



MAPPING CUSTOMER PERCEPTION ON HYBRID BRAND BUILDING PRACTICES IN KERALA'S BANKING SECTOR

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Abstract: Over the last thirty years, the Indian banking landscape has undergone a paradigm shift in service delivery, characterised by an increased strategic emphasis on marketing, branding, and Customer Relationship Management (CRM). As catalysts for economic stability and growth, financial institutions have increasingly leveraged brand-building practices to cultivate a distinct market identity and communicate their Unique Selling Propositions (USPs) within a highly competitive sector. This paper investigates the multidimensionality of customer perception regarding brand-building practices within Kerala's commercial banking sector. By evaluating key determinants including advertising, customer relationship management (CRM), social media, corporate social responsibility (CSR), internal branding, and promotional incentives, the study examines the effects of socio-demographic variables and organizational attributes. The empirical findings reveals that brand-building initiatives exert a moderate influence on consumer behaviour, CSR emerges as the primary driver of positive perception. Conversely, the marginal impact of social media highlights a strategic gap in leveraging digital platforms for personalised engagement. Furthermore, the data reveals significant variance in customer perception, dictated by the interplay between socio-demographic characteristics and organizational attributes.

Key Words: Customers Perception, Brand Building Practices, Advertising, Customer Relationship Management, Social Media Engagement, Corporate Social Responsibility, Internal Branding Framework, Promotional Incentives, Organisational Attributes

INTRODUCTION

Financial institutions are foundational to economic development, acting as the nexus for all commercial activity (Hassan et al., 2011). The presence of financial intermediation across all sectors renders the stability and efficiency of banking institutions synonymous with the overall health of the macroeconomy. Consequently, the performance of this sector is not merely a corporate concern but a critical determinant of a nation's development. Over the preceding three decades, Indian commercial banks have undergone a fundamental shift in service delivery paradigms, increasingly prioritizing strategic marketing, brand equity, and Customer Relationship Management (CRM). As noted by Clubb (2020), institutions now allocate significant resources toward brand-building to articulate their Unique Selling Propositions (USPs) and differentiate themselves in a saturated market. However, the efficacy of branding in banking is constrained by several factors, so it is imperative to evaluate the efficacy of these branding building practices in achieving strategic positioning and broader customer resonance.

THEORETICAL BACKGROUND OF THE STUDY

The advent of globalisation has intensified competitive pressures within domestic financial markets, necessitating a strategic pivot among banking institutions. As the marketplace becomes increasingly saturated with diverse alternatives, the imperative for banks to differentiate their service portfolios and amplify brand salience has become critical (Veloutsou & Guzman, 2017). A primary challenge in this sector remains the service intangibility that's why institutions need to find innovative ways to materialise their offerings to enhance customer perception (Dubey, 2014). Consequently, robust brand architecture serves as a vital tool for market differentiation, aimed not only at expanding the consumer base but also at fostering internal organisational commitment and workforce loyalty (Tang et al., 2026). The inherent volatility of institutional reputation necessitates a rigorous analysis of perceived brand equity, as even marginal destabilization can lead to significant reputational erosion (Cardoso et al. 2026 & Cvijanovic, 2018). Within the financial sector, a positive correlation exists between high brand value and superior profitability, as well as enhanced shareholder wealth. This strategic importance is further underscored by Akroush and Al-Dmour (2006), who argue that brand identification and distinctiveness are essential for carving out a competitive market niche. By leveraging a robust brand identity, banks can optimize customer acquisition and foster sustainable brand loyalty (Karim et al., 2025). Ultimately, institutional image and brand personality serve as critical determinants in shaping consumer attitudes and behavioural preferences (Ohnemus, 2009). Empirical evidence provided by Arora and Neha (2016) reveals a significant correlation between strategic branding and institutional performance, primarily driven by the cultivation of favourable cognitive perceptions among potential customers. This success is predicated on a holistic brand-building framework that integrates diverse organizational facets. According to Akroush and Al-Dmour (2006) and Howcroft and Lavis (1986), the efficacy of banking brands is contingent upon the synergistic communication of corporate identity. This involves a multidimensional approach encompassing traditional advertising, sustained relationship management, service excellence, human capital proficiency, and corporate social responsibility (CSR), all of which serve as critical determinants of brand resonance.

