The Saliency and Significance of Generic Identity: An Exploratory Study of UK Building Societies

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THE SALIENCY AND SIGNIFICANCE OF GENERIC IDENTITY: AN EXPLANATORY STUDY OF UK BUILDING SOCIETIES*

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ABSTRACT
This article reports the initial findings of what is understood to be the first major empirical study of the UK Building Society Movement. The study adopts an explanatory perspective with the researchers drawing on the principles of case study research/grounded theory. Its focus is on generic identity: an identity type that has not received much attention from identity scholars. The study discovered the survival/existence of an industry-wide generic identity and, as such, confirmed some earlier, related, studies on the area. It also disclosed that this identity to be of considerable strength and significance. This confirmed the earlier observations made within the literature by scholars and practitioners. In the context of the radical environmental change within the financial services sector as a result of deregulation, and the high incidence of mergers and acquisition, the survival of a robust generic identity among building societies was unexpected. Indeed, the data revealed that the above resulted in a strengthening, rather than a diminution, of the generic identity. The study revealed the antecedents of the generic identity as being (i) a common historical legacy, (ii) strong industry culture, (iii) the effect of regulation, and (iv) industry responsiveness to threats. The study confirmed the salience of the “historicity” of business identities as articulated by Ramanatsoa and Moingeon (1997). The latter being known as the “French School of Thought” re identity studies. The research whilst calling into question Albert and Whetten’s (1985) notion that identities are enduring confirmed Gioia et al (2000)’s notion of adaptive instability vis a vis identity. It also broadly supports the notion that identity is characterised by its complexity, variability, and heterogeneity (Balmer 2001a) the findings have important implications for the management of corporate identity and these are discussed. The next stage of the research will develop some of the major themes detailed in this paper so as to form a more substance theory of generic identity especially in relation to the strategy/identity interface.

KEY WORDS:
Corporate identity, Generic identity, UK Building Societies, Case studies, Explanatory research.
INTRODUCTION
The existence of a strong generic identity within the building society sector has been a significant leitmotif within the literature. (Balmer and Wilkinson 1991, Howcroft and Lavis 1986, Olins 1978, Balmer and Greyser 2003). It has been described as the strongest and most homogeneous industry group in the retail financial services market (Howcroft and Lavis 1986). Wally Olins, a key explicator of the corporate identity discipline in Europe, made the following observation on the building society industry:

“There is certainly a collective Building Society culture, a collective Building Society way of behaving and doing things, but despite the individual Building Societies’ quite considerable efforts to differentiate themselves by advertising, the experience of dealing with them, their offices, their forms, the way in which their employees behave is so similar, that it is virtually impossible to tell one from the other.” (Olins, 1978)

In effect, Olins had articulated the importance of what Balmer (1987), in his study of building societies, termed a "generic image" and what Wilkinson and Balmer (1996) later called a "generic identity."

Given that Olins’ observations were made more than twenty years ago, and those by Howcroft and Lavis, and Balmer were made more than fifteen years ago, it seemed that this was an opportune time to embark on an empirical study on the generic identity of building societies. The recent, dramatic, changes within the sector afforded another reason why such a study could be opportune and, it was hoped, discriminating in addition.

BUILDING SOCIETIES IN CONTEXT
Within the UK financial services sector, building societies have traditionally enjoyed a privileged position in the affections of the public, and of governments. In part, this is attributable to the high value that the British place on home-ownership (where, traditionally, building societies were the major providers of mortgages). The esteem in which building societies are held would appear to have more to do with their mutual status. There remain few other sectors where mutuality survives: Friendly Societies are one exception another is the Co-operative Movement of which the Co-op Bank is significant in this regard (Wilkinson at al 1996). Unlike most organisations, where ownership is vested in shareholders, the concept of mutuality is based on ownership residing with its members. In the case of building societies this traditionally meant that savers as well as borrowers were, ipso facto, members of the society (Balmer and Wilkinson 1991, Boddy 1987, Davies 1981 Thwaites 1989).

