre for Corporate Identity Studies, Department of Marketing, University of Strathclyde, Glasgow.

Balmer, J.M. T. (2001a), "Corporate identity, corporate branding, and corporate marketing: seeing through the fog", *European Journal of Marketing*, Vol. 34 Nos. 3 and 4, pp. 248-291.

Balmer, J.M.T. (2001b), "From the pentagon: a new identity framework", *Corporate Reputation Review*, Vol. 4. No. 1, pp. 11-22.

Balmer, J.M.T. (2001c), The three virtues and seven deadly sins of corporate brand management, *Journal of General Management*, Vol. 27 No. 1, pp 1-17.

Balmer, J.M.T. (2002a), "Preface: corporate identity: crossing the Rubicon", *International Studies of Management and Organisation*, Vol. 32 No. 4, pp 123-124.

Balmer, J.M.T. (2002b), Mixed-up over identities, working paper No 02/32, Bradford School of Management, University of Bradford.

Baudrillard, J. (1981), *For a critique of the political economy of the sign*, St.

Louis: Telos.

Bauman, Z. (1992), *Intimations of Postmodernity*, Routledge, London.

Barthes R. (1967), *Elements of semiology*. trans. by A. Lavers and C. Smith, New

York, Hill and Lang.

Barthes R. (1973), *Elements of semiology*, A. Lavers and C. Smith, translators, New

York, Hill and Lang.

Barthes R. (1988), *Camera lucida*, Fontana, London.

Barthes R. (1972), *Mythologies*, Hill and Lang, New York.

Bell, J. (1987), *Doing your research project*, Open University Press, Milton Keynes.

Berger, P. and Luckmann, T. (1967), *The Social Construction of Reality*, Penguin,

London.

Berger, D.A. (2000), *Media and Communication Research Methods: An Introduction*

to Qualitative Approaches, Sage Publications, London.

Bernstein, D. (1984), *Company Image and Reality: A Critique of Corporate Communication*, Holt Reinhart and Winston, Eastbourne.

Bernstein, D. (1986), *Company Image and Reality: A Critique of Corporate Communication*, Holt Reinhart and Winston, Eastbourne.

Berle, A. and Means, G. (2001), *The modern corporation and private property*, Transaction publishers, New Brunswick, USA.

Betti, (1980), "Critical hermeneutics as the general method of the Geisteswissenschaften", in Bleicher, J. *Contemporary hermeneutics: hermeneutics as method, philosophy and critique* (J. Bleicher, trans, pp. 51-94, Routledge and Kegan Paul (original work published 1962), London/Boston, MA.

Bhattacharya, C.B. and Elsbach, K.D. (2002), "Us versus them: the roles of organisational identification and disidentification in social marketing initiatives", *Journal of Public Policy and Marketing*, Vol. 21 No. 1, pp. 26-36.

Bhattacharya, C.B. and Sen, S. (2003), "Consumer-company identification: a framework for understanding consumers' relationships with companies", *Journal of Marketing*, Vol. 67 No. 2, pp. 76-88.

Bignell, J. (1997), *Media semiotics: an introduction*, Manchester University Press, Manchester.

- Birkigt, K. and Stadler, M.M. (1980), *Corporate identity, Grundlagen, Funktionen, Fallspielen*, Holt Reinhart and Winston, Eastbourne.
- Birkigt, K. and Stadler, M.M. (1986), *Corporate identity, Grundlagen, Funktionen, Fallspielen*, Verlag Moderne Industrie, Landsberg an Lech.
- Birkigt, K. Stadler, M.M. and Funck, H.J. (1995), *Corporate identity, Grundlagen, Funktionen, Fallspielen*, Verlag Moderne Industrie, Landsberg/Lech.
- Black S. (1995), *The Practice of Public Relations*, Butterworth-Heinemann, Oxford.
- Blauw (1994), *Het Corporate Image, Vierde Geheel Herziene Druk, De Viergang*, Amsterdam.
- Blumberg, B., Cooper, R.D. and Schindler, P. (2005), *Business Research Methods*, McGraw Hill, London.
- Bogdan, R., and Taylor, S. (1975), *Introduction to qualitative research methods: A phenomenological approach to the social sciences*, John Wiley, New York.
- Boland, R. (1985), "Phenomenology: a preferred approach to research on information Systems", in E. Mumford, R. Hirschheim, G. Fitzgerald, and T. Wood-Harper, (Eds.) *Research Methods in Information Systems*, North Holland, Amsterdam, pp. 193-201.

- Borgerson, J.L. and Schroeder, J.E. (2002), "Ethical issues of global marketing: avoiding bad faith in visual representation", *European Journal of Marketing*, Vol. 36 No. 5/6, pp.570, 25 pgs.
- Bouchikhi, H. and Kimberly, J.R. (2003), "Escaping the identity trap", *Sloan Management Review*, Vol. 44 No. 3, pp. 20-26.
- Bouchikhi, H., Fiol, C. M., Gioia, D. A., Golden-Biddle, K. Hatch, M. J., Rao, H. Rindova, V. P., and Schultz, M. (1998), "The identity of organisations", in D. A. Whetten and P. C. Godfrey (Eds.), *Identity in Organisations: Building Theory Through Conversations*, Sage Publications, Thousand Oaks, CA, pp. 33-80.
- Bourdieu, P. (1989), *Distinction. A social critique of the judgment of taste*, Routledge, London.
- Boulding, K. (1956), *The Image*, University of Michigan Press, Ann Arbor, MI.
- Bovens, L. and Hartmann, S. (2003), *Bayesian Epistemology*, Oxford University Press, Oxford.
- Brickson, S.L. (2000a), "The impact of identity orientation on individual and organised outcomes in demographically diverse settings", *Academy of Management Review*, Vol. 25, No. 1, pp. 82-101.

- Brickson, S.L. (2000b), Exploring identity: where are we now? *Academy of Management Review*, Vol. 25 No. 1, pp. 147-148.
- Brickson, S.L. (2000c), "Re-assessing the standard: how understanding identity orientation informs – and improves – intergroup relations interventions", *Academy of Management Best Paper Proceedings*.
- Brickson S.L. and Brewer M.B. (2000), "Identity orientation and intergroup relations in organisations", in Hogg M.A. and Terry D.J. (Eds.), *Social identity processes in organisational contexts*, Psychology Press, Philadelphia, pp. 49–66.
- Bromley, D. B. (2000), "Psychological aspects of corporate identity, image and reputation", *Corporate Reputation Review*, Vol. 3 No. 2, 240-252.
- Brønn, P.S. (2006), "A reflective approach to uncovering actual identity", *European Journal of Marketing*, Vol. 40 No. 7/8, pp. 886-901.
- Brownbridge M. (1996), "The impact of public policy on the banking system in Nigeria", working paper; 31, IDS, University of Sussex, Brighton, UK.
- Brownbridge M. (1998), "Financial distress in local banks in Kenya, Nigeria, Uganda and Zambia: causes and implications for regulatory policy", *Development Policy Review*, Vol. 16 No. 2, pp.173-88.

Brown, A.D. and Humphreys, M. (2002), "Nostalgia and the narrativisation of identity: a Turkish case study", *British Journal of Management*, Vol. 13 No. 2, pp. 141-159.

Brown, A.D. and Humphreys, M. (2006), "Organisational identity and place: a discursive exploration of hegemony and resistance", *Journal of Management Studies*, Vol. 43 No. 2, pp. 231-257.

Brown, A.D. and Starkey, K. (2000), "Organisational identity and organisational learning: a psychodynamic perspective", *Academy of Management Review*, Vol. 25, No. 1, pp.102-120.

Brown, A.D. (1994), "Politics, symbolic action and myth making in pursuit of legitimacy", *Organisation Studies*, Vol. 15, No. 6, pp. 861-878.

Brown, A.D. (1995), "Managing understandings: politics, symbolism, niche marketing and the quest for legitimacy in IT implementation", *Organisation Studies*, Vol. 16 No. 6, pp. 951-969.

Brown, A.D. (1997), "Narcissism, identity and legitimacy", *Academy of Management Review*, Vol. 22 No. 3, pp. 643-686.

Brown, A.D. (2001), "Organisation studies and identity: towards a research agenda", *Human Relations*, Vol. 54 No. 1, pp. 113-121.

- Brown, A.D. Humphreys, M. and Gurney, P.M. (2005), "Narrative, identity and change: a case study of Laskarina Holidays", *Journal of Organisational Change Management*, Vol. 18 No. 4, pp. 312-326.
- Butchvarov, P. (1970), *The concept of knowledge*, Northwestern University Press, Evanston.
- Chandler, D. (2007), *Semiotics: The Basics*, Routledge, London.
- Campbell, K. (1969), "Cases of corporate identity", *Design (UK)*, July, pp. 38-43.
- Capowski, G.S. (1993), "Designing a corporate identity", *Management Review*, Vol. 82 No. 6; pp. 37-38.
- Carls, K. (1989), "Corporate coats of arms", *Harvard Business Review*, Vol. 67, May/June, pp. 135-139.
- Carroll, C. and van Riel C.B.M. (2000), "We who are many form one body organisational identification and the impact of multiple perceptions of identity and image in a global policy setting organisation", working Paper, Academy of Management Conference, Washington, USA.
- Carroll, C. and van Riel, C.B.M. (2002), "We who are many form one body: the

impact of multiple projected identities and image on identification in a diversity driven organisation”, working paper, Academy of Management Meeting, Denver, USA.

Carter, D.E. (1975), *Designing corporate symbols*, Art Direction Book Company.

Carter, D.E. (1976), *Corporate identity manuals*, Century Communications Unlimited.

Carter, D.E. (1982), *Designing corporate identity programs for small corporations*, Art Direction Book Co.

Carter, D.E. (1983), *Evolution of design*, Art Direction Book Company.

Carter, D.E. (1985), *How to improve your corporate identity: The businessman's guide to creating a better company image*, Art Direction Book Company.

Carter, D.E. (1986), *American corporate identity: the state of the art in the 80s (American corporate identity)*, Art Direction Book Company, New York.

Carter, D.E. (1997), *Trends in American logo design*, Art Direction Book Company, New York.

Cassell, C., and Symon, G. (1994), “Qualitative research in work contexts”, in C.

Cassell, and G. Symon, (Eds.) *Qualitative methods in organisational research*, Sage Publications: Thousand Oaks, CA, pp.1-13.

Caust, D. (1973), "Corporate self as others see it", *Marketing Times*, May/June Vol. 20, No. 3, p. 28.

Chajet, C. and Shachtman, T. (1992), *Image by design*, Reading, MA.

Chandler, D. (2007), *Semiotics: the basics*, Routledge, London.

