

Customer Perception Towards Brand Building Practices Adopted by the Commercial Banks in Kerala

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Abstract: - In India, financial institutions, particularly banks, have shifted service delivery methods over the past three decades, focusing on marketing, branding, and customer relationship management to drive economic growth and stability. Banks recognise the importance of branding and invest in brand building initiatives to enhance their brand image and showcase their unique selling proposition. The present study explores customer perception towards brand building practices adopted by commercial banks in Kerala, focusing on advertisement, customer relationship management, social media, corporate social responsibility, internal branding, promotional offers, and discount schemes by analysing socio-demographic characteristics and organisational properties. The study found that brand building practices adopted by commercial banks in Kerala moderately influence customers, with corporate social responsibility being the most positively perceived practice. However, social media was found to be the least influential factor, indicating that banks are not effectively using social media for personalised services and customer engagement. The findings also reveal that customers in Kerala have diverse perceptions towards brand building practices adopted among commercial banks on account of organisational properties and socio-demographic characteristics.

Key Words: Customers Perception, Brand Building Practices, Advertising, Customer Relationship Management, Social Media, Corporate Social Responsibility, Internal Branding, Promotional Offers and Discount

Introduction

The financial services sector is the driving force behind the country's economic development. Hassan et al. (2011) claim that as finance is a part of every economic activity, the financial sector is essential to the economy's well-being. In the last thirty years, commercial banks in India have changed the way they provide services to their customers, emphasising branding, marketing, and customer relationship management. Banks acknowledged the need to build a positive brand image while realising the value of branding.

To create awareness and promote their USPs, banks invest their resources in brand-building practices (Clubb, 2020). At the same time, customers need to feel confident in their bank's dependability and trustworthiness since they entrust them with their hard-earned money and financial security. Therefore, it is important to assess how much a bank has benefited from brand building practices in terms of unique positioning, and customer acceptability.

Branding in Banking Sector

Globalisation has led to tough domestic competition in the financial sector. Owing to the abundance of options accessible to customers, banks would distinguish their service offerings and strengthen their brand awareness (Veloutsou, and Guzman, 2017). Therefore, the main challenge facing the banking sector is to increase the tangible nature of their offerings so that potential customers perceive them (Dubey, 2014).

Therefore, to differentiate themselves, banks need to create successful brands. In addition, the two primary objectives of branding in the banking industry are growing the customer base and increasing workforce loyalty. As even a slight destabilisation of brand value can harm a brand's reputation, banks need to analyse their brands to determine perceived brand value (Cvijanovic, 2018). Similarly, higher brand value is associated with higher profitability and share value. The importance of brand identification and individuality in the banking sector is emphasised by Akroush and Al-Dmour (2006). It highlights how banks may carve out a unique market niche, draw in customers, and cultivate brand loyalty with the help of a strong brand. According to Ohnemus (2009), customer attitudes and preferences in the banking sector are influenced by brand personality and image. Arora and Neha (2016) identified that branding aided in creating a perception in the minds of potential customers and achieving the intended results, revealing a relationship between branding and bank performance.

Furthermore, the establishment of corporate identity and its communication through advertising, enduring relationships with customers, the provision of excellent customer service, personnel, high-quality products and services, socially conscious projects, public relations, etc. are all vital components of the success of brand building in banks (Akroush & Al-Dmour, 2006; Howcroft & Lavis, 1986). The banking industry had a better year in 2022 than the previous year. Following COVID-19, banks worldwide, particularly Indian banks, achieved significant progress. Additionally, the expansion of Internet platforms and mobile banking contributed to the industry's growth.

Owing to the pandemic's global limits, banks and fintech businesses streamlined their services through user-friendly, application-driven mobile banking, which lifted customer engagement and retention. Similarly, banks have been purposefully focussing on retail banking to build their goodwill. Additionally, banks realized very quickly that, as a result of the pandemic, they need to interact with consumers online rather than through physical locations. Additionally, branding enhances customer satisfaction and loyalty by favourably influencing perspectives of the bank's credibility, quality, and overall value proposition. In the fiercely competitive Indian banking market, Indian banks boost their overall performance and success by implementing strategic brand development efforts that create a strong brand image, favourable brand associations, and emotional relationships with customers.