The post-pandemic fiscal landscape witnesses a robust recovery for the global banking sector, with Indian financial institutions emerging as notable outliers in terms of growth and operational resilience. This resurgence was largely facilitated by the accelerated maturation of digital ecosystems, where the strategic integration of mobile banking platforms and Fintech collaborations redefined service delivery. By streamlining application-driven interfaces in response to global mobility constraints, banks successfully optimized customer engagement and retention metrics. Furthermore, a deliberate institutional pivot toward retail banking has served as a primary mechanism for augmenting brand equity and long-term goodwill. Additionally, the pandemic served as a critical inflection point, necessitating an immediate transition from traditional intermediation to digital customer engagement. Beyond mere accessibility, strategic branding serves as a vital instrument for augmenting customer satisfaction and loyalty by positively moderating perceptions of institutional credibility, service quality, and the overarching value proposition (Sang & Cuong, 2025). Within the hyper-competitive Indian banking landscape, institutions have increasingly leveraged strategic brand development to cultivate robust mental associations and emotional resonance. These initiatives are not merely fantasy they are fundamental drivers of institutional performance and long-term market sustainability.

REVIEW OF LITERATURE

The literature underscores that branding is not a static endeavour but a dynamic strategic tool that requires structural synchronisation with corporate strategy to drive performance. The evolution of branding practices reflects an adaptive response to the volatile nature of consumer desires, where long-term brand success is viewed as a cumulative process of strategic reinforcement. Achieving this success necessitates a high degree of precision in selecting brand-building practices (Rooney, 1995). Furthermore, Murphy (1988) identifies a critical tension in brand architecture that most practices aim to establish a unique market position by leveraging the psychological power of familiarity rather than relying solely on radical differentiation, thereby balancing distinctiveness with consumer comfort.

Modern brand building relies on the strategic synergy of internal and external engagement frameworks to solidify cognitive associations with the target demographic (Ojasalo et al., 2008). Consequently, institutions deploy a diversified array of promotional and pricing instruments to amplify brand awareness and optimize perceived equity (Samu et al., 2012). Additionally, these collective efforts synthesize a comprehensive brand experience that serves as a vital catalyst for securing sustained consumer loyalty ((Kim et al., 2024; Tahir et al., 2024; Sahin et al., 2011). Similarly, while Customer Relationship Management (CRM) is designed to foster

institutional longevity, it carries the risk of damaging trust if interactions are perceived as invasive (Winer, 2001; Nguyen & Mutum, 2012). However, the shift toward Corporate Social Responsibility (CSR) has introduced a high-impact variable that successfully enhances institutional brand value in the evolving market (Youssef et al., 2017). Ultimately, the literature concludes that the quality of human capital and employee-customer engagement remains the paramount determinant in augmenting overall brand perception (Yeboah et al., 2014).

During its early years, the primary objective of internal branding was localised toward enhancing the customer experience by systematically instilling institutional values and objectives within the employees. Over time, however, this functional approach has evolved into a more comprehensive organisational philosophy. Consequently, internal branding has emerged as an exceptionally potent strategy for constructing a cohesive organisational image, leveraging human capital to drive favourable brand outcomes. Furthermore, as posited by Dehghani and Tumer (2015) and Muhammad et al. (2019), contemporary organisations increasingly utilize social media platforms to facilitate interactive brand-building activities that amplify market presence. Consequently, the synthesised literature underscores the imperative for institutions to deploy a diversified brand building practices to catalyse brand awareness and reinforce institutional identity. Ultimately, the collective findings of these reviews provide robust theoretical support for the hypothesis that strategic brand-building initiatives exert a statistically significant positive influence on customer perception. Building upon this foundation, the present study interrogates the multi-dimensional nature of customer perception regarding specific practices, including social media engagement, advertisements, internal branding frameworks, customer relationship management, corporate social responsibility, and promotional offers and discount.

RESEARCH PROBLEM

The Indian banking sector is characterised by intense competitive pressure, necessitating a shift from generic service provision to sophisticated, customer-centric operational models. Consequently, financial institutions leverage service individualisation and product customisation as primary mechanisms for market differentiation and competitive advantage. Within the specific geographic context of Kerala which hosts a dense network of branches banks are increasingly compelled to cultivate unique value propositions and robust brand identities to secure market share. Furthermore, these institutions allocate substantial capital toward strategic brand-building practices designed to communicate distinctiveness and ensure customer acceptability. However, despite the significant financial investment involved, there is a critical need to evaluate the tangible efficacy of these practices in terms of institutional positioning and customer resonance. Significantly, while extant literature predominantly addresses brand-building from an internal or managerial perspective, the present study addresses this research gap by interrogating the variance in customer perception across diverse socio-demographic cohorts and institutional archetypes within Kerala.

RESEARCH QUESTION

1. How do customers perceive the efficacy of specific brand-building practices adopted by commercial banks in Kerala?

OBJECTIVES OF THE STUDY

1. To evaluate the multidimensional nature of customer perception regarding brand-building practices adopted by commercial banks in Kerala.
2. To analyse the influence of socio-demographic factors and organisational attributes on the relationship between brand building practices and customer perception.