Cheney, G. and Christensen, E. T. (2001), "Organisational identity: linkages between internal and external communication", in F. M. Jablin and L. L. Putnam (Eds.) *The new handbook of organisational communication: advances in theory, research, and methods*, Sage Publications, Thousand Oaks, CA, pp. 231-269.

Cheney, G. and Tompkins, P. K. (1987), "Coming to terms with organisational identification and commitment", *Central States Speech Journal*, Vol. 38 No. 1, pp. 1-15.

Cheney, G. (1983), "The rhetoric of identification and the study of organisational communication", *Quarterly Journal of Speech*, Vol. 69, pp. 143-158.

Christenssen, L.T. and Askegaard, S. (2001), "Corporate identity and corporate image revisited-a semiotic perspective", *European Journal of Marketing*, Vol. 35 Nos. 3/4, pp. 292-315.

Christopher, M. and Pitts, B. (1969), "Its who you sell", *Business Management*, November, pp.26-31.

Churchill, G.A. (1986), *Marketing research: methodological foundations*. Dryden Press, Ft. Worth Texas.

Clark, B. R. (1972) "The organisational sagas in higher education", in Van Maanen (Ed.), *Qualitative Studies of Organisations*, Thousand Oaks, CA, pp. 197-206.

Click, J.W. (1973) "Corporate identity relationships with public relations", *Public Relations Quarterly*, winter, Vol. 17 No. 3; pp. 10-25.

Cock, G. de., Bouwen, K., de Wilde J., de Visch (1984) *Organisatieklimaat en Cultuur: Theorie en Praktische Toepassing van de verorte vorm (vokipo)*, ACCO Leuven, Amersfoort.

Cohen, J.B. and Basu, K. (1987), "Alternative models of categorisation: towards a contingent processing framework", *Journal of Consumer Research*, Vol. 13 No. 4, pp. 455-472.

Cohen, S. 1998. "Contextualist solutions to epistemological problems: scepticism, gettier, and the lottery", *Australasian Journal of Philosophy*, Vol. 76, pp. 289-306.

- Collis, J. and Hussey, R. (2003), *Business Research: A Practical Guide for Undergraduates and Postgraduate Students*, Hampshire, Palgrave.
- Conklin, J. (1992), Capturing organisational memory, in D. Coleman (Ed.), *Groupware 192*, Morgan Kaufmann, Los Altos, CA.
- Connolly, J.M. and Keutner, T. (1988), *Hermeneutics versus science: three German Views*, University of Notre Dame Press, Notre Dame, Indiana.
- Corley, K.G. (2002), “Breaking away: an empirical examination of how organisational identity changes during a spin-off”, PhD dissertation, Pennsylvania State University.
- Corley, K.G. (2004), “Defined by our strategy or our culture? hierarchical differences in perceptions of organisational identity and change”, *Human Relations*, Vol. 57 No. 9, pp. 1145-1177.
- Corley, K.G., Gioia, D.A. and Fabbri, T. (2000), “Organisational identity in transition over time”, in C.L. Cooper and D.M. Rousseau (Eds.), *Trends in Organisational Behaviour*, Wiley, London, pp. 95-110.
- Cornelissen, J.P. and Elving, W.J.L. (2003), “Managing corporate identity: an integrative framework of dimensions and determinants”, *Corporate Communications: An International Journal*, Vol. 8 No. 2, pp.114 – 120.

Cornelissen, J. and Harris, P. (2001), "The corporate identity metaphor: perspectives, problems, and prospects", *Journal of Marketing Management*, Vol. 17, pp. 49-71.

Cornelissen, J.P., Haslam, S.A. and Balmer, J.M.T. (2006), "Social identity, organisational identity and corporate identity: towards an integrated understanding of processes, patternings and products", *British Journal of Management*, Vol. 18, pp. 1–16.

Cornelius, N., Tassabehji, R. and Wallace, J. (2007), "An analysis of corporate social responsibility, corporate identity and ethics in business schools", *Journal of Business Ethics*, Vol. 76 No. 1, pp. 117-135.

Coupland, C. and Brown, A.D. (2004), "Constructing organisational identities on the Web: a case study of Royal Dutch Shell", *Journal of Management Studies*, Vol. 41 No. 8, pp. 1325-1347.

Crane, F.G. (1990), "The need for corporate advertising in the financial services industry: a case study illustration", *Journal of Services Marketing*, Vol. 4 No. 2, pp. 31-37.

Cresswell, J.W. (1994), *Research design: quantitative and qualitative approaches*, Sage Publications, London.

Czarniawska, B. and Wolf, R. (1998), "Constructing new identities in established

organisation fields”, *International Studies of Management and Organisation*,
Vol. 28 No. 3, pp. 32-57.

Czarniawska, B. (1997), *Narrating the organisation: dramas of institutional identity*,
University of Chicago Press, Chicago.

Dandridge, T.C., Mitroff, I., and Joyce, W.F. (1980), “Organisational symbolism: a
topic to expand organisational analysis”, *Academy of Management Review*,
Vol. 5 No. 1, pp. 77-82.

Danesi, M. (1993), *Messages and meanings: an introduction to semantics*.
Canadian Scholars’ Press Inc, Toronto.

Danziger, K. (1997), “The varieties of social construction”, *Theory and psychology*,
Vol. 7 No. 3, pp. 399-416.

Davies, G., Chun, R., Da Silva, R.V., and Roper, S. (2003), *Corporate reputation and
competitiveness*, Routledge, London.

DeRose, K. (1992), “Contextualism and knowledge attributions”, *Philosophy and
Phenomenological research*, Vol. 15, pp. 213-19.

de Saussure, F. (1916), *Course in general linguistics*, (trans. Roy Harris) London.

de Saussure, F. (1974), *Course in general linguistics*, (trans. Wade Baskin)

Fontana/Collins, London.

de Saussure, F. (1983), *Course in general linguistics*. (trans. Roy Harris) Duckworth, London.

de Vaus, D. (2001), *Research design in social research*, Sage Publications, London.

Dempsey, M. (1997), "Clifford Geertz and beyond: the interpretive interview/essay and reflexive ethnography", 48th Annual Meeting of the Conference on College Composition and Communication, Phoenix.

Denzin, N.K. (1971), "The logic of naturalistic inquiry", *Social Forces*, Vol. 50 No. 2 pp. 166-182.

Denzin, N.K. (1989), *Interpretive Interactionism*, Applied social science research method series, 16, Sage Publications, London.

Denzin, N.K. and Lincoln, Y.S. (1994), *Introduction: Entering the field of qualitative research*, handbook of qualitative research, Sage Publications, Thousand Oaks, CA.

Dilthey W. (1900), "The development of hermeneutics", in Rickman, H.P. (Ed.), *W. Dilthey: selected writings*, Cambridge University Press, London, pp. 246–263.

Dolphin, R.R. (1999), *Fundamentals of corporate communications*, Butterworth

Heinemann, Oxford.

Dowling, G.R. (1986), "Managing your corporate image", *Industrial Marketing Management*, Vol. 15, pp. 109-15.

Dowling, G.R. (1993), "Developing your company image into a corporate asset", *Long Range Planning*, Vol. 26 No. 2, pp. 101-19.

Dowling, G.R. (1994), *Corporate reputations: strategies for developing the corporate reputation: strategies for developing the corporate brand*, London, Kogan Page.

Dowling, G.R. (2001), *Creating corporate reputations: identity, image, and performance*, Oxford University Press, Oxford.

Downey, S.M. (1986), "The relationship between corporate culture and corporate Identity", *Public Relations Quarterly*, Winter, pp. 7-12.

Dube, L. and Pare, G. (2003), "Rigour in information systems positivist case research: current practices, trends, and recommendations", *MIS Quarterly*, Vol. 27 No. 4, pp. 597-636.

Dukerich, J., Golden, B.R. and Shortell, S.M. (2002), "Beauty is in the eye of the

beholder: the impact of organisational identification, identity, and image on the cooperative behaviours of physicians”, *Administrative Science Quarterly*, Vol. 47, pp. 507-533.

Durwood, L. (1971), “Mark of a good mark – simple, versatile and highly memorable”, *Advertising and Sales Promotion*, Vol. 19 No. 12.

Dutton, J. E. and Dukerich, J. M. (1991), “Keeping an eye on the mirror: image and identity in organisational adaptation”, *Academy of Management Journal*, Vol. 34 No. 3, pp. 517-555.

Dutton, J. E. and Penner, W.J. (1993), *The importance of organisational identity for strategic agenda building, strategic thinking: leadership and the management of change*, John Wiley, Chichester.

Dutton, J.E., Dukerich, J.M. and Harquail, C.V. (1994), “Organisational images and member identifications”, *Administrative Science Quarterly*, Vol. 39, pp. 239-263.

Eeaston, A. (1966), “Corporate style versus corporate image”, *Journal of marketing research*, Vol. 3 No. 2, pp. 168-173.

Eco, U. (1976), *A Theory of Semiotics*, Indiana University Press, Bloomington.

Elsbach, K. D. and R. M. Kramer (1996), “Members’ responses to organisational

identity threats: encountering and countering the business week rankings,
Administrative Science Quarterly, Vol. 41, pp. 442-476.

Ezzy, D. (1998), "Theorising narrative identity: symbolic interactionism and
hermeneutics", *Sociological Quarterly*, Vol. 39, pp. 239-52.

Feldman, L. P. (1969), "Of Alphabets, acronyms and corporate identity", *Journal of
Marketing*, Vol. 33 No. 4, 72-75.

Fiol, C.M., Hatch, M.J. and Golden-Biddle, K. (1998), "Organisational culture and
identity: what's the difference anyway", in Whetten D.A., and Godfrey P.C.
(Eds.) *Identity in organisations: building theory through conversations*, Sage
Publications, London.

Flight, G. (2005), "Corporate identity through architecture", *Business 2.0 Magazine*,
November 1, Vol.6 No. 10, pp. 58.

Foo, Check-Teck and Lowe, A. (1999), "Modelling for corporate identity studies:
case of identity as communications strategy", *Corporate Communications: An
International Journal*, Vol. 4 No. 2, pp. 89-92.

Foo, Check-Teck and Foo, Check-Tong, A. (1999), "Corporate identity strategy:
empirical analysis of major ASEAN corporations", *Corporate
Communications: An International Journal*, Vol. 6 No. 3 pp. 137-144.