Review of Literature

Branding is a powerful instrument that must be in line with its business plan to achieve the goals. Even though the idea of branding is not new, its implementation continues to evolve to meet the ever-changing needs and desires of customers. Over time, it contributes to the development of a successful brand. To guarantee the success of the brand, however, components that aid in brand building would need to be carefully chosen (Rooney, 1995). Murphy (1988) identified that all brand-building practices attempt to establish a distinctive image in the market that frequently reflects familiarity rather than individuality.

According to Ojasalo et al. (2008), implementing internal and external consumer engagement practices is part of brand building activities that create relationships, and establish the association between the brand and its customers. Consequently, Samu et al. (2012) emphasised that, organisations use a variety of brand-building practices, such as advertising, sales promotions, and other pricing techniques, to enhance brand awareness and equity among customers. Additionally, Sahin et al. (2011) found that the various brand-building practices used by organisations contribute to the creation of the brand experience, which encouraged customers to maintain brand loyalty. Similarly, Winer (2001) observed that CRM was designed to build long-lasting relationships with customers through regular interaction with them and attending to their needs and desires.

Nguyen and Mutum (2012), however, underlined that CRM has been established to have a detrimental impact on brand loyalty and trust as customers feel that banks have taken advantage of them. However, as time carried on, the idea of corporate social responsibility (CSR) was included in marketing plans to increase brand value (Youssef et al., 2017). Yeboah et al. (2014) stated that the way employees engaged with customers enhanced the brand's perception. Internal branding, a strategy that has shown to be extremely effective in creating the organisational image through employees, had a favourable effect on branding. According to Dehghani & Tumer (2015) and Muhammad et al. (2019), organisations use social media to engage in brand-building activities, which improve

branding. The results of the literature reviews demonstrate how important it is for organisations to implement different brand building practices to create awareness and brand image. Overall, the findings of the review support the hypothesis that effective brand-building initiatives positively affect customer perception. The present study examines the customer perception of brand building practices, such as social media, internal branding, CRM, CSR, internal branding, and promotional offer and discount schemes.

Research Problem

The Indian banking industry is highly competitive, with numerous service providers offering a wide range of products. Thus, banks focus on customer-centric approaches to enhance the customer experience and stand out. Therefore, they offer individualised services, customised products, and easy banking methods to differentiate themselves from competitors. According to the SLBC Kerala Report, there were 7622 branches in Kerala, and banks are trying to differentiate their services to attract customers.

To achieve this, banks develop unique value propositions and a strong brand image through brand building practices. Banks devise brand building initiatives to spread awareness and showcase unique selling points, ensuring customers' acceptance. At the same time, banks make substantial financial investments to distinguish themselves in the vigorously competitive banking industry.

Thus, it is imperative to assess the degree to which a bank has benefited from brand building practices in terms of unique positioning and customer perception. Most studies on brand building practices identified in the literature examine them from the employers' perspective. The present study also focusses on the significant differences in customer perceptions of brand building practices across various socio-demographic variables of customers and the organisational properties of the banks in Kerala.

Research Question

1. How do customers perceive brand building practices adopted by their bank brand?

Objectives of the Study

1. To assess the customer perception level of brand building practices of the commercial banks in Kerala
2. To investigate the significant differences in customer perception of brand building practices across various socio-demographic variables of customers and organisational properties of commercial banks in Kerala.

Scope of the study

The study attempts to examine the perceptions of bank customers on the effect and perceptions of Kerala's commercial banks' brand building practices. The study focuses on specific brand-building practices used by Kerala's commercial banks, including internal branding, social media, corporate social responsibility, promotional offers and discount schemes, advertising, and CRM programs. The study investigates the effect that organisational properties and sociodemographic factors have on brand building practices.

Methods

Research Design

Descriptive research was performed to identify the way customers experience the brand-building practices adopted by Kerala's commercial banks. Descriptive study provides explanations of the behaviour and characteristics associated with the customers of the bank.

Source of Data

The present investigation attempted to determine the effect of diverse brand-building practices implemented by various commercial banks in Kerala. The study utilised a combination of primary and secondary data gathering techniques to obtain the necessary information for the analysis.