Building societies have undergone four stages of development (Balmer 1988 and Balmer and Wilkinson 1991)

(i) Terminating Societies
The earliest societies were institutions that had a strong working class and philanthropic ethic. These societies came into existence as a means of providing decent homes for those on low incomes. Members of the society, through their savings, were able to purchase land, and over time, build houses. A ballot was held among the members in order to determine who should acquire the house. This process continued until all the members a house and at this point the society was wound up: thus the name "Terminating Society." The last society of this type existed until 1980 when The First Salisbury and District Perfect Thrift Society closed its books. (Davies 1981). The first society was established in 1775.

(ii) Permanent Societies
This new type of building society came into existence in 1845 and was markedly different from Terminating Societies in that there were two categories of membership: savers and borrowers (for home purchase.) The advantage of this arrangement was that there was a greater source of funds for house purchase. Of course, such an arrangement meant that there were close similarities with banks and The Royal Commission on Building Societies of 1872 noted this fact. However it decided that it concluded that since societies were formed on the basis of membership rather than shareholders that they were first and foremost mutual institutions.

(iii) National Societies and National Movement
In the interwar period (1918-1939), building societies profile and general esteem in the eyes of the public and of government was bolstered by (a) the establishment of “national societies” with a national network of branches and (b) by the formation of the Building Societies Association (BSA) 1936. The collective label “The Building Society Movement” was used to describe the sector and is a label that is pregnant with meaning. Its religious/political overtones ("movement") reflect the fact that building societies were a unitary force and provided the primary vehicle for facilitating home ownership.
(greatly valued in the UK). As such it had a marked philanthropic tone.

(iv) A Collective Identity
The period from the Second World War to the early 1980s witnessed the consolidation of the movement's collective identity (generic identity) and its positive generic reputation. This identity was made manifest in a number of ways (Balmer 1988): (a) through the BSA which enjoyed, and exercised, considerable power, especially with regard to the setting of interest rates for the entire movement (b) it was involved in a degree of image-building and corporate communications initiatives on behalf of the sector (c) it nurtured and enjoyed a bi-partisan reputation with both major political parties. As Stewart Gowans of the Abbey National noted:

"The movement was all things to all people. To the left: we were seen to be a good, self-help organisation. To the right: we were seen as encouraging home ownership and thrift" (Balmer 1988 p.28)

(d) there was a massive expansion of the network of branches and this came at a time when banks were reducing their network and closed their branches on Saturdays. As a result, it is hardly surprising that the general public held building societies in such high esteem. At the time an estimated 42% of the public felt frightened when they went into a bank (King 1981). As Howcroft and Lavis (1986) noted:

"Building Societies have bridged the emotional gap: the simplicity of the product and service coupled with the branch design has achieved what the banks have so palpably not."

FROM COLLECTIVE TO CORPORATE IDENTITY
Since the 1980s it outwardly seems as if the collective identity of the movement has faded away and that individual societies have invested heavily in developing and communicating their individual corporate identities.

There are a number factors which led to the above situation including the ending of the "price" cartel, the introduction of new legal frameworks and increased competition both within and outside the movement (including supermarkets, foreign entrants, and on-line banking services.)

Of course, Building Societies also went through a period of diversification during this period. There has also been continued consolidation within the sector on account of the high incidence of merger activity. Some building societies have changed status and have become banks; the most noticeable of which are the Abbey National, Halifax, and Bradford and Bingley building societies.

The effect of the above environmental change has meant that at a number of corporate level marketing issues have become important for individual societies. This has mirrored trends in other sectors (Balmer and Greyser 2003). As such, there has been interest in a number of corporate-level marketing concerns and activities:

(a) Corporate identity (the distinct characteristics of the organisation),

(b) Corporate brands (the explicit covenant as connoted by the organisational name/brand marque)

(c) Corporate communications (integrated and consistent institutional communication)

(d) Corporate reputation (the perception of the organisation over time).

One powerful explanation why so much emphasis has been accorded to the above is because all of the above can offer a high degree of distinctiveness. Price differentials, and innovation have been shown to be insufficient to secure a long term, as means of establishing a credible corporate positioning as the Cooperative Bank discovered (Wilkinson et al 1996).