- Fombrun, C.J. and Shanley, M. (1990), "What's in a name: reputation-building and corporate strategy", *Academy of Management Journal*, Vol. 33, pp. 233–258.
- Fombrun, C.J. and Van Riel, C. (1997), "The reputational landscape", *Corporate Reputation Review*, Vol. 1, Nos. 1 and 2, pp. 5–13.
- Fontana, A. and Frey, J. H. (2000), The interview: from structured questions to negotiated text, in N. K. Denzin and Y. S. Lincoln, (Eds.), *Handbook of qualitative research*, Sage, Thousand Oaks, CA, pp. 645-672.
- Gaertner, S., Bachman, B., Dovidio, J., and Banker, B. (2001), "Corporate mergers and stepfamily marriages: identity, harmony, and commitment", in M. Hogg and D. Terry (Eds.), *Social Identity Processes in Organisational Contexts*, Psychology Press, Philadelphia, pp. 265-282.
- Formosa, K. and Kroeter, S. (2002), "Toward design literacy in American management: a strategy for MBA Programs", *Design Management Journal*, Vol. 13, No. 3, pp.46-54.
- Francis, J. (1994), "Auditing, hermeneutics, and subjectivity", *Accounting, Organisation and Society*, Vol. 19 No. 2, pp.235-269.
- Frankfort-Nachmias, C. and Nachmias, D. (1992), *Research methods in social Sciences*, Edward Arnold, London.

Fryer, D. (1991), "Qualitative methods in occupational psychology: reflections upon why they are so useful but so little used", *The Occupational Psychologist*, Vol. 14, pp. 3-6.

Fukukawa, K., Balmer, J.M.T., Gray, E.R. (2007), "Mapping the interface between corporate identity, ethics and corporate social responsibility", *Journal of Business Ethics*, Vol. 76 No. 1, pp. 1-5.

Gabriel, Y. (1991), Turning Facts into Stories and Stories into Facts: A Hermeneutic Exploration of Organisational Folklore. *Human Relations*, 44(8), p.857-875.

Gadamer H.G. (1975), "Hermeneutics and social science", *Cultural Hermeneutics*, Vol. 2, pp. 307-330.

Gaertner, S., Bachman, B., Dovidio, J., and Banker, B. (2001), "Corporate mergers and stepfamily marriages: identity, harmony, and commitment", in M. Hogg and D. Terry (Eds.), *Social Identity Processes in Organisational Contexts*, Psychology Press, Philadelphia, pp. 265-282.

Garbett, T. (1988), *How to build a corporation's identity and project its image*, Lexington Books, Massachusetts/Toronto.

Gergen, K. (1977), "The social construction of self-knowledge", in T. Mischel, *The self-psychological and philosophical issues*, Blackwell, Oxford.

- Gergen, K.J. (1994), *Realities and relationships: soundings in social construction*, Harvard University Press, Cambridge, MA.
- Gergen, K. (1999), *An invitation to social construction*, Sage, London.
- Gettier, E. (1963), "Is justified true belief knowledge?", *Analysis*, Vol. 23, pp. 121-23.
- Gioia, D. and Thomas, J. (1996), "Identity, image, and issue interpretation: sensemaking during strategic change in academia", *Administrative Science Quarterly*, Vol. 41, pp. 370-403.
- Gioia, D.A., Schultz, M. and Corley, K. (2000), "Organisational identity, image and adaptive instability", *Academy of Management Review*, Vol. 25 No. 1, pp. 63-81.
- Gioia, D. (1998), "From individual to organisational identity", in Whetten, D.A., and Godfrey, P.C., (Eds.) *Identity in Organisations: Building Theory through Conversations*, Sage, Newbury Park.
- Glaser, B.G. and Strauss, A. (1967), *The discovery of grounded theory: strategies for qualitative research*, Aldine, New York.
- Glynn, M.A. (2000), "When cymbals become symbols: conflict over organisational

identity within a symphony orchestra”, *Organisation Science*, Vol. 11, pp. 285-98.

Gray, E.R. and Balmer, J.M.T. (1998), “Managing corporate image and corporate reputation, *Long Range Planning*, Vol. 31 No. 5, pp. 695-702.

Greene, J.C., Caracelli, V.J. and Graham W.F. (1989), “Toward a conceptual framework for mixed-method evaluation designs”, *Educational Evaluation and Policy Analysis*, Vol. 11 No. 3, pp. 255-274.

Grunig, J.E., and Hunt, T. (1984), *Managing public relations*, Holt Rinehart and Winston, Fort Worth, Texas.

Grunig, J.E. (1993), “Image and substance: from symbolic to behavioural relationships”, *Public Relations Review*, Vol. 19 No. 2, pp. 121-39.

Gustafson, L.T. and Reger, R.K. (1995), “Using organisational identity to achieve stability and change in high velocity environments”, *Academy of Management Journal*, pp. 464-468.

Gutjahr, G. (1995), “Corporate identity – Analyse und therapie”, in Birkigt, K., Stadler”, M.M. and Funck, H.J. (Eds.), *Corporate Identity: Grundlagen, Funktionen, Fallbeispiele*, Landsberg/Lech: Verlag Moderne Industrie, 8th edition, pp. 111-126.

Habermas, J. (1990), "The hermeneutic claim to universality", in G. Ormiston, and A. D. Shrift, *The hermeneutic tradition from Aft to Ricoeur*, Albany, NY: SUNY Press.

Habermas, Jürgen (1980), "Technics and Science as Ideology" in *Toward a rational society. Student Protest, Science, and Politics*. Heinemann Educational Books, London.

Hackling, I. (1999), *The social construction of what?*. Harvard University Press, Massachusetts.

Hackley, C. (2003), "Divergent representational practices in advertising and consumer research: some thoughts on integration", *Qualitative Market Research: An International Journal*, Vol. 6 No. 3, pp. 175-183.

Hackley, C. (2001), *Marketing and social construction: exploring the rhetorics of managed consumption*, Routledge, London.

Hackley, C. (2000), "Silent Running: Tacit, Discursive and Psychological Aspects of Management in a Top UK Advertising Agency", *British Journal of Management*, Vol. 11 No. 3, pp. 239-254.

Hall, S. (1999), *Representation: cultural representations and signifying practices*, Sage/Open University, London.

- Hamel, G. and Prahalad, C.K. (1994), *Competing for the Future: Breakthrough Strategies for Seizing Control of Your Industry and Creating the Markets of Tomorrow*, Harvard Business School Press, Boston, MA.
- Hancock, P. (2005), "Uncovering the Semiotic in Organisational Aesthetics", *Organisation*, Vol. 12 No. 1, pp.29-50.
- Handel, E.W. (1968), "Corporate identity crisis", *Conference board record*, Vol. 5, December, pp. 27-29.
- Handelman, J.M. (2006), "Corporate identity and the societal constituent", *Academy of Marketing Science*, Vol. 34 No. 2, pp. 107-114.
- Hannebohn, O. and Blocker, S. (1983), *Corporate communication in the Praxis*, Weberforum.
- Harrison, R. (1972), "Understanding your Organisation's Character", *Harvard Business Review*, May-June, 119-128.
- Harrison, J.D. (2000), "Multiple imaginings of institutional identity: A case study of a large psychiatric research hospital", *Journal of Applied Behavioural Science*, Vol. 36, pp. 425-55.
- Haslam, S.A., Postmes, T. and Ellemers, N. (2003), "More than a metaphor: organisational identity makes organisational life possible", *British Journal of*

Management, Vol. 14, p. 357.

- Haslam, S. A., Ryan, M. K., Postmes, T., Spears, R., Jetten, J. and Webley, P. (2006) "Sticking to our guns: social identity as a basis for the maintenance of commitment to faltering organisational projects", *Journal of Organisational Behavior*, Vol. 27, pp. 607-628.
- Hatch, M.J. and Schultz, M. (1997), "Relations between organisational culture, identity and image", *European Journal of Marketing*, Vol. 31 No. 5-6, pp. 340-355.
- Hatch, M.J. and Schultz, M. (1998), "The Identity of Organisations", In D.A. Whetten and P.C. Godfrey (Eds), *Identity in Organisations: Developing Theory Through Conversations*, Sage, Thousand Oaks, CA.
- Hatch, M.J. and Schultz, M.S. (2000), "Scaling the tower of Babel: relational differences between identity, image and culture in organisations", in M. Schultz, M.J. Hatch and M.H. Larsen (Eds), *The expressive organisation: linking identity, reputation, and the corporate brand*, Oxford University Press, Oxford.
- Hatch, M.J. and Schultz, M.S. (2002), "Organisational Identity Dynamics", *Human Relations*, Vol 58 No. 8, pp. 989-1018.
- Hawkins, B. (2002), "Children's Drawing, Self Expression, Identity and the

Imagination”, *International Journal of Art and Design Education*, Vol. 21 No 3.

Hawn, R. (1998), “Image vs. identity”, *Trends*, Vol. 14, April/May, pp. 22-27.

Hechter, M. and Horne, C. (2003), *Theories of social order: a reader*, Stanford University Press, Stanford.

Heidegger, M. (1949), *Existence and being*, Harper and Row, New York.

Heidegger, M. (1959), *An Introduction to Metaphysics*, Yale University Press, New York.

Hesse Heiko (2007), “Financial intermediation in the pre-consolidated banking sector in Nigeria policy research”, working Paper; series 4267, The World Bank.

He H. (2008), “CI/strategy interface: implications for corporate level marketing”, *European Journal of Marketing*.

He H. and Balmer, J.M.T. (2007), “Identity studies: multiple perspectives and implications for corporate-level marketing”, *European Journal of Marketing*, 41 No 7/8, pp. 765-785.

He H. and Balmer, J.M.T. (2005), “Identity studies: multiple perspectives and

implications for corporate-level marketing”, *Working Paper*, Univeristy of Brandford School of Management, UK.

He H. and Balmer, J.M.T. (2005), “The saliency and significance of generic identity: an exploratory study of UK building societies”, *International Journal of Bank Marketing*, Vol. 23 No. 4, pp. 334-348.

Heaton, E.E. (1967), “Testing a new corporate name”, *Journal of Marketing Research*, Vol. 4 No. 3, pp. 279-285.

Hehir, P. (1994), “Thirteen steps to public relations planning”, in Salu A.O., *Understanding Public Relations*, Talkback Publishers Limited, Lagos.

Henderson, Pamela W. and Joseph A. Cote (1998), “Guidelines for Selecting or Modifying Logos”, *Journal of Marketing*, Vol. 62, pp. 14-30.

Henrion, F. (1980), “Corporate Communication in the Praxis”, *Weberforum*, Vol. 5 No. 80, pp. 17-19.

Herhursky, R.L. (1969), “Corporate identity – by design not default”, *Industrial Marketing*, Vol. 54, November, pp. 49-53.

Hildenbrand, B. (2004), “Anslem Strauss”, in Uwe Flick, Ernst von Kardorff, Ines Steinke, *a companion to qualitative research*.

Hill, Roy (1977), The total design philosophy at Olivetti, *International management*, Vol. 32 No. 9.

Hirschman, E. C. (1990), "Secular immortality and the American ideology of affluence", *Journal of Consumer Research*, Vol. 17, No. 1, pp.31-42.

Hjelmslev, L. (1928), *Principes de grammaire générale* Bianco Lundo, Copenhagen.