The study collected secondary data from relevant sources, mainly publications and reports of IMF, Indian Institute of Banking and Finance (IIBF), India Brand Equity Foundations (IBEF), State Level Bankers' Committee

(SLBC), RBI, and Indian Bankers Association (IBA). Additionally, data from conference proceedings and articles published in international and national academic journals were reviewed for this study. The primary data was collected from bank managers by conducting structured, informal interviews. A standardised, structured, and tested questionnaire was employed in the study to investigate how customers perceive brand building practices.

Sampling Design

The study surveyed customers of public and private sector commercial banks in Kerala to understand their perceptions towards brand building practices within the banking industry. The sample data from both public and private sector commercial banks in Kerala provides an exhaustive representation of the banking sector, ensuring validity and improving generalizations. The sample size of the present study was fixed at 654. The study carefully selected a representative sample of Kerala customers from public and private commercial banks using a multi-stage random sampling method to assess their perception of brand building practices. The study analysed commercial banking samples in Kerala, considering both public and private sector banks. Out of 20 private and 12 public banks, 25% were selected using the lottery method.

Five private sector banks and three public sector banks were selected and excluded foreign banks due to their limited retail activity. Three public sector banks such as Canara Bank, State Bank of India, and Union Bank of India, as well as five private sector banks such as HDFC Bank Ltd., CSB Bank Ltd., South Indian Bank Ltd., ICICI Bank Ltd., and Federal Bank Ltd., were chosen. The study categorises fourteen districts of Kerala state into three groups based on branch count, ensuring diverse participation, and considering variations in bank accessibility and availability.

The first group has high branch concentration, the second group has a moderate branch count, and the third group has a low branch count. The districts chosen were Thrissur (522), Palakkad (289), and Kannur (205), each with a different number of branches. Four bank brands were chosen from Thrissur, three from Palakkad, and two from Kannur, total 48 branches, using the lottery method for each district.

Tools used

The purpose of this study was to find out how customers perceive the brand-building practices adopted by commercial banks in Kerala. IBM SPSS 21 software was used to perform the following analyses: mean, standard deviation, quartile settings, percentage analysis, one sample t-test to measure the difference between the sample mean and population mean, independent t-test to compare the mean values of two independent groups, Chi-Square test for goodness of fit, and ANOVA with Tukey HSD's post hoc analysis.

Table 1: Reliability and Validity of Factors of Brand Building Practices

| Factors Of Brand Building Practices | Cronbach's Alpha Final | AVE | Composite Reliability |
|--|------------------------|------|-----------------------|
| Advertisement (ADVT) | 0.89 | 0.65 | 0.90 |
| Social Media (SOM) | 0.92 | 0.76 | 0.93 |
| Corporate Social Responsibility (CSR) | 0.92 | 0.71 | 0.93 |
| Promotional Offers and Discounts (PDS) | 0.91 | 0.72 | 0.93 |
| Internal Branding (INB) | 0.92 | 0.71 | 0.94 |
| Customer Relationship Management (CRM) | 0.87 | 0.59 | 0.88 |

Source: Primary Survey

Cronbach alpha being greater than 0.80, indicates that the items used to measure the construct are reliable. The composite reliability values are greater than 0.80, indicate that all constructs are internally consistent. The Average Variance Extracted (AVE) values also exceed the recommended cutoff value of >0.5.

Results

Table 2: Level of Customer Perception Towards Brand Building Practices Adopted by the Commercial Banks in Kerala.

H_0 There exist no significant differences among the levels of brand building practices offered by the commercial banks in Kerala.

| Brand Building Practices | Chi-Square value | P value | Inference | Level of Attainment |
|----------------------------------|------------------|---------|-------------|---------------------|
| Advertisement | 44.486 | <0.00** | Significant | Moderate |
| Customer Relationship Management | 34.688 | <0.00** | Significant | Moderate |
| Social Media | 173.018 | <0.00** | Significant | Moderate |
| Corporate Social Responsibility | 64.798 | <0.00** | Significant | Moderate |
| Internal Branding | 62.486 | <0.00** | Significant | Moderate |
| Promotional Offers and Discounts | 58.321 | <0.00** | Significant | Moderate |

Source: Primary Survey

** denotes significant at 1% level

The null hypothesis is rejected at the 1% level since the P value of brand building practices is < 0.01. This reveals that customer perceptions towards the brand building practices of commercial banks in Kerala vary differently. It is also evident that brand building practices employed by the commercial banks in Kerala had a moderate effect on them.