BUILDING SOCIETIES AND THE SALIENCE OF CORPORATE IDENTITY
The saliency of corporate identity to building societies was articulated by Meidan (1996) who identified identity as one of the ten distinguishing features of building societies. Individual building societies, it was noted lacked a sense of identity. The implication of this is that there was a strong generic identity in play. Within the context of the financial services industries a number of marketing academics have articulated its importance. Case studies on the Bank of Ireland (Stewart 1991), Midland Bank (Morrison 1997), Co-operative Bank (Wilkinson et al 1996), South African Banks (Van Heerden and Puth 1995), Private Banks (Balmer and Stotvig 1997), Building Societies (Balmer and Wilkinson 1991), Branch Networks (Wilson 1997), and the identity/image interface of UK financial services (Worcester 1997). Curiously, only one published article has focussed of the corporate identity...
within the building society industry. Notably, this examined the generic identity of the sector.

Today, (and as a consequence of the above changes) the building society sector has the following characteristics:

(i) There are a greater proportion of smaller societies than in the 1980s.
(ii) There is little investment in technology or in the management of their corporate identity and corporate brand.
(iii) There is a weakening of the market presence of building societies.
(iv) Mortgage lending, is no longer a distinguishing feature to the degree that it once was. (also personal savings)
(v) Survival appears to be the overriding strategic goal.
(vi) Buildings societies are perceived as old-fashioned.

Given the above, and in the context of the corporate identity literature, it would appear that the sustainable success of the remaining building societies might well be dependent on a process of rediscovery. In other words a re discovery of their corporate identity.

Thus, a study into the identity of UK building societies would appear to be timely, and most certainly, efficacious.

CORPORATE AND GENERIC IDENTITY

Over the last twenty years, the concept of corporate identity has attracted increasing attention from both scholars and practitioners. The salience of identity is due to both the power and utility of the identity concept (Albert et al, 2000; Whetten and Godfrey, 1998), and its use in times of turbulence (Balmer, 1998; Balmer and Greyser, 2002). Yet, there is a lack of clarity and precision in the use of the concept of corporate identity/identity (Whetten and Mackey, 2002; Gioia, et al., 2000; Wilkinson and Balmer, 1996). Originally, corporate identity was defined in terms of graphic design (as corporate logo, and/or company name). Its focus was corporate self-presentation via symbolism, behaviour, and communication (Van Riel, 1995). However, such explanations of identity are conceived along rather narrow lines. In short, these definitions fail to capture the essence of an organisation’s identity.

Recently, the conceptualisation of corporate identity has moved from more superficial and peripheral to more distinctive and central aspects of an organisation (Balmer, 1995; Balmer, 2001; Balmer and Stovig, 1997). Among scholars, there is a growing consensus that identity is, at its heart, concerned with key two organisational questions: “Who are we as an organisation?” (a question much favoured by organisational behaviourists who take an employee perspective) and “What are we as an organisation?” (a question that Balmer 2001 p.257 argues is also of considerable importance). As such both marketers (Balmer and Greyser 2003) and organisational behaviourists (Whetten and Mackey, 2002) have come to the view (no doubt as a result of the breaking down of disciplinary boundaries) that both questions “Who are we?/What are we?” are imperative. As such, we define corporate identity in the following terms:

“Corporate identity refers to those critical attributes and traits that make us distinctive and which defines who we are and what we are as an organisation.”

GENERIC IDENTITY

Generic identity is not a new concept. There are explicit (but mainly implicit) references to the notion within the literature. Both scholars and practitioners have noticed this phenomenon for many years. For example:

i. Olins (1978)’s observation of the homogeneity of UK building societies’ corporate identity
ii. Bernstein’s (1984) observations re industry’ image
iii. Balmer and Wilkinson (1991)’s examination of the evolution of generic identity UK building societies
iv. Dowling (1994)’s annotations re industry image
v. Wilkinson and Balmer (1996)’s examination of the generic identity of co-operative bank

However the contemporary understanding of the concept of generic identity is quite limited. From an identity perspective, there have been few investigations of the phenomena. Balmer and Wilkinson (1991) and Wilkinson and Balmer (1996) in their case studies of UK Building societies and of the Co-operative bank. (Both cases were on mutual entities.)
To date, the corpus of literature on the area lacks an in-depth, empirical, study on the phenomena generally, or, more particularly, on generic identity in particular.