Hogg, M. A. and D. J. Terry (2001), *Social Identity Process in Organisational Contexts*, Psychology Press, Philadelphia.

Horrell, D. G. (1996), *The Social Ethos of the Corinthian Correspondence: Interests and Ideology from 1 Corinthians to 1 Clement*, Studies of the New Testament and Its World, T&T Clark, Edinburgh.

Hughes, T.J. (2002), "Marketing principles in the application of e-commerce", *Qualitative Market Research: An International Journal*, Vol. 5 No. 4, pp.252-260.

Holtzhausen, L., and Fourie, L. (2008), "Communicating to a diverse workforce: employees' perceptions of symbolic corporate identity elements, *Corporate Communications: An International Journal*, Vol. 13 No. 1, pp. 80-94.

Humphreys, M. and Brown, A.D. (2002), "Narratives of organisational identity and

identification: a case study of hegemony and resistance”, *Organisation Studies*, Vol. 23 No. 3, pp. 421-447.

Hunt, W.S. (1974), “An identity crisis”, *Credit and financial management*, Vol. 76 No. 3, p. 12.

Huppatz, D.J. (2005), “Globalizing corporate identity in Hong Kong: rebranding two banks”, *Journal of Design History*, Vol. 18 No. 4, pp. 357-369.

Hwang, J.S., McMillan, S.J., Lee, G. (2003), “Corporate websites as advertising: an analysis of function, audience, and message strategy”, *Journal of Interactive Advertising*, Vol. 3 No 2, pp. 12-32.

Ikhide S.I. (1996), “Commercial offices and the mobilisation of private savings in selected Sub Saharan African countries”, *Journal of Development Studies*, Vol 33 No. 1, pp. 117-132.

Ikhide S.I. (1998), “Financial sector reforms and monetary policy in Nigeria”, working paper, No. 68, IDS, University of Sussex, Brighton, UK.

Ind, N. (1990), *The corporate image: strategies for effective identity programmes*, Kogan page, London.

Ind, N. (1992), *The corporate image*, Kogan Page, London.

Ind, N. (1996), *The corporate brand*, Macmillan, London.

Ind, N. (1997), *The corporate brand*, Macmillan, London.

Jefkins, F. (2001), *Public relations techniques*, Butterworth-Heinemann, Oxford.

Jefkins, F. (1994), *Public relations techniques*, Butterworth-Heinemann, Oxford.

Johnson, M. (2005), Overview of electronic payment systems in Nigeria: strategic and technical issues, *Bullion*, Vol. 29 No. 2, pp. 68-80.

Jones, S. (1985), The analysis of depth interviews, in Walker, R. (ed), *Applied Qualitative Research*, Aldershot, Gower, pp. 56-70.

Kammerer, J. (1988), *Beitrag Der Productpolitik Zur Corporate Identity*, SBI-Verlag, Munchen.

Karl-Otto Apel (1984), *Understanding and explanation: a transcendental-pragmatic Perspective*, MIT Press, Cambridge, MA.

Kaufman, S.R. (1994), In-depth interviewing, in *Qualitative methods in aging research*, Gubrium, J.F. and Sankar, Sage Publications, Thousands Oaks, California, pp. 123-136.

Keller, I. (1990), *Das CI-Dilemma: Abschied Von Falschen Illusionen*, Gabler

Management Perspektiven, Wiesbaden.

Kelly, G. (1955), *Principles of Personal Construct Psychology*, Norton, New York.

Kennedy, S.H. (1977), "Nurturing corporate images: total communication or ego Trip?", *European Journal of Marketing*, Vol. 11 No. 3, pp.120-164.

King, R. L. (1982), "Developing a corporate identity: how to stand out in a crowd, *Academy of Marketing Science Journal*, Vol. 10 No. 3, pp. 330-331.

Kiriakidou, O. and Millward, L.J. (2000), "Corporate identity: external reality or internal fit?", *Corporate Communications: An International Journal*, Vol. 5 No. 1, pp. 49-58.

Kirk, J. and Miller, M.L. (1986), "Reliability and validity in qualitative research", *Sage university paper series on qualitative research*, Vol. 1 No.2.

Kirsch, C. (2004), "Film and collective storytelling in corporate identity: a case study", *Corporate Communications: An International Journal*, Vol. 9 No. 3, pp. 223-230.

Knudson-Martin, C. (1992), Balancing the ledger: an application of Nagy's theories to the study of continuity and change among generations, *Contemporary Family Therapy*, Vol. 14 No. 3, pp.241-258.

Korver F. and van Ruler, B. (2003), "The Relationship between corporate identity structures and communication structures", *Journal of Communication Management*, Vol. 7 No. 3, pp. 197-208.

Kuhn, T.S. (1962), *The Structure of Scientific Revolution*, University of Chicago Press, Chicago, IL.

Kuhn, T.S. (2006), "A 'demented work ethic' and a 'lifestyle firm': discourse, identity, and workplace time, commitments", *Organisation Studies*, Vol. 27 No. 9, pp. 1339-1358.

Kvale, S. (1996), *Interviews: an introduction to qualitative research interviewing*, Thousand Oaks, New York.

Lamb, E.C. (2001), New bank new look, *Community Bank*, Vol. 10 No. 7, pp. 28-29.

Lambert, A. (1989), "Corporate identity and facilities management", *Facilities*, Vol. 7 No. 12, pp. 7-12.

Landor, W. (1973), "How banks can beat the identity crisis", *Advertising Age* October, Vol. 44 No. 43, p. 115.

Landry, J.T. (1997), "Corporate Identity: Seek substance over study", *Harvard Business Review*, May/June, Vol. 75 No. 3, pp. 12-13.

Larçon, J.P. and Reitter, R. (1979), *Structures de pouvoir et identité de l'entreprise*, Nathan, Paris.

LeCompte, M.D. and Preissle, J. (1993), *Ethnography and qualitative design in educational research*, Academic Press, San Diego.

Lee, R.E. (1983), "Shaping your bank's corporate identity", *Bank Marketing*, October, pp. 21-24.

Legard, R., Keegan, J. and Ward, K. (2003), *In-depth Interviews*, in Ritchie, J. and Lewis, J. (eds) *Qualitative research practice*, Sage publications, London.

Lieberman, M.B. (2006), Asaba S. "Why do firms imitate each other?", *Academy of Management Review*, Vol. 31 No. 2, pp. 366-385.

Leinfuss, E. (1994), "HR managers await advent of open system offerings", *Software Magazine*, Vol. 14 No. 2, pp. 79-84.

Leiss, W., Kline, S. and Jhally, S. (1986), *Social Communication in Advertising: Persons, Products and Images of Well-being*, Methuen, Toronto.

Leitch, S. and Motion, S. (1999), "Multiplicity in corporate identity strategy", *Corporate Communications: An International Journal*, Vol.4 No. 4, pp. 193-208.

Leitch, S. (1999), "From logo-centrism to corporate branding?", *Australian Journal of Communication*, Vol. 26 No. 3.

Leuthesser, L. and Kohli, C. (1997), "Corporate identity: the role of mission statements, *Business horizons*, Vol. 40 No. 3, pp 59-66.

Lewis, P. and Stein, H. (1997), "Shifting fortunes: the political economy of financial liberalisation in Nigeria", *World Development*, Vol. 25, No. 1, pp. 5-22.

Lincoln, Y.S. and Guba, E.G. (1985), *Naturalistic Inquiry*, Sage Publications, New York.

Lovelock, C.H. and Weinberg, C.B. (1984), *Marketing for Public and Non Profit Managers*, Scientific Press, Redwood City, CA.

Lux, P.G.C. (1986), "Zur Durchföhrung von Corporate Identity Programmen", in Birkigt and Stadler, M. pp. 515-37.

Lyotard, J. (1993), *Postmodern Explained*, (trans. Julian Pefanis and Morgan Thomas), University of Minnesota Press, Minneapolis.

Mael, F. and Ashforth, B.E. (1992), "Alumni and their Alma Mater: A Partial Test of the reformulated model of organisational identification", *Journal of Organisational Behaviour*, Vol. 13 No. 2, pp. 103-123.

- Margulies, W.P. (1970), "Custom control of corporate identity", *Business Horizons*, February, pp. 31-36.
- Margulies, W.P. (1971), "Worldwide marketing thrust demands that corporate identification keeps pace", *Advertising Age*, Feb. 27, Vol. 49 No. 9, p. 56
- Margulies, W.P. (1977), "Make the most of your corporate image", *Harvard Business Review*, Vol. 55, July/August, pp. 66-74.
- Margulies, W.P. (1978), "More to name than meets the eye", *Advertising Age*, August, Vol. 49 No. 33, p. 47.
- Marshall C. and Rossman, G. (1989), *Designing qualitative research*, Sage Newbury Park.
- Marvasti, A.B. (2004), *Qualitative research in sociology*, Sage publications, London.
- Markham, V. (1972), *Planning the Corporate Reputation*, George Allen and Urwin, London.
- Markkanen, Tuula-Riitta (1998), "Corporate identity: a process of strategic interpretation in an MNC", Helsinki School of Economics and Business Administration, Helsinki.
- Martineau, P. (1958), "The personality of the retail store", *Harvard Business Review*,

January/ February, pp. 17-55.

Martineau P. (1960), "The corporate personality" in Bristol L (Ed.) *Business and its public*, Harvard Business School Press, pp. 159-170.

Marwick, N. and Fill, C. (1997), "Towards a framework for managing corporate identity", *European Journal of Marketing*, Vol. 31 No. 5/6, pp. 396-409.

Marzilliano, N. (1998a), "Managing the corporate image and identity: a borderline between fiction and reality", *International Studies of Management and Organisation*, Vol. 28 No. 3, pp. 3-11.

McCracken, G.D. (1988a), *Culture and consumption: new approaches to the symbolic character of consumer goods and activities*, Indiana University Press, Bloomington, Indiana.

McCracken, G. D. (1988b), *The long interview*, Sage, Newbury Park, CA.

McLeash, R. (2005), *Radio production: a manual for broadcasters*, Focal Press.

Meech, P. (2006), "Corporate identity and corporate image", in J. L'Etang and M. Pieczka (Eds.), *Public relations: critical debates and contemporary practice*, Lawrence Erlbaum Associates, London.

Meijs, M.M. (2002), "The Myth of manageability of corporate identity", *Corporate*

Reputation Review, Vol. 5 No. 1, pp. 20-34.

Melewar, T.C. and Bains, N. (2002), "Industry in transition: corporate identity on hold?", *International Journal of Bank Marketing*, Vol. 20 No. 2/3, pp. 57-66.

Melewar, T.C., Bassett, K. and Simões, C. (2006), "The role of communication and visual identity in modern organisations", *Corporate Communications: An International Journal*, Vol. 11, Iss. 2, pp. 138-147.