SCOPE OF THE STUDY

This study delineates the perceptual frameworks of bank customers regarding the efficacy and influence of strategic brand-building initiatives within Kerala's commercial banking sector. The research parameters are focused on a multi-dimensional set of practices, specifically examining the roles of, internal branding framework, social media engagement, promotional offers and discounts corporate social responsibility, and customer relationship management, alongside tactical promotional frameworks and advertising. Furthermore, the investigation explores the influence of organisational attributes and socio-demographic variables in shaping these customer perceptions. By synthesising these elements, the study seeks to identify the critical determinants of brand resonance in a highly competitive regional market.

RESEARCH METHODOLOGY

Research Design

Descriptive research was conducted to understand how customers perceive the brand-building practices of Kerala's commercial banks, focusing on their behaviour and characteristics.

Source of Data

The investigation assessed the influence of various brand-building practices of commercial banks in Kerala, utilizing both primary and secondary data collection methods. Secondary data were sourced from organisations such as the IMF, IIBF, IBEF, SLBC, RBI, and IBA, along with academic journals. Primary data were gathered through structured interviews with bank managers and a standardized questionnaire designed to understand customer perceptions of brand-building efforts.

Sampling Design

The study surveyed 654 customers from public and private sector banks in Kerala to assess their perceptions of brand building practices in the banking industry. A multi-stage random sampling method was employed to ensure a valid and representative sample. Out of 20 private and 12 public banks, 25% were selected, including three public banks (Canara Bank, State Bank of India, Union Bank of India) and five private banks (HDFC Bank Ltd., CSB Bank Ltd., South Indian Bank Ltd., ICICI Bank Ltd., Federal Bank Ltd.). The study categorised Kerala's fourteen districts into three groups based on branch concentration high, moderate, and low ensuring diverse participation. Selected districts included Thrissur, Palakkad, and Kannur, using a lottery method for branch selection across these areas.

Tools used

This study investigates customer perceptions of brand-building practices among commercial banks in Kerala. Various analyses were conducted using IBM SPSS 21, including mean and standard deviation calculations, percentage analysis, t-tests to measure mean differences, Chi-Square tests for goodness of fit, and ANOVA with Tukey HSD's post hoc analysis.

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

Brand Building Practices	Cronbach's Alpha Final	AVE	Composite Reliability
Advertisement	0.88	0.66	0.90
Social Media Engagement	0.91	0.77	0.92
Corporate Social Responsibility	0.91	0.72	0.92
Promotional Offers and Discounts	0.90	0.73	0.92
Internal Branding Framework	0.91	0.72	0.93
Customer Relationship Management	0.86	0.58	0.87

Source: Primary Survey

Cronbach alpha values above 0.80 signify reliable measurement of the construct, while composite reliability values above 0.80 indicate internal consistency among constructs. Additionally, (AVE) values surpass the recommended cutoff of 0.5.

Results

Table 2: Efficacy of Brand-Building Practices as Perceived by Commercial Bank Customers in Kerala.

H_0 There is no significant variance in the perceived efficacy of brand-building practices across different categories of commercial banks operating in Kerala.

Brand Building Practices	Chi-Square value	P value	Inference	Efficacy Level
Advertisement	45.487	<0.00**	Significant	Moderate
Social Media Engagement	172.017	<0.00**	Significant	Moderate
Corporate Social Responsibility	63.797	<0.00**	Significant	Moderate
Promotional Offers and Discounts	57.320	<0.00**	Significant	Moderate
Internal Branding Framework	61.485	<0.00**	Significant	Moderate
Customer Relationship Management	35.689	<0.00**	Significant	Moderate

Source: Primary Survey

** denotes significant at 1% level

Since the P value of brand building practices is less than 0.01, the null hypothesis is rejected at the 1% level. This indicates that customer perceptions of Kerala's commercial banks' brand-building practices differ. Additionally, it is clear that the Kerala's commercial banks' brand-building practices had a moderate influence on them.

Table 3: The Level of Kerala's Commercial Banks' Brand-Building Practices based on Customer Perception

H_0 The brand-building practices used by Kerala's commercial banks were moderate.

SI No	Brand Building Practices	Mean	Rank based on Mean	Standard Deviation	Mean Difference	T Value	P Value
1	Advertisement	3.96	IV	0.72	0.96	34.82	<0.001**
2	Customer Relationship Management	4.05	III	0.66	1.05	41.40	<0.001**
3	Social Media Engagement	3.70	VI	0.78	0.74	24.76	<0.001**
4	Corporate Social Responsibility	4.12	I	0.70	1.12	41.83	<0.001**
5	Internal Branding Framework	4.10	II	0.75	1.10	38.31	<0.001**
6	Promotional Offers and Discounts	3.74	V	0.77	0.74	25.19	<0.001**

Source: Primary Survey

** denotes significant at 1% level

Kerala's commercial banks have been found to employ various brand-building practices, rejecting the null hypothesis at the 1% level ($P < 0.01$). The findings indicate that these banks utilise above-average practices to attract and retain customers, with a positive influence on customers. The most favoured practice is corporate social responsibility, followed by internal branding, while social media is regarded as the least effective.