So what is a generic identity? We argue that it is a distinct identity type that inhabits certain industry sectors (it may even transcend certain industry boundaries as well and the notion of dual and of normative and utilitarian identities might also be applicable viz Albert and Whetten 1985)

Generic means common, thus generic identity refers to the common, rather than specific, identity elements of the organisations within an industry.

**METHODOLOGY**

A qualitative, and inductive, research strategy has been adopted in terms of this case study of the building society industry. This is considered to be apposite owing to (a) the embryonic nature of the field in relation to corporate identity/generic identity and (b) the explorative nature of the current study. As noted by Yin (1984), Glaser and Strauss (1976), Travers (2001) and Eisenhardt (1989), inductive case studies research design is most appropriate for exploring and explaining an emergent concept that is discussed in unclear and uncertain terms within the literature.

The *modus operandi* of this study is its explanatory character.

Although this is not the first study that has examined the generic identity of building society this is the first in depth and systematic study of the phenomenon. The UK Building Societies sector is an important area for academic scrutiny for a number of reasons:

(i) Historically it has always played a prominent/key role in the UK housing, and mortgage, markets.

(ii) It is a significant industry in the context of the financial services industries generally.

(iii) It is an industry that has overcome a number of not inconsiderable hurdles in the past (including legitimacy as well as survival)

(iv) Recent developments within the sector mean that a further examination of the sector is likely to be efficacious.

Multiple methods of data collection have been marshalled (Yin 1984) and use was made of semi-structured and retrospective interviews (Silverman, 2000); annual reports and documents; archives; and media coverage. Excellent access was granted both at the Building Societies Association (BSA) and among selected building societies (this ranged from large national players to small local building societies). Interviewees took place among the most senior managers and directors, such as Chief Executives and marketing directors and many had been working within the sector for many years and, as such, were beneficial in terms of the reliability and richness of the data. The rigour of the research was also enhanced by the triangulation of multiple data sources (Denzin and Lincoln, 2000; Patton, 1990).

The principles of inductive research invariably mean that data collection and analysis are ordinarily linked during the process of the field study. Data collection utilised several methods including (a) the taking of field notes and writing up a research journal and (b) the interviews themselves were recorded and, subsequently, transcribed. Data analysis followed the principles and techniques of grounded theory three stages of coding (Strauss and Corbin, 1998), i.e. open coding, axial coding, and selective coding. The final stage of analysis involved the synthesis of the selective codes and this lead to the generation of theory. Grounded theory being described as, “The outcome of inductive research, that is, theory created or discovered through the observation of particular cases.”

(Gill and Johnson 1991 p.165)

**LIMITATIONS**

The current research is limited in several aspects. First, it is only an initial part of a major study. Second, the interviews were only undertaken with senior managers. Third it is not a longitudinal study in strict sense, because historical data was collected via secondary data sources and retrospective interviews. Finally, its focus was the UK building societies sector. A sector that is unique. Its applicability to other industries is not claimed or advanced even though the insights obtained are felt to have voracity. However, the findings of the study can be transferred to industries with similar environmental background, such as the financial services and airline services industries.

**FINDINGS**

The main finding of the study is in relation to the concept of the generic identity. To our surprise, it was found that a strong generic identity still existed within the building societies sector. In the
context of the magnitude of change, and the considerable efforts to which individual societies have gone to create distinct corporate identities, this finding was unexpected. However, in contrast to earlier research, the meaning, matter and milieu of the generic identity of building societies has evolved and extended. Multiple factors have been identified, and these may be seen to constitute the primary factors that contribute to the generic identity of UK building societies. The authors have identified four such factors and they are as follows:

(a) Historical legacy,
(b) Legislation and regulation,
(c) Industry culture, and
(d) Collective threats.