Melewar, T.C. and Harrold, J. (2001), "The role of corporate identity in merger and acquisition activity", *Journal of General Management*, Vol. 26 No. 2, pp. 17-31.

Melewar, T.C. and Jenkins, E. (2002), "Defining the corporate identity construct", *Corporate Reputation Review*, Vol. 5 No. 1, pp. 76 – 90.

Melewar, T.C., Karaosmanoglu, E. and Patterson, D. (2005), "Corporate identity: concept, components and contribution", *Journal of General Management*, Vol. 31 No. 1, pp. 59-82.

Melewar, T.C. and Karaosmanoglu, E. (2006), "Seven dimensions of corporate identity: a categorisation from the practitioners", *European Journal of Marketing*, Vol. 40 No. 7/8, pp. 846-869.

Melewar, T.C., Meadows, M. and Saunders, J. (2001), "Corporate visual identity

strategies: an empirical Study of UK MNCs with subsidiary in Malaysia”, *Global Focus, International Journal of Business, Economics and Social Policy*, Vol. 13 No. 2, pp. 157-171.

Melewar, T.C. and Navalekar, A. (2002), “Leveraging corporate identity in the digital age”, *Marketing Intelligence and Planning*, Vol. 20 No. 2, pp. 96-103.

Melewar, T.C., Saunders, J. and Balmer, J.M.T. (2000), “The saliency of Olins visual identity structure in relation to UK companies operating in Malaysia”, *Corporate Reputation Review*, Vol. 3 No. 3, pp. 194-200.

Melewar, T.C., Saunders, J. and Balmer, J.M.T. (2001), “Cause, effect and benefits of a standardised corporate identity system of UK companies operating in Malaysia”, *European Journal of Marketing*, Vol. 35 No. 3/4, pp. 414-427.

Melewar, T.C. and Saunders, J. (1998), “Global corporate visual identity systems: standardisation, control and benefits”, *International Marketing Review*, Vol. 15, pp. 291-308.

Melewar, T.C. and Saunders, J. (1999a), “International corporate visual identity: standardisation or localisation?”, *Journal of International Business Studies*, Vol. 30, pp. 593-598.

Melewar, T.C. and Saunders, J. (1999b), “Global corporate visual identity systems:

standardisation, control and benefits”, in *marketing communication classics*
Maureen Fitzgerald and David Arnott, (Eds.), Thomson International.

Melewar, T.C. and Saunders, J. (2000), “Global corporate visual identity systems:
using an extended marketing mix”, *European Journal of Marketing*, Vol. 34
No. 5/6, pp 538-550.

Melewar, T.C. and Sibel Akel (2005), “Corporate identity in the higher education
sector: A case study”, *Corporate Communications: An International Journal*,
Vol. 10 No. 1, pp. 41-27.

Melewar, T.C. and Storrie, T. (2001), “Corporate identity in the service sector: a case
Study”, *Public Relations Quarterly*, Vol. 46 No. 2, pp. 20 – 26.

Melewar, T.C. and Wooldridge, A. (2001), “The dynamics of corporate identity: a
review of a process model”, *Journal of Communication Management*, Vol. 5,
pp. 327- 340.

Melewar, T.C. (2001), “Measuring visual identity: a multi-construct study”,
Corporate Communications: An International Journal, Vol. 6 No. 1, pp. 36-
41.

Melewar, T.C. (2003), “Determinants of the corporate identity construct: a review of
literature”, *Journal Marketing Communications*, Vol. 9 No. 3, pp. 195-220.

Meredith, J., Raturi, A., Amoako-Gyampah, K., and Kaplan, B. (1989), "Alternative research paradigms in operations", *Journal of Operations Management*, Vol. 8 No. 4, pp. 297-327.

Merris, G. (2001), *Children's toy advertisements*, Ph.D. Thesis, University of Wales, Aberystwyth.

Metz, C. (1991), *Film Language: A Semiotics of the Cinema*, University of Chicago Press, Chicago.

Mick, D.G. and Buhl, C. (1992), "A meaning-based model of advertising experiences", *Journal of Consumer Research*, Vol. 19 No. 3, pp. 317-338.

Mick, D. G. (1986), "Consumer research and semiotics: exploring the morphology of signs, symbols, and significance", *Journal of Consumer Research*, Vol. 13 No. 2, pp. 196-213.

Miles, M. and Huberman, A. (1994), *Qualitative Data Analysis*, Sage, Thousand Oaks.

Mills, C.W. (1959), *The sociological imagination*, Oxford University Press, New York.

Moingeon, B. and Ramanantsoa, B. (1997), "Understanding corporate identity: the French school of thought", *European Journal of Marketing*, Vol. 3, No. 5/6, pp. 383-95.

- Mollerup, P. (2004), *Marks of Excellence: The history of taxonomy of trademarks*, Phaidom Press, Hong Kong.
- Morgan, G. and Smircich, L. (1980), "The case for qualitative research, *Academy of Management Review*, Vol. 5 No. 4, pp. 491-500.
- Morison, Ian (1997), Breaking the monolithic mould, *International Journal of Bank Marketing*, Vol. 15 No. 5, pp. 153-162.
- Morris, C.W. (1946), *Signs, language and behaviour*, Prentice-Hall New York.
- Moscovici, (1968), *L'histoire humaine de la nature*, Flammanonn, Paris.
- Motion, J. and Leitch, S. (2002), "Technologies of corporate identity", *International Studies of Management and Organisations*, Vol. 32 No.3, pp.45-64.
- Napoles, V. (1988), *Corporate identity design*, van Nostrand Reinhold, New York.
- Nord W, Tucker S. (1987), *Implementing routine and radical innovations*, Massachusetts, Toronto, Lexington Books.
- Noth, W. (1995), *Handbook of semiotics*, Indiana University Press, Bloomington and Indianapolis.

- O'Brien, R. (1998), *An overview of methodological approach to action research*, http://www.web.net/~robrien/papers/arfinal.html#_Toc26184658, (assessed, October 1 2007).
- O'Cathain A., Murphy E., and Nicholl J. (2007), "Integration and publications as indicators of 'yield' from mixed methods studies", *Journal of Mixed Methods Research*, Vol. 1 No. 2, pp. 147–163.
- Ogden, C.K. and Richards, I.A. (1949), *The meaning of meaning*, Routledge and Kegan Paul.
- Ojo, E. (2003), "The mass media and the challenges of sustainable democratic values in Nigeria: possibilities and limitations", *Media Culture Society*, Vol. 25 No. 6, pp. 821–840.
- Olins, W. (1978), *The corporate personality: an inquiry into the nature of corporate identity*, Design Council, London.
- Olins, W. (1979), "Corporate identity: the myth and the reality", *Journal of the Royal Society of Arts*, December, Vol. 127, pp. 209-218.
- Olins, W. (1989), *Corporate identity: making strategy visible through design*, Thames and Hudson, London.
- Olins, W. (1990), *The Wolf Olins guide to corporate identity*, London: Design

Council.

Olins, W. (1991), "The power of corporate identity", *World Executive's Digest*, October, pp. 6-25.

Olins, W. (1995), *The new guide to identity: how to create and sustain change through managing identity*, Aldershot, London.

Oloyede E.O. (1975), "The bank customer and banking law in Nigeria", *Journal of African Law*, Vol. 19 Nos. 1 and 2, pp.66-72.

Otubanjo, B. O. and Melewar, T.C. (2007), "Understanding the meaning of corporate identity: a conceptual and semiological approach", *Corporate Communications: An International Journal*, Vol. 12 No. 4, pp.414-432.

Parker, L.D. and Roffey, B.H. (1997), "Methodological themes: back to the drawing board: revisiting grounded theory and the everyday accountant's and manager's reality", *Accounting, Auditing and Accountability Journal*, Vol. 10 No. 2, pp. 212-247.

Patton, M.Q. (1980), *Qualitative evaluation methods*, Beverly Hills, Sage Publications, California.

Patton, M.Q. (1990), *Qualitative evaluation and research methods*, Newbury

Park.

Perkins, A. G. (1995), "Corporate identity: what's in a name?", *Harvard Business Review*, Vol. 73 No. 2, p.14.

Pfeffer, J. (1981), *Power in organisations*, Pitman, Marshfield, Mass.

Phillips, N. and Brown, J.L. (1993), "Analysing communication in and around organisations: a critical hermeneutic approach", *Academy of Management Journal*, Vol. 36 No. 6, pp. 1547-1576.

Pierce, C. (1934), *Collected papers: Volume V. Pragmatism and pragmaticism*, Harvard University Press, Cambridge, MA.

Pilditch, J. (1967), "Corporate identity or brand promotion?", *Marketing*, February, pp. 70-74.

Pilditch, J. (1970), *Communication by design: a study in corporate identity*, McGraw-Hill, Maidenhead Edition, London.

Plunkard, J. (2004), "Branching out architecturally", *Bank News*, June No. 6, pp. 28-30.

Podnar, K. (2005), "Corporate identity in Slovenia", *Corporate Communications: An International Journal*, Vol. 10 No. 1, pp.59-72.

- Potrac, P. Jones, R. and Armour, K. (2002), "It's all about getting respect: the coaching behaviours of an expert English soccer coach", *Sports Education and Society*, Vol. 7 No. 2, pp.183-202.
- Porac, J.F., Wade, J. B., and Pollock, T.G. (1999), "Categorisation and identity in CEO compensation: the politics of the comparable firm", *Administrative Science Quarterly*, Vol. 44 No. 1, pp. 112-144.
- Portugal, J. and Halloran, K. (1986), "Avoiding a corporate identity crisis", *Management Review*, Vol. 75 No. 4, pp. 43-45.
- Prahalad C.K. and Hamel G. (1990), "Core competence of the corporation", *Harvard Business Review*, Vol. 68 No. 3, pp. 79-91.
- Pratt, M. G. and Foreman, P.O. (2000), "Classifying managerial responses to multiple organisational identities", *Academy of Management Review*, Vol. 25 No. 1, pp. 18-24.
- Pratt, M.G. and Rafaeli, A. (1997), "Organisational dress as a symbol of multilayered social identities", *Academy of Management Journal*, Vol. 40 No. 4, pp.862-898.
- Pratt, M. G. (1998), "To be or not to be: central questions in organisational

identification”, in D. A. Whetten and P. C. Godfrey (Eds), *Identity in organisations: building theory through conversations*, Sage Publications, Thousand Oaks, CA.

Pratt, M. G. (2000), “The good, the bad, and the ambivalent: managing identification among Amway distributors”, *Administrative Science Quarterly*, Vol. 45 No. 3, pp. 456–493.

Propp, V.I. (1928), *Morphology of the Folktale*, University of Texas Press, Austin.