Table 4: Analysis of Brand-Building Practice Efficacy Across Diverse Socio-Demographic Variables in Kerala.

H_0 There is no significant variance in the perceived efficacy of brand-building practices among commercial bank customers in Kerala based on diverse socio-demographic variables.

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	Tenure of Banking Experience
Advertisement	0.024* Female	0.115 ^{NS}	0.040* Graduates	0.140 ^{NS}	0.193 ^{NS}
Customer Relationship Management	0.007** Female	0.007** Up to 30	0.025* Graduates	0.032* Private Sector	0.666 ^{NS}
Social Media Engagement	<0.001** Female	0.016* Up to 30	0.014* Graduates	0.693 ^{NS}	0.016* Up to 3 years
Corporate Social Responsibility	0.268 ^{NS}	0.017* Up to 30	0.838 ^{NS}	0.003** Private Sector	0.560 ^{NS}
Internal Branding Framework	<0.001** Female	0.041* Up to 30	0.459 ^{NS}	0.002** Private Sector	0.503 ^{NS}
Promotional Offers and Discounts	0.002** Female	<0.001** Up to 30	0.021* Graduates	0.391 ^{NS}	0.012* 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 empirical results demonstrate a statistically significant divergence in the perception of brand-building practices when disaggregated by socio-demographic variables. Notably, gender-based analysis indicates that female customers exhibit a higher sensitivity to advertising, CRM, social media, and promotional incentives compared to male customers. Furthermore, age emerges as a critical moderator, with younger customers (under 30) reporting superior engagement with technologically and interpersonally driven frameworks such as CRM, social media, and internal branding. Additionally, educational attainment serves as a significant differentiator. Specifically, those holding undergraduate degrees display the most favourable orientation toward institutional branding efforts. Similarly, professional affiliation influences response patterns, as private-sector employees prioritise CRM, internal branding, and Corporate Social Responsibility (CSR) initiatives. Finally, the data indicates that brand-building efficacy is also a function of relationship longevity, with social media and promotional schemes exerting the most profound influence on customers with a banking tenure of three years or less.

Table 5: Analysis of Brand-Building Practices Efficacy based on the Organisational Attributes of Commercial Banks in Kerala.

H_0 There is no significant variance in the perceived efficacy of brand-building practices categorised by the organisational attributes of commercial banks in Kerala.

Brand Building Practices	Test Result (t-test, ANOVA, Post hoc)	
	(P value and decision regarding H_0 among the organisational attributes)	
	Type of banks	Bank Brands
Advertisement	0.328 ^{NS}	0.005**
Customer Relationship Management	0.122 ^{NS}	0.007**
Social Media Engagement	0.061 ^{NS}	<0.001**
Corporate Social Responsibility	0.063 ^{NS}	0.027*
Internal Branding Framework	<0.001** Private	<0.001**
Promotional Offers and Discounts	0.947 ^{NS}	<0.001**

Source: Primary Survey

1.** denotes significant at 1% level

2. * denotes significant at 5% level

3. ^{NS} denotes not significant

The study indicates no significant difference in customer perceptions of advertisements, customer relationship management, social media engagement, corporate social responsibility, and promotional offers and discounts between public and private banks in Kerala. However, it highlights varying perceptions regarding internal branding strategies. Customers of South Indian Bank (SIB) are more influenced by advertisements and corporate social responsibility compared to CSB Bank customers. State Bank of India (SBI) has a more favourable social media perception than SIB and CSB. Federal Bank shows stronger internal branding framework than SBI, while SIB outperforms SBI, CSB, and Union Bank in branding. In promotional offers, Canara Bank, SIB, and Federal Bank excel compared to CSB Bank. The study concludes that SIB effectively employs brand building practices, enhancing its brand recognition in the competitive Indian banking sector.

Discussion

Empirical evidence reveals significant differences in customer perceptions of brand-building practices used by banks in Kerala. Corporate Social Responsibility (CSR) is identified as the strongest driver of positive brand perception, while social media efforts have minimal impact. Gender influences responsiveness, with female customers more influenced to advertising, CRM, and internal branding than males. Educational attainment and banking tenure also significantly shape perceptual frameworks. The study shows no major differences between public and private sector banks in terms of branding, though commercial banks in Kerala excels in brand execution, achieving greater recognition and resonance. These findings emphasize the need for strategic branding to ensure sustainability and competitive differentiation in India's crowded financial market.

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