Table 3: The Extent of Brand Building Practices of Commercial Banks in Kerala Based on Customer Perception

H_0 The commercial banks in Kerala employed an average level of brand building practices.

| SI No | Brand Building Practices | Mean | Standard Deviation | Mean Difference | T Value | P Value | Rank based on Mean |
|-------|----------------------------------|------|--------------------|-----------------|---------|----------|--------------------|
| 1 | Advertisement | 3.97 | 0.71 | 0.97 | 34.83 | <0.001** | IV |
| 2 | Customer Relationship Management | 4.06 | 0.65 | 1.06 | 41.41 | <0.001** | III |
| 3 | Social Media | 3.71 | 0.77 | 0.75 | 24.77 | <0.001** | VI |
| 4 | Corporate Social Responsibility | 4.13 | 0.69 | 1.13 | 41.84 | <0.001** | I |
| 5 | Internal Branding | 4.11 | 0.74 | 1.11 | 38.32 | <0.001** | II |
| 6 | Promotional Offers and Discounts | 3.75 | 0.76 | 0.75 | 25.20 | <0.001** | V |

Source: Primary Survey

**** denotes significant at 1% level**

The P value less than 0.01 indicates that the null hypothesis has been rejected at the 1% level for all brand building practices adopted by the commercial banks in Kerala. It indicates that the commercial banks in Kerala are not using the same level of brand-building practices. The result shows that commercial banks have employed above average brand-building practices to attract and retain their customers. The study also reveals that brand building practices adopted by the commercial banks in Kerala positively influence customers, with corporate social responsibility being the most positively perceived practice, followed by internal branding, while social media is the least influential factor.

Table 4: Extent of Brand Building Practices of Commercial Banks in Kerala across Various Socio-demographic Variables

H_0 There exist no significant differences across various socio-demographic variables of customers among commercial banks in Kerala regarding their perception of brand building practices.

| Test Result (t-test, ANOVA, Post hoc) | | | | | |
|---------------------------------------|--|---------------------|---------------------------|---------------------|--------------------------------|
| Brand Building Practices | (P value and decision regarding H_0 among socio-demographic variables) | | | | |
| | Gender | Age | Educational Qualification | Occupation | Duration of Banking Experience |
| Advertisement | 0.024* | 0.115 ^{NS} | 0.040* | 0.140 ^{NS} | 0.193 ^{NS} |
| | Significant | Not | Significant | Not | Not Significant |
| | Female | Significant | Graduates | Significant | |
| Customer Relationship Management | 0.007** | 0.007** | 0.025* | 0.032* | 0.666 ^{NS} |
| | Significant | Significant | Significant | Significant | Not Significant |
| | Female | Up to 30 | Graduates | Private Sector | |
| Social Media | <0.001** | 0.016* | 0.014* | 0.693 ^{NS} | 0.016* |
| | Significant | Significant | Significant | Not | Significant |
| | Female | Up to 30 | Graduates | Significant | Up to 3 years |
| Corporate Social Responsibility | 0.268 ^{NS} | 0.017* | 0.838 ^{NS} | 0.003** | 0.560 ^{NS} |
| | Not | Significant | Not Significant | Significant | Not Significant |
| | Significant | Up to 30 | | Private Sector | |
| Internal Branding | <0.001** | 0.041* | 0.459 ^{NS} | 0.002** | 0.503 ^{NS} |
| | Significant | Significant | Not Significant | Significant | Not Significant |
| | Female | Up to 30 | | Private Sector | |
| Promotional Offers and Discounts | 0.002** | <0.001** | 0.021* | 0.391 ^{NS} | 0.012* |
| | Significant | Significant | Significant | Not | Significant |
| | Female | Up to 30 | Graduates | Significant | Up to 3 years |