Ramanantsoa, B. (1989), “Histoire Et Identite De L'entreprise”, *Revue Francaise De Gestion*, Janvier/Fevrier, pp. 107-11.

Reade, C. (2001), “Antecedents of organisational identification in multinational corporations: fostering psychological attachment to the local subsidiary and the global organisation”, *International Journal of Human Resource Management*, Vol. 12 No. 8, pp. 1269-1292.

Reger, R.K., Gustafson, L.T., DeMarie, S.M. and Mullane, J.V. (1994), “Reframing the organisation: why implementing total quality is easier said than done”, *Academy of Management Review*, Vol. 19 No. 3, pp. 565-84.

Richman, A. (1972), “Corporate identity, how and why”, *Bank marketing*, September, Vol. 4 No. 9, p. 5.

Ricoeur, P. (1971), "The model of the text: meaningful action considered as text," *Social research*, Vol. 38, pp.529-562.

Ricoeur, P. (1978a), "Explanation and understanding: on some remarkable connections among the theory of text, theory of action and theory of history", in C. E. Reagan and D. Stewart, eds. *The Philosophy of Paul Ricoeur*, Beacon Press, Boston.

Ricoeur, P. (1978b), "Existential phenomenology", in C.E. Reagan and D. Stewart (Eds.) *The philosophy of Paul Ricoeur*, Beacon Press, Boston.

Ricoeur, P. (1978c), "Structure, word, event", in C.E. Reagan and D. Stewart, (Eds.), *The Philosophy of Paul Ricoeur*, Beacon Press, Boston.

Rindova, V.P. and Fombrun, C.J. (1998), "The eye of the beholder: the role of corporate reputation in defining organisational identity", in D.A. Whetten and P.C. Godfrey (Eds), *Identity in organisations: developing theory through conversations*, Sage, Thousand Oaks, CA.

Rindova, V.P. and Schultz, M. (1998), "Identity within and identity without: lessons from corporate and organisational identity", in D.A. Whetten and P.C. Godfrey (Eds), *Identity in organisations: building theory through conversations*, Sage, Thousand Oaks, CA, pp. 46-51.

Rodrigues, S. and Child, J. (2003), "The dynamics of identity construction and

Deconstruction”, working paper, Birmingham Business School, England.

Rowe, W.T. (2003), “Social stability and change”, in W. J. Petterson (Ed.) *The Cambridge History of China, Part 1, The Ch’ing Empire to 1800*, 9, pp. 473-562.

Rood, G. (1963), “Companies try for catchier names”, *The New York Times* May 7, pp. 57-68.

Rubsamen, V. (1989), “Deregulation and the state in comparative perspective: the case of telecommunications”, *Comparative Politics*, Vol. 22 No. 1, pp. 105-120.

Rubin, H.J. & Rubin, I.S. (2004). *Qualitative interviewing: The art of hearing data*, Sage Publications, Thousand Oaks, CA.

Ruud, G. (1996), “The symbolic construction of organisational identities and community in a regional symphony”, *Communication Studies*, Vol. 46, Nos. 3-4, pp. 201-221.

Sarantakos, S. (1997), *Social Research*, Palgrave, New York.

Sarason, Y. (1995), “A model of organisational transformation: the incorporation of organisational identity into a structuration theory framework”, *Academy of Management Journal Best Papers Proceedings*, pp.47-51.

- Schechter, A.H. (1971), "New names, logos join the ad scene", *Advertising age*, (Midwest region edition), April, Vol. 46 No. 14, p. 39.
- Schein, E. H. (1992), *Organisational culture and leadership*, Jossey-Bass, San Francisco.
- Schladermundt, P. (1960), *The image and design*, Bristol, pp.238-248.
- Schleiermacher, F. (1838/1969), "Über die verschiedenen methoden des übersetzens", in H.J. Storig (Ed), *Das Problem des Übersetzens*, Wissenschaftliche Buchgesellschaft, Darmstadt, 38-70.
- Schmidt, K (1995), *The quest for identity*, Cassell, London
- Schmidt, K (1997), "Corporate identity: an evolving discipline", *Corporate Communications: An International Journal*, Vol. 2 No. 1 pp.40-45.
- Schmitt, B.H., Simonson, A. and Marcus, J. (1995), "Managing corporate image and identity", *Long Range Planning*, Vol. 28 No. 5, pp. 82-92.
- Schmitt, B. and A. Simonson (1997), *Marketing aesthetics: the strategic management of brands, identity, and image*, Free Press, New York.
- Schroeder, J.E. (2006), "Critical Visual Analysis", in Russell W. Belk (Ed.)

Handbook of qualitative research methods in marketing, Edward Elgar Publishers, Chetenham, UK.

Schroeder, J.E. (2002), *Visual consumption*, Routledge, London and New York, NY.

Schroeder, J. E. and Zwick, D. (2004), "Mirrors of masculinity: representation and identity in marketing communication", *Consumption Markets and Culture*, Vol. 7, 21-52.

Schultz, M., Hatch, M.J. and Larsen, M.H. (2000), "Scaling the tower of Babel: relational differences between identity, image and culture in organisations", in Schultz, M., Hatch, M.J. and Larsen, M.H, *The expressive organisation, linking identity, reputation and the corporate brand*, Oxford University Press, Oxford.

Schumann, D.W., Hathcote, J.M. and West, S. (1991), Corporate advertising in America: a review of published studies on use measurement, and effectiveness, *Journal of Advertising*, Vol. 20, pp. 35–56.

Scott, S. G. and Lane, V. R. (2000a), "A stakeholder approach to organisational identity", *Academy of Management Review*, Vol. 25, pp. 43-62.

Scott, S. G. and Lane, V. R. (2000b), "Fluid fractured and distinctive? in search of a definition of organisational identity", *Academy of Management Review*, Vol. 25 No. 1, p. 141-152.

Searle, J. (1995), *The construction of social reality*, Penguin, London.

Sebeok, T. A. (1994), *Signs: an introduction to semiotics*, University of Toronto Press, Toronto.

Seigel, A. (1993), "Is corporate identity dead", *Graphic*, Vol. 29, pp.11-13.

Selame, E. and Selame, J. (1975), *The Company Image*, John Wiley and Sons, New York.

Selame, J. and Selame, E. (1971), "Glyphs – A visual answer to the corporate identity crisis", *Management Review*, Vol. 60 No. 11, p. 23.

Selame, J. (1968), "The corporate symbol at work", *Public Relations Journal*, October, pp. 80-81.

Shotter, J. (1993), *Cultural politics of everyday life: social constructionism, rhetoric and knowing of the third kind*, Open University Press, Milton Keynes.

Shotter, J. (1993), *Conversational realities: the construction of life through language*, Sage, London.

Shotter, J. (1997), "The social construction of our inner lives", *Journal of Constructivist Psychologist*, Vol. 10 No. 1, pp. 7-24.

Sillince, J.A.A. (2006), "Resources and organisational identities: the role of rhetoric in the creation of competitive advantage", *Management Communication Quarterly*, Thousand Oaks, Vol. 20 No. 2, pp. 186-212.

Silverman, D. (1997), *Qualitative research: theory, method and practice*, Sage Publications, London.

Silverman, D. (2000), *Doing qualitative research: a practical handbook*, Sage Publications, London.

Silverman, D. (2001), *Interpreting qualitative data: method for analysing talk, text and interaction*, Sage Publications, London.

Simões, C., Sally Dibb, Raymond P Fisk. (2005), "Managing corporate identity: an internal perspective", *Academy of Marketing Science Journal*, Vol. 33 No. 2; pp. 153-168.

Smidts, A. Pruyn, A. and van Riel, C.B.M. (2001), "The impact of employee communication and perceived external prestige on organisational identification", *Academy of Management Journal*, Vol. 44 No. 5, pp.1051-1062.

Smircich, L. (1983), "Concepts of culture and organisational analysis", *Administrative Science Quarterly*, Vol. 28 No. 3, *Organisational Culture*, pp. 339-358.

- Smythe, J., Dorward, C. and Reback, J. (1992), *Corporate Reputation: The New Strategic Asset*, Century Business, London.
- Spaeth, T. (1991), "Diagnosing corporate identities", *Design Management Journal* Winter, pp. 46-51.
- Standing, C. and Standing, S. (1999), "The role of politics in IS career progression", *Systems Research and Behavioral Science*, Vol. 16 No. 6, pp. 519-531.
- Stewart, H. (1991), "Corporate image: a strategic marketing issue", *International Journal of Bank Marketing*, Vol. 9 No. 1, pp. 32-39.
- Stimpert, J.L., Gustafson, L.T. and Sarason, Y. (1998), "Organisational identity within the strategic management conversation: contributions and assumptions", in D.A. Whetten and P.C. Godfrey, *Identity in Organisations: Developing Theory Through Conversations*, Sage, Thousand Oaks, CA, pp. 83-98.
- Strauss, A.L. and Corbin, J. (1990), *Basics of qualitative research*, Sage Publications, Newbury Park, California.
- Stridsberg, A.B. (1969), Corporate identity: image or mask?, *Marketing forum*, July/August, pp. 27-30.

- Stuart, H. (1998a), "The effect of organisational structure on corporate identity Management", working paper 2nd International Conference on Corporate Reputation, Identity and Competitiveness, Amsterdam.
- Stuart, H. (1998b), "Exploring the corporate identity/corporate image interface: an empirical study of accountancy firms", *Journal of Communication Management*, Vol. 2 No. 4, pp. 357-71.
- Stuart, H. (1999a), "The effect of organisational structure on corporate identity management", *Corporate Reputation Review*, Vol. 2 No 2, pp. 151-164.
- Stuart, H. (1999b), "Towards a definitive model of the corporate identity management process", *Corporate Communications: an International Journal*, Vol. 4 No. 4, pp. 200-207.
- Suvatjis, J. Y. and de Chernatony, L. (2005), "Corporate identity modelling: a review and presentation of a new multi-dimensional model" *Journal of Marketing Management*, Vol. 21 No. 7, pp. 809-834.
- Tajfel, H. (1972), La cate' gorization sociale, in S. Moscovici (ed.), *Introduction a` la Psychologie sociale*, Larousse, Paris, Vol. 1, pp. 272-302.
- Tajfel, H. and J. C. Turner (1979), An integrative theory of intergroup conflict, in W. G. Austin and S. Worchel (eds), *The Social Psychology of Intergroup Relations*, pp. 7-24, Brooks/Cole, Monterey, CA.

Tajfel, H. and Turner, J.C. (1985), "The social identity theory of intergroup behaviour", in Worchel, S. and Austin, W.G. (Eds), *Psychology of Intergroup Relations*, Nelson-Hall, Chicago, IL, pp. 7-24.

Tannebeger, A. (1987), "Corporate Identity: Studie Zur Theoretischen Fundierung" und Präzisierung der Begriffe.