These findings can be categorised into three broad themes. They are:

(i) Generic identity
(ii) Evolution (of generic identity) and
(iii) Antecedents (of generic identity)

(i) **Generic Identity**
Generic identity refers to the common identity of a group of organisations, which are mainly within one sector or industry. In this study, generic identity includes those elements of identity that are central and distinctive not only for individual building societies but the building societies sector in its entirety. As such, we conclude that a generic identity constitutes an intrinsic element of the identity of and individual building society's identity. The generic identity manifests itself via three dimensions that are described in terms of content, strength and complexity.

**Content**
This refers to the specific meanings, elements and/or components of the generic identity of building societies. The generic identity of current building societies is perceived to be mutual, traditional, trustworthy, and fair. Mutuality is the most significant single element of the generic identity of UK building societies. However the internal perception and external perception of mutuality appear to be different. For building societies, mutuality is seen to provide the *fons et origio* of their existence. However, for the generic public, is not the legal status of mutuality that matter but rather the fact that societies are perceived to be trustworthy (safe and secure), traditional (an enviable historical legacy) and equitable (a reputation for being fair). It was found that some societies emphasised one or more of the above dimensions more than others.

**Strength**
Two types of strength have been identified as seen from external and internal contexts. External strength refers to the strength of the generic identity vis a vis generic identities of other sectors. Internal strength refers to the respective strengths of key underpinnings of the generic identities of building societies. Mutuality is something that appears to be highly engrained within the sector and something that guides the decision making process.

**Complexity**
The above can be explained by the existence of the myriad of elements that encompass the generic identity of building societies.

Exhibit One shows in diagrammatic form a representation of the above arguments detailed above.

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**EXHIBIT ONE: DIMENSIONS OF GENERIC IDENTITY**
(ii) Evolution (of generic identity)

Taking a broadly longitudinal perspective it was found that the generic identity of the sector has shifted. For example, mutuality, although important, was taken for granted until the 1980s. Adherence to the concept of mutuality before the 1990s was something that was inherited and was taken for granted. It was seen as a legal notion rather than as an act of faith.

An examination of Balmer (1988) and Balmer and Wilkinson (1991) analysis of the shifting generic identity of the building societies industry is characterised by the slowness of change. Our investigation of the sector since the mid 1980 has demonstrated an accentuated and rapid pattern of change to a degree that has not been found in the course of the industry's development since the mid 18th century.

Four, distinct, stages have been identified, which encompass the period pre 1980s to the present. Exhibit two illustrates these recent changes in diagrammed form.

In the context of identity theory the following examination challenges the traditional convention of identity as enduring (Albert and Whetten, 1985) but supports the notion of adaptive instability of identity (Gioia, et al., 2000). It appears to show that identity is both enduring and adaptive. It is enduring because the generic identity, especially the mutuality of UK building societies persists over time of drastic transformation, whilst it is adaptive because the interpretations and meanings of mutuality shifted over time, and the generic identity has been accorded more meanings.

Stage one: homogenous

Before the 1980s building societies formed a homogeneous group. They were homogenous in constitution, culture, and in client services (mortgages an savings.) The principle differences were in terms of the sheer size, geographic coverage, branch network, membership and local links as defined by the head office and name.

Stage two: diluted

The 1986 Building Societies Act opened up new areas of business for societies and also allowed them to change status and become public limited companies (banks). The homogeneity that had characterised the sector for so long in terms of its focus on mortgages and savings was broken. Thus, whilst some societies (mainly the smaller ones) continued their traditional lines of business others diversified, became more commercial, and aggressive. As such, whilst they all shared the same name (that of building societies) their behaviours were markedly (if not startlingly) different.