Source: Primary Survey

1. ** denotes significant at 1% level

2. * denotes significant at 5% level

3. ^{NS} denotes not significant

The result regarding socio-demographic factors reveals that there is significant variation between the perceptions of brand building practices across various socio-demographic variables of customers among commercial banks in Kerala. The findings indicate that female customers were more influenced by advertisements, customer relationship management, social media, internal branding, and promotional offers and discounts than male customers. Further, customers who were under the age of 30 had better experiences with customer relationship management, social media, and internal branding. Customers with different educational backgrounds perceive advertisements, customer relationship management, social media, and promotional offers and discounts differently. Customers with a graduation degree had a more favourable opinion regarding the brand building practices. Customers who are employed in the private sector were highly influenced by customer relationship management, internal branding, and corporate social responsibility. At the same time, social media and promotional offers and discounts had a substantial influence on customers with banking experience of up to three years.

Table 5: Extent of Brand Building Practices of Commercial Banks in Kerala: Organisational Properties of Banks

H_0 There exist no significant differences across the organisational properties of commercial banks in Kerala regarding their perception of brand building practices.

| Test Result (t-test, ANOVA, Post hoc) | | |
|--|--|---|
| Brand Building Practices | (P value and decision regarding H_0 among the organizational properties) | |
| | Type of banks | Bank Brands |
| Advertisement | 0.328 ^{NS} Not Significant | 0.005**Significant SIB customers are more positively perceived than SBI, HDFC & CSB |
| Customer Relationship Management | 0.122 ^{NS} Not Significant | 0.007**Significant SIB customers have better experience than SBI, CSB, HDFC & Union Bank of India |
| Social Media | 0.061 ^{NS} Not Significant | <0.001**Significant SBI customers are more positively perceived than SIB & CSB |
| Corporate Social Responsibility | 0.063 ^{NS} Not Significant | 0.027*Significant SIB are more socially responsible than CSB |
| Internal Branding | <0.001** Significant Private | <0.001**Significant Federal bank has strong INB than SBI SIB have stronger INB than SBI, CSB & Union Bank of India |
| Promotional Offers and Discounts | 0.947 ^{NS} Not Significant | <0.001**Significant Federal bank offers more POD than CSB Canara bank have stronger promotional offers than CSB SIB offers more POD than CSB |

Source: Primary Survey

1. ** denotes significant at 1% level

2. * denotes significant at 5% level

3. ^{NS} denotes not significant

The study found no significant difference in customer perception of bank advertisements, customer relationship management, social media, corporate social responsibility, and promotional offers and discounts between public and private commercial banks in Kerala. However, customers of commercial banks in Kerala, both in the public and private sectors, have quite different perceptions about internal branding strategies. To be more precise, it is evident that public and private sector commercial banks employ distinct internal branding strategies. The study reveals significant differences in customer perceptions of commercial banks in Kerala regarding brand building practices. South Indian Bank (SIB) customers are more influenced by advertisements, customer relationship management, and corporate social responsibility than CSB Bank customers. While State Bank of India (SBI) customers were more positively perceived on social media than SIB and CSB Bank customers. Further, Federal bank has strong internal branding than SBI. At the same time SIB have stronger internal branding than SBI, CSB & Union Bank of India. In the case of promotional offers and discounts, Canara bank, South Indian bank and Federal bank have strong promotional offers and discounts than CSB bank. The study concludes that South Indian bank has successfully implemented various brand building practices, resulting in higher brand recognition. The study highlights the bank's efforts to create a strong brand identity and emphasises the significance of efficient brand building practices in the competitive Indian banking sector.

Discussion

The customer perceptions towards brand building practices of commercial banks in Kerala vary significantly. The most positively perceived practice in this regards is revealed to be corporate social responsibility, while social media is found to be the least influential one. Female customers are more influenced by advertisements, customer relationship management, social media, internal branding, promotional offers, and discounts than male customers. The customers with varied educational backgrounds and banking experience have different perception. The study also reveals that there is no significant difference in customer perception towards bank advertisements, customer relationship management, social media, corporate social responsibility, promotional offers, and discounts between public and private commercial banks in Kerala. Further, it is identified that the South Indian bank has successfully implemented various brand building practices, resulting in higher brand recognition than the other banks. The study underscores the importance of efficient brand building practices in the competitive Indian banking sector in its way forward.

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