Teddlie, C. and Tashakkori, A. (2003), "Major issues and controversies in the use of mixed methods in the social and behavioural sciences", in A. Tashakkori and C. Teddlie (Eds.), *Handbook of mixed methods in social and behavioural research*, Sage Publications, London.

The Oxford Advanced Learner's Dictionary (2000), Oxford University Press.

Thomas, M. and Hill, H. (1999), The impact of ethnocentrism on devising and implementing a corporate identity strategy for new international markets, *International Marketing Review*, Vol.16 No. 4/5, pp.376-390.

Thomas and Kleyn (1989), *Communicatiebegrippen Voor Dagelijks Gebruik*, Thomas and Klein, The Hague.

Thompson, C. J., Locander, W. B., and Pollio, H. R. (1990), "The lived meaning of

free choice: An existential-phenomenological description of everyday consumer experiences of contemporary married women”, *Journal of Consumer Research*, Vol. 17 No. 3, pp. 346-361.

Thompson, C. J. (1993), “Modern truth and postmodern incredulity: A hermeneutic deconstruction of the metanarrative of ‘scientific truth’ in Marketing Research, *International Journal of Research in Marketing*, Vol. 10 No. 3, pp. 325-338.

Thompson, J. B. (1990), *Ideology and modern culture: critical social theory in the era of mass communication*, Polity Press, Cambridge, England.

Topalian, A. (1984), “Corporate identity: beyond the visual overstatements”, *International Journal of Advertising*, No. 3 No. 1, pp. 55-62.

Topalian A. (2003), “Experienced reality: the development of corporate identity in the digital era”, *European Journal of Marketing*, Vol. 37 No. 7/8, pp. 1119-1132.

Trussell, Dawn E. and Susan M. Shaw (2007), “Daddy’s gone and he’ll be back in October’: farm women’s experiences of family leisure”, *Journal of Leisure Research*, Vol. 39, pp. 366–387.

Tyrell, T. (1995), “Managing corporate identity”, in J. Crainer (ed.) *The financial times handbook of management*, financial times/pitman publishing, pp. 442-445.

- Uche C.U. and Ehikwe A.E. (2001), "Marketing of banking services in Nigeria", *Journal of Financial Services Marketing*, Vol. 6 No. 2, pp. 133-46.
- Urde, M. (2003), "Core value-based corporate brand building", *European Journal of Marketing*, Vol. 37 No. 7/8, pp. 1017-1040.
- van den Bosch, A.L.M., De Jong, M.D.T. and Elving, W.J.L. (2004), "Managing corporate visual identity: use and effects of organisational measures to support a consistent self-presentation", *Public Relations Review*, Vol. 30 No. 2, pp. 225-34.
- van den Bosch, Menno D.T. de Jong, Wim J.L. Elving, (2005), "How corporate visual identity supports reputation", *Corporate Communications: An International Journal*, Vol. 10 No 2, pp. 108-116.
- van den Bosch, A.L.M., Menno D. T. de Jong, Elving, W.J.L. (2006), "Managing corporate visual identity: exploring the differences between manufacturing and service, and profit-making and nonprofit organisations", *The Journal of Business Communication*, Vol. 43 No. 2, pp. 138-157.
- van Dick, Rolf, Wagner, R., Stellmacher, J. and Christ, Oliver (2005), "Category salience and organisational identification", *Journal of Occupational and Organisational Psychology*, Vol. 78 No 2, pp. 273-285.
- Van Maanen, J. (1983), *Qualitative methodology*, Sage, Beverly Hills.

van Rekom, J. (1992), "Corporate identity, ontwikkeling van concept en meetinstrument en de betekenis ervan voor concern-positionering", in van Riel, C.B.M. and Nijhof, W.H. (Eds.), *Handbook of Corporate Communication*, van Longhum Slaterus, Deventer.

van Rekom, J. (1997), "Deriving an operational measure of corporate identity", *European Journal of Marketing*, Vol. 31 Nos. 5 and 6, pp. 410-22.

van Riel, C.B.M. and Balmer, J.M.T. (1997), "Corporate identity: the concept, its measurement and management", *European Journal of Marketing*, Vol. 31 Nos. 5 and 6 pp. 340-355.

van Riel, C.B.M. and van den Ban, A. (2000), "The added value of corporate symbols: an empirical study", *European Journal of Marketing*, Vol. 35 Nos 3 and 4, pp. 428-440.

van Riel C.B.M. and van Hasselt, Jan-Jelle (2002), "Conversion of organisational identity research findings into actions", in Moingeon, B. and Soenen, G. (Eds.), *Organisational identity*, Routledge, London.

van Riel, C.B.M. (1995), *Principles of Corporate Communication*, Prentice-Hall, London.

van Riel, C.B.M. (1996), *Identiteit en Imago, Een Inleiding in De Corporate*

Communication, Academic Service, Schoonhoven, 2e druk.

van Riel, C.B.M. (2000), "Looking for the sustainable corporate story", in Schultz, M., Hatch, M.J. and Larsen, M.H. (eds.), *The Expressive Organisation*, Oxford University Press, London.

van Riel, C.B.M., Smidts, A. and Pruyn, A.T.H., (1994), "ROIT: Rotterdam organisational identification test", working paper, First Corporate Identity Conference, Department of Marketing, Strathclyde University Glasgow, Scotland.

Vella, K.J. and Melewar, T.C. (2008), "Explicating the relationship between identity and culture: a multi-perspective conceptual model", in T.C. Melewar, (Ed), *Facets of corporate identity, communication and reputation*, Routledge, London.

Voss, Z.G., Cable, D.M., Voss, G.B. (2006), "Organisational identity and firm performance: what happens when leaders disagree about who we are?" *Organisation science*, Vol. 17 No. 6, pp. 741-757.

Walker, T. (1982), "How a major firm made its move from the outside in, *The Office*, September, Vol. 96 No. 3, pp. 101-102.

Walsham, G. (1993), *Interpreting information systems in organisations*, John Wiley, Chichester.

- Wells, W. D., Burnett, J. et al. (1995), *Advertising - principles and practice*, Prentice Hall, Eaglewood Cliffs, NJ.
- Wengraf, T. (2001), *Qualitative Research Interviewing: Biographic Narrative and Semi-Structured Methods*, Sage, Thousand Oaks, CA.
- Whetten, D.A. and Godfrey, P.C. (1998), *Identity in organisations: developing theory through conversations*, Sage, Thousand Oaks, CA.
- Whetten, D.A. and Mackey, A. (2002), "A social actor conception of organisational identity and its implications for the study of organisational reputation", *Business and Society*, Vol. 41, pp. 393-414.
- Wilhelm Dilthey (1927), *Gesammelte Schriften*, Vol. by B. Groethuysen. Leipzig und Berlin: BG Teubner, transl. by HA.
- Wilkinson, A. and Balmer, J.M.T. (1996), "Corporate and generic identities: lessons from the Co-operative Bank", *International Journal of Bank Marketing*, Vol. 14 No. 4, pp. 22-35.
- Wolf, W. (1996), "Reflections on the history of management thought", *Journal of Management History*, Vol. 2 No. 2, pp. 4-10.
- Yin, R. (1993), *Applications of case study research*, Sage Publishing, Beverly Hills,

CA.

APPENDIX

APPENDIX I

DEFINITIONS OF CORPORATE IDENTITY

Author

Definition

Pilditch (1970):

Corporate identity will identify and express the personality of corporations as it will be when the scheme is substantially in use”

Selame and Selame (1975):

The firm’s visual statement to the world of who and what the company is, of how the company views itself and therefore, has a great deal to do with how the world views the company

Margulies (1977):

The sum of all the ways a company chooses to identify itself to all its publics-the community, customers, employees, the press, present and potential stockholders, security analysts and investment bankers

Olins (1978): The tangible manifestation of a corporate personality is a corporate identity. It is the identity that projects and reflects the reality of the corporate personality. Sometimes as we know, the corporate identity is introduced as a catalyst to encourage the development of a corporate personality; sometimes it reflects not what is, but what the corporation will like to be

Birkigt and Stadler (1980): Visuals of an organisation

Henrion (1980): It embodies all visual expressions, also all non-visual expression and behaviour in the social, economic and political field

Carter (1982): Corporate identity is the logo or brand image of a company and all other visual manifestations of the identity of a company

Hannebohn and Blocker (1983):
Corporate identity is the strategy that helps to increase the economic performance and efficiency of a company. It co-ordinates achievements, values and information, and leads to integration in the sense of corporation

Topalian (1984): Corporate identity articulates what the firm is, what it stands for and what it does. Corporate identities are projected and are largely under the control of host organisations.

Albert and Whetten (1985) It is that which is central, enduring, and distinct about an organisation's character

Antonoff (1985): Corporate identity is the sum of all methods of portrayal, which the company uses to present itself to employees, providers of capital, and the public. According to organisational units, corporate identity is the total of all typical and harmonised methods of portrayal of design, culture and communication

Lux (1986): Corporate identity is the expression of the personality of a company that can be experienced by anyone. It is manifested in the behaviour and communication of the company and it is aesthetic, formal expression; it can be measured as perceptual result amongst internal and external target groups.

Downey (1986): Corporate identity is the sum of all factors that define and project what an organisation is and where it is going-its unique history, business mix, management

style, communication policies and practices, nomenclature, competencies and market and competitive distinction

Portugal and Halloran (1986):

The comprehensive and orchestrated presentation of what a corporation is, where it is going, and how it is different. It facilitates the communication of a corporation's strategic commitments, business competencies, market participants, competitive positioning, organisational character, and standards of performance

Birkigt and Stadler (1986): Corporate identity is the strategically planned and operationally applied internal and external self-presentation and behaviour of a company. It is based on an agreed company philosophy, long term goals and in particular a desired image, combined with the will to utilise all instruments of the company as one unit, both internally and externally

Tannebeger (1987): Corporate identity reflects the distinctive capability and the recognisable individual characteristics of the company. Identity, in this sense, also includes the

distinction and recognition of parts of the whole company and the attribution of those parts to the whole

Ackerman (1988): It is the unique capability of a company that is the cross-functional mix of experience, skills knowledge and talents-which distinguish the corporation and determine its ability to create value in proprietary ways (Ackerman 1988).

Carls (1989): Corporate identity is “active” and visual consistency is more about “attitude” than a rigid set of values. The corporate identity programme is a series of compatible but non-uniform images

Abratt (1989): It is a set of visual cues-physical and behavioural that makes a firm recognisable and distinguishes it from others. These cues are used to represent or symbolise the company

Olins (1989): Corporate identity is the tangible manifestation of the personality of a company. It is identity that reflects and projects the real personality of a company.

Lambert (1989): Identity includes all distinct manifestations of a firm.

Olins (1990): Corporate identity consists of explicit management of the sum or all ways in which company's activities are perceived. It can project three things: who you are, what you do and how you do it.