Stage three: rediscovery

The 1986 Act permitted societies to change status and many did. Although this was a traumatic experience for the movement as, one by one, most

EXHIBIT TWO: THE RECENT EVOLUTION OF THE GENERIC IDENTITY OF UK BUILDING SOCIETIES

![Diagram showing the evolution of the generic identity of UK building societies]
of the largest societies became banks it was also a
cathartic experience. It forced them to consider the
nature of mutuality and to rediscover the
industry's identity and values. This brings to mind
the phrase, "In our past we find our future. It also
raised those two (and key) questions of identity
namely, "Who are we?" (Albert and Whetten 1985)
and "What are we?" (Balmer 1999).

Stage four: redefinition
(multiple interpretations)
The rediscovery of mutuality did not, however,
result in a return to a single modus operandi
among building societies. This is because
individual societies interpreted mutuality in a
myriad of ways. In part, this was a realisation for
the need to maintain/create/nurture distinct
identities for each society. The whole process
resulted in a redefinition of who and what they
were. Individual societies produced different
answers to these questions. It was not only a case
of interpreting mutuality but there was also a
need to be modern, commercial and innovation in
addition. It meant going forward with the past
but going forward in different ways and by
different means.

(iii) Antecedents (of generic identity)
Our study found that multiple factors have
contributed to the existence of a strong
generic identity. A quartet of elements was
found to be particularly salient. They are:
(a) Historical legacy,
(b) Legislation (and regulation),
(c) Industry culture, and
(e) Common threats.

(a) Historical legacy
The industry's shared historical inheritance/
longevity was found to be of particular
significance. The British attachment to home
ownership and the historical link between
home-ownership and building societies has
given the industry a distinct (and largely
favourable status.) The link between home
ownership and the industry remains strong
and the phrase "building society" still appears
to connote something that is safe, strong,
traditional, and trustworthy. Of course, many
building societies have a venerable lineage.
Although building societies may be seen to be

EXHIBIT THREE: THE GENERIC IDENTITY OF BUILDING SOCIETIES AND ITS ANTECEDENTS
traditional such values may be more positive than negative for societies. Notions of mutuality seem to be more in tune with some of the developments in the business domain than other business structures (for instance, issues relating to ethics, sustainability and corporate governance). In this light, it is not surprising that the latest member of the building society sector should be the Ecology Building Society (established in 1980.)

A key feature of the industry’s legacy is its enviable generic image (Balmer 1988). The sector has tended to enjoy an enviable reputation (especially in relation to banks.) However, as banks and building societies have become similar in terms of services offered building societies have slipped in terms of the high esteem in which they were held (by the public). However, the reputation of banks appears to have reached an all-time low and this does not auger well for those societies who changed status. As the Chairman of MORI, Professor Robert Worcester (1997 p. 151) noted:

“Recently, by becoming more and more like banks in both image and reality, the building societies have also slipped in public esteem. A few years ago, well over 60% of respondents were ‘satisfied’ with the building societies and only 10% ‘dissatisfied’. Now the building societies have slipped ten points in ‘favourability’ while the banks have slipped 20. The figure for those ‘dissatisfied’ with the banks has risen to one in four. In the 1960s baking was one of the best known and most highly regarded industries. Today it is one of the worst regarded. The banks have frittered away a precious asset - their reputation.”

A key feature of the above is the fact that building societies have been characterised by a strong generic identity since their inception.

(b) Legislation and Regulation

The generic identity of the industry is also a product of the traditionally strict regulatory and legal framework under which the sector operates. This legal discrimination has helped to forge and define the strong generic identity of the sector. Such legislation has not only defined but has also articulated the identity of building societies in terms of purpose, scale, scope of activities and ownership structure (addressing a key identity question “What are we?” see Balmer 1999 and also Albert and Whetten’s question “Who are we?”). As such, the right to use the generic name of “building society” not only imposes a set of legal obligations and controls but also means that societies are inheritors of something that it distinct, is of value and is greatly coveted.

Surprisingly, even with increasingly deregulation within financial services we found that the generic identity of building societies has remained, largely, intact.