Smythe et al. (1992): Corporate identity is an organisation's name representing its parts, subsidiaries and brands and how these interrelate. It is a visual style as expressed through its products, printed materials including packaging and stationery, its working environments and livery of its staff, vehicles, etc. It is an entity, which may also include the behaviour of employees and the styles of language used by employees

Balmer (1993): It is a fusion of strategy, behaviour (culture) and communication. It is not the preserve of any management discipline, but instead draws from several. It comes into being when there is a common ownership of an organisation's philosophy.

Blauw (1994): Corporate identity is the total of visual and non-visual means applied by a company to present itself to all its relevant target groups on the basis of a corporate identity plan.

Schmidt et al. (1995): Corporate identity is the degree to which a firm achieves a distinct and a coherent image in its aesthetic output

Olins (1995): Every organisation carries out thousands of transactions every day: it buys, it sells, it hires and fires, it makes, it cleans, it promotes through advertising and other publicity-and so on. In all these, these transactions, the organisation will in some way be presenting itself or part of itself to the various groups of people with whom it deals. The totality of the way an organisation presents itself can be called identity (Olins 1995).

van Riel (1995): The manifestation of a bundle of characteristics, which form a kind of shell around the organisation, displaying its personality'

van Rekom (1997): The set of meanings by which an object allows itself to be known and through which it allows people to describe, remember and relate to it.

van Riel and Balmer (1997): It indicates the ways a company presents itself through behaviour as well as through symbolism, to internal and external audiences. It is rooted in the behaviour of individual firm members, expressing the firm's

“sameness over time”, “distinctness” and “centrality”.

Balmer and Soenen (1997): It encompasses three core dimensions: the mind, the soul, and the voice. The mind is the product of conscious decisions, the soul results from subjective elements such as the firm’s distinct corporate values and the sub-cultures present in the firm. The voice represents the way a firm communicates

Leuthesser and Kohli (1997): It is the way an organisation reveals its philosophy and strategy through communication, behaviour and symbolism

Marwick and Fill (1997): The firm’s framing of itself to stakeholders and ways it distinguishes itself from all other firms, through a variety of cues. It represents how the organisation would like to be perceived and can include corporate identity programmes, advertising, dress codes and the standard of customer contact. Some of the cues will focus on visual identity. Some will focus on behaviour.

International Corporate Identity Group (1997):

Every organisation has an identity. It articulates the corporate ethos, aims and values and presents a sense of individuality that can help to differentiate the

organisation within its competitive environment. When well managed, corporate identity can be a powerful means of integrating the many disciplines and activities essential to an organisation's success. It can also provide the visual cohesion necessary to ensure that all corporate communications are coherent with each other and result in an image consistent with the organisation's defining ethos and character. By effectively managing its corporate identity an organisation can build understanding and commitment among its diverse stakeholders. This can be manifested in an ability to attract and retain customers and employees, achieve strategic alliances, gain the support of financial markets and generate a sense of direction and purpose. Corporate identity is a strategic issue. Corporate identity differs from traditional brand marketing since it is concerned with all of an organisation's stakeholders and the multi-faceted way in which an organisation communicates

Hatch and Schultz (1997): We view organisational identity as grounded in local meanings and organisational symbols and thus embedded in organisational culture, which we see as the internal symbolic context for the development and maintenance of organisation identity. The symbolic

construction of corporate identity is communicated to organisational members by top management, but is interpreted and enacted by organisational members based on the cultural patterns of the organisation, work experiences and social influence from external relations on the environment. Thus, organisational identity emerges from the ongoing interactions between organisational members (including middle-level managers) as well as from top management influence. Furthermore, we argue that as the internal-external distinction collapses, organisational identity is increasingly influenced by (and becomes an influence on) organisational image

Moingeon and Ramanantsoa (1997):

It is a set of interdependent characteristics that gives an organisation specificity, stability and coherence, thus making it identifiable. These characteristics alone do not make it possible to identify an organisation. It is the configuration or pattern of the system that establishes the uniqueness of the organisation, which plays a significant role.

Gray and Balmer (1998):

Corporate identity is the reality of an organisation. It is the distinct characteristics of the firm

Fiol, Hatch and Golden-Biddle (1998):

An organisational identity is the aspect of culturally embedded sense making that is self-focussed. It defines who we are in relation to the larger social system to which we belong. Identity is affected by organisational culture and so by other meaning-making systems with which the self interacts.

Gioia (1998):

Organisational identity is (a) what is taken by the organisation; (b) what makes the organisation distinctive from other organisations (at least in the eyes of the beholding members); and (c) what is perceived by members to be an enduring or continuing feature.

Hawn (1998):

Identity is what the firm is. Image is how the firm is perceived. A corporate identity programme is the visual melding of identity and image.

Leitch (1999):

Both corporate identity and “logo centrism” see identity as something that can be constructed, therefore, controlled by the firm.

Dolphin (1999):

Identity concerns the presentation of the corporate persona. Unlike image, identity does not change from

one audience to another until the time it is altered, it remains consistent. Corporate identity is not corporate image. Corporate identity is the individuality of the organisation. The way that it actually is, in short, corporate personality.

Balmer and Dinnie (1999): A powerful corporate identity enhances the likelihood of identification or bonding with the organisation. This applies both to internal and external target groups

Gioia et al. (2000): It is the consistent and targeted representation of the firm, with emphasis on corporate symbol and logos. It is strategic and applied both internally and externally

Kiriakidou and Millward (2000):

Corporate identity is the tangible representation of the organisational identity, the expression as manifest in the behaviour and communication of the organisation,

Shultz and Holten-Larsen (2000):

Visual and strategic schools of thought

Alessandri (2001): Corporate identity is a firm's strategically planned and purposeful presentation of itself in order to gain a positive corporate image in the minds of the public. A

corporate identity is established in order to gain a favourable corporate reputation over time. It is all of the observable and measurable elements of a firm's identity manifest in its comprehensive visual presentation of itself, including, but not limited to, its name, logo, tagline, colour palette and architecture. Corporate identity also includes the firm's public behaviour, including, but not limited to, its reception of employees, customers, shareholders and suppliers

Korver and van Ruler (2003): It is self-presentation to stakeholders through

symbolism, communication and behaviour. Corporate identity can be seen as the way in which a company makes itself known to the world. Behaviour, communication and symbols are its indicators

Davies et al. (2003):

Identity is what holds a group together, the corporate glue, a sense of belonging, the informal and formal set of rules that we abide by, an understanding of who can join. Identity is socially constructed. It does not exist but is created through our interaction with other organisation members. It may be formalised in part by a company history, rulebooks, terms and conditions of employment and documents such as the mission and

vision statement, but it is still difficult to encapsulate in any formal way

Melewar and Karaosmanoglu (2006):

Corporate identity is the presentation of an organisation to every stakeholder. It is what makes an organisation unique and it incorporate the organisation's communication, design, culture, behaviour, structure, industry identity and strategy. It is thus intrinsically related to both the corporate personality and image.

APPENDIX II

The Head, Image Management Unit

Corporate Planning and Group Coordination Department

First Bank of Nigeria Plc

Samuel Asabia House,

35 Marina Lagos, Nigeria

Dear Sir,

INTERPRETIVE INTERVIEW

My name is Olutayo Otubanjo. I am a full time Ph.D. candidate in the process of completing a PhD in Marketing at Brunel Business School, Brunel University, London. My doctoral thesis is entitled “Industry Construction of the Meaning of Corporate Identity in the Nigerian Financial Services Sector, 1970-2005”.

I write to solicit your co-operation in participating in an interpretive interview aimed at establishing how the three largest banks in Nigeria constructed the meaning of corporate identity through corporate advertisements between 1970 and 2005.

Importantly my intention is to get your interpretations of what it is exactly your bank attempted to convey to stakeholders through the syndication of the attached advertisements in press media. Please note that this is not a competitive study. Therefore, the interview will remain within the scope of the attached corporate advertisements. It will not go beyond the context of these advertisements.

Your bank has been purposefully selected for this research because it is one of the three largest banks in Nigeria during the said period and also because your bank is perceived as one of the three most vibrant banks that consistently articulated and expressed its corporate identity throughout the said period. Your opinion on this research will be mostly valuable and will enrich and contribute to an in-depth and further understanding of the meaning of the concept of corporate identity.

The interview will take place at your office. It will be recorded electronically and it will take no longer than an hour. The data collected from the transcription of the interview will be treated as strictly confidential. It will be used only for the purpose of this study and will not be divulged to any one. A summary of the outcome of this interview in relation to the focus of this study will be sent to you or your designate.

I am happy to answer any questions you might have on issues related to this interview and this research. My contact telephone numbers are 08023138415 (Nigeria) and 0044 (0) 7901646822 (Mobile-England); 0044 (0) 1895 265783 (Office at Brunel University, London) and my email address is olutayo.otubanjo@brunel.ac.uk

Thank you for your co-operation and assistance.

Sincerely,

Olutayo Otubanjo

APPENDIX III

List of Nigerian banks

Visual identity	Corporate name	Website
	UBA Plc	http://www.ubagroup.com/
	Stanbic IBTC	http://www.stanbicibtcbank.com/
	First Bank Plc	http://www.firstbanknigeria.com/
	Syke Bank Plc	http://www.skyebankng.com/index.php
	Union Bank Plc	http://www.unionbankng.com/
	Wema Bank Plc	http://www.wemabank.com/
	Zenith Bank Plc	http://www.zenithbank.com
	FCMB Plc	http://www.firstcitygroup.com/Fcmb/index.asp
	Guaranty Trust Bank	http://portal.gtbplc.com/portal/index.pl
	Fidelity Bank Plc	http://www.fidelitybankplc.com/
	Intercontinental Bank Plc	http://www.intercontinentalbankplc.com
	Citibank NIB	http://www.citigroup.com/citigroup/global/nga.htm
	Standard Chartered	http://www.standardchartered.com/ng/index.html
	Sterling Bank Plc	http://www.sterlingbankng.com/
	Oceanic Bank Plc	http://www.oceanicbanknigeria.com/
	ETB Plc	http://www.equitorialtrustbank.com
	Access Bank Plc	http://www.accessbankplc.com

APPENDIX III (CONTINUED)

List of Nigerian banks

	Ecobank Plc	http://www.ecobank.com
	Diamond Bank Plc	http://www.diamondbank.com
	Spring Bank Plc	http://www.springbank-plc.org/
	Bank PHB	http://www.platinumbanklimited.com/live/
	First Inland Bank Plc	http://firstinlandbankplc.net/
	Afribank Plc	http://www.afribank.com/
	Unity Bank Plc	http://www.unitybankng.com/
	Barclays Nigeria	www.barclays.com/africa/nigeria/barclays_in.htm