(c) Industry culture

The research found that there was a discernable, common culture, throughout the sector. It manifests itself in terms of friendly competition/open discussion of key issues/joint strategic and operational initiatives/the provision of assistance in terms of societies facing difficulties as well as in terms of providing computer systems to other societies.

Other manifestations of the above include the strength of the “trade body” of the sector (The Building Societies Association), which is active in terms of meetings, initiatives, and reports.

(d) Common threats

The massive changes that have confronted the sector over the last two decades have distilled a sense of collegiality and a stronger purpose among building societies. (The threats facing the sector were related to rapid change of status from societies to banks by the larger societies and the number of “carpet-baggers” who became members of societies with the intent of benefiting from the distribution of certain “capital assets” in the event of a change in status. Today, there is a common purpose among societies in terms of defending the sector/the principles of mutuality. Such threats mean returning to first principles and such first principles entail understanding/discovering those characteristics that make building societies. In other words, the rediscovery of their identity.

The following four factors are interrelated. For example, the threats faced by the sector led to the rediscovery of the generic identity. The rediscover of the generic identity and culture being made easier by the historicity of the aforementioned (which had for much of
the last century been a distinguishing factor of the sector.) The reinforcement of the industry culture also served as a buttress for the generic identity.

**DISCUSSION**

The study has provided insights in terms of identity scholarship and in terms of management/business policy.

In terms of identity scholarship the research it highlighted the salience of identity studies for examining organisations in contemporary contexts. Moreover it:

(a) **Confirms the existence of a strong generic identity as originally argued by Balmer and Wilkinson (1991)**

(b) **Identifies the dimensions of generic identity of building societies.** These initial constructs and variables have the potential to be of use to identity scholars who are engaged in the study of the formation and development of corporate identity.

(c) **Corroborates the salience of the “historicity” of corporate identity as advanced/advocated by the “French School of Thought” (see Moingeon and Ramanantsoa 1997)**

“Historicity” provides an important context by which identities can be examined and understood. An organisation’s identity is consistently been shaped. As such, present identity can, in part, be understood by taking an historical perspective. The generic identity of building societies bears out this perspective.

(d) **Challenges the conventional conception of identity being enduring (as advanced by Albert and Whetten 1985) and supports the notion that identity is a facet of both continuity and adaptability (Gioia et al 2000). It also (largely) supports the notion that identity is characterised by its complexity, variability, and heterogeneity (Balmer 2001a)**

This study challenges the definitional dimensions of an organisation’s identity as articulated by Albert and Whetten (1985). They advanced the view that an organisation’s identity could be explained by finding those elements of an identity that are central, distinctive and enduring. The finding of this study suggests (at least for building societies) that enduring is not a definitional dimension of identity. This is because identities evolve (as advanced by Balmer 2001 p.280). In this case study it became apparent that the evolution of the generic identity has been combination of both continuity and adaptation. This appears to confirm Gioia et al (2000)s thesis regarding the adaptive instability of identity. It also largely supports Balmer’s (2001a) characterisation of identity in terms of its complexity (acknowledging the multifaceted and multidimensional aspects of identity which can be seen in the various elements that comprise the generic identity of building societies), variability (the notion that identity do not remain sclerotic/stagnant- they evolve. This point has already been made vis a vis Albert and Whetten’s definition of identity detailed above.) and heterogeneity (the realisation that identity draws on different disciplinary strands: the historical perspective and by implication the strategies adopted by societies reveal its eclectic nature).

**IDENTITY AND BRAND MANAGEMENT**

For senior managers and policy makers two important insights/recommendations emerge from this study. They are as follows:

(i) **Adopting an historical perspective can be necessary when attempting to comprehend an organisation’s/or industry’s identity (its current attributes, meanings and directions). See: Gioia and Corley (2002).**

(ii) **The comprehension of individual identities may not be possible without taking into account/placing the corporate identity in the context of the generic identity. Both are clearly crucial and both need not only to be understood, but also managed and maintained. The interplay between corporate identity and generic identity is crucial to corporate identity management. For senior managers, this would suggest that industry collaboration is not only desirable but may be necessary.